

**AN INVESTIGATION INTO HOUSING DELIVERY FOR LOW-INCOME  
HOUSEHOLDS OF TOBIAS HAINYEKO CONSTITUENCY**

**A THESIS SUBMITTED IN PARTIAL FULFILMENT**

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## **ABSTRACT**

This study sought to investigate the causes of delays in housing delivery amongst low-income households who are residents of the informal settlements of Tobias Hainyeko Constituency, Windhoek, Namibia. It also aimed to analyse the underlying challenges faced by low-income households when accessing formal housing units and decent shelter. The study used mixed methods of a concurrent design. Interview guides, document reviews and observations were used to collect qualitative data, while structured questionnaires were used to collect quantitative data in a survey. The study conducted hypotheses tests using regression analysis to determine the relationship between housing delivery, a dependent variable and independent variables represented by the provision of serviced land as well as basic services such as refuse removal services provided to informal settlements of Tobias Hainyeko Constituency. Hypotheses test results showed a positive relationship between the provision of affordable housing and refuse removal services; and a strong positive-perfect relationship between provision of affordable housing and supply of serviced land to households. The study further revealed that provision of serviced land and the provision of refuse removal services are significantly associated with the provision of affordable housing. The study recommends a targeted intervention through adequate Government funding for upgrading of informal settlements in Tobias Hainyeko Constituency to accelerate accessibility and delivery of serviced land, also, basic services and formal housing units amongst low-income households. Furthermore, the study proposes a review of current policies and strategies in order to align them with addressing current housing challenges. Lastly, the study recommends future research to improve housing approaches and funding models to accelerate the delivery of decent housing units, basic services and infrastructure amongst households residing in other informal settlements and townships in Namibia.

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## **DEDICATION**


I dedicate this work to my father, Hashiyana Gabriel Mutumbulwa, for his support, care and guidance, mentorship, inspiration, words of wisdom and encouragement. Furthermore, I dedicate this study to my late mother Emilia Popiinawa Nangolo Shingwadja, and my son, Victor Vapuleinge Mutumbulwa for his patience and allowing me ample time during the study.

## DECLARATIONS

I, David Mutumbulwa hereby declares that this study is a true reflection of my research and that this work has not been submitted for a degree with any other institution of higher learning.

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This thesis has been submitted with my authorisation as a University Supervisor.

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.....

Signature

11/04/2023  
.....

Date

Prof M. Tukuta (Chinhoyi University of Technology)

## **ACRONYMS**

COW -	City of Windhoek
DBTP -	Decentralised Build Together Programme
EAN -	Economics Association of Namibia
FLTS -	Flexible Land Tenure System
FNB -	First National Bank of Namibia
MHDP -	Mass Housing Development Programme
MULSP -	Mass Urban Land Servicing Programme
MURD -	Ministry of Urban and Rural Development
NAD -	Namibian Dollar
NDP4 -	4th National Development Plan
NDP5 -	5th National Development Plan
NGO -	Non-Governmental Organisation
NHAG -	Namibia Housing Action Group
NHE -	National Housing Enterprise
NPC -	National Planning Commission
NSA -	Namibia Statistics Agency
SDFN -	Shack Dwellers Federation of Namibia
SDG -	Sustainable Development Goals
NDP4 -	4th National Development Plan
NDP5 -	5th National Development Plan
UN-Habitat -	United Nations Human Settlements Programme
USD -	United States Dollar

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## CHAPTER 1

### INTRODUCTION

#### 1.1 BACKGROUND OF THE STUDY

The need for affordable housing is without doubt evident both in developed and third world countries and there is a need to place it at the centre of most government priorities and action. Bah, Faye and Geh (2018), argued that adequate housing must be safe, secure, affordable, and must provide freedom from forced eviction for occupants in formal and informal structures. Furthermore, Bah *et al.*(2018), also revealed that major cities across the globe are faced with a challenge of providing decent housing to low- and middle-income households, due to a lack of affordable housing finance, serviced urban land, prevalence of informal settlements, rising construction costs and weak security of tenure. According to Jones (2020), low- and middle-income households in developed and developing countries are forced to live in overcrowded and badly maintained accommodation, while for others housing is consuming a large part of their income, that their food choices, health care needs, educational prospects and sustainable commuting options are heavily compromised. Wenzstein (2017) attributed the lack of decent housing amongst low income earners to the rapid increase in households' housing related expenses, which are rising faster than household wages and salary increases in many urban centres around the globe.

According to Tibaijuka (2009), many public sector initiatives have failed to deliver housing to low-income groups due to bottlenecks in policy design and implementation. Bah *et al.* (2018), further asserted that owning a decent house is still an unattainable goal for many African countries, with the continent's population growth expected to

increase from 1.18 billion in 2015 to 2.44 billion by 2050, negatively impacting housing provision. Africa's urbanisation rate which averaged to 3.5% was the highest recorded in the world between 2000 and 2015, with the trend clearly visible in Lagos, Johannesburg, Cairo and Kinshasa (Bah *et al.*, 2018). In addition, Nzau and Trillo (2020), attributed the lack of affordable housing amongst many low-income households in African cities and developing countries to a distorted and dysfunctional housing market, which is working against the urban poor and worsened by a rapid increase in the urbanisation rate in many African countries, coupled with poor urban governance. Urban low-income areas are characterised by high population densities, without a clear layout plan, while a single plot may accommodate more than one household and is mostly situated in wetlands and hilly areas (Wakaba, 2018).

Wakaba (2018), further asserted that informal settlements lack or have limited access to basic services, with existing infrastructure usually in poor technical condition, not user friendly or poorly managed. For Southern African countries like Zimbabwe, housing has been problematic since the emergence of urban centres, while the colonial government had previously crafted pieces of legislation that side-lined majority of the black population and low-income earners from housing provision, while Harare alone had a waiting list for housing pegged at 18,000 in 1993 (Average, 2019).

Average (2019) further outlined that local authorities were unable to provide the required number of units to house the urban population and lack of housing has manifested itself in overcrowding, emergence of backyard shacks, slum development and poor housing conditions. For South Africa, pursuing the right to housing has imposed an important duty on the state in order to ensure universal access to decent accommo-

dation and has enabled millions of the poorest households to obtain improved habitation and protection against forced evictions (Turok & Scheba, 2018). Authors, Turok and Scheba (2018) further revealed that South African Government's delivery of mass housing has been unable to match increasing housing needs amongst the urban poor, while the right to housing has not lifted many households out of poverty.

Chiripanhura (2018), pointed out that housing is an important socio-economic variable that is usually guaranteed in national constitutions as a basic human right and households' access to housing should not be determined by race, religion, gender, political affiliation or wealth status.. Namibia endured decades of colonialism before 1990, during which the black majority were excluded from full participation in economic activities, a situation that continued to shape society and the economy and constraining the country's economic and social progress Resource misallocation, territorial segregation, lack of access to basic services amongst large parts of urban population, income inequalities continue to persist (World Bank, 2018).

The colonial government did not tolerate informal settlements and these only started to emerge after 1990, after the City of Windhoek established temporary reception areas to accommodate poor immigrants on a temporal basis, however informal housing continued to expand rapidly within and beyond the reception areas (Mendelsohn, 2017). After independence in 1990, the Namibian Government prioritised housing provision and embarked on initiatives to provide housing to all inhabitants but a large proportion of the population, mostly low- and middle-income households continue to be without access to decent housing and basic services, while the number of shacks in urban centres continues to increase (Remmert & Ndhlovu, 2018).

