

**AN ASSESSMENT OF THE INFLUENCE OF THE NAMIBIAN HOUSING  
POLICY ON ADDRESSING ACCOMMODATION SHORTAGES IN  
WINDHOEK**

**A THESIS SUBMITTED IN PARTIAL FULFILMENT OF THE  
REQUIREMENTS FOR THE MASTER OF BUSINESS ADMINISTRATION IN  
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## ABSTRACT

Housing is a critical enabler of economic growth and a great tool for reducing poverty. In every country, the Government has the responsibility, through its national policy, to ensure the provision of adequate housing for its citizens. At present, more people are forced to live in precarious socio-economic circumstances by building their own substandard homes. Half of the poorest households live in the worst housing conditions. With growing economic difficulties, there are increasing concerns over the rising level of homelessness amid rising housing costs, mortgage defaults and foreclosures. This study critically assesses the current Namibian National Housing Policy established in 1991 (NNHP), later revised in 2009, to determine whether it is fit for purpose.

The research found that the currently revised NNHP is largely to blame for the housing shortages and the high level of land disputes between Namibian landless citizens and the National police in various regions of Namibia. The study found that the driving factors behind the worsening housing crisis for low-income earners in Windhoek were rising prices, inadequate serviced land, high taxes, lack of access to loans and mortgages, an antiquated land tenure system and corruption in the housing distribution process among the authorities. In order to address the growing housing crisis, there is a need for thorough understanding of the problem and the driving factors behind the problem. Research shows that evidence-based policy making is more effective and helps to inform the judicious use of the scarce resources of the government.

This study developed a conceptual model that seeks to promote an agreement and a process of collaboration among the government of Namibia, the private housing developers, financial institutions and the low-income group. The proposed model calls for the involvement of the Government in this whole process, because without government's participation in the improvement and housing provision, problems of shortage of accommodation in Windhoek will not be easily solved. With the proposed model, the study put forward, four main propositions to address the housing crisis. The three main propositions are i) Land tax proposition and rental control board in Namibia; ii) Reforming Namibia's rent bill; iii) Greater Support for the Shack Dwellers Federation

of Namibia (SDFN). The proposed model together with these three propositions will ensure that the housing process is inclusive for all and that those households excluded from the market and conventional housing development mechanisms are given the opportunity to access land, housing and services.

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## ACRONYMS

**ADB:** African Development Bank

**BTP:** Build together program

**LA:** Local Authorities

**LaRRI:** Labour Resource and Research Institute of Namibia

**LFA:** Logic Framework Analysis

**MRLGHRD:** Ministry of Regional Local Government Housing and Rural Development

**NBS:** Namibia Business School

**NDP5:** Namibia's 5<sup>th</sup> National Development Plan

**NHE:** National Housing Enterprise

**NNHAC:** Namibian National Housing Advisory Committee

**NNHP:** Namibian National Housing Policy

**SDFN:** Shack Dwellers Federation of Namibia

**UNAM:** University of Namibia

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**DEDICATION**

I would like to dedicate this work to my beloved son Jonathan Davi Sangunji, for your smile and vibrant life that I will forever remember. I am equally thankful to my Lord Jesus Christ for giving me the grace and ability to pursue a Master's degree.

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**DECLARATION**

I, Antonio Sangunji, hereby declare that this study is a true reflection of my own research, and that this work, or part thereof has not been submitted for a degree in any other institution of higher education.

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## CHAPTER ONE

### 1. INTRODUCTION

#### 1.1 Orientation of the study

The provision of affordable housing is critical for economic growth, sustainable development and poverty eradication. In recognition of this critical need, the Namibian government has put emphasis on providing affordable housing for the low- and medium-income groups in the country. To achieve the goal of affordable housing for all its citizens, the government developed the Namibian National Housing Policy in 1991 (NNHP), which was later revised in 2009. In addition, the Namibian Vision 2030 calls for the construction of 3000 houses yearly in order to meet the backlog of tens of thousands of houses (Government of Namibia, 2004). Despite the efforts of the government and its aim to reduce poverty by providing housing for all Namibians, little has been achieved in the last 26 years (Nakweenda, 2014). According to the Affirmative Repositioning Housing Charter 31 (2015), between 400 000 to 500 000 Namibians live in informal settlements and about 70 percent of Namibians cannot afford housing loans. In spite of Namibia's high per capita GDP, relative to the African region, the country has one of the most unequal income distributions, which largely accounts for the unequal access to housing.

The purpose of this research is to assess the role of the Namibian National Housing Policy (NNHP) of 1991 and its revised version 2009 in addressing the growing housing needs of Namibians in the low- and medium-income bracket. The currently revised

NNHP has been blamed partly for the housing shortages including a number of recent land disputes and land grabbing clashes between Namibian landless citizens and the National police in various regions of Namibia. The Minister of Urban and Rural development, Mrs. Shaningwa, pleaded with the landless people in Walvis Bay and told them to be patient in resolving the land crisis (De Klerk, 2016). Nevertheless, the housing problems remain unresolved.

## **1.2 Statement of the problem**

As mentioned in the preceding section, the main research question is to probe whether the government's current housing policy is fit for purpose and how the housing crisis can be addressed. As noted, housing is both a basic human need and a right as stated under Article 25 of the Universal Declaration of Human Rights of the United Nations Commission on Human Rights (Alfredsson, Melander & Rehof, 2002). Therefore, the Government of the Republic of Namibia has the primary responsibility to provide affordable housing to all its citizens.

Nonetheless, the current policy is the reason why Windhoek is experiencing its worst housing crisis, which is an indictment of the government. Some of the actions of the government including the National Housing Enterprise (NHE) and Build Together program (BT) have been labelled a failure as they are unable to meet their primary objective (Bindels, 2011). In response to the lack of housing and land provision, the low- and medium-income groups in the country have resorted to building substandard houses including shacks. The construction of low standard houses has caused many shacks to burnt down and loss of innocent lives. This study seeks to assess the driving factors

behind the worsening housing crisis in Windhoek and what could be done to address the problem.

### **1.3 Objectives of the study**

The main objective of this research is to analyse the housing policy in addressing the housing shortage in Windhoek, Namibia from 1992 to 2018.

The specific objectives are:

- To examine the weaknesses and deficits of the Namibian Housing Policy of 1991 and its 2009 revised version that led the government failing to meet its housing targets
- To assess the implementation strategies of the Namibian government in relation to providing housing for all between 1992 to 2018 in Windhoek
- To assess the challenges facing the government in the housing provision process between 1992 to 2018 in Windhoek.

### **1.4 Significance of the study**

Housing is a central feature of the economy. In order to address the growing housing crisis, there is a need for a thorough understanding of the problem and the driving factors behind the problem. Research shows that evidence-based policy-making is more effective and helps to inform the judicious use of the scarce resources of the government. By tracing the genesis of the current housing crisis and providing insights into the underlying drivers of the problem, the findings of this study seek to contribute towards the policy debate in Namibia on how to address the housing crisis.

The findings of the research could go a long way in informing the next set of policy by the government in particular the line ministry namely: Ministry of Regional Local

Government Housing and Rural Development and other relevant decision makers and institutions related to policy in addressing the housing backlog in Windhoek and eventually other towns in Namibia. Furthermore, the study seeks to contribute to the body of knowledge regarding the role and importance of housing policies in meeting the housing needs of a country. The findings could help researchers and academics who may in the future want to conduct further research on the subject.

### **1.5 Limitations of the study**

Every research has its delimitations and limitations, according to Rakotsoane (2012). Denscombe (2012) noted that "... the delimitations of a project are self-imposed boundaries decided upon by the researcher and are therefore distinct from 'limitations', which arise from factors beyond the control of the researcher'. As such, the limitation of the study was the unavailability of some key government officials for interviews. The researcher was unable to receive maximum cooperation from some of the respondents in answering specific socially and politically sensitive questions on the housing crisis and accommodation backlog in Windhoek. Moreover, since Namibia was about to hold the national parliamentary elections, the researcher did not have the permission to interview some participants from the Namibia Housing Enterprise and other line ministry departments which deal with the statistical data of the housing backlog in Windhoek. As a result of these limitations, the number of participants interviewed was reduced.

### **1.6 Delimitations of the study**

As for the delimitations of a study, Denscombe (2012) identifies the following:

- Boundaries to the literature that will be reviewed.

- Things that will be done in the research and things that will not be done and why.
- Items or people that will be included in the research and those that will not- and why.
- Factors that will be looked at in the research and those that will not- and why.
- The time span to be covered- and why (Ibid).

In terms of this study, the time span covered from the introduction of the first housing policy in 1991 to 2018, while the literature covered the following housing policy theoretical frameworks: Laissez-faire, Economics, Market efficiency, Government failure, Social Reformism, Marxist political economy. In short, the research specifically focused on the assessment of the Namibian National housing policy in addressing housing shortages in Windhoek.

## CHAPTER TWO

### 2. LITERATURE REVIEW

#### 2.1 Introduction

The literature on housing policy recognises that the provision of adequate housing is the responsibility of both the central and local government authorities. They have to grapple with the problem of housing provision for the generation of today and for future generations. In the past, there were arguments against the provision of housing for all as it would encourage population growth. Such arguments can be traced back to Malthus, who, in his *Essay on the Principle of Population* (1803), argued that, because population increases in geometrical ratio whereas agricultural production grows only arithmetically, the consequences of unrestrained population growth will be famine and disease (Lund, 2016). Malthus advocated ‘moral restraint’ – delayed marriage – as a check on population growth and, to the extent that the labouring class did not practice such restraint, then they were to blame for famine and disease. In other words, by providing housing help to the working class one would encourage early marriage and more children, “making matters worse”.

The prophecy of Malthus has never come to pass and has been dismissed by researchers as fear-mongering as the evidence on the ground does not corroborate his theory. As such, housing should be a priority area for government as it is an enabler of economic growth and poverty reduction by creating sustainable communities (Bindels, 2011). This vision of housing as an enabler of economic growth is acknowledged by the Government

in the NNHP. In short, for countries to improve their economic growth and development, they must constantly improve their delivery of services, including the provision of affordable housing, to their population.

## **2.2 Defining housing policy**

Housing policy is a complex concept, proving difficult to define in a generally acceptable manner. As a result of different definitions, this has given rise to various simplified housing policy models. The various definitions have led to the growing recognition of the need for a broad and more encompassing understanding of housing policy effectiveness. One definition that has been criticized is the one that emphasizes a simple ratio measure based in housing supply and demand. Given the challenge to have a unified definition and approach, it has been argued that a composite approach to assessing housing policy is better as it has the potential to offer fresh insight in ways to develop more satisfactory measure of residential housing policy.

In some research findings, housing has been described as ‘the wobbly pillar under the welfare state’ (Lund, 2006, p.1), because unlike health and education, the state has not seen its role as the main service provider. This is due to the fact that housing is intrinsically different from education and health care in that it represents a ‘home’ rather than a locale for a temporary activity such as ‘going to school or entering a hospital’ (Lund, 2006). Nevertheless, this should not preclude housing from attaining the status of a universal social service to be distributed fairly and justly to meet the need of the population. In short, the state has the moral duty and obligation to intervene in the housing market in a number of ways. In other word, housing policy should be

considered as the government actions and intervention to modify the housing market to achieve social objectives such as delivering ‘a better balance between housing supply and demand’ and ensure that ‘people have decent places to live’ (Lund and Wordnet, 2006).

In defining housing, when used as a verb, housing refers to a process or activity. The definition by Lund and Wordnet (2006) stated that housing is ‘to take or put into a house’. This means that the process involves a number of stages to provide adequate housing. By extension, housing policy is concerned with the processes involved in state intervention in regulating the housing market. The housing policy approaches may contain a normative order against which housing problems are identified such as a causal explanations and accounts of how and why the government has intervened in the housing market.

Every country has its own way of dealing with housing problem through policy, whether it is housing the unhoused or repairing the broken housing market. Action and policy can be mutually reinforcing. This is to say that policy is meant to be influencing actions, while actions are also meant to be influencing policy-making. The starting point is that actions taken to ‘make any single policy work’ could be of widely differing kinds and the actions adopted have important implications. Decision in relations to ‘action’ or implementation as distinct from, say target or objective setting, will often have more than a marginal impact on the consequences of the policy action process.

Malpass and Murie (1999) have stated that in no field more than housing is there such a multiplicity of possible objectives and such a wide range of techniques available for meeting them. One important implication of this is that the potential for conflict between different housing policies is large much to the embarrassment of successive government. Malpass and Murie (1999) went on to note that a policy of housing those in most urgent need may conflict with a policy of replacing the worst houses, and both may conflict with a policy for stimulating demand through subsidies directed to those who are more likely to be persuaded by such help to build or buy homes for themselves. Different people will benefit from the pursuit of each of these objectives. An attempt to keep pace with the housing needs of expanding industrial centers may conflict with an attempt to revive poverty-stricken regions. A policy designed to eliminate rent controls and create a 'free market' in housing may conflict with the need to avoid inflation of living costs and wages. Every country's housing policies contain the potential for several such conflicts.

### **2.3 Understanding Housing Policy**

The declining neighbourhood experienced by households has pushed housing shortage into the centre of housing policy discourse since the early 1990's (MacLennan and William, 1990). As defined above, the term housing policy simply implies the ability of a government to intervene in the housing market, or simply government's action to achieve housing objectives (MacLennan and William, 1990). One of the most helpful definitions of housing policy was offered by Katz (2003) as being concerned with securing some given standard of housing including the improvement of the quality of the housing stock. In some countries, the housing policy is in line with Katz's definition as stated above. For instance, the Australian Government's National Housing Policy

(ANHP) and the DTZ of New Zealand (2004) define housing policy as the notion of reasonable housing costs for all individuals within a society (Kelly, 2013). Generally, these various definitions tend to invoke with different levels of emphases the same standard on socially acceptable housing policy and the quality of life. In short, affordable housing supply and occupancy are considered the core components of the definition of a successful housing policy.