The Namibian Government has also adopted various policies and legal frameworks to address imbalances and has ratified international, continental and regional instruments in order to advance the rights of citizens to access formal housing (MURD, 2009). Furthermore after 1990, Namibia's small population of approximately 2.5 million started migrating and inhabiting urban centres which were previously racially segregated and reserved for white communities (Delgado, Muller, Mabakeng & Namupala, (2020).

## **1.2 STATEMENT OF THE PROBLEM**

Most Local Authorities in Namibia have failed to provide housing to the urban poor, since only 19% of households have access to mortgage finance, housing, land, basic facilities and infrastructure, while 70% have no access to credit facilities and cannot afford to buy urban land and housing (Remmert & Ndlovu, 2018). Housing is consuming a large part of households' income, constituting 23.9% of total expenditure while statistics show that Windhoek recorded a 39.5% population growth (NSA, 2019). Furthermore, households in the Khomas Region which houses Windhoek, were expected to increase from 121,700 to 237,207 between 2017 and 2030 (Asino & Christensen, 2018).

The housing backlog has been identified as a challenge in Namibia, while Windhoek alone was estimated to have recorded a housing backlog of 100,000 units and is projected to have reached a growth rate of 3,700 units per year, with delivery rates of housing units having been below target (COW, 2017) and this was attributed to the slow delivery of decent housing units by various initiatives (Remmert & Ndlovu, 2018). Housing needs in the Khomas Region were estimated to have reached 54,516 housing units by 2020, which was further projected to reach 95,243 and 180,020 units

by the year 2030 and 2041 respectively (Asino & Christensen, 2018). Furthermore, Chiripanhura (2018) supported the views that housing backlog is evident in the smaller housing market segment, which experienced a significant price growth and has less housing units relative to the demand, while on the other hand, the market for up-market and expensive houses was found to have exceeded housing units available for rent or purchase.

Existing literature on the provision of urban housing has outlined that various initiatives failed to deliver housing to low-income groups and households are forced into either renting or owning a shack (Remmert & Ndlovu, 2018), while 65.8% of households in Tobias Hainyeko's informal settlements are living in shacks (NSA, 2011). The lack of housing units has resulted in land grabbing, expansion of informal settlements, increased crime rates, overcrowding, forced evictions and unhealthy living conditions amongst 56,803 of Windhoek's poor households (Asino & Christensen, 2018). The findings outlined by authors pointed to a growing need to curb the ever-increasing informal settlements, which was attributed to the growing need for formal housing units, serviced residential land and secure tenure amongst households residing in unplanned areas (Asino & Christensen, 2018; Chiripanhura, 2018; Remmert & Ndhlovu, 2018; NSA, 2011) and a sound housing market for low-income households with a view to house the ever-increasing Windhoek population.

The current study further investigated how housing policies, strategies and initiatives responded to urban pressures such as increased demand for housing, residential land, basic infrastructure as well as municipal services such as refuse removal, sanitation, water, electricity and basic services which include health, education and transportation. Recent housing studies have provided insights into the provision of urban housing

to low- and middle-income households (Asino & Christensen, 2018; Chiripanhura, 2018; Mendelsohn, 2017). Furthermore, existing literature also provided insight into challenges faced with regard to urban land provision, alternative approaches for providing housing to low- and middle-income groups in a local context (Asino & Christensen, 2018; Chiripanhura, 2018; Delgado *et al.*, 2020; Hungi, 2020; Jones, 2020; Randa, 2020; Remmert & Ndlovu, 2018; Sweeney-Bindels, 2011). However the findings of housing studies cannot be generalised to a housing situation in Tobias Hainyeko Constituency, hence the need for current study to examine and understand physical, social, economic and political deprivations faced by low income households in order to formulate appropriate strategies for improving their living conditions (UN-Habitat, 2012). Despite investments made in the housing sector, the lack of housing continues to affect low-income households as portrayed by the increased shacks which have occupied a large part of townlands and outnumbered formal housing units in major urban centres in Namibia (Mendelsohn, 2017; NSA, 2011).

### **1.3 RESEARCH OBJECTIVES**

The main objective of the study is to investigate causes of delays for delivery of housing amongst residents of informal settlements of Tobias Hainyeko Constituency, Windhoek, Namibia. The secondary objectives of the study are:

- a) To establish current challenges faced by low-income households in accessing housing in Windhoek.
- b) To ascertain the relationship between policy responsiveness and housing delivery needs for poor households in Windhoek.
- c) To provide insights into the impact of lack of access to housing, basic facilities and services on urban development amongst low-income households.

#### **1.4 RESEARCH HYPOTHESES**

The current study conducted the following hypothesis to determine the relationship between the dependent variable, namely; affordable housing delivery to low income households and explanatory variables, namely; provision of serviced land and refuse removal services in informal settlements of Tobias Hainyeko Constituency, Windhoek.

H<sub>0</sub><sup>1</sup>: The provision of basic services such as refuse removal has no influence on affordable housing delivery to poor households

H<sub>1</sub><sup>1</sup>: Affordable housing delivery and provision of basic services such as refuse removal services are positively related

H<sub>0</sub><sup>2</sup>: The provision of serviced land does not influence delivery of affordable housing

H<sub>2</sub><sup>2</sup>: There is a positive correlation between affordable housing delivery and serviced land

#### **1.5 SIGNIFICANCE OF THE STUDY**

The findings of the study are intended to provide relevant information to assist City of Windhoek, Government and housing stakeholders in order identify causes of current housing delivery delays and improve provision of housing, basic services, basic infrastructure and serviced land amongst low-income households, who are residents of Windhoek's informal settlements. The study will further enable housing stakeholders to identify current challenges faced by low-income earners in accessing housing in Windhoek. Findings and conclusions of this study will be used to address resource

allocation by Central Government as well as housing shortages in other local authorities with similar contexts at policy level. The study will also contribute to the body of knowledge as the dissertation will be shared through the university library and conference proceedings.

## **1.6 LIMITATIONS OF THE STUDY**

The study experienced delays in terms of securing interviews with household respondents because most of them were not available during working hours, while difficulties were encountered in accessing their residences due to lack of road networks in the area. Access to respondents was further impacted by the outbreak and continued prevalence of the COVID-19 pandemic, as well enforcement of COVID-19 related restrictions and regulations which coincided with the study period. Interviews were then scheduled in consultation with household respondents and the research team opted to walk through the study area to access the majority of residences in order to execute the interviews. The researcher ensured that the safety of participants was not compromised by enforcing and adhering to prescribed COVID-19 guidelines, regulations and precautionary measures by health authorities in Namibia throughout the duration of the study.

## **1.7 DELIMITATIONS OF THE STUDY**

This research was confined to 8,177 households residing in informal settlements of Tobias Hainyeko Constituency, who faced an acute housing shortage and lacked access to basic services, as well as 20 managers and subordinates of housing stakeholder institutions who are directly involved in the coordination, management and implementation of housing initiatives for low-income earners. The conceptual aspects will be on

housing and the performance of the City of Windhoek, Government and private stakeholders in delivering housing units to low-income households and residents of informal settlements.

## **1.8 DEFINITION OF KEY CONCEPTS**

- Household: A household is a person or group of persons , related or unrelated, living together in the same house or dwelling, having the same catering arrangements and answerable to the same head of household. Members of the household are identified on the basis of their usual place of residence (NSA, 2011).
- Housing: Housing is any shelter, lodging or dwelling house or dwelling unit and residential land (NSA, 2011).
- Housing backlog: A housing backlog is the under provision of housing units that were accumulated against previously planned targets (Asino & Christensen, 2018).
- Impoverished housing: This is a housing built of discarded materials such as cardboards, plastic sheeting , flattened empty tins; corrugated iron roofing sheets, derelict vehicle parts, carts, cow dung, clay, mud but that are not traditional housing (Asino & Christensen, 2018)
- Informal settlements: Informal settlements are areas which lack secure land tenure and without clear layout plan and have limited access to basic services such as roads, water, electricity, sewer, refuse removal, education and health facilities, usually located at the periphery of townships (UN-Habitat, 2012) .
- Livelihood: Livelihood is comprising of capabilities, assets (social and material resources) and activities required for a means of a living.

- Low-income households: Low-income households are households earning NAD 4,000 and below per month (Chiripanhura, 2018).
- Urbanisation: A process by which a large number of people become more concentrated at a very small place and forming cities (UN-Habitat, 2012).

## **1.9 LAYOUT OF THE STUDY**

Chapter 1: Introduction: The chapter provided a background on housing provision in local and international contexts, and further outlined problem statement, study objectives, hypothesis, significance, limitations and delimitations of the study.

Chapter 2: Literature Review: The chapter discusses relevant literature which examined lack of formal housing amongst low-income groups of society, methods for housing provision, housing delivery and policy responsiveness to housing provision amongst residents of informal settlements.

Chapter 3: Research methods: The chapter outlines how the study was conducted, methodology used, sampling method, research instruments, population, sample, methods used for data analysis, research design and research ethics.

Chapter 4: Results and discussion: The chapter provides insights on the current state of housing and serviced land delivery to low-income households of Tobias Hainyeko Constituency, causes of housing delivery delays and challenges faced, impact on the living conditions and urban development and how strategies and policies have responded to the housing needs and proposed methods for housing delivery.

Chapter 5: Conclusions and recommendations: The chapter outlines the conclusions and recommendations which were developed and that emanated from the findings of the study.

#### **1.10 CHAPTER SUMMARY**

This chapter has demonstrated the current housing challenges affecting low- and middle-income households, by providing a housing delivery background in both local and international contexts. The chapter outlined the problem statement, research objectives, hypotheses of the study, significance of study, limitations and delimitations of the study, definition of concepts, and chapter outline. The components outlined above guided the researcher in collecting and analysing data and proposing strategies and approaches in order to improve delivery of housing and services amongst low-income households residing in informal settlements of Tobias Hainyeko Constituency.

## CHAPTER 2

### LITERATURE REVIEW

#### 2.1 INTRODUCTION

This chapter deals with a literature review pertaining to the delivery of formal housing units, basic services and basic infrastructure amongst low-income households who are residents of informal settlements. The majority of urban centres across the globe are faced with increased backlogs for housing, serviced land as well as basic infrastructure and are unable to match the growing demand for housing, basic services and infrastructure (Bah *et al.*, 2018). The study sought to investigate causes of delays for housing delivery amongst low-income households as well as identify challenges faced by low-income earners when accessing housing and analyse how the lack of housing, basic services and infrastructures has impacted urban development and living conditions of low-income households.

As part of literature review, the study examined materials, reports, books, journals and scholarly articles by published authors, which provided insights with regard to housing delivery in urban centres, methods for providing affordable housing to low-income earners, challenges faced by low-income households when accessing housing; impact of housing on community livelihoods and urban development; housing policy responsiveness; causes of delays for housing, basic services and serviced land delivery in most urban centres in an international and local context (Jones, 2020; Nzau & Trillo, 2020; Remmert & Ndlovu, 2018; Tibaijuka, 2009; Turok & Scheba, 2018).

The study adopted housing theories which enabled the researcher to explain the housing delivery phenomena in relation to the causes of delays experienced when providing

urban housing, challenges faced while accessing housing, policy responsiveness with regard to housing provision to low-income households and further enabled the researcher to provide insights into how the lack of housing impacted the livelihoods of low-income households living in low-income areas in various cities across the globe. The theory played an important role in guiding the researcher in the development of the research questions, identifying existing models for housing provision in a local and international context, methodologies and interpretation of research results. The conceptual framework facilitated the researcher's understanding of the linkages between variables such as low-income households' need for housing, affordability, income; role of Government and NGO; role of private sector and demand for housing amongst middle income and high-income groups in an effort to propose and improve housing delivery strategies amongst low-income households.

## **2.2 THEORETICAL FRAMEWORK**

The housing concept had evolved over the years when informal settlements started to emerge as a response to a lack of housing within urban centres across globe, after rural immigrants started moving to urban centres in search for employment and economic opportunities, and fuelling the need for more housing, land and infrastructure. The main attributes of housing as a dwelling are its location, when determining access to livelihood since assets, resources or capital represent a crucial dimension that influences people's ability to secure a livelihood; tenure arrangements; cost and physical structure (Asino & Christensen, 2018).

The nature of housing does not only cover a house from a physical side of a building, but also all supporting facilities either inside or outside such as environmental safety system, drainage, roads, electricity and communication networks (Kusuma, 2018).

According to Ruonavaara (2017), housing is regarded as a material object, a good that can be manufactured and demolished, produced and consumed, perceived and experienced, bought and sold. Furthermore, housing is considered as a dwelling or building which after construction will contain living rooms in addition to a kitchen and other appurtenances, outbuildings and fences and is also considered to provide permanent provision for light, water supply, storm water drainage, sewerage network and situated on its own site or as otherwise defined in the town planning scheme of the local authority (Chiripanhura, 2018; Mendelsohn, 2017). It can also be defined as any shelter, lodging or dwelling house or unit on residential land (Asino & Christensen, 2018).

While affordable housing provision for low-income households has been supported with Government subsidies over the years, a number of developed states have moved away from housing provision's role, in order to provide an enabling framework such as legal, political and economic climate which is conducive for investment in the housing sector (UN-Habitat, 2012; Wetzstein, 2017). Lastly, Government's funding for affordable housing has reduced over the years due to budget constraints and major cities have not kept pace with housing demand (Wetzstein, 2017). The current study was underpinned by the Marxist housing theory, housing needs theory and John F.C. Turner's housing theory

### **2.2.1 Marxist Housing Theory**

Marxist housing theory was created by Karl Marx and Friedrich Engels during 1844 and considered amongst the first housing theories. The current study is supportive of this theory which is based on the assumption that every human being has a right to a

quality housing irrespective of their economic status and defines housing as a necessary good for reproduction of a labour force and as a fixed good which has to occupy land in a specific location, a material precondition for housing delivery.

### **2.2.2 Housing Needs Theory**

The housing needs theory was introduced by Rossi in 1955, who conceptualized housing satisfaction or dissatisfaction and outlined changing housing needs and aspirations as households' progress through different lifecycle stages often place families out conformity and neighbourhood situations often respond with migration which may result into different space requirements. Most studies on housing satisfaction have used a variety of variables such as behavioural characteristics of residents, characteristics of neighbourhood, residents, environment and housing in determining housing satisfaction (Bah et al., 2018; NSA, 2017; Jones, 2020; Wetzstein, 2017).