#### **2.4 Significance of Housing Policy**

It is hardly possible to appreciate the consequences of housing shortage without understanding the importance of housing and its centrality in our day to day life. Ndubueze and Stone (2009, p.7) succinctly noted that; “housing is not only a necessity of life; it has a pervasive impact on all aspects of our existence. Housing if it is adequate – provides privacy and security against intrusions, both physical and emotional. It is the principal locus of personal and family life. It defines the community and determines access to jobs, to services and to different people in our lives. It contains not only our material possessions, but our dreams and despair”. As highlighted by Swartz and Miller (2002), housing “is a key factor in determining a family’s access to economic and educational opportunities, exposure to violence and environmental hazards, and ability to accumulate financial assets”. In short, housing policy has implications not just for housing but also for employment, health, labour market, finance, community sustainability, economic development and urban and regional development. It also affects the national economy, the rate of economic growth and prosperity and the distribution of resources between regions and individual generations (Gabriel, 2005).

Berry (2003) has gone further to demonstrate how housing shortage impacts local economic development and regional competitiveness. High housing shortages in a city could frustrate and alienate young, creative workers at the beginning of their careers who actually drive innovation at workplaces. Thus, this creative innovative workforce could be forced to move away from such areas in search of more favourable housing market elsewhere. To the extent that some may end up building shacks, due to lack of finances and housing shortages at their respective locations. Malpass and Murie (1999) have arrived at the conclusion that housing conditions in a country represents a key indicator of quality of life, while Geingob (2015) stated that land and housing are two important instruments in the fight against poverty.

## **2.5 Housing policy theory approach**

Housing supply is capital intensive and countries build up their housing stock incrementally. After World War II in 1945, the provision of housing became a key political issue. Politicians responded in terms of numbers, their objective being to put people into new or refurbished houses as quickly as possible by subsidizing production and consumption. During the late 1970s, housing policy started to become more selective and targeted – less concerned with increasing supply and directed more to specific housing problems and highly selective consumer subsidies to protect poorest from the housing markets most extreme. According to Kleiman and Teles (2006), given the need to replace the built environment in new locations, and the building of houses during the industrial revolution and after the destruction of homes in the Second World War, different housing policy theories were developed in order to guide the selective use

of state resources in supplying sustainable housing. These policies include laissez-faire economics, market efficiency and social reformism.

### **2.5.1. Laissez-faire economics**

The laissez-faire economics theory is defined as the policy of leaving things to take their own course, without interfering. This originates from the basic principles of Adam Smith (1776), stating that free exchange allows the division and specialization of labour so that individuals can concentrate on producing the goods they are most suited to create. As a result, if the state obeys these rules then, because individuals are rational maximisers of their self-interest, the market's 'invisible hands' will promote the welfare of all. Applying this theory to housing, it suggests that if the affairs of housing construction and development are left in the hands of the society and individuals are able to build houses in their own time and with minimum pressure, then housing shortage will decrease (Smith, 1776). The laissez-faire economic theory dominated housing policy for most of the 19<sup>th</sup> century.

### **2.5.2. Market efficiency**

The market efficiency theory is based on the principle that the market itself can regulate the provision of houses through supply and demand. The market efficiency theory states that housing is a commodity with no intrinsic merit and that the value of a dwelling and its exchange price is determined by the interaction between supply and demand. This theory supports the capitalist line of argument about how the economy should operate. Capitalism is a form of production based on two classes: a capitalist class that owns the

means of production and a proletariat or working class that, because it does not own capital is obliged to work for the capitalist class in order to subsist (Lund, 2016). However, it has been identified that in the housing sector the real exploitation of the workers takes place at the point of production when building workers are paid less for their labour than the exchange market value of the house they create.

According to Lund (2016), the right-leaning political party in the United Kingdom believes that state intervention in the housing market not only generates problems but that state housing provision is likely to be inefficient. Only competition can supply the incentives necessary for efficiency and, if the state becomes a monopoly supplier of accommodation as it did for family rented housing in the 1970s in the U.K, then it is bound to be wasteful. However, unrestricted competition between these factions may undermine the overall system so it is the state's business to ensure that their activities are complementary rather than contradictory. Given the unlevelled playing field created by the market efficiency theory, policy advocates argue for an income subsidy to the poor to enable them to afford a minimum housing standard supplied by the market, (Kleiman and Teles, 2006).

There are many arguments against the market efficiency and capitalist theories. It is recognized that housing is expensive in relation to income and it comes often before one has the opportunity to accumulate wealth. Thus, purchasing a home usually involves borrowing from institutional lenders who may have the power to influence the way the market operates. Some financial institutions may 'red-line' certain areas as bad risks, thus refuse to lend money to new home owners. Houses are durable and therefore have a

value for future generations. Housing supply does not respond quickly to changes in demand and housing stock is immobile and so there is limited opportunity to switch existing supply to areas of new demand. Housing is built on land, which is absolute scarce resource, made scarcer by planning controls. Thus, land supply is not automatic response to demand. Housing is a basic necessity that people cannot opt out of consumption. Moreover, unlike other goods, it is difficult to vary consumption on a day-by-day basis. Market forces can exclude people with low income from middle-class areas and ‘produce ghettos where crime and disorder flourish.’

### **2.5.3 Social Reformism**

Two main elements in the development of Social Reformism can be identified as social liberalism and Fabian socialism. These theories emerged at the end of the 19<sup>th</sup> century and both claimed that market capitalist economies produce unjust outcomes. Social liberals asserted that, because land values were created not by individuals but by the community, then such enhanced land values should be used for community purposes. Fabians also identified other unfair advantages accruing to capitalists such as the gains obtained by paying skilled workers less than the value of their labour, which made some workers not to be able to afford their own houses (Angel, 2000). Some Social Reformists go further claiming that housing – good enough to be called a home – is so fundamental to the formation of personal integrity and a sense of individual identity that it should be regarded as a ‘merit’ (Lund, 2016).

Murie and Nevin (1997) have argued that housing must play a fuller part in regeneration activity and should not be left as a marginal backdrop where key decisions are left to the

market and based simply on price signals. It is too important in terms of health gain and the security and well-being of households, as well as in its contributions to local economic regeneration. Providing access to land for homes 'provides' one of the very basic conditions for households to build security investments, become an integral part of formal urban settlements and contribute to its economic base and public funds. Owning a home has impacts on individual wealth and health and on youth behaviours by lowering the probability of teenage parenthood and increasing the probability of success in education (Rohe, 2002).

In summary, housing policy has evolved through distinct phases. The main focus of housing policy today is on state-driven public housing (Marais, Venter and Pugh, 2010). From early 1980, the World Bank rose to prominence with adaptations of the self-help housing theories of JFC Tuner. Under the influence of the World Bank's policies, governments in developing countries, initiated housing projects that concentrated on sites and services as well as in situ slum upgrading. However, the continuous urbanization during the 1980s led to a decline of housing delivery (Marais et al., 2010) and the rise in housing crisis.

## **2.6 Diverse Housing Policies**

Some researchers have attempted to draw comparative analysis of housing policy and differences in various countries (Marais et al., 2010; Lowe, 2004). Comparative studies of housing policy in various countries, especially those with significant regional disparities in income consumption, employment and socio-economic development will

contribute to the understanding of housing policy problems in Sub-Saharan Africa and the world. In 2014, the United Kingdom house price per square meter was the second highest in the world topped only by Monaco; with especially high valuation in London and the South East (Hilber, 2015). Over the last 40 years, house price growth in the UK has been faster than in any other developed country, and has far outstripped earnings growth. Empirical research points clearly to the UK's planning system – in conjunction with strong demand for housing in some regions, notably the South East – as the main cause of this housing affordability crisis (Hilber, 2015). It has been observed that land use constraints benefit owners of developed land via increasing prices but hurt owners of undeveloped land via increasing development costs (Cheshire, 2014; Hilber and Vermeulen, 2010; Overman, 2012).

According to Lund (2016), there was a successful rent strike in Leeds in 1914, prompted by a sudden rent hike imposed by the local landlord association. Rent had increase by 11.7 percent and 23.1 percent in some parts of Great Britain. The strike was a success as the government announced the introduction of a rent control system in England. However, today there is no rent control system in the UK. Rents have skyrocketed and many landlords are becoming fully dependent on this business in the UK. In 2010, about 8 percent of landlords stated that they were full time landlords, (DCLG, 2010a). Moreover, some cottages were becoming 'mansions' as accumulated assets have enabled more landlords to become major property investors, financing their purchase from cash rather than mortgages. In other words, rent clientele had increased with more students, more people aged between 25 and 44, more migrations and far more families with children. This current growth in private landlordism as previously mentioned could

trigger similar political unrest and strikes in some cities of Great Britain as it was in Leeds in 1914.

Accommodation shortage is a community concern in many nations. Policies mainly attempt to use land-use planning to influence private development to incorporate elements of affordable housing provision (Paris, 2007). Whitehead, (2007) studied whether there is a link between land-use planning system and affordable housing with empirical evidence from England, and concluded that the land-use planning to support the provision of affordable housing is one valuable tool. However, he suggested that large-scale government financial support is necessary if affordable housing targets are to be achieved.

In Hong Kong, Chiu (2007) investigated the approaches and the effectiveness of the government in using the planning system and land policies to help provide affordable housing and concluded that the ownership of land and development rights enable the Hong Kong Government to operate a massive public housing program to meet the housing needs of half the population at affordable rent and price levels. In Australia, the government introduced the First Home Owner Grant (FHOG) scheme in July 2000 to help low income people to purchase their homes. The scheme provides a one-off grant of up to \$7,000 to first home buyers that satisfy all the eligibility criteria (FHOG, 2000). In mainland China, the higher rate of homeownership attained was through the selling of housing by individual firms at discounted prices. Housing prices begun to decrease after 2001 which meant that most families were able to access homeownership based on their income (Li and Yi, 2007).

In Africa, Ndubueze (2009) identified the dearth of housing affordability studies in African countries despite the enormity of housing problems in the continent given Nigeria as a valid case. Ndubueze noted that there are only a few housing policy studies in existence in Southern Africa including Namibia, with some merely appending the word 'policy' to their title without having substantial housing policy content. Most of the existing works that examined various aspect of Namibia housing and housing policy orientation especially in the 1980s and 1990s were largely influenced by housing need consideration (not housing shortage).

South Africa, in line with World Bank Proposal and the National Housing Forum, developed the basic foundations of the South African housing policy during the early 1990s. The policy framework was set out in the White Paper on housing of 1994 and a number of amendments were made to the Housing Act of 1997 (Marais and Venter, 2010). In mid-1990, South Africa's housing projects saw a shift to the enablement approach and in particular the idea of providing on-off housing subsidies to low-income earners to buy homes from the private sector was popular (Marais et al., 2010). Finally, from the late 1990s to present, there is an increased focus on poverty alleviation through housing policy including whole-sector development (Marais et al., 2010).

## **2.7 Effects of high housing costs**

Housing problems can cause social and political problems (Martin, 2015). Housing shortage, which leads to spike in rent, does have significant impact on household's budget, with far reaching implications especially if the downward shift in housing provision goes on for many years. In short, there is a wide range of studies that have

established a correlation between an increase in housing costs with housing problems and poverty (Ndubueze and Stone, 2009). This lack of housing exposes such households to all the dangerous and undesirable physical, emotional and mental health. These situations worsen when living in sub-standard, overcrowded and derelict housing environments. In other words, studies have established a clear pattern of association between substandard living conditions and reduced performance in school and at work places, which could have a long-term negative impact on the life of the people. This could limit employment career potential and opportunities within such affected households (Ndubueze, 2009). The frustrations and pent-up anger in living in substandard conditions could find expressions in antisocial behavior and family breakdowns.

Moreover, Berry (2003) has gone further to show how housing shortage impacts local economic development and regional competitiveness. High housing shortages in a city could frustrate and alienate young, creative workers at the beginning of their careers who actually drive innovation at workplaces. Thus, this creative innovative workforce could be forced to move away from such areas in search of more favourable housing market elsewhere. To the extent that some may end up building shacks, due to lack of finances and housing shortages at their respective locations. It should be noted that the value of residential land and properties are often higher in cities, since housing developers capitalize on the cities resident's higher income, better infrastructure and greater access to employment opportunities. Martin (2015) addresses that in most countries; the bulk of the national wealth is in a form of residential housing investment and assets. For instance, in 1998 mortgage lenders in the United States originated an

estimated USD 1.5 million in new mortgage for purchase of new homes and re-financing of existing ones. In the United Kingdom, Denmark, the Netherlands, Sweden and German, the ratio of mortgage to GDP exceeds 50 percent (Martin, 2015).

In essence, the influence of the national housing policy on the Namibian economy cannot be over emphasized. The growing understanding of this crucial link between the operation of the housing market and the behavior of the national economy should drive the government of Namibia's interest in assessing and revising the Namibian National housing policy.

## **2.8 Overview of the Namibian National Housing Policy (NNHP)**

In addition to the literature review on housing and housing policies above, it is important to conduct a critical examination of the key tenets of the NNHP, its instruments of implementation and the key actors responsible for its implementation and enforcement. According to Nakweenda (2014), there has been very few works devoted to housing policy in Namibia. This study also found little published materials entirely devoted to Namibia's housing policy. A brief overview of the NNHP will provide an appreciation of its strengths and limitations in addressing the housing crisis in Windhoek.

After independence, the Government converged around the need to construct affordable housing with the aim of approaching housing as a basic human right (Kalili, Adongo, & Larson, 2008). The Government's housing vision was to see the housing sector become one of the key contributors to Namibia's economic growth and the creation of

sustainable communities. The Government's goal was to increase housing stock to a peak level of 2200 housing units per annum until the housing backlog was overcome. In its quest to give Namibia's housing policy a people-centred focus, the Government stated that its "policy framework advances the concept of People-Public-Private Partnership (PPPP) and cohesion within the housing sector" (MRLGHRD, 2009). Thus, the Government, in partnership with the people and other private sector players, was committed to upgrade 75 percent of the informal settlements to formal townships by the year 2030.