### **2.2.3 John F.C. Turner Theory**

The Turner theory emphasizes the importance of households' control over the building process through incremental building process and creation of settlements that better suited the needs of occupants (Wakaba, 2018). According to Wakaba (2018), Turner advocated that housing is essential for adding value to people's lives, creates a sense of self-fulfilment and further advocated that low-income households need a secure tenure and freedom to build their houses and recognises that self-help is valuable in a variety of ways, as it enables families to reduce housing costs, ensures that their dwellings matches their needs and circumstances (Harris, 2002). Turner further proposed key essential elements for self-help housing such as housing location, tenure security and access to basic facilities (UN-Habitat, 2012). John F.C Turner supported the view

that squatter settlements are no longer a problem, but part of a solution to housing challenges and was later supported and promoted by World Bank when it started providing funding for sites and services schemes in order for Governments to provide modest housing to the poor households and address the poor living conditions of urban residents (Wakaba, 2018).

#### **2.2.4 Positivists Housing Theory**

The current study supports the positivist housing theory view that Governments should ensure availability of adequate housing for each individual household and therefore promotes access to housing. The Positivists housing theory is based on the fundamental premise that the certain phenomena can be measured while emotional attitudes are not important and defined housing along its economic status on which physical improvement of a dwelling unit depends, the health situation within dwelling unit which can be measured to ensure healthy living conditions within the resident community as a whole as prerequisite for improved living conditions amongst households (Marić, Šiljeg & Cavrić, 2018).

### **2.3 HOUSING DELIVERY IN URBAN CENTRES**

The delivery of housing, infrastructure and services to urban residents were considered essential in order to improve lives of households who migrated to the cities in search for employment, education and other better opportunities offered by cities (Nzau & Trillo, 2020). However, most cities are unable to provide housing and basic services to low-income households and are currently faced with backlogs in terms of housing and infrastructure provision (Wakaba, 2018).

### **2.3.1 Causes of delays for housing delivery**

It is very essential that housing provided to households is secure and decent as a form of shelter and as a wider vehicle for economic recovery and increased resilience, however the global housing challenge remains enormous with 1.2 billion inhabitants residing in substandard housing, while 300 million new homes required by 2030 in order to address the housing deficit (Jones, 2020). The increase in urban population as a result of rapid urbanisation and increased rural-urban migration had largely contributed to the increased growth of informal settlements in major cities across globe as an alternative form of housing to accommodate low-income households and further to enable cities to cope with the growing housing demand (UN-Habitat, 2020). Government funding for affordable housing have reduced over the years due to budget constraints and has not kept pace with housing demand (Wetzstein, 2017), while public driven housing delivery initiatives failed to deliver the required number of housing units to match the growing demand for housing amongst low- and middle-income households (Nzau & Trillo, 2020).

Delays in housing delivery were further attributed to the lack of affordable housing finance for low-income housing initiatives aimed at providing formal housing units; basic services infrastructure for water, electricity, roads and sanitation; serviced urban land to low-income households; rising construction costs and weak tenure security (Wetzstein, 2017). A study by Bah *et al.* (2018) attributed the lack of housing to the backlog in urban planning which was lagging behind and unable to match the rapid growth in urbanization rate for most urban centres in Africa. Most cities across the globe are unable to provide decent housing to urban poor households due to budget

constraints, lack of serviced land and low levels of affordability amongst majority of households without housing due their low-incomes (Average, 2019).

### **2.3.2 Challenges faced by low-income households to access housing**

Majority of low- and middle-income households are faced with various challenges in accessing decent shelter ranging from affordability, poor housing conditions, limited availability or lack of tenure security and serviced land, limited access to housing finance and unemployment as they migrate to urban in search for employment, health and education opportunities (Average, 2019; Nzau & Trillo, 2020; Wetzstein, 2017; Wakaba, 2018). Low-income households in urban centres in Africa and developing countries are faced with affordability challenge since housing has become unaffordable and unavailable due to distorted housing markets (Nzau & Trillo, 2020). Furthermore, low-income households residing in informal settlements are faced with limited access to affordable housing finance as they could neither afford nor access credit offered by commercial banks and housing finance institutions due to their low-incomes (Wetzstein, 2017).

Results of other studies have shown that the delivery of affordable and adequate housing amongst low-income households continues to be affected by increasing urban population globally, with majority of households who opted for shelter in unplanned areas with limited access to basic services and without a secure tenure (Wakaba, 2018; Average, 2019). The lack of housing was further worsened by the rising construction costs and cost of materials which affected households' access to decent housing (Wetzstein, 2017). Low- and middle-income households in developed and developing countries are forced to live in overcrowded and badly maintained accommodation, while for others housing is consuming a large part of their income, that their food choices,

health-care needs, educational prospects and sustainable commuting options are heavily compromised due to housing expenses which are increasing faster than the poor households' salaries and wages in most urban centres across the globe (Wetzstein, 2017).

The common reality within many urban centres is the surge in the demand for formal housing units, which caused an increase in house prices and pushing quality housing out of reach for many low- and middle-income earners, while social housing initiatives cannot keep up with increased demand amongst the needy households (Bah *et al.*, 2018). Major urban centres are faced with budget constraints and are unable to provide serviced land, basic services and infrastructure; a situation that forced majority of low-income households to occupy land that did not undergo town planning processes, without secure tenure and usually located in hilly or floodplain areas that are not suitable for human habitation (Christensen, 2017).

### **2.3.3 Housing policy responsiveness**

Assessing how well policies and initiatives are responding to the housing delivery challenge entails determining the adequacy of housing provision by calculating the number of habitable housing units available in a given economy or determining the lack of adequate housing units that were not fulfilled by government and private sector (Kusuma, 2018). The current housing initiatives are regarded as unresponsive to the growing demand for decent shelter amongst poor households due to continuous prevalence of backlogs for housing, serviced land, basic services and infrastructure amongst low-income households and a rapid increase in informal settlements in many urban centres (Wakaba, 2018), a situation attributed to lack of housing affordability, low-incomes, urban migration and increased urban population (Wetzstein, 2017).

Years after the new urban agenda was adopted, income inequality and housing affordability continue to affect all households globally, with 20% of the world's population currently facing a housing shortage, while prospective homeowners are compelled to save five times of their annual income to afford a standard house, and those renting spend 25% of their monthly income on rent (UN-Habitat, 2020). According to a study by Jones (2020), a house is considered affordable if an amount not exceeding 40% of household income is spent monthly on housing finance payments. However recent studies found that public-driven initiatives failed to provide decent and affordable housing to residents of informal settlements in developing countries while housing initiatives either failed or achieved minimal output due to shortage of public funds and due to growing housing demand as result of increased urban population (Nzau & Trillo, 2020; Wetzstein, 2017).

Furthermore, Tibaijuka (2009), attributed public sector housing initiative's failure to deliver housing to low-income groups to bottlenecks in policy design and implementation which resulted in the proliferation of informal settlements, while household incomes in Sub-Saharan Africa have not kept pace with urbanization. Although there has been progress in improving the living conditions of many slum dwellers over the years, this has been negatively offset by overwhelming slum growth, which became the defining feature of many townships across the globe. According to a study by Turok and Scheba (2018), most developing countries adopted national constitutions as well as housing policies after attaining independence, in order to transform and improve the lives of inhabitants who are without access to adequate housing and were forcefully excluded from cities, however most Governments failed to transform the right to housing into housing ownership amongst low- and middle-income households, and were unable to match the growing demand.

A number of countries implemented housing initiatives of varying scale and scope in order to improve the living conditions of poor households, however these initiatives failed to yield desired outcomes in terms of delivery of formal housing units, serviced land, secure tenure, basic services and support infrastructure (Wakaba, 2018). Furthermore some governments were found to lack a well-reasoned, realistic and long-range policies to cope with the growing housing needs, as the rate of population growth; migration patterns; households' average real income, size and cost of housing units continue to affect delivery rates (Wakaba, 2018). The UN-Habitat has guided a number of governments to develop frameworks for sustainable cities in order to respond to modern day challenges (World Bank, 2018). However, housing units in developing countries and Africa has become unaffordable and unavailable to low-income households, with the problem more acute in Sub-Saharan Africa (Nzau & Trillo, 2020), while urban slum population in developing countries increased from 689 million to 881 million between 1990 and 2014, and increased from 93 million to 200 million during the same period in Sub-Saharan Africa (UN-Habitat, 2020).

#### **2.3.4 Methods for improving housing delivery amongst low-income earners**

When the housing need started to emerge between 1920 and 1950, it was deemed a role of state alone as a provider, however informal settlements problem continued to persist and were later considered to be part of a housing solution than a problem during 1970, despite being illegal since residents settled on land they did not own (Nzau & Trillo, 2020). Governments started encouraging self-ownership by providing land, infrastructure, technical assistance and services, however these housing initiatives ended up benefitting middle income earners instead of the targeted poor beneficiaries (UN-Habitat, 2020; Harris, 2002). The role of state changed to both the provider of housing

to low-income households within available resources and as an enabler, through providing legal, policy and institutional framework for a proper functioning housing market environment in order to promote housing delivery (Nzau & Trillo, 2020).

Most urban centres in developing countries are still facing the lack of affordable housing, serviced land and infrastructure amongst the low- and middle-income groups (Nzau & Trillo, 2020). Furthermore, developing nations have adopted a variety of approaches, methods and implemented policies, strategies, projects and programmes as a response to provide land, housing and infrastructure in order to formalise informal settlements and provide basic services such as water, sanitation, roads and electricity as well as secure tenure to households, through a variety of approaches such as upgrading of informal settlements, incremental upgrading, self-help construction, participatory approach, land value capital and rights-based approaches as discussed below (UN-Habitat, 2012).

### **Upgrading of informal settlements**

Upgrading of informal settlements was recognised by many nations after it was supported and promoted by the World Bank during 1970, as part providing housing to the urban poor households and became widely supported as relevant and important approach by many Governments. Informal settlement upgrading is a process by which these areas are incrementally improved, formalised and incorporated in the urban centre through the provision of secure land tenure, social services such as health, education, transport, provision of water, refuse removal and citizenship. Informal settlement upgrading initiatives were implemented in Kenya, Namibia, South Africa, Angola, Zimbabwe, Nigeria, Egypt and Democratic Republic of Congo as a form of improving the living conditions of residents of informal settlements through provision of housing

and basic services (UN-Habitat, 2020). Initiatives for informal settlement upgrading are essential in addressing a deprivation faced by affected households, especially when they become an integral part of urban centre's ongoing initiatives that possess strong partnerships with intended beneficiaries (Satterthwaite, 2012).

### **Incremental upgrading**

Incremental housing is a strategy based on a progressive approach which makes provision for incomplete construction of a housing unit, but in a habitable state for occupants and for users to finalise by their own means, taste and needs through time (Noorloos, Cirolia, Friendly, Jukur, Schramm, Style & Valenzuela, 2019). Most countries in developing world have adopted an incremental upgrading approach which enables Governments to provide housing at a faster rate and entails constructing or selling land or housing units one by one to avoid the need for huge capital required for once-off bulk delivery project in a traditional fashion (Harelimana, 2017).

### **Self-help construction**

Self-help housing provision is mostly government aided initiative and occurs with the involvement of beneficiaries in construction and delivery of housing units; and provision of basic infrastructure within their own financial requirements and timeframe, but without or with minimal involvement of external stakeholders (Wakaba, 2018). Self-help housing models or theories were developed during the years 1950 to 1960 by John F.C. Turner (1965); Charles Abram (1964) when they started comparing state funded housing to unassisted self-help housing initiatives and theories were promoted by United Nations and World Bank (Hungu, 2020). The approach of self-help initiatives enabled developing nations to improve housing delivery amongst citizens.

## **The rights-based approach**

The rights-based approach entails providing housing as basic human right and Governments are duty bound to ensure that all citizens have access to adequate and decent shelter as provided for by the Universal Declaration on Human Rights Declaration (Nzau & Trillo, 2020). Many Governments have made provision for these rights in their Constitutions, however most of these provisions are vague, difficult to implement and have no legal force. The rights-based approach outlines that cities must provide affordable housing for all citizens with quantity that meets their needs, regardless of their income, legality of residence, affordability (UN-Habitat, 2020). The right to access decent and affordable housing is recognised under article 25(1) of the Universal Declaration of Human Rights (UDHR) which provides that “everyone has a right to a standard of living adequate for wellbeing and health of himself and his family, including food, clothing, housing, medical care and social services and right to security in the event of unemployment, sickness, disability, widowhood, old age or other lack of livelihood in circumstances beyond his control” (Wakaba, 2018).

The right to housing is also enshrined in the African Housing Charter on Human and People’s Rights and the social development aspect of housing is also identified as an issue under Goal 11 of the Sustainable Development Goals (SDG’s), which seeks to promote inclusive, safe, resilient and sustainable settlements and cities (Bah et al, 2018). The Namibian government has ratified international, continental and regional legal instruments such as Universal Declaration of Human Rights, African Housing Charter on Human and People’s Rights, Sustainable Development Goals and has adopted the National Housing Policy which provides for empowerment of local communities through property rights and access to credit (Asino & Christensen, 2018).

Despite the Namibian Government's policy intervention and ratification of various instruments, the right to housing has not guaranteed households access to decent and affordable housing (Remmert & Ndhlovu, 2018).

### **Participatory approach**

The participatory approach is whereby urban poor households are actively involved in the housing provision process in order to improve project design leading up to a successful housing delivery, empowerment of participants and was recommended as the most effective approach to deliver housing for urban poor in accordance with their needs (Average, 2019). Participatory approaches to housing enables residents to integrate their own needs, preferences and values into their future living environment and sets grounds for empowerment and active resident participation and represents a bottom-up approach to governance (UN-Habitat, 2020). Furthermore, participatory is considered to ensure equity, transparency, accountability, civic engagement amongst poor households and future project sustainability as it promotes active participation of project beneficiaries in the housing delivery process from design to construction (Average, 2019).

### **Land value capital**

The land value capital approach entails availing land for inclusionary housing development by allocating 27.9% of the new development to cater for affordable housing development in order to provide housing, infrastructure and services to low-income households, while related expenditures are to be borne by the private sector (Nzau & Trillo, 2020). Previous housing studies investigated how urban policies facilitated in-

formal settlement regeneration, increased affordable housing supply and enhanced social inclusion in cities of developing countries (UN-Habitat, 2012; Wakaba, 2018). Furthermore, studies suggested that under robust public-led governance market forces can fill the financial gap and increase both affordable housing and market housing in upgraded neighbourhoods thereby enhancing social inclusion (Nzau & Trillo, 2020).