In essence, the main focus of the Namibian National housing policy was to enable Namibians from all walks of life to have access to affordable housing, especially, those who face constraints that hamper their ability to help themselves. The policy further states that the availability of requisite resources and proper management systems are essential ingredients for the implementation of this policy and strategy. The NNHP identifies ten strategies for delivering affordable housing for all Namibians. These strategies are as follows:

- i) Housing: An Agent for Namibia's Economic Growth
- ii) Promotion of Capital Investment
- iii) Mobilization of Domestic Savings and Affordable Credit
- iv) Provision of Subsidies and Grants
- v) Creating Sustainable Human Settlements
- vi) Affordable Housing Solutions
- vii) Introduction of a Four based Housing Mix
- viii) Strengthening the Housing Regulatory Environment

ix) Enhancing Institutional Capacities and Cohesion

x) Supporting People's Housing Processes

In addition to these 10 strategies, the policy states that monitoring and evaluation shall thus form part of this housing strategy as such results will feed back into review processes of policy, strategy, programs and projects in order to respond in a timely manner to any constraints that may be identified during implementation. The main actors for the implementation of the policy include the Ministry of Regional Local Government Housing and Rural Development (MRLGHRD), Namibian National Housing Advisory Committee (NNHAC), the Build Together program (BTP), National Housing Enterprise (NHE) and the Local Authorities.

In principle, the White Paper on Housing is a policy and strategy response of the Namibian Government whose aim was to strategically position housing to play an important and meaningful role in the implementation and realization of Namibia's Vision 2030, Habitat Agenda and Istanbul Declaration on Human Settlements of 1996, and the United Nations Millennium Declaration (United Nations, 1978). This development objective was in recognition of the fact that housing has the potential to play an important role as a means of reducing poverty in both urban and rural areas, hence the Governments effort in the development and upgrading of informal settlements.

In view of the NNHP, it is evident that the policy has a Social Reformism aspirations but its implementation model is largely a combination of the Laissez-Faire and Market Efficiency principles. The Social Reformist aspiration of the NNHP is captured in its

Executive Summary stating “the role of the Government is to ensure that the housing development process is inclusive for all and that those households excluded from the market and conventional housing development mechanism are given the opportunity to access land, housing and services” (MRLGHRD, 2009). This speaks to the principle of Fabian socialism, which aims to address the “unfair advantages accruing to capitalists” at the expense of the masses. However, the Government’s greater focus to make housing a key contributor to Namibia’s economic growth makes the Laisser-Faire principles take precedence over any Social Reformist consideration in practice. This is manifested by the fact that the housing problem has got worse for low-income Namibians with the potential of having to wait for over a decade for public houses in Windhoek (Butler and Watson, 2003). While access for low-income earners has become difficult, the housing market has been booming for the privileged few (Mendelsohn & Weber, 2017)

One of the strengths of the NNHP was the fact that key targets to achieve by the government were clearly spelt out. This helps to easily measure whether the government was making progress or not. On the other hand, the key limitation of the NNHP is the poor design of the ten strategies as well as the absence of any funding strategy as to how the policy would be funded. In the first place, the strategies were designed as a mere declaration of intent instead of providing concrete directions of realising the goal and objectives of the NNHP. Therefore, despite the aspirations of the Government, Mwilima, Fillipus & Fleermuys (2011) pointed that funding the development and construction of houses, along with adequate provision of water, sewage and electricity services remain a big challenge for the middle and low-income group. There was no well-defined financial strategy in the NNHP to address the problem of affordability and financial support to the

middle and low income group to climb the property ladder. As a result, the Namibian housing sector continues to be characterized primarily by limited financial support for the low-income groups as well as limited capacity to meet the demand for land and housing development. About 70 percent of the Namibian population do not access and afford conventional home loan facilities offered by the financial market, nor can they access urban freehold land and professional services due to poverty and limited disposable income (Mendelsohn & Weber, 2017).

## **CHAPTER THREE**

### **3. METHODOLOGY**

#### **3.1 Introduction**

Before delving into the methodology of the research, it is imperative to give a brief background to the research in order to put into perspective the motivating factor for the researcher. The researcher is a Namibian civil servant and a certified Real Estate agent of over ten years' experience. The practical experience and professional interests of the researcher were key factors in choosing this topic. This chapter presents the methodology employed in this study. The chapter is divided into four different sections, under the following headings: i) research design, ii) population sampling, iii) research instruments, iv) data collection procedures, v) data analysis approach and vi) ethical considerations.

#### **3.2 Research design**

This study decided to adopt a qualitative interpretive approach as the research design. In spite of the subjective nature of this type of approach, this research design was found to be appropriate for this study in order to gather a varied and rich insights and information of policy makers, policy implementers and the so-called beneficiaries regarding the relevance and consequences of the national policy. As such, the primary focus of the study was to assess the influence of the NNHP. The study was not concerned about measuring the effectiveness of the NNHP. In that case, the study would have employed a quantitative positivist approach using survey design. Researchers have observed that the

first step to designing and choosing an appropriate research strategy is by properly defining the research aims, objectives and questions (Saunders, Lewis, & Thornhill, 2009). The purpose of doing so is to outline the logical sequence that connects the empirical data and the research questions that the study is trying to address in order to reach logical conclusions (Yin, 2009). Having defined the scope, objectives and questions of the study in chapter 1, the research came to the conclusion that a qualitative interpretivist approach was much more befitting to determine the influence of the NNHP in addressing the housing crisis in Windhoek.

This research design was informed following a literature review of housing policies and the provision of housing in Namibia. The research also examined data from diverse sources such as reports from government, civil society groups, academic and international organisations. With the results gathered from the literature review and examination of the grey literature, the researcher came up with this research design and developed instruments to get to the field to gather the relevant data.

In essence, the researcher made use of both primary and secondary data, interviews and content analysis. Given that the study adopted a qualitative research approach, the qualitative data was summarised and sorted into themes and codes. In short, the advantage of this qualitative research approach is that it provides flexibility and latitude to analyse the sentiments and perspectives of the respondents in relation to the NNHP and the efforts of the Government in making affordable housing a reality for middle and low-income group in Namibia.

### **3.3 Population**

The population for this study concerns individuals that are residents or working in Windhoek. In particular, the population is about individuals that worked for the government, private housing estate agencies, banks and housing associations. According to Brouneus (2011), the selection of respondents is a critical consideration in any research. Rubin & Rubin (2005) emphasised that the respondents selected have to be credible to enable the gathering of reliable and valid information for the study. So, the participants in this study were ought to be experienced and knowledgeable individuals regarding housing matters in Namibia.

### **3.4. Sampling**

To select credible participants, the purposive sampling method was adopted whereby researchers 'use their special knowledge or expertise about some group to select subjects who represent this population' according to Berg (2004). In the view of Ritchie et al., (2003), the purposive sampling is about making sure that "Members of a sample are chosen with a purpose to represent a location or type in relation to the criterion" (p. 77). Miles & Huberman (1994) note that the main advantage of the purposive sampling is it helps the researcher to outline the parameters of the targeted population. In addition to the purposive sampling, the snowball sampling was also used in some instances to reach other participants that were not selected in the first instance. Kumar (2011) notes that snowball sampling is "...the process of selecting a sample using networks". This is helpful and useful because the information needed for the proposed research could only be gathered from selected individuals that are experienced and knowledgeable.

Creswell (2011) argues that it is manageable “to study a few individuals or a few cases” (p. 209) as a sample size. For this study, the total sample size was twenty (20) participants on the basis of Creswell’s (2011) advice that a small sample of 20 or less participants was manageable to avoid data saturation. As this is based on purposive sampling, the study considered participants that would only add value to the research. This sample consisted of participants drawn from the five institutions and suburbs in particular between the Ministry of Regional Local Government Housing and Rural Development (MRLGHRD), the Namibian National Housing Advisory Committee and other stakeholders. The participants were interviewed as individuals and in some instances in focus group discussions. Though the participant sample was small; it was deemed satisfactory for the study as it consisted of a reasonable balance of data (Saunders, *et al.*, 2009).

Among the 20 respondents, 2 were senior personnel responsible for National Housing Policy Development in the MRLGHRD, with a further 3 personnel that were responsible for policy implementation and 5 mass housing project participants in Otjomuise and Katutura, Windhoek for in-depth interview. Another set of participants was the following: 1 participant from the National Planning Commission (NPC); 1 participant from Policy Coordination Institute of Public Policy and Research (PCIPPR); 3 employees from the Ministry of Regional Local Government Housing and Rural Development (MRLGHRD); 2 from the Build Together (BT) and 3 from the National Housing Enterprise (NHE).

### 3.5 Research Instruments

The researcher collected primary data from the participants using interviews and focus group discussions. The researcher used questionnaires for the interviews and focus groups using non-structured questions to explore various angles of the research questions. In other words, the semi-structured type of qualitative research interview was used for data collection. The researcher used field notes and a voice recorder as instruments to collect the research data. Saunders *et al.*, (2009), stated that in social research, interviews should be the first data collection process because they provide researchers with a clear understanding of the environment and because they are one of the most important primary data gathering techniques in qualitative research. Ihuah, Payne and Payne, & Oates (2015) additionally clarified that a qualitative interview is a special type of planned conversation between people, where the interviewer needs to gain information from the interviewee(s) about a particular topic.

The rationale for choosing semi-structured interviews for this research was the fact that semi-structured interviews allow the respondent a high level of flexibility and freedom. They also allow participants in the interview the ability to respond through their natural language thus, allowing the subject of interest to be covered and to be formed and asked in an order which seems to arise naturally from the context with a face-to-face contact with the interviewee. This would help with the check and enhancement of the validity and reliability of the data.

Secondary data was also collected by looking at grey literature including the Namibian National Housing Policy of 1991 and the subsequent 2009 review from the MRLGHRD.

The use of documentary methods refers to the analysis of documents that contain information about the phenomenon (Ihuah, 2015). Secondary data was as important as primary data in this research. This dual method of data collection helped strengthen the validity of the fieldwork data (Gibson and Brown, 2009).

However, despite the strength of in-depth interviewing, researchers have pointed out its inherent challenges. Robson (2011) pointed out some of these challenges, which were administrative and logistical in nature; coupled with the difficulty in securing appointments, permission, and sometimes the unexpected cancellation of such appointments. Moreover, Robson (2011) emphasised that in semi-structured in-depth interviews 'biases are difficult to rule out', while Collis & Hussey (2009: 147) added that researchers need '...to be aware of the potential for inadvertent class, race or sex bias.' Addressing biases is fundamental to the interview process in order to maintain the validity of the data.

### **3.6 Data collection**

The researcher visited various housing institutions identified as the case of this research, with a letter of invitation from the Namibia Business School - University of Namibia. Face-to-face interviews were conducted providing the opportunity to meet with the participants directly. The interviews were conducted using non-structured questions to explore issues and get detailed information regarding current and future concerns of the assessment of the influence of the Namibian National housing policy in relation to addressing accommodation shortages in Windhoek. The same interview guide was also used for focus group discussions with the Otjomuise participants. The researcher asked

for consent from the groups to record the discussion. The recorded discussions were sent to a professional transcriber to decode the recordings.

Qualitative methods of data collection emphasize the need to comprehend the social world from the perspectives and interpretations of the various social actors (Bryman, 2008: 266). This implies that the qualitative method ‘...focuses on how people perceive their worlds and how they interpret their experiences’ (Rubin & Rubin, 2012:3). Therefore, the primary data for this study was collected using semi-structured in-depth interviews and FGDs. Generally, ‘interviews are method of collecting data in which selected participants (the interviewees) are asked questions to find out what they do, think or feel’ (Collis & Hussey, 2009).

Furthermore, when they are used, the goal is to generate from the research respondents ‘data on understanding, opinions... attitudes, feelings and the like, that people have in common’ (Arksey & Knight, 1999) regarding an issue or issues. In an in-depth semi-structured interview ‘the researcher has a list of questions or fairly specific topics to be covered, often referred to as an interview guide...’ (Bryman, 2008). The interview guide served as a reference to capture and reflect the study’s research questions.

Focus Group Discussions (FGDs) are usually held with a select number of people or with small groups focusing on a definite topic with the aim of investigating particular issue or issues (Bryman, 2008; Bowling, 2011). It is therefore ‘...a research technique that collects data through group interaction on a topic determined by the researcher’

(Morgan, 1997: 6). One of the main advantages in using this method was the depth of information gathered during the sessions.

The in-depth-semi structured interviews and FGDs were complemented with secondary sources of information, chief among which were: journal articles, books and reports from the government as well as a variety of credible Namibian newspapers, both print and electronic. Information posted on the official websites was also used. In summary, the Namibian National Housing Policy documents of 1991 and later reviewed in 2009, were collected and analysed as well as official online documents including the Namibia's 5<sup>th</sup> National Development Plan (NDP5), National policies development conferences in order to enrich the research study.

### **3.7 Data analysis**

In order to analyse both primary and secondary data to determine themes and subthemes that would emerge from the analysis, Logic Framework Analysis adapted from (Cresswell, 2009) was used. On the discussion section of the research, content analysis was employed including the use of ATLAS-Ti software for the transcription of the data. Qualitative data was analysed using conventional content analysis while the secondary data sources were critically summarised, analysed, synthesised and evaluated to get the desired results.

Content analysis was used to analyse secondary data in order to identify themes and subthemes that emerged from the analysis and to generate descriptive statistics in the form of figures and tables. The recorded interviews were transcribed verbatim and

loaded onto a special software program called ATLAS-Ti to explore and assign “codes”. This process involved several readings of the transcripts to capture initial impressions (Plano Clark and Creswell, 2015). More focused codes were then developed as ideas surfaced from participant transcriptions. The code list was continuously revised to accommodate new perspectives and to collapse overlapping categories. The focused code list guided the analysis, and more abstract themes evolved from the transcribed categories. Attention was paid to both the content of response and the way in which it was told (Plano Clark and Creswell, 2015). Social and situational understandings of the participants on the Namibian National housing policy and their influences on the responses were therefore considered throughout the analysis. Ideas that emerged from the transcripts that did not fit the evolving code-list were recognised as important and considered throughout the analysis.

The codes were assigned to the data collected in order to identify major ideas and themes on perspective in the data about the Namibian National housing policy in addressing housing shortage in Windhoek. From the codes the researcher developed descriptions and themes to become the major findings of the study.

In other words, data collected in this study was analysed using thematic content analysis procedures. More than just a single technique, content analysis is a set of methods for analysing the symbolic content of any communication. The basic idea is to reduce the total content of a communication to a set of categories that represent some characteristic of research interest. Thus, content analysis may involve the systematic description of either verbal or nonverbal materials (Singleton Jr. & Straits, 1999: 383).