### **2.3.5 Insights into the impact of lack of housing on urban development**

Provision of adequate and decent housing especially for low-income households is essential for addressing challenges associated with residing in slums and informal settlements and regarded as good investment as contributes directly or indirectly to poverty reduction through improved health, employment creation and improved labour force productivity (Wakaba, 2018). Major cities across the globe are experiencing a rapid urbanisation due to increased urban population while urban planning is lagging behind, with urban residents taking shelter illegally on unoccupied townlands and putting more pressure on basic services infrastructure, resources and on initiatives for housing provision for low-income households (Average, 2019; Nzau & Trillo, 2020).

According to Henilane (2016), housing is considered to offer benefits such as comfortability, safety, protection against weather, convenience and must be appropriate, while these benefits have to be proportional to associated costs of housing construction, maintenance and purchase. The lack of affordable housing amongst middle and low-income groups has negatively impacted their livelihoods, as a result of housing related expenses in developing countries rising faster than the growth of households' wages, while a considerable number of homeowners, investors, and speculators have benefitted materially (Wetzstein, 2017). Housing constitutes a major component of

household wealth and any change in the market such as credit conditions or availability and house prices has a direct impact on households' material well-being (Jones, 2020).

A study by Bah *et al.* (2018) on housing in Africa found that lack of housing is closely associated with overcrowding, high crime rates, reduced labour participation in formal sector and reduced productivity of residents of informal settlements. The increase in urban population has put pressure on land and housing availability, infrastructure, employment opportunities, security and services delivery in many urban centres. A study by Haffner and Hulse (2019), also found that low- and middle-income households in developing countries faced bleak options, since they are being priced out of urban housing markets and face forced evictions, reside at the periphery of urban centres and far from jobs and services (UN-Habitat, 2012; 2020; Wetzstein, 2017). Households further find it difficult to afford housing in central metropolitan areas, due to increasing spatial inequalities to access city resources, sharply differentiated house prices and affordability pressures (Wetzstein, 2017).

The poor housing affordability amongst low-income households was found to affect their physical and mental health through deprivation, as a result of a financial burden endured by households in fulfilling other expenditures after paying for housing related expenditures (Chung, Chung, Gordon, Mak, Zhang, Chan, Lai, Wong, & Wong, 2020). Furthermore, existing literature established clear links between housing conditions and social outcomes such as health, social belonging, education outcomes, social security and satisfaction with living conditions (Bah *et al.*, 2018).

The study by Bah *et al.* (2018) further found a 0.32 positive correlation between the percentage of households living in poor quality housing units and high rates of child

mortality, as a result of poor sanitation facilities, poor ventilation, hence high incidences of malaria, waterborne diseases and respiratory issues. Current studies further revealed that the lack of housing was found to affect 17 African countries due to the lack of urban planning (Wakaba, 2018), while also expected to severely constrain Africa's structural transformation and will result in increased slums growth, and social problems such as overcrowding, poor sanitation and increased crime rates (Bah *et al.*, 2018; UN-Habitat, 2012; 2020; Wakaba, 2018).

In Namibia, 90% of households earn less than NAD 2,700 per month and this makes it impossible for households to access and afford decent housing, resulting in high population density and proliferation of informal settlements (Chiripanhura, 2018). The ever-increasing housing costs and rental prices in Namibia have negatively impacted purchasing power of inhabitants, since housing expenses accounts for 23.9% of the total consumption and making it the largest household expenditure item after food and beverage (NSA, 2019). Investment in housing construction was found to present an opportunity for locals to fully participate in economic activities, while firms can benefit from economies of scale. In Namibia, housing has an essential role to play in the households' quality of life and health, and is also a key factor in promoting growth and eradicating poverty (NPC, 2020).

## **2.4 HOUSING DELIVERY IN NAMIBIA**

As part of establishing the state of housing and land delivery as well to secure an appropriate insight in a local context, the current study examined materials, journals articles with a special focus on policy, institutional and legal frameworks as well as housing types, initiatives, challenges, causes of delays for housing provision in Namibia.

### **2.4.1 Historical background**

Namibia went through a colonial period and the country was divided along racial lines into a police zone which was cleared for white settlement and “reserves” or “homelands” which were created for indigenous population (Delgado *et al.*, 2020). The discriminatory urban policy of colonial administrators ensured that public or private investments were concentrated only on white townships and had restricted movement of people between rural and urban centres, prohibited urban land ownership by non-white communities and limited their chances to improve their livelihoods and creating wealth through economic growth. The influx control measures were later abolished during 1970, followed by the establishment of a state-owned building society (Nasboukor) during 1978, which made provision for urban property ownership by black communities, however urbanisation remained limited (Remmert & Ndlovu, 2018).

At independence, the Namibian Government has adopted a National Housing Policy in 1991, which was reviewed during 2009. The shortage of housing has affected low-income group, constituted by households who are earning NAD 4,000 and below per month; and middle-income group comprising of households who are earning between NAD 4,001 and NAD 10,000 per month (Chiripanhura, 2018). A study by Asino and Christensen (2018), has pointed to the growing need for housing in urban centres such as Windhoek, Swakopmund, Oshakati and Walvisbay, since only about 15 to 20% of the urban population had access to decent housing and mortgage facilities offered by financial institutions, while the remaining 70% cannot afford housing and have limited access to basic services and infrastructure.

#### **2.4.2 Housing provision in Namibia's urban centres**

Namibia is experiencing a lack of affordable housing supply amongst low- and middle-income earners, estimated to be around 300,000 units by 2020, while housing needs were projected to be 147,009 units by the year 2020 (NSA, 2018). The Namibian Government together with stakeholders had delivered 68,274 formal houses through various initiatives such as Build Together Programme, Mass Housing Development Programme, Shack Dwellers Federation of Namibia, Public Private Partnership, Government Institutions Pension Fund and private developers (NSA, 2018).

Namibia is estimated to have 351,562 urban housing units by 2017 of which 138,668 units were shacks, while 211,894 were formal housing structures, and were projected to increase to 533,500 and 386,500 respectively by the year 2030 (Mendelson, 2017). Mendelsohn (2017) further found that an estimated 21,632 urban housing units were built between 2016 and 2017 of which 12,712 were shacks, higher than 8,911 formal houses built. During the 4<sup>th</sup> National Development Plan (NDP4) period, Namibia's housing initiatives failed to meet their delivery targets of 10,000 housing units and 36,700 serviced residential plots, since only 5,900 housing units were constructed under various housing programmes and delivered 26,700 serviced residential plots (Remmert & Ndlovu, 2018). By end of 2017, only 8,100 units were constructed of the 20,000 targeted for construction under Harambee Prosperity Plan I (Asino & Christensen, 2018).

#### **2.4.3 Housing types in Namibia**

Housing types in Namibia are classified as suitable housing which comprises of detached, semi-detached, townhouses, traditional housing and flats, while the unsuitable

housing comprises of impoverished housing units such as shacks, tented housing, single quarters, and caravans, which is the third largest form of housing in Namibia and constituted 18% of housing countrywide (Asino & Christensen, 2018). Detached and semi-detached housing units constitutes 44% of housing occupied, while shacks makes up 18% of housing types in Namibia's urban centres, (Asino & Christensen, 2018). Asino and Christensen (2018) also found that Namibia had a total of 134,676 impoverished housing units by 2016 of which 40,354 (34.9%) are shacks located in Windhoek.