In organising the data, the information collected was sorted and tagged in order to indicate names, its dates, time and places where the interviews were held. This process made matching of the transcribed interviews to the appropriate participant easy. In terms of immersion in the data, the researcher had to go through the act of reading and re-reading through all the transcribed interview data sets. This process was iterative in nature to help generate themes/categories. In order to achieve the most refined and plausible meanings and interpretations of the data, triangulation was applied. Generally, 'triangulation entails using more than one method or source of data in the study of social phenomena' (Bryman, 2008: 379).

However, Denzin (1970: 10) cited in Bryman (2008: 379) argues that it is an approach that utilises 'multiple observers, theoretical perspectives, sources of data, and methodologies.' While according to Bryman triangulation tends to be applied at the level of methods of data collection and sources, in my own context it was applied at the level of data interpretation which enabled me to make informed assertions, suggestions and conclusions. Suffice to say that Willis *et al.*, (2007:218) argued in support of the application of triangulation at the level of data interpretation. As they noted, 'in qualitative research there is a...concept called triangulation. It is often used as a qualitative equivalent of validity and reliability. The essential idea of triangulation is to find multiple sources of confirmation when you want to draw a conclusion'.

### **3.8 Research ethics**

Greater consideration was given to ethical issues while conducting this study. The consent of all participants involved in the study was sought and respondents were also

assured that participation was voluntary. They were adequately informed what the research was all about, the kind of information sought from them and why the information was needed. This process was advanced by Kumar (2011). As part of the process of securing informed consent all the participants were issued with a comprehensive information brief regarding the study. The brief clearly explained their rights and privileges should they agree to participate. This enabled them to make an informed decision regarding their participation. Furthermore, before the commencement of any interview, the issue of informed consent was reiterated to every participant before their voice was recorded on tape.

In Windhoek, the researcher asked for written permission from organisations including government departments to carry out the proposed research. The researcher explained clearly to respondents about the nature of the research and that their response would be treated confidentially with all trust in order to ensure anonymity. It was stated that research findings would only be used for academic purposes in order to complete the proposed research. Finally, respondents were informed of their right to withdraw at any stage of the interview if they felt uncomfortable.

In summary, a critical ethical consideration was adhered to the principle of anonymity and confidentiality. In this context, anonymity is 'the degree to which the identity of the message source is unknown and unspecified; thus, the less knowledge one has about the source the harder it is to specify who the source is among possible options, the more anonymity exists' (Scott, 2005: 243). Achieving and ensuring anonymity is important because 'it is unethical to identify an individual respondent with the information

provided by him/her' (Kumar, 2011: 246). Similarly, confidentiality has to do with practical steps taken to safeguard the information collected from unauthorised access (Whelan, 2007: 3). All information collected was maximally protected from unauthorised access and used strictly for the purpose for which it was collected.

### 3.1 Introduction

This chapter discusses the data presentation, analysis of the housing policy in addressing housing shortages in Windhoek, examines the Namibian Housing Policy of 1991 and the subsequent revised one of 2005 and discusses the implementation strategies of the Namibia's housing policy in relation to housing provision. The chapter begins by presenting the demographic characteristics of the participants, this is followed by the presentation of the views of the respondents on analyzing the Namibian National Housing Policy in addressing housing shortages in Windhoek.

The population of the study was 20 people all living in Windhoek and from various sectors as both governmental and non-governmental. The sample size of 20 people was chosen as it was manageable because the more the number the greater the difficulty in getting the larger officials to respond to the interview. Due to the manageable number of respondents of 20 individuals, a 100% response rate was achieved as all respondents were very keen to participate.

### 3.2 Objectives of the Research

As stated above, the specific objectives of this study revolved around the

## **CHAPTER FOUR**

### **4. RESULTS AND DISCUSSIONS**

#### **4.1 Introduction**

This chapter discusses the data presentation, analysis of the housing policy in addressing housing shortages in Windhoek; examines the Namibian Housing Policy of 1991 and the subsequent revised one of 2009 and discusses the implementation strategies of the Namibian housing policy in relation to housing provision. The chapter begins by presenting the demographic characteristics of the participants; this is followed by the presentation of the views of the respondents on analysing the Namibian National housing policy in addressing housing shortages in Windhoek.

The population of the study was 20 people all living in Windhoek and from various institutions both governmental and non-governmental. The sample size of 20 people was considered manageable because the more the number the greater the difficulty in getting some senior officials to respond to the interview. Due to the manageable number of respondents of 20 individuals, a 100 % response rate was achieved as all respondents found the topic interesting.

#### **4.2 Objectives of the Research**

To reiterate as stated above, the specific objectives of this study revolved around the following:

- i. To examine the weaknesses and deficits of the Namibian Housing Policy of 1991 and its 2009 revised version that led the government failing to meet its housing targets in Windhoek.
- ii. To assess the implementation strategies of the Namibian government in relation to providing housing for all between 1992 to 2018 in Windhoek.
- iii. To assess the challenges facing the government in the housing provision process between 1992 to 2018 in Windhoek.

### **4.3 Data analysis and interpretation**

This chapter presented and analysed information gathered from reports, news media, journals, interview and focus group discussions regarding the Namibian National housing policy in addressing housing shortage in Windhoek. The aim of collecting primary data was to establish the participant's views on the assessment of the influence of the Namibian National housing policy in addressing accommodation shortage. All interviews were audio-recorded and transcribed verbatim following the interview. Transcripts were reviewed by the interviewer for accuracy and entered into Atlas-Ti software for analysis.

The sociodemographic characteristics of the participants are summarised in table 1 below.

**Table 4.1 Sociodemographic characteristics of respondents (n=20), 2018**

Characteristic	Percent (n=20)
Organisations	15
<u>Peri-Urban Areas</u>	
Otjomuise	3
Katutura	2

As table 1 lists the number of organisations and neighbourhoods, see the table in the annexe 2 for further demographic details of the respondents.

In this research a detailed analysis is presented of the information collected from government reports as well as interviews from the purposively selected sample population in order to map out the various responses and analysis of the Namibian National housing policy in addressing housing shortage in Windhoek. The in-depth interview method and focus group meeting approach contributed to a deeper understanding of the ways in which the Namibian National policy is addressing the housing shortage. The selected method was chosen in order to present a range of views reported by the respondents.

The findings start with the historical background of the housing crisis and state policy to resolve the issue in Namibia. After that, the findings presented the outcomes of the interviews and focus group discussion. The chapter ends with a proposed model to resolve the housing crisis.

#### **4.4 Namibia's housing policy and housing crisis**

Since Namibia's democratic transition in 1990, housing the nation has been one of the greatest challenges facing the Namibian government. The scale of the problem is enormous due to the large housing shortage, the increased demand for housing and the rise of the homeless. Literature review on housing policy has shown that very few works have been directly devoted to housing policy in Namibia (Nakweenda, 2014). The few researches on this issue dealt mostly with housing scheme in Windhoek and the problems facing low income households in Otjomuise and Katutura - Windhoek. Despite the policy and initiatives of the government of Namibia in providing affordable housing projects, there is still a real housing problem especially for the low-income group of Windhoek, which, according to Steytler (2011), has 342 141 people.

##### **4.4.1 Background to Namibia's land distribution and home ownership**

While Namibia as a country has come far since obtaining independence from the apartheid regime of South Africa, Namibia still bears the brunt of the decisions made by the previous apartheid government. Apartheid is an Afrikaans word meaning "separateness" (Kithakye, 2007). This concept led to policy of racial inequalities, which politically and economically divided people on the basis of races. As a consequence, people were unequally housed. African Non-Governmental Organisation Coalition (SANGOCO, 2007) underlines the negative impacts of Apartheid on housing as it restricted African urbanization and allocated fewer resources for housing to blacks than whites. This caused many Namibians not to have adequate housing. It was evident that during that era, housing was used as an instrument of segregation and many black Namibians were inadequately housed. This consequence of Apartheid and other modern

factors have added to creating the ever-increasing housing backlog faced by Namibia today.

The low-income groups in Namibia incur financial hardships and difficulties to buy their own houses. High dwelling prices, high mortgage rates and the lack of financial support from financial institutions has held back most people of the low-income group from getting into the property market (Bindels, 2011). As such, the Namibian government has fallen short of extending homeownership and social wellbeing to the population. Therefore, it is important to explore possible measures on how to improve assessing the Namibian National housing policy in view of housing provision.

#### **4.4.2 Namibia Housing Crisis**

The Ministry of Regional and Local Government, Housing and Rural Development (MRLGHRD), Build Together Program (BTP), National Housing Enterprise (NHE) and private housing developers are to facilitate affordable, durable and adequate, housing outputs in order to shelter as many Namibians as possible. According to the 2001 Namibian Census, 74 percent of Namibian households cannot afford conventional housing. This has resulted in Namibia facing a big challenge in addressing the basic shelter needs. The housing problem started following Namibia's independence in 1990 when the rate of urbanization was estimated by the National Planning Commission (NPC) to be 4.5 percent per year (Namibia National housing policy, 2009). Today, it is estimated that the total number of families living in informal settlements without secure tenure in Namibia was about 30 000 families in 2003 or the equivalent of an estimated 150 000 people (MRLGHRD, 2009). The housing provision efforts have concentrated in

urban centers, thereby excluding approximately 62 percent of the populace residing in the rural areas. This has resulted in urban-rural imbalances that call for redress.

According to Ondola (2013), in the last two decades, urban housing scheme has deteriorated as a result of Namibia's low-economic performance, resulting in serious housing deficit. This deficit has led to the proliferation of informal settlements, poor standards of construction of housing units, unauthorized extension in existing estates, and increasing conflicts between inhabitants and local authorities. This situation is similar to other Namibian regions. According to the Affirmative Repositioning Housing Charter 31 of (2015), mismatch between housing supply and demand has caused the mushrooming of informal settlements on outskirts of Windhoek and other towns in Namibia. This is mainly caused by shortage of serviced land and a decrease in the provision of low-cost housing to the urban poor.

With an unemployment rate of 28 percent in Namibia (Namibia's 5<sup>th</sup> National Development Plan, 2017), it is estimated that there are currently close to 500000 Namibians living in shacks in informal settlements throughout the country. This has become a growing concern, as the drive for rural-urban migration increase on a daily basis. Mendelsohn & Weber (2017) warns that unless serious efforts are taken to address the explosive growth of informal settlement in Windhoek and a shift in strategies are urgently undertaken to provide affordable urban homes, more than 900000 shacks will exist by 2030 to house around two million people. Mendelsohn & Weber (2017) also stated that in 1991, 86 percent of Namibia's homes were formal brick houses, compared to 12 percent shacks. In 2001, 77 percent of homes were formal brick while 21 percent

were shacks. The 2011 figures showed that shacks had increased by 32 percent with formal brick homes reduced by 32 percent of all houses in Namibia.

#### 4.4.3 Obstacles to housing delivery

To further demonstrate the worsening situation of the housing crisis, Namibian media reported that there was a never-ending waiting list for public housing. Municipality housing waiting lists are currently the best available indicators of housing need because it is an indicator of the number of residents without affordable housing options (Municipality Report NHP, 2003). This was often true in Windhoek, where the waiting list displayed the number of Windhoek residents without decent affordable housing. Butler and Watson (2003) included revelations that there were examples of 17 years waiting times for public houses in Windhoek. Some Windhoek residents have to wait for decades at the municipality for a subsidized housing assistance. While in other towns such as Ongwediva and Walvis Bay, there they had a waiting time of 6 year. Okahandja had 3 years waiting time. As the number of applicants on waiting lists continued to increase, applicants waiting for housing assistance were denied the basic necessity of decent and affordable shelter.

In the long term, the building of shacks would cause a huge cost to the country's economic growth. Mendelsohn & Weber (2017) warns that in Windhoek, economic, social and environmental costs of informal growth and unplanned urban development with the estimated 12000 shacks built annually are a huge cost for Namibia as a country and as a society. The authors further present that the new forms of poverty and inequality experienced by the residents of these informal urban settlements can be entrenched over

generations to come, if towns fail to develop in ways that facilitates the transition from rural to urban society.

#### **4.4.3 Obstacles to housing delivery**

The National Housing Enterprise has attributed the cost of housing in Windhoek as one of the main problems associated with housing delivery for the poor in Windhoek. In addition, Nakweenda (2014) stated that the housing backlog is intensified by a lack of development finance and a lack of end-user finance in Windhoek. Issues such as high expectation of the poor, crime and violence as well as low levels of consumer education are among some challenges facing adequate housing delivery. On the other hand, economic issues such declining per capita income, inflation and low private sector involvement in terms of finance, land development and housing construction; also contribute to the obstacles facing housing delivery. In other words, due to the Namibian economic crisis, thousands of residents have been placed into economic difficulty, forcing many families not to afford housing loans and thus forced them to build alternative housing in squatter camps.

Nakweenda, (2014) observed five obstacles that often leads to ineffective delivery of houses to the low-income groups. These are: i) Scale of housing problem, ii) Structure of Windhoek's human settlement, iii) The housing construction sector, iv) Social issues, and v) Economic issue. The large-scale of housing backlog coupled with the low-income of large proportion of Windhoek's population implies that many people are unable to afford adequate housing. The vast nature of Windhoek's north-western urban settlement hampers servicing as well as the access to amenities such as water, sanitation and

electricity difficult. An inadequate development framework and a lack of land, infrastructure and lengthy planning procedures, has hindered developers' ability to carry out housing developments effectively and efficiently in Windhoek.

It should be noted that the value of residential land and properties are often higher in cities, since housing developers capitalize on the cities resident's higher income, better infrastructure and greater access to employment opportunities. Access to affordable land and credit facilities for the low-income group is one of the major constraints to the housing process and due to poverty. A significant number of the population has no access to adequate shelter. At present, the BTP has a limit of N\$40,000 per loan, whereas the NHE and financial institution entry level is about N\$60,000 with strict criteria. Oikarinen (2008) demonstrated a significant two-way interaction between housing prices and housing loan stock in Finland, and suggested that the availability of credit eases liquidity constraints of household, which is likely to lead in higher demand for housing reflected in higher housing prices. On the other hand, housing prices significantly influence household borrowing through various wealth effects. The easier it is to get mortgage finance, the greater the demand and the more are borrowed, increases the risks of default. The higher the house price inflation, the higher the chance that interest rates raise, making homeownership harder to obtain. This phenomenon is a malignant-cycle for the low-income group in Windhoek.

#### **4.5 Discussion of Outcomes of Interviews and Focus Group Discussions**

Almost all participants were ready to share voluntarily their views and did so in an insightful way. From their responses, the study identified about eleven areas of key

concerns for the respondents. It is very important to present the aggregate views of the respondents to serve as representative views of Namibians experiencing the housing crisis. Therefore, after conducting and analysing the interviews, the following issues emerged as areas of concerns for most respondents.

#### **4.5.1 Windhoek's low-income group housing condition**

The boom in the housing industry in Namibia in the past has pushed housing prices upwards. Unfortunately, this has affected the low-income group access to good housing. In essence, building materials and other housing resources are costly and in high demand, which together with other factors including government policy have hindered the low-income group from acquiring houses.

The interview and focus group discussion asked respondent about their knowledge of the housing shortage condition and its impacts on the low-income group that lives in Windhoek. One participant noted *“A high housing shortage for the low-income group exists; the available houses are not targeted to the low-income group. This has become a matter of great concern forcing the low-income group to erect informal structures made from corrugated iron and plastics on the outskirts of Windhoek”*.

On the whole, in the interviews that were carried out, 80 percent of the respondents acknowledged that the housing shortage conditions in Windhoek was bad compared to what it used to be before independence and the mid 1990's. The new houses that were built by the government are not enough to accommodate the ever-increasing needs of the population.

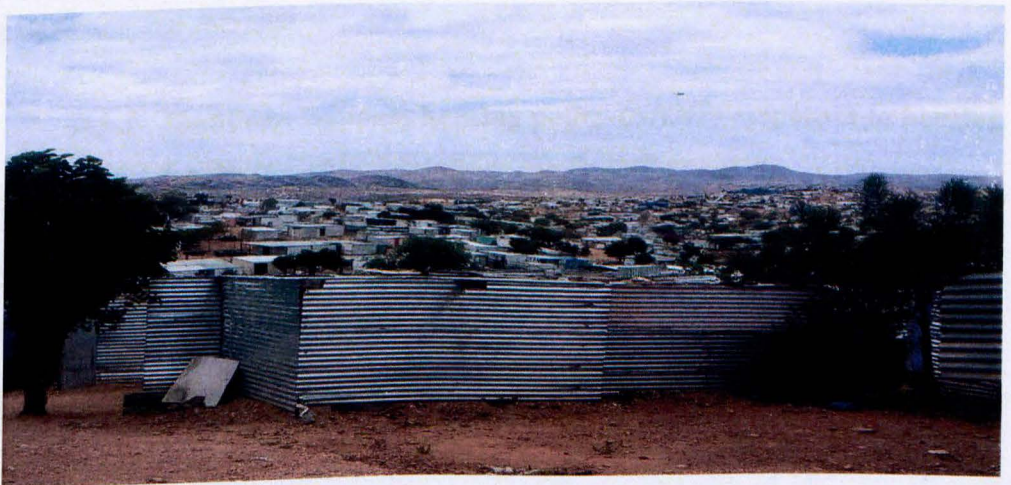
Respondents noted that due to the inadequate provision of housing by the government, the low-income groups are forced into experiencing bad housing conditions and the illegal erection of informal dwellings, called “shacks houses” made from corrugated iron sheets, plastics and broken pieces of wood in the north-eastern part of Windhoek. Respondents argued that the municipality of Windhoek has grouped these communities under informal settlement and divided them into locations instead of addressing their housing problems.

Two participants who worked in Windhoek but lived outside of the capital expressed the same problem of shortage of housing. They noted that it was the housing shortage that caused them to move and live outside Windhoek in order to get cheaper accommodation including shacks. In recent times, the number of shacks in the capital has increased exponentially (see Fig 4.1 and 4.2 for a photo of a shack and a shack community).



**Fig. 4.1 Windhoek informal settlement houses “shacks” – Entrance**

The respondents stressed again that the unaffordability of houses for the low-income group was driving the people to take desperate measures by living in houses with very deplorable sanitary conditions. The respondents pointed out that the major housing shortage for low-income earners in Windhoek was partly down to rising prices, inadequate serviced land and corruption in the housing distribution process among NHE housing authority officials.



**Fig. 4.2 Windhoek informal settlement houses “shacks” – Backyard**

The participants further pointed out the challenges and low prospects for 90 percent of the low-income group in Namibia who do not qualify for a mortgage from commercial banks in Windhoek. As a result of lack of access to loan, many are forced to live in shacks on the outskirts of Windhoek, whilst others are forced to share a one bedroom flat with a family made up of between 4 to 6 people.

The respondents added that low-income earners are at most disadvantaged and they can only afford to live in shacks, in which the people are currently in a state of

hopelessness. They noted that the situation is not improving and will not improve for the better anytime soon. Other respondent described the current housing situation as deplorably immoral and unacceptable. Another point raised by the respondents is the fact that compared to previous years many more people are now migrating to Windhoek in search of employment and better living standard. Also, there is a rural-urban migration due to draught that they face every four year, which often leads to starvation in the Namibian rural areas. This influx of rural urban migration contributes to bad housing condition and shortage.

#### **4.5.2 Namibian National housing policy (NNHP) responses to housing needs.**

The respondents were asked to briefly explain if the Namibian National housing policy (NNHP) is clearly designed to responds to the real housing needs of the low-income group that resides in Windhoek/Namibia. One participant noted *“The NNHP is assigned to do that but they do not live according to their vision. Houses are being sold at prices that not many ordinary citizens can afford. The ones who afford to buy, end up rent-out the same house to the low- income groups”*.

Participants further mentioned that the government thinks that the NNHP is designed to meet the housing needs of the low-income groups, but the implementation of the policy is a cause for great concern for almost all respondents. On the other hand, 15 percent of the participants replied positively to the question by stating that the NNHP is designed to cater for the low-income groups. Their only reservation was that the goal of the policy was being undermined by the unavailability of land and corruption within the housing distribution processes that makes it difficult for the low-income citizens to get houses.

Another 5 percent of participants stipulated that the policy was initially designed to advance housing and land delivery. But it is not doing enough to meet the rising demand.

On the whole, the majority of respondents thought that the policy was no longer relevant, as it was not addressing the needs of the community, but rather it is targeting the wrong economical segment of the population. Furthermore, they claimed that the NHE house prices are not affordable to the low-income group, but rather to the class of people that earn N\$5000 plus per month. The participants said that the social group that was meant to be the priority group in the NNHP policy has not been met since its inception, and little has been achieved in trying to clear the backlog of low-income applicants. Coupled with that, it is the fact that delivery of housing units has been extremely slow and the circle is wide. Consequently, respondents concluded that there is no real impact of the policy and that NNHP never lived to their expectations, as it is rather serving the very elite that it was meant to move away from. In short, the plan of action and implementation of NNHP has failed since it has not responded to the real housing needs of the low-income group that resides in Windhoek. The majority of respondents agreed that there are lots of loopbacks that the NNHP has overlooked, such as adequate housing prices and the adequate affordable land for the poor.

#### **4.5.3 Government of Namibia's target of building 2,200 houses per year**

The participants were asked to comment on the Government's goal to build 2,200 housing units per year in order to overcome the housing backlog that exists, according to the Namibian National housing policy of 2009. The majority of the participants

explained that the government's mass housing project had been placed on hold for a while due to various unknown discrepancies and are waiting for it to resume in the near future. One participant stated *"This goal was not achieved, because those who were given the construction tenders have misused the money and most houses were left incomplete. While others which were completed never reached the required standard. E. g some two-bedroomed houses were built with only one entrance door, and no backdoor. This caused no escape route in the case of a fire outbreak"*. Others simply replied that the goal has not been achieved. There were just many empty promises by the government and NHE that never came to fruition. There are hardly plots being serviced for the construction of these houses.

Participants also blamed the problem on the current economic crisis in Namibia, most of the construction projects have been halted due to the harsh economic environment and lack of funds. This has caused the number of people who are in need of houses and on the municipality of Windhoek's waiting list to increase dramatically. Nevertheless, a minority of participants said that this goal has partially been achieved according to hearsay as houses were handed over to Windhoek residents. A participant refuted the statement that the government had partially achieved its goal. The participant noted that if the government was building about 200 houses per year as claimed, by now about 22000 houses could have been built, and the housing backlog would have been tremendously decreased. Since there has been a lack of transparency and corruption in the distribution of houses to the low income, there is still a mushrooming of informal settlers in the capital and this is an indication that the NNHP goal has not been achieved.

Overall 17 participants out of the 20 interviewed said that the goal of 2200 houses was not achieved. This because the “status quo” does not reveal any concrete evidence thus far. Unavailability of funds and serviced land derailed the achievement of this goal. And as hard as it is for the low-income group to attain a house, it’s equally difficult for most of the middle-income group as well.

#### **4.5.4 Affordability of NHE housing to the low-income group**

Affordability was a great area of concerns. Affordability can be defined differently by any individual. In this research housing affordability is housing which is deemed affordable to those with an income of less than N\$3000 per month as rated by the national government housing affordable index (Kalili *et al.*, 2008). The participants were asked if the standard of houses built by the National Housing Enterprise (NHE) was affordable to the low-income group of Windhoek residents. 60 percent of the participants replied that it is not affordable. More than three quarters of the interviewees made reference to the scarcity of housing condition in Windhoek and the exorbitant house prices was why there were no affordable houses for the low-income group. One participant remarked *“According to Mrs Saima like several of the other interviewees, do not credit NHE in general for fulfilling their tasks of housing the Nation. As Saima so succinctly stated, “Houses are not affordable to the low-income group. Because according to statistics, 65% of Namibians earn less than N\$3000 per month (Nambashu, 2017) which makes it difficult for them to qualify for loans at commercial banks. Saima claims that the standard of housing provided by the Government through the NHE is acceptable, but the cost however is not affordable. She further said that people like security guards and domestic workers earn so little that it is impossible for them to pay*

*the minimum monthly required*". This statement summed up the challenges facing low-income and middle-income groups to acquire affordable housing.

The standard of houses built by NHE has a monthly instalment of about N\$5000 per month. And clearly for most, if not all low-income earners cannot afford. Was the response of one interviewee. Another depicted that there are various building companies that use alternative methods to build cheaper quality houses. But the government does not give opportunity and tender contract to these companies. Another interviewee stated that "the real standard of houses is supposed to be affordable if it were to be given at their cost of construction with a little additional incidental costs not for profit making to meet the needs of the people but the cost plus mark-up pricing in Namibia makes it non affordable as the prices are determined by the demand and supply basis of which when the supply is lesser than the demand the asking price goes up at times even four times what it cost to construct the house.

A participant further stated that in Windhoek, serviced land alone cost about N\$ 500000 in some areas of Windhoek, such as the plots that were actioned in Academia, Phases one and two. And the cost of living in Windhoek, according to the Labour Resource and Research Institute of Namibia (LaRRI) is about N\$9 000 for a family of five people. This and other factors make it difficult for individuals to afford and qualify for house bonds.

Interestingly two interviewed participants replied that the housing provided by NHE was affordable to some residents. One of them stated that the National Housing Enterprise

(NHE) tries to build houses for the low- income group in the fast-growing surrounding areas of Windhoek. Unfortunately, the demand is still high as a result and it cannot cater for everyone. One participant further said that it was already difficult for the middle-income group to purchase houses, how much more will it be for the low-income group and that the majority of the population in Windhoek is in desperate need of housing.

#### **4.5.5 Accessibility of housing loan for the low-income group**

The respondents were asked *to comment on the effectiveness of the Government with the help of commercial banks to supply a help of about 50 percent in providing affordable housing loans for the Low-income group in accordance with the Namibian National housing policy (NNHP) of 2009.* In addition, respondents were asked to explain the experience of Low-income groups to *acquire housing (mortgage) loans from financial institutions in Windhoek/Namibia,* In the words of one of the participants:

*“Most of the financial institutions are requesting for security and collateral to secure a home loan and the requirements are high. This and other factors often inhibit most of the low-income group from qualifying to buy houses. The 50 percent loan assistance has not been achieved as there are still more than 50% of the low-income earning groups that cannot afford to take out loans to buy houses as these houses are still very expensive. Many also do not take up loans because they cannot sustain the loans, because at the end of the day the whole salary will be taken up by the loan, thus many people don't respond to take such loans”.*

This point of view was supported by another interviewee stating that the 50 percent support by the government has not been achieved due to the fact that no matter how much the government subsidises the low-income group, the subsidy is taxed with a high percentage that leaves the low-income group salary with less than what they had before. So often they opt not to purchase a house. Also, another participant replied emphasizing that banks are commercial institutions and they require collateral to give out loans. Another participant replied that, it is not possible, because banks won't release loans to people with a low-income. They believe low-income applicant won't afford to repay back the loan and their houses are risked being repossessed. Thus, until now there is still a big problem for the low-income group to get mortgage loans from banks. The government together with banks offers has never been fulfilled, because there are a lot of irregularities and misunderstanding between the government and the private sector.

The respondents stressed that the low-income group can hardly acquire housing mortgage because their qualifying amounts are not determined by the housing prices but by their ability and affordability to pay back the mortgage loan, hence low-income groups can be given a pre-approval certificate by the bank to go look for a house with an amount that the bank already knows does not and can never qualify to buy a house in Windhoek-Namibia. This and other land issues has led people to reorganise themselves into political and pressure groups with the hope that this will produce desirable affordable housing outcomes. Other respondents noted that Standard Bank Namibia is the only bank that took the initiative to launch a 'Buy a Brick' campaign to assist low-income groups to build houses. They also mentioned that currently in Namibia, some banks have come up with initiatives in assisting the shake dwellers organisation

financially. This organisation in turn builds cheap houses for the low-income groups but the houses in the market are inadequate.