#### **2.4.4 Policy framework**

After the country gained independence in 1990, the Namibian Government developed and adopted various policies in order to respond to the need for housing faced by various households (Delgado *et al.*, 2020) and ratified regional, continental and global policy frameworks in order to accelerate the delivery of housing, basic services and infrastructure to residents of informal settlements in Namibia's urban centres (Remmert & Ndlovu, 2018).

#### **UN-Habitat Global Housing Strategy Framework**

The UN-Habitat III Global Housing Strategy is a collaborative global movement towards adequate housing for all, improving access to housing in general and living conditions for residents of informal settlements in particular, and the strategy is mainly aimed at assisting member states in working towards the realization of the right to adequate housing for citizens (Wakaba, 2018).

## **Sustainable Development Goals (SDG's)**

The Namibian Government has embraced sustainable development as its national planning approach and is fully committed to the Global 2030 Agenda for Sustainable Development, its principles, goals, targets and indicators, since its adoption during 2015 (NPC, 2017). Namibia has absorbed the SDG's into the country's 5<sup>th</sup> National Development Plan and Harambee Prosperity Plan I (NPC, 2020)..

## **Namibian Constitution**

Article 16 of the Namibian Constitution provides that all persons shall have the right in any part of Namibia to acquire, own and dispose of all forms of immovable and movable property individually or in association with others and to bequeath their property to their heirs or legatees, provided that Parliament may by legislation prohibit or regulate as it deems expedient the right to acquire property by persons who are not Namibian citizens (MURD, 2009; Remmert & Ndhlovu, 2018).

## **Vision 2030**

Vision 2030 was devised as a long-term framework for national development and outlines targets such as providing access to adequate shelter to 60% low-income households by the year 2025 and provide 100% access to acceptable sanitation for households living in urban centres as well as 60% access to sanitation for households living in rural areas by 2030 (NPC, 2017).

### **5th National Development Plan**

The National Development plans are medium-term plans, which are developed in five-year intervals and are aligned to national, regional and international planning frameworks. The Namibian Government targeted to avail 6,500 serviced residential plots and to construct 7,200 new housing units by the year 2022, to reduce the prevailing housing backlog (Hungu, 2020).

### **Harambee Prosperity Plan**

Through Harambee Prosperity Plan (HPP) I, the Namibian Government has committed to roll out the MULSP to all other townships other than the initially targeted urban centres such as Windhoek, Walvisbay and Oshakati, to deliver 6,500 residential plots and 5,000 housing units per annum (Chiripanhura, 2018).

### **SWAPO Party Election Manifesto of 2019**

The SWAPO Party through policy interventions and commitments has committed to accelerate servicing of urban land for housing, as well as to build 6,000 housing units for lower- and middle-income earners and realisation of a housing project for residents of informal settlements (Swapo, 2020).

### **Namibia National Housing Policy**

The Namibia Government has adopted a National Housing Policy during 1991, to provide legal framework and to guide various stakeholders in the housing sector and was reviewed to address issues affecting sustainable delivery of housing in Namibia (Delgado *et al.*, 2020). The policy seeks to promote home ownership within urban and rural

areas of Namibia. The policy outlines Government's role to ensure inclusive development process and to make provision for people excluded from formal housing market to access land, housing and services, and further suggested an integrated approach to housing while creating sustainable human settlements (Asino & Christensen, 2018).

### **City of Windhoek Transformational strategic Plan (2017-2022)**

The City of Windhoek as the capital city of Namibia is custodian of all housing related initiatives that are implemented within the township boundary and developed its 5-year Strategic Plan (2017-2022), which outlined housing programmes, projects, initiatives and strategies to be implemented, as a response to address current challenges of housing, land and basic infrastructure faced by low-income households in Windhoek (CoW, 2020). The City targeted to provide 2087 serviced land in all land use categories, 3043 affordable houses, 2167 serviced plots through public private partnerships and upgrade 15 informal settlements in order provide services to 15,000 households of informal settlements during the 2017-2022 period (CoW, 2020).

#### **2.4.5 Legal framework**

##### **National Housing Development Act of 2000**

The National Housing Development Act of 2000 (Act no. 28 of 2000) provides for the establishment of National Housing Advisory Council, Housing Revolving Fund by regional and local governments, Decentralized Build Together Committees for each local authority, to provide low-cost residential accommodation within their jurisdiction (MURD, 2009).

### **Local Authority Act of 1992**

The Local Authority Act provides for the establishment of a housing scheme by a local authority with the approval of a Minister, and establishment of Housing Funds to cater for construction, acquisition, maintenance of a dwelling and costs incurred with respect to the administration of any housing scheme and other purposes as approved by the Minister (MURD, 2009).

### **Urban and Regional Planning Act No. 5 of 2018**

The Urban and Regional Planning Act is devised to provide for uniform, effective and integrated regulatory framework, principles and standards for spatial planning in Namibia; establishment of townships and Urban and Regional Planning Boards, decentralisation of certain aspects of spatial planning (Delgado *et al.*, 2020; MURD, 2009). Lastly, the Act provides for preparation, approval, review and amendment of zoning schemes; alteration of boundaries of approved townships; subdivision, and consolidation of land; alteration, suspension and deletion of conditions relating to land.

### **Squatters Proclamation, AG 21 of 1985**

The Squatter's Proclamation, AG 21 of 1985 was passed by the colonial administration to control the development of informal settlements and prohibits unlawful presence of persons on or in any land, buildings or structure, and removal of persons, demolition of buildings or structures erected by persons or for them by third parties without lawful cause or without consent of the lawful owner (Delgado *et al.*, 2020).

### **Flexible Land Tenure Act of 2012, (Act No. of 2012)**

The Flexible Land Tenure Act of 2012 provides for the creation of alternative forms of land title that is simpler and cheaper to administer than the current forms of land title, and aims to provide security of title to households in informal settlements in urban centres (Asino & Christensen, 2018).

### **Decentralisation Policy of 1998**

The Namibian government has adopted a Decentralisation Policy during 1998, which is designed to enhance and guarantee participatory democracy, improve rapid sustainable development and government's capacity to plan and administer development (MURD, 2009).

### **National Housing Enterprise Act of 1993**

The Act provides for the establishment of National Housing Enterprise which provides housing financing to low- and middle-income groups in Namibia.

### **Pension Fund Act of 1956**

The Act of 1956 (Act no. 24 of 1956) makes provision for accumulated pension benefits with registered pension fund to be used as a collateral and allows housing finance providers to acquire untitled land (Sweeney-Bindels, 2011).

## **2.4.6 Institutional framework**

The current study examined the institutional framework for housing delivery in Namibia with regard to the important roles they performed in ensuring access to decent and adequate housing for households in Namibia.

## **National Planning Commission**

The National Planning Commission is responsible for mobilizing financial resources and technical support from stakeholders for provision of housing and basic infrastructure in order to improve the quality of life of all Namibians.

## **Ministry of Urban and Rural Development**

The Ministry of Urban and Rural Development (MURD) provides funding through the Decentralised Built Together Programme to Regional Councils and Local Authorities, in order to provide housing credit to low-income households and funding for upgrading of informal settlements, special housing initiatives, render technical support to Local Authorities and Regional Councils (MURD, 2009). The Ministry is responsible for development and review of housing legislation, setting of guidelines and standards, coordinating, monitoring, evaluation and implementation of housing projects and programmes.

## **Regional Councils and Local Authorities**

Regional and Local Authorities are responsible for ensuring effective and sustained housing delivery, through planning and regulation of land use and development, provision of bulk and internal engineering services and maintenance of public environment.