#### **4.5.6 Contribution of Housing the low-income group to economic development**

Respondents stated “when you have your own home your heart is at peace and you can think and be more productive and have more creative ideas that may lead to more earning to themselves and the nation at large”. This statement is in response to the question relating to the contribution of housing the low-income group to economic development in the country. Majority of the respondents stressed that shelter is not a want but a need, as it is one of human rights. The economic development is negatively affected as people do not have their own space, they can call home and thus they cannot pay certain levies to the government that could strengthen the economy.

An interviewee said that housing the poor can keep the country clean and prevents crimes. This can boost companies to not only open up businesses in rich urban areas, but also to bring their products and services closer to the people, thus creating jobs. The low-income group need home to have peace of mind, after that they can pursue other economic activities with ease. Without a home they will keep moving from place to place and may end up being mostly involved in survival economic activities without individual worth and dignity.

A participant further argued that decent housing is safer for people and it creates healthier and more conducive environment for children to grow up in. This means

people will be healthier physically and mentally, which will make them more productive. A healthy nation will always do better economically because there will be decent homes with proper sanitation and reduction in the spread of diseases, that leads to better health conditions and reduced crimes. According to another participant, decent homes reduce poverty by relocating people from the streets to a home, this contributes to the economy in a way that the large population in Namibia are the low-income groups, so housing this sector will improve their life's and reduce the vulnerability of street children, increase self-confidence, and the hopes of achieving more in life. They in return will start investing in their homes, research or create jobs, better education and health training, thus reduce less ill/sick days from work. This plus other factors will stabilize their families and others and create a sense of worth and stable communities that are able to fund the economy in various ways.

In short, all the respondents agreed that housing is one of the basic commodities that they all need and proper housing leads to satisfied workers. This will help the low-income group to have access to loans from financial institutions because they will use their houses as collateral/agreement with the banks which will lead to active participation in the uplifting of the country's economy. Other responses were that if people can afford houses than the country reduces the number of homeless people. And by that people contribute to the country's economy through the monthly purchases of water and electricity, rate and taxes and the establishments of small medium enterprises (SME).

In summary, the recurring statement of respondents is that as it is now 80 percent of the Namibian income earnings goes to housing needs. This leaves many Namibians with no money to spend on other commodities, talk-less of investment activities therefore in the participants opinion, ensuring the safety and security of the Namibian people and their living conditions leads to a healthier nation and the lowered cost of housing will mean more money in the people's pockets; which can then empower them to get involved into economic activities such as trade markets and innovations that can then boost the Namibian economy and lead to further economic development for the nation as a whole. One counter-argument came from a participant who stated that providing houses for the poor could undermine the financial status of the government. The respondent noted that in reality providing housing will cost the government a lot of money to cater for the low-income group, and this could hamper Namibia's economic development as a developing country. However, this view was clearly in the minority and was not popular.

#### **4.5.7 The Rent control bill and the Landlord-tenant clashes**

The interviewees and focus groups were asked to comment on whether the proposed Government's Rent control bill will solve the Landlord-tenant problems that exist in Windhoek. According to the response of one of the participants, the Government's Rent control bill is not solving any issue because they are taking too long to really look at the need of the poor and most of the flats in Windhoek are owned by those who "supposedly" came up with the bill and they will not want to endanger their own interests. Others equally replied "it is not solving anything all they do is put money into

their pockets and that there are lots of inequalities and corruption taking place. This may aggravate the Landlord-tenant problem even further". It is also believed that the bill was influenced by politicians because a lot of politicians have rental properties.

One interviewee acknowledged that in some ways, it was helpful because as the renting amount is regulated and the amounts set up accordingly, this can make those not housed be able to rent at a reasonable price. Another respondent contended that the government should rather focus on doing something serious regarding the construction of affordable houses for the low-income group so that they have their own houses at affordable prices. A participant replied that they are all waiting to see. In theory it should work though, it should just be implemented correctly without any discrimination or prejudice. Because, currently there are no check and balances to determine whether the Landlords are complying with the bill or continue asking exorbitant prices.

Another participant suggested that the Rent Control bill will interfere with normal economies. Citing examples that whenever a government interferes with a normal market structure the outcome is often seen in some of the communist countries. The bill can be a 'win and lose' situation to both the tenants and the landlords! Because tenants are happy to pay less, but the landlord is burdened with the repayment of the house bond. But the bill can control the various unaccountable rent prices that exists in Windhoek. For many respondents, they are of the opinion that if the cost of renting is regulated, it means that no more exploitation of those that are renting. This means that they will be left with extra money to save that will eventually help them to be able to buy houses.

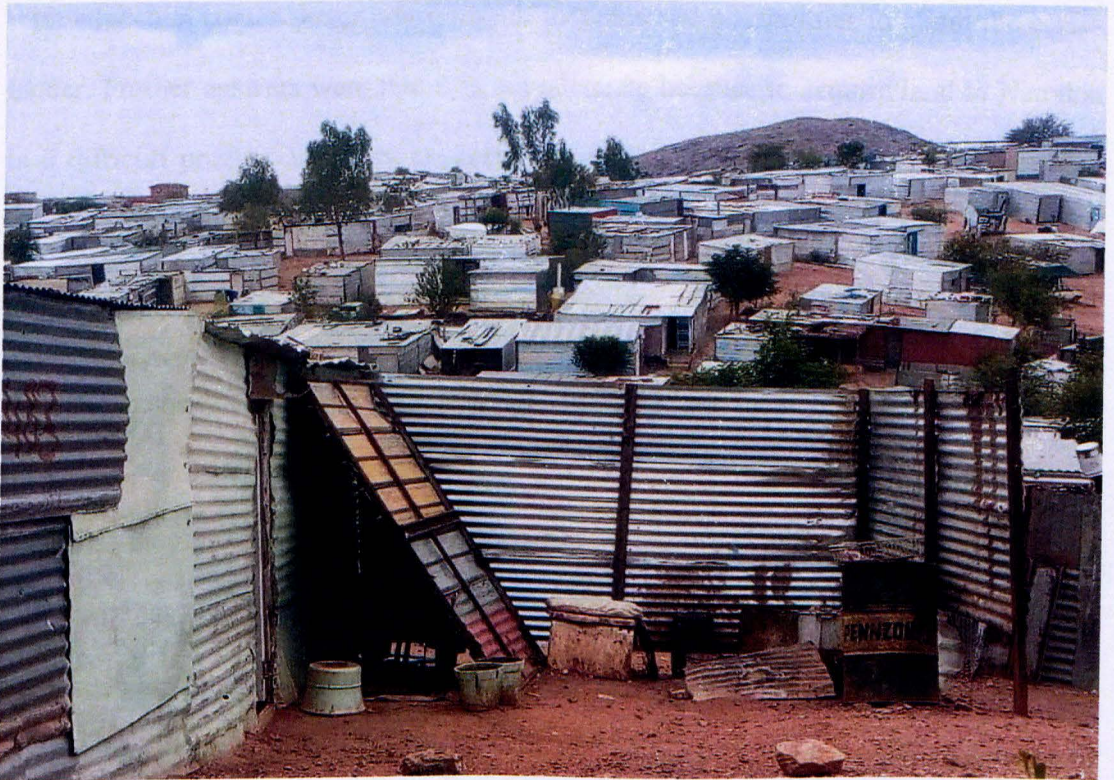
Another set of participants said that the landlord-tenant problem still exists to date and the tenants often have no say. The landlord prices his house rental at a take-or-leave-it basis and the tenants have no negotiating power. Further, most of the prices are not value for money, because the rental places are often usually small and they put restrictions on the number of tenants that can stay on the premises and strict restrictions on visiting families and pets. Another set of participants were optimistic saying that it is good because at the moment the target is controlling rental property prices and as it advances it will perhaps control housing rate and taxes, estate agents and home owners' associations who are currently said to be reaping off the masses. One respondent said that it was going to be difficult because currently the government did not have control of other consumer goods that form part of this business chain. Such as prices for food, petrol and other commodities.

#### **4.5.8 Land ownership and the low-income group adequacy**

Land tenure is not adequate at the moment. The interviewees and focus group were asked to give their point of view regarding whether the current land tenure (land ownership) system, building material and housing type is adequate or inadequate to the housing shortage needs of the Low-income group of Windhoek. Some respondents were strongly of the view that the government supposed to give land to its citizens at no price. Land should never be a commodity on a capitalist shelf. What people should borrow money for should be to; spent on materials to build their own houses. Even materials

used should also be liberalized and people should have more options on the type of housing they would want live in. This could be extreme views.

A recurring theme among interviewees and focus group members was that poor planning and high corruption rate in the government was the reason for high tenure. Those who supposed to lead the program only prefer their friends and families to benefit from the program. The building materials are fairly affordable but all other processes are quite expensive for the low-income families. Other interviewees claimed that because Namibians prefer to import more from neighbouring countries rather than using what is already in the country that was why importing building material costs more, making housing processes expensive. In all, everything is expensive: to purchase land is expensive; the building material is expensive, while land tenure is inadequate. Moreover, there are not many developers who are willing to provide low-cost housing. Most farm land according to land ownership is owned by foreigners, and the requirements set out by the government are very high, thus the land tenure system must be amended.



**Fig. 4.3 Example of materials used to build informal housing “Shacks” in Windhoek**

A participant said that the main challenge in land tenure and the delivery of housing in Windhoek is the lack of available serviced land. This slows down the process of housing delivery and pushes up prices of serviced land. Another participant did not see the problem in the building materials as a barrier to the process of housing delivery. The respondent noted that the type of houses that were currently being offered through the NHE were simply not affordable. The respondent proposed that perhaps alternative housing structures must be explored to remedy the current situation. Another participant said that housing tenure is adequate, because the low-income group can afford to build themselves houses of their type based on what they can afford.

Others replied that most importantly was job creation and educating the people, because with education comes better possibility of incomes and possibilities to climb the career ladder. Further answers were that it is not adequate because to acquire land in Namibia is a difficult process and very expensive according to them. The processes are done through auction at the municipality and only when it is available. And if you are to buy directly from an owner, it was even more expensive.

Respondents bemoaned the fact that all suppliers are from South Africa so it is inadequate and very expensive. When the supplier provides building material in Namibia, they are channelled through various retailers and there are a lot of charges involved, thus the need to use traditional building materials. As a result, it is inadequate because in reality it doesn't cater for either the low-income or middle-income group. It is more in favour of those that can afford, the elite citizens. So, the current land ownership does not serve the poor or the middle-class. The current land tenure system is not effective in addressing the housing shortage.

It is deemed expensive to service the land and deliver it to the people of the low-income at an affordable price that as a starting point culminates to the in-affordability of the building materials to meet the set housing standards by the city of Windhoek and hence it's inadequate to the housing shortage needs of the low-income group of Windhoek. Often the building materials which are approved by the banks and municipality are too expensive. When one uses an alternative material which is often affordable, the house will not be funded by the bank.

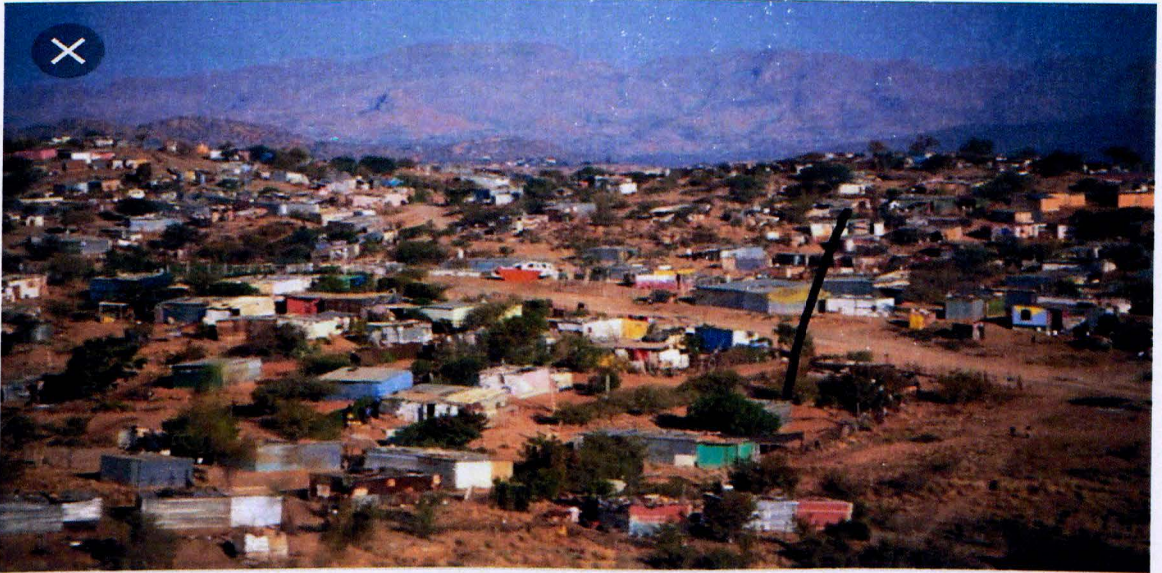
#### 4.5.9 Percentage of the low-income group without access to potable water and sanitation



**Fig. 4.4 Storing of water in a barrel at the informal settlement in Windhoek**

The respondents were asked to describe access to potable water, sanitation, and decent housing for low-income residents in Windhoek. Most of the participants estimated that between 50 and 70 percent of Windhoek population do not have access to potable water and sanitation. This was because the people in the informal settlement are more than those in the proclaimed and recognized areas.

The high statistics noted by the respondents was confirmed by the government agency. According to Namibia Statistics Agency, 52% of the population in Windhoek lives in shacks, with no access to basic services such as: potable water, sanitation, and decent housing. The respondents noted that the percentage is high in these informal settlements such as Goreangab, Hakahana, Okahandja park, 8de Laan, just to name a few. These are areas that do not have basic services and with the largest group of low-income residents.



**Fig. 4.5 A Riverbed, an example of a place people in the informal settlement use as a toilet**

Respondents were worried that such unhealthy living conditions increases the outbreak of diseases such as hepatitis E which has been life threatening in Namibia recently. This is unlike in Europe e.g. Germany where there is "Meldepflicht" meaning Reporting to the authorities for registration when people are moving from one area to another and urban migration. Respondents stated that by reporting, this way a municipality can adapt its strategies and truly plan for urbanisation. Most of the respondents said that because Namibia is one of the countries in the world with high inequality, they collect drinking water from often very far centralised water taps. Often there is only one community toilet latrine that is shared among many residents. And some have to use the bush to ease themselves. These and many aspects are unsafe for humans, despite the WHO (World Health Organisation) recommending access to sanitation as a humanitarian priority.

more than 50 percent of the population don't even know how to use the governmental and local authorities

#### **4.5.10 Participants' recommendations and after-thoughts**

A common theme of recommendations that occurred was the proposal of the government to stop selling land to land developers and them turning it into big profits by reselling or building expensive flats that are sold at unbelievable prices. Respondents stated that the government should just make land available whether serviced or not as this was one of the reasons for not availing land. People are ready to service their own land but government does not want to do this. Paradoxically, respondents noted that making land available is not in the best interests of the current home owners as this would mean that the value of their homes will go down. An act must be implemented that allows nationals to have a first option to buy a house or land at an affordable price and reduce the number of land and houses sold to foreigners.

One participant view was for the government to realise the fact that many in its population are suffering the consequences of inequality and unfairness in the distribution and prices of houses in the city. The participant notes "It is my hope that all policies geared towards meeting targets of providing affordable housing to all citizens will be fulfilled. For Namibia to overcome the housing issues, the government must invest more on the servicing of land and allocate residential plots for the low-income people to build themselves and give them a time frame on when to finish building up their proper structures. Other processes could be to for the government to build high store buildings or rental apartments for the community as it is done in some developed countries, were more than 50 percent of the population don't own houses but rent from the government and local authorities".

As an afterthought the respondents noted that in Namibia ownership is a highly sought-after commodity which is misused by local authorities, developmental sharks and corrupt officials and other bad practices in many ways. The Government should prioritise resolving the housing shortages, and work on the situation to make land and housing affordable to all. The government should provide funds to service land in all 14 regions of Namibia and order all commercial banks to make it affordable for people to acquire loans. Increase land delivery to the residents of Windhoek can help reduce the shortage of houses. The city of Windhoek should also look into outsourcing land servicing services by engaging other stakeholders who have overcome the same challenge that can come at a cheaper price and help deliver serviced land to the people that will then have a positive influence on the building materials and construction services to lower down as well.

#### **4.6 Towards a New Policy Approach**

Given the challenges that the current government policy is facing in addressing the housing crisis, this study seeks to propose a new approach. Every country develops different housing strategies and policies on how to effectively provide settlement and housing to its population. With various consultations and the involvement of different stockholders they often choose the best policy or white paper that will provide houses for its people within minimum time and in high quantity and quality, so that the whole population is housed and no one whether rich or poor, is left homeless. After selecting the right housing policy, the Ministry of Regional Local Government Housing and Rural Development (MRLGHRD) often on behalf of the governments, aims to find the right policy and search for ways on how to effectively implement it in various regions. The

main strength of a government is its ability to provide housing, medical help, employment and to prevent crime.

An effective housing system is the best route to a country's stability and success. For these reasons most governments strive to develop best policies that will enable them to effectively provide housing, employment and good medical services to its entire population in order to effectively strive as a democratic and successful government, where the local population lives in harmony and strives to achieve for the best. Some of the biggest and most constant challenges that plague governments are the ineffective selection and implementation of some of its policies and the unaffordable provision of houses to its people. This is often seen in many countries as a reason for a high economic inequality and strife's that often results into civil war. If effective policies are developed, and implemented correctly, bottom-line and many other sectors benefits are immediate, tangible and significant. If the government develops the wrong policies and does not effectively implement it, then homelessness, unemployment and crime rates all take a hit in big ways.

#### **4.6.1 Assessing the Namibian housing policy**

The current Namibian National housing policy is not effectively solving the accommodation shortage issues. It is therefore important to undertake a critical assessment of the policy in order to find different methods and alternative measures to address the accommodation shortage problem. Assessing the Namibian National housing policy is an important part of the implementation agenda for the future to know accurately whether and how previous policy has worked out. In the past, the Ministry of

Regional and Local Government, Housing and Rural Development, commissioned consultant and agents to undertake research and evaluation studies on the Namibian National housing policy, (MRLGHRD, 2009). However, whatever the explicit or implicit aims of the current policy, and whatever processes of implementation are involved, the assessment of the output of the policy are important.

Assessment analysis involves forecasting so that decisions can be made about the planning of resources and where priorities should be placed. In the literature on social policy, evaluation has focused on the distributional impact of policies on who benefits and who loses and on how these patterns of benefits relate to stated objectives and the language employed to justify policies. Having an understanding of who benefits and who loses as a result of the policy would help indicate whether the objectives of the policy concerned are being met. An assessment of the policy also involves consideration of whether there are wider effects of policy which brings the policy concerned into conflict with other policies and objectives.

Although the NHE was designed as a way of improving housing conditions of lower-income households in the past (MRLGHRD, 2009), the poorest households have often continued to live in the worst housing conditions to date. In addition, there is further difficulty in housing the aged, the differently-abled and the orphans. The NHE program has little impact on stemming informal settlement growth, because the program tends to focus on the provision of finished houses at prices that are unaffordable for most low-income residents, and the scale of the national housing program has been insufficient to effectively address the demand for land and housing by low-income migrants. Thus,

housing construction in Windhoek needs a shift. The construction of housing in the hands of the local authorities and few elites should be shifted. To address the housing crisis of Namibia's low-income urban residents the current focus should shift from the current willing sellers and willing buyer, and the mass dwindling housing provision, to rather provide a good resolution that provides and offers housing and land to residents and in a much quicker way and method.

The Namibian government and local authorities look into supplying of land at a minimum cost and at a maximum speed to the low-income urban residents. The construction of houses should be in the hands of the residents, and they should be allowed to build at their own pace, with a minimum of obstacles and at a maximum encouragement (Wilcox, 2005). The provision of low-cost urban land can be done on a cost recovery basis. This will attract the private sector to support these initiatives. Because poverty in itself has little to do with families living in shacks, instead, implementation of pre-emptive town planning based on the in-migration rates, and making affordable land available to low-income residents could slow down, and eventually stop the need for shacks.

#### **4.6.2 Revision of the Housing Policy to address the Housing Crisis**

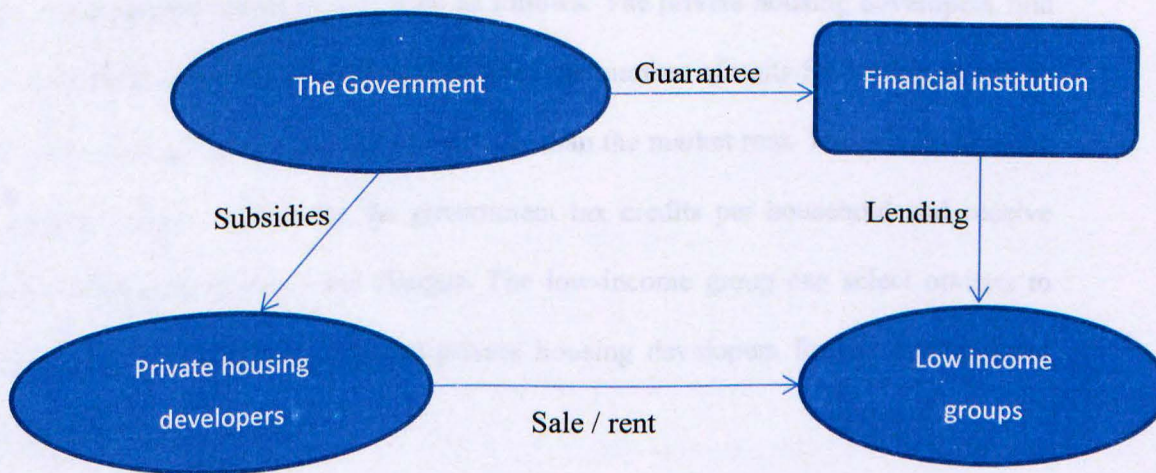
Given the weaknesses in the current housing policy, this study urges for policy re-assessment and interventions to assist especially the low-income residents of Windhoek, if housing affordability and supply is to be properly addressed in Windhoek. To address these weaknesses, the study has advanced arguments in support of the following four propositions.

### **4.6.3 Proposed Conceptual model**

This study develops a conceptual model that seeks to promote an agreement and a process of collaboration among the government of Namibia, the private housing developers, financial institution and the low-income group. The proposed model calls for the involvement of the Government and must be the leader in this whole process, because without government's participation in the improvement and housing provision, accommodation shortage problems in Windhoek will not be easily solved.

According to a HIA report (2007), a slow release of urban land by the government, a significant rise in property taxation and an increase in fees and charges levied by Local Governments are the three factors that cause increasing housing prices. Thus, improvement in the accommodation shortage can only be achieved when the government is involved and takes action to address these factors causing housing prices to increase.

In the proposed model private housing developers, financial institutions should also be encouraged to join the accommodation shortage program by a series of negotiable conditions and policies provided by the Government. Other attractions include cutting stamp duty or infrastructure charges, the provision of cut price land, as well as negotiable density bonuses and tenures.



**Figure 4.6: A conceptual Model to address Accommodation shortage**

The purpose of this model is primarily to assist low-income groups. According to Beer, (2004) low-income groups will be the household that are in the bottom 40 percent of the income distribution in Windhoek, and that are paying more than 20 or 35 percent of their income on housing or rent. This model tries to attract private housing developers to join the Government in helping the low-income group in resolving accommodation shortage problems in Windhoek.

The Namibian National housing policy's main weakness in providing accommodation to its population is that it places disproportionate burden on individual household's own

available resources through sometimes by borrowing from others and paying later or relying on contributions from others, (Nakweenda, 2014). The low-income group in Windhoek is not able to generate enough savings for down payments for them to become house owners or rely on other forms of income for them to serve on their debt payments.

Thus, the proposed model is suggested as follows: The private housing developers find sites to build townhouses or units that promise the number of units for selling or rent to the low-income group at a rate 20 percent less than the market rent. The private housing developers will be eligible for the government tax credits per household and receive benefits of density bonuses and charges. The low-income group can select options to rent, buy or equity-sharing with the private housing developers for the concessional housing if they are eligible.

The risks and benefits of this model are that the low-income group will benefit from mortgage payments matching their income and obtain stable homes for their families. The government on the other hand will benefit the most from this model, because the government has an inescapable responsibility to improve housing affordability for the low-income group in order to maintain economic and social stability in Namibia. For the collaborative private housing developers and financial institution, the aim will be profit maximization. The participating institutions will receive benefits of tax credits and others deduction of charges by the government of Namibia. Thus, this suggested ideology and model in assessing the Namibian National housing policy in addressing the provision of accommodation for the low-income groups.

#### **4.7. Further Propositions to Address the Housing Crisis**

With the proposed model above, the study put forward further four main propositions to address the housing crisis. The three main propositions are i) Land tax proposition and rental control board in Namibia, ii) Reforming Namibia rent bill iii) Greater Support for the Shack Dwellers Federation of Namibia (SDFN).

##### **4.7.1 Land tax proposition and rental control board in Namibia**

The first proposition is about reforming the land tax. Finished houses are at prices that are unaffordable for most low-income residents, and the scale of the national housing program has been insufficient to effectively address the demand for land and housing by low-income people. To address this vicious cycle, McCarthy (2016) highlights that land value tax can be one of the solutions to this unacceptable state of affairs and that all should pay a land value tax of 6 percent every year. This should not only include the farmers, but also the home owners, the mining companies and banks.

Land speculation is at the heart of the problem of high housing shortage and high rent in Namibia. Land monopoly is the most important form of domination. Martin, (2015) notes that, in most countries the bulk of the national wealth is in a form of residential housing investment and assets. For instance, in 1998 mortgage lenders in the United States generated an estimated USD 1.5 million in new mortgage for purchase of new homes and re-financing of existing ones. Land is obviously the most precious physical resource.

As the population grows the value of land also goes up and this income is an effortless income for the speculators, the real estate companies and the wealthy. The rich are encouraged by the current Namibian tax system to hold on to land and properties, without having to be productive with it and in addition, it is tax deductible.

There is no cost involved in merely holding on to land and no hard work is required for a huge profit. McCarthy, (2016) addresses the need that the proposed land tax has a unique effect in that it is not only costly to the owner, but it pushes the property back onto the market and decreases the price of land and houses. Owners are encouraged not to hold on to vacant land or too many properties. This may be a need in Windhoek with its exorbitant housing prices.

Furthermore, with the land tax, the government can reduce taxes on income tax, sales tax and payroll tax for low-income earners. Reducing these other forms of tax would actually reward productivity and put more money into the economy. According to McCarthy (2016), it does not make much sense for the rich and poor as well as 'white' and 'black' to pay the same income or sales tax because of the historical disparities in the country. Most of the rich and 'white Namibians, already have a huge advantage over the rest as previously explained on the reasons for high housing shortage. The current tax system does not allow for this inequality to be overcome. This is where a land value tax could be beneficial to Windhoek's low-income residents.

At the moment, land prices exceed the salaries of most people and that can mean that Namibia's housing crisis cannot be resolved and will only get worse. The land or

housing problem may lead to an uprising at some point in the future. It is time to realize that it is land speculation that causes recession in many parts of the world. The main reason why Hong Kong is successful is because of land tax which derives 30 percent of its revenue from that tax and has low levels of income tax which means more spending power for citizens (Katz et al., 2003). Instead of shifting the tax burden onto the productive sectors, it is proper for all land owners to pay their fair share. The population of Namibia should all have equal rights when it comes to natural resources. The current tax system has been set up to benefit the rich who can move their fortunes to a tax haven.

#### **4.7.2 Reforming Namibia's rent bill**

The second proposition is about reforming Namibia's rent legislation and establishing a rental control board in Namibia. According to Smith (2017), one of the key land issues to abolish shack homes in Windhoek, which is a consequence of the epic housing crisis, is to introduce rental agreement bills. Namibia has a prescribed 7.5 percent of the value of a mortgage as a rental price. This is described as unfair in the part of the lessor but on inconvenience to the lessee. So, a fair value of rentals must be agreed and effectively implemented by the Ministry of Regional Local Government Housing and Rural Development (MRLGHRD) and Local authorities as it was recently tabled in parliament.

The government excuse is that the current Rent ordinance of 1977 would be impractical to implement in its current form, because the current penalties are too little and therefore

would not deter any lessor from contravening the Rent Ordinance of 1977. The government argues that it will defeat the purpose which the government aims to achieve. Residents are charged exorbitant rentals, and they are at the mercy of the landlords as the eviction of lessees could happen at the whim of the lessors, while disregarding the interests and rights of tenants. There are also currently few options for tenants to address complain against their landlords in Namibia. This aggravates the rental dispute and control in Windhoek and elevates the housing crisis dilemma further.

The activist movement Affirmative Repositioning (AR) has commended the government of the Republic of Namibia commitment to finalize the amendments to the rent bill in 2016 and to table the bill in April of 2017. Up until October 2018, the AR continues its dialogue with the Government Ministry of Trade on the importance of tabling the bill. This is because property ownership in urban areas in Namibia is out of reach for most Namibians residents. The AR has been advocating for the appointment of a rent control board since mid-2015. The movement has accused the government of “zigzagging “on the issue because of the alleged pressure from the ‘property moguls” and politicians in the property industry. The government of Namibia has been making several commitments since 2015 to establish the rent control board. But, because they have not been fulfilling their promises, it has surprised and angered many residents (AR, 2015).

#### **4.8 Greater Support for the Shack Dwellers Federation of Namibia (SDFN)**

The third proposition is to provide greater support for the Shack Dwellers Federation of Namibia (SDFN), which was established in 1998 out of an association of housing savings groups. The federation seeks to deliver houses to ultra-low and low-income

groups by the means of savings principles. The main objective is to improve the living conditions of poor people living in shacks, rented rooms or people without any shelter at all.

The Shack Dwellers Federation, whose vision is executed through a savings scheme model, stipulates that for a member to qualify for a loan, he or she has to save through regular savings of a 5 percent of their loan amount. By June 2015, there were 630 savings groups organised across all the regions and at local authorities in Namibia. SDFN has grown into a national movement of poor people living in shacks in informal settlements and house-backyards, as well as in overcrowded rented rooms that involves about 20,400 households both in urban and rural areas.

SDFN has established partnership with the National Housing (NHAG). The main purpose of the partnership between SDFN and NHAG is to deliver on two important initiatives:

- The construction of houses through ultra-low and low-income saving groups, as a new community housing initiative.
- The upgrading of informal settlements in order to meet the basic needs of those living in informal settlements (MRLGHRD, 2009).

Another important partnership is between the SDFN and Standard Bank of Namibia. Finance is one of the main factors in addressing the housing shortage, thus it is critical for the involvement of Standard Bank Namibia with SDFN in providing homes for the low-income group with the build a brick house for the poor initiative (Standard Bank

Group, 2017). In December 2014, a total of 3,810 houses were successfully built by the Federation. As a result of funding limitations, the Federation could only build between 300 and 400 houses per year. However, this is not sufficient to meet the housing demand for low - or no-income groups in Windhoek.

With the help of the Standard Bank Buy-a-Brick initiative, the Federation has decided to increase the number of houses built per year to at least 1000 in order to eliminate shacks from the country. Recently, Standard Bank raised and handed over a total of N\$ 1.4 million to SDFN which culminated in the construction of 44 new brick houses for the low and no-income residents of Rehoboth in 2016. In 2017 N\$2 million were raised and 54 new homes built. With the help of Standard Bank, SDFN is serving as a community lifeline at addressing the unavailability of housing for low-or no-income groups throughout Namibia.

## CHAPTER 5

### CONCLUSIONS AND RECOMMENDATIONS

#### 5.1 Introduction

This study primarily set out to assess the influence of the Namibian National Housing Policy (NNHP) on addressing accommodation shortages in Windhoek. It employed a qualitative interpretivist approach to conduct this study. The research found that the NNHP needs to be reviewed or overhauled in order to tackle the growing housing shortage problem in Windhoek. This chapter concludes the research by presenting a summary of the research findings, conclusions and recommendations of the study. It ends with recommendations for future studies.

#### 5.2 Summary of Key Findings

This study draws inspiration from earlier studies attempting to employ an integrated methodology in examining housing policies in other countries. In the literature, there is a growing consensus that housing affordability in many urban areas will remain a growing problem for the low-income group due to a multiple factors including the dwindling supply of houses amid rising demand, high cost of land and building materials, scarcity of loans and rapid urbanisation. In Windhoek, NHE is not building new houses for the low-income families because as it has become a full commercial business that is competing with bank institutions. Moreover, the Build Together was suspended in 2013 after the mass housing project was introduced. Also, shack dwellers have slowed down their activities due to the slow process of land delivery and unaffordable land. This has exacerbated the housing shortage problem, resulting in the decrease in units that are being built. In order to prevent around half of the country's population living in shacks within 13 years, drastic measures are needed.

The study found that government policies should attempt to use land-use planning to influence private developers to incorporate elements of affordable housing provision (Paris, 2007). Whitehead's (2007) study with empirical evidence from England showed that there is a link between land-use planning system and affordable housing. His study concluded that the land-use planning to support the provision of affordable housing is one valuable tool. He also added that large-scale government financial support is necessary if affordable housing targets are to be achieved. Moreover, this research found that the slow release of urban land by the government, a significant rise in property taxation and an increase in fees and charges levied by Local Governments are the three main factors that have exacerbated the increasing housing prices and unaffordability by low-income families. Improved accommodation shortage can only be achieved when the government is committed and willing to reform its policies that would include giving up some property tax.

### **5.3 Conclusion**

In conclusion, the study found that the current national housing policy is not effectively addressing the accommodation shortage issues, and therefore needs to be revised or overhaul to address the worsening accommodation shortage problem in Namibia. In short, after almost ten years of its implementation, the NNHP is not fit for purpose.

This research has proposed an alternative model to improve the Namibian housing policy in view of addressing the high housing shortage for the low-income group in Windhoek. The key proposal of the alternative model is that the Government of

Namibia, together with private housing developers, financial institutions and the low-income group, work together in order to improve the supply and delivery of housing.

The conceptual model of an agreement and a process of collaboration among the government of Namibia, the private housing developers, financial institution and the low-income group is critical, given that housing supply is capital intensive. The study also noted that housing policy in itself is not adequate in tackling the current housing problems in Windhoek. The point here is that, although it is obviously important to devise and implement good housing policies, it is also necessary to locate housing in the wider economic context. It is important to recognise that a prosperous economy with lower levels of unemployment is also a necessary precondition of sustained improvement in the housing situation. Lack of adequate housing exacerbates the problem of poverty, unemployment, crime, ill health and educational under-achievement.

Murie and Nevin (1997) have argued that housing must play a fuller part in regeneration activity and should not be left as a marginal backdrop where key decisions are left to the market and based simply on price signals. It is too important in terms of health gain and the security and well-being of households, as well as in its contributions to local economic regeneration. With quality housing, it will make the poor an integral part of formal urban settlements, thereby enabling them to contribute to the country's economic base and public funds.

In short, accommodation shortage is a community concern in many nations. Owning a home has impacts on individual wealth and health and on youth behaviours by lowering

the probability of teenage parenthood and increasing the probability of success in education (Rohe, 2002). The integration of low-income residents into the formal land market will also raise public funds from rates and taxes for the betterment of all as previously mentioned. There are many other suggested solutions to improve accommodation shortage for the low-income groups in Windhoek. In addressing the housing shortage problem, there will be a need for affordable mortgage rates. The higher the mortgage rates the more difficult it is for low-income groups to have houses. It is imperative for the government to ensure the availability of financial and other forms of help.

#### **5.4. Recommendations**

The housing policy literature underscores that every country has their own way of dealing with policy urgency, whether housing the unhoused or repairing the broken housing system. Notwithstanding, in Namibia, it has been close to a decade since the NNHP was reviewed in 2009. It is high time that the policy be reviewed again or completely overhauled as it is no longer fit for purpose. In any new policy approach, the Government should design strategies that are well defined in line with the SMART principle of being specific, measurable, attainable, relevant and time-bound. Any new policy should also specify how the Government is going to fund the policy whether certain percentage of the country's GDP or national budget will be allocated to realise the policy target. Good ideas without the required funding will only end up being a pipe dream.

Providing access to land for homes is one of the very basic conditions for low-income groups to have access to housing. Housing policies do not happen in a vacuum; they are

affected by other policies. A strong intervention by government and the private sector is needed to solve the housing crisis, which has resulted in a proliferation of shacks. Unless serious effort and a shift in strategies are urgently undertaken and added to the Namibian National housing policy to provide affordable urban homes, more shacks will exist in Windhoek.

The government should seek to provide mass home ownership, by creating a large number of low-income households. This should be the right way for the government. In the proposed model, private housing developers and financial institutions are encouraged to join the programme to address accommodation shortages through a series of negotiable conditions and policies provided by the Government. Other incentives could include cutting stamp duty or infrastructure charges, the provision of cut price land, as well as negotiable density bonuses and tenures.

Furthermore, reforms must be undertaken at both central and local levels in Windhoek. This is because local authorities cannot be expected to solve all the housing problems in their area without corresponding changes in central government policy and actions. Equally, changes in national policy will not be effective without appropriate and complementary practices at local level. The government should also learn from the First Home Owner Grant (FHOG) scheme in Australia. The scheme provides a one-off grant to first home buyers that satisfy all the eligibility criteria. In mainland China, the higher rate of homeownership attained was through the selling of housing by individual firms at discounted prices, which meant that most families were able to access homeownership based on their income (Li and Yi, 2007). The low-income group in Windhoek is not able

to generate enough savings for down payments for them to become house owners or rely on other forms of income for them to serve on their debt payments.

### **5.5. Areas for Future Study**

Housing should always be a priority area as it is an enabler of economic growth and a great tool in reducing poverty. The role of the Government is therefore to facilitate the housing development process with the aim of ensuring that it is inclusive for all and that those households excluded from the market and conventional housing development mechanism are given the opportunity to access land, housing and services. In conducting this research, it emerges that there is need for further studies of other areas to help the government and local authorities come up with evidence-based policies and decisions. Key areas for future study include the role of effective and expanded public transport in creating incentives for the building houses outside Windhoek to reduce both congestion in the capital and rising demands. Another area of future study will be to discover innovative ways of promoting social housing for low-income families

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Publications

## **APPENDIX 1**

### **Interview guide**

**University of Namibia, Namibia Business School**

**Master of Business Administration**

**Research Interview questions**

**Topic: The assessment of the influence of Namibian housing policy in addressing accommodation shortage in Windhoek.**

**Dear, Sir/Madam**

I am a student at the Namibia Business School (NBS) at the University of Namibia (UNAM)

This interview is being conducted to write a thesis in partial fulfilment of the requirement for a Master degree. Your participation in this interview is voluntary, no personal identification is required and your response will be held anonymous.

Thank you in advance for taking your time to partake in this interview.

### **INTERVIEW QUESTIONS**

1. According to your knowledge, briefly explain the housing shortage condition of the low-income group that lives in Windhoek?
2. Briefly explain if the Namibian National housing policy (NNHP) is clearly designed to responds to the real housing needs of the low-income group that resides in Windhoek/Namibia?
3. According to the Namibian National housing policy of 2009, it is the Government's goal to build 2,200 housing units per year in order to overcome the housing backlog that exists? Can you briefly describe if this goal has been achieved?

4. In brief, is the standard of houses build by the National Housing Enterprise (NHE) affordable to the low-income group of Windhoek residents?
5. According to the Namibian National housing policy (NNHP) of 2009, the Government with the help of commercial banks was to supply a help of about 50% in providing affordable housing loans for the Low-income group. Can you briefly explain if this has been achieved, and how easy is it for Low-income groups to acquire housing (mortgage) loans from financial institutions in Windhoek/Namibia?
6. Briefly describe how does housing the poor or Low-income groups contribute to Namibia's economic development?
7. Do you think the Government's Rent control bill is solving the Landlord-tenant problems that exist in Windhoek? Can you briefly elaborate your answer?
8. In brief state the reason why the current land tenure (land ownership) system, building material and housing type is adequate or inadequate to the housing shortage needs of the Low-income group of Windhoek.
9. How would you describe the percentage value of Low-income residents in Windhoek, which do not have access to basic services such as: potable water, sanitation, and decent housing?
10. Can you briefly describe if there is an increase or decrease in the supply of housing in Windhoek by the National Housing Enterprise (NHE), Build Together Programme (BTP), Shack Dwellers Federation of Namibia (SDFN) and other Community Based Organisation that you know?
11. Is there anything you would like to add?

**Thank you for taking the time to talk to me!!**

## APPENDIX 2

**Demographic Table showing Descriptive information of Interviewees**

Participant's Nickname	Age	Gender	Education background	Town of residence	Number of years employed in specific housing organisation
1. Alpheus	30	M	Degree	Windhoek	9
2. John	31	M	Diploma	Windhoek	12
3. Festus	34	M	Degree	Windhoek	13
4. Toivo	35	M	Diploma	Windhoek	18
5. Lamek	42	M	Master	Windhoek	22
6. Peter	34	M	Degree	Windhoek	14
7. Petrus	38	M	Master	Windhoek	13
8. Nuule	45	M	Master	Windhoek	25
9. Dausab	34	M	Degree	Windhoek	11
10. Abraham	41	M	Diploma	Windhoek	23
11. Freddie	49	M	Certificate	Windhoek	33
12. Freida	52	F	Diploma	Windhoek	36
13. Janeelyn	28	F	Certificate	Windhoek	10
14. Nangula	29	F	Degree	Windhoek	7
15. Saima	38	F	Degree	Windhoek	12
16. Lempi	26	F	Master	Windhoek	4
17. Paulina	38	F	Degree	Windhoek	12
18. Rooinasie	33	F	Diploma	Rehoboth	14
19. Tjino	31	F	Degree	Okahandja	9
20. Unotjari	54	F	Certificate	Windhoek	36

**APPENDIX 3**

**LANGUAGE EDITING CERTIFICATE**



Language Editing  
Certificate - ANTONI