## **National Housing Enterprise**

The National Housing Enterprise (NHE) is a parastatal under the Ministry of Urban and Rural Development, which replaced the National Building and Investment Corpo-

ration in 1993. NHE serves as a lending institution and a developer which was established to provide affordable housing to low-income groups and conventional houses for middle income group. NHE is mandated to provide affordable housing through interest subsidy and management of a Government capitalized housing subsidy fund.

#### **2.4.7 Challenges faced by low-income households in accessing housing in Namibia**

##### **Limited delivery of affordable housing units**

Housing delivery initiatives in Namibia continue to underperform in terms of meeting their targets and are unable to deliver the required number of units amongst the middle and low-income groups to match existing demand. Government targeted to provide access to decent shelter for low-income households by the year 2020 under Vision 2030 and further construct 10,000 housing units per year under the MHDP, however, only 5909 housing units were constructed for low-income households through various housing initiatives during the NDP4 period (2013/2014 – 2016/2017) (Remmert & Ndlovu, 2018).

##### **Limited availability of serviced urban land**

In most developing countries, urban land occupied by residents of informal settlements is unsuitable for housing development, because it is either sloppy, swampy or in river beds and because of high population densities the land might not be able to accommodate all residents when authorities embark on infrastructure upgrading and may require relocation of some residents (Nzau & Trillo, 2020). Urban residents in Namibia are challenged by a limited availability of affordable serviced land for housing, due to

their low-incomes, increased cost of residential land as well as high cost of rental accommodation and opt to live in informal settlements (Chiripanhura, 2018). Since 1991, the Namibian Government and stakeholders provided 1,100 serviced urban land each year, which is less than 8% of average annual growth of urban shacks (EAN, 2018). Despite considerable investments made by Government to provide serviced residential land and basic services as a form of upgrading and formalising informal settlements, these investments have not kept pace with increasing demand and rapid growth of Windhoek's informal settlements (Mendelson, 2017).

### **Rising cost of housing**

Existing statistics had revealed that the Namibian households has an average monthly income of NAD 7,935 for employed population and spend 23.9% of their annual income on housing (NSA, 2019). This situation is attributed to slow-income growth and high demand for short-term credit facilities to enable households to cope with current economic conditions. Furthermore, 70% of the population cannot afford a conventional home loan offered by commercial banks (Remmert & Ndlovu, 2018). A small housing unit in Windhoek cost NAD 500,000 (USD 45,432), a medium sized housing unit costs NAD 1,229,000 (USD 111,798), requiring households to earn NAD 13,500 (USD 1,228) per month in order to afford a small house, and NAD 33,200 (USD 3,020) per month to afford a medium sized house (Randa, 2020). Average house prices in Katima Mulilo, Windhoek, Oshakati and Rundu have increased by 90% between 2011 and 2016, while housing volume increased by 30.5%, and households' disposable income grew by average 8% per year only over same period (Chiripanhura, 2018).

### **Lack of secure land tenure**

The Namibian Government has recognized that secure land tenure and property rights are fundamental in reducing poverty and underpinning economic development, social inclusion and economic development, however, most households living in informal settlements are without secure land tenure or without adequate security to invest their earnings to improve their shelter and cannot afford to own or rent decent accommodation (Remmert & Ndlovu, 2018). Tenure security provides a means for secure investments made into a property and protection against forced eviction for households and remain indispensable in creating liveable settlements.

### **Limited access to housing finance**

About 40% of Namibia's urban households live in informal settlements, while 70% of the Namibia population cannot afford a formal conventional home loan facility offered by commercial banks and cannot afford rental accommodation due to their low-incomes and lack of secure tenure for loan facilities needed to acquire formal housing units (Remmert & Ndlovu, 2018).

## **2.4.8 Causes of delays for housing delivery in Namibia's urban centres**

### **Urbanization**

At independence, only one quarter of the Namibian population lived in urban centres, thereafter the country recorded an increased growth in urban population from 382,280 in 1991 to 903,434 during 2011 (Mendelson, 2017). The number of brick houses in urban centres doubled from 73,881 in 1991, to 163,793 during 2011, while the number of shacks increased from 10,288 in 1991 to 77,899 units in 2011, and further increased

to 140,000 by 2017, across all urban centres in Namibia. Furthermore, number of shacks were projected will outnumber the number of brick houses in urban centres by the year 2025. Namibia's urban population is projected to reach 70% of the total population in the coming three decades (Delgado *et al.*, 2020).

### **Lack of infrastructure**

The limited or lack of basic infrastructure networks for water, sewerage, electrical, roads and storm water were found to be the major stumbling blocks in the provision of affordable housing in most urban centres in developing countries (Wakaba, 2018). Similarly, most urban centres in Namibia such as Windhoek, Oshakati, Walvisbay and Swakopmund are faced with high urbanization rates, with 95% urbanisation rate recorded in Khomas Region (Mendelson, 2017). This situation resulted in increased demand for housing, serviced land and related infrastructure reticulation networks essential to provide basic services such as water, transportation, refuse removal, sanitation and electricity. The lack of planned areas has resulted in the absence of tenure security amongst poor households which denies the poor their most important investment opportunities, limiting economic development options, and maintaining current vulnerability and poverty, while children from informal areas are faced with competitive disadvantage with those in the formal parts of towns that inherit legally recognized, and therefore valuable property (Mendelson, 2017).

### **High rate of unemployment**

According to the 2017 Labour Force Survey, Namibia's overall unemployment rate was estimated at 33.4%, while age groups 15-19 and 20-24 had recorded high unem-

ployment rates of 69.6% and 57% respectively (NSA, 2019). Furthermore, an unemployment rate of 34.3% for all female age groups below 50 years was recorded, higher than all male unemployment rate of 32.5% in same age group.

### **Unfriendly legislative/policy framework**

The housing sector is governed by a variety of pieces of legislation with regard to town planning, building construction, housing finance, deed registration, land tenure and by-laws by local authorities which were found to be unfriendly and therefore affected the delivery of adequate, decent and affordable housing amongst poor households (Delgado *et al.*, 2020) and have a direct influence on the housing sector.

### **Rural-urban migration**

Namibia is experiencing an increase in urban population from 28% to 48% between 1991 and 2016, a situation attributed to increased rural-urban migration being endured by many urban centres in Namibia and has resulted in increased demand for housing, land and basic infrastructure (Remmert & Ndlovu, 2018). Urban centres are unable to provide land, housing and infrastructure required to match the growing demand by increased urban population due to financial constraints.

### **Limited use of alternative, indigenous materials and technology for housing**

Namibia has also done too little with regards to exploring and exploiting innovative technologies within the construction industry in terms of devising alternative construction materials, technology and methods which are considered to improve the rate and decency of housing delivery across low- and middle-income groups and could have the potential of lowering costs and providing flexible housing options (Remmert &

Ndhlovu, 2018). Namibians residing in informal settlements prefer the use of corrugated iron sheets for housing construction due to associated low costs and high degree of flexibility during relocation, while a decline in the use of alternative, indigenous materials and technology was also observed (Mendelsohn, 2017).

#### **2.4.9 Housing delivery initiatives in Namibia**

In view of the need for urban housing amongst majority low-income and partly middle-income earners who are residents of urban centres, the Namibian Government together with stakeholders developed housing initiatives to respond to the growing demand for housing, basic services and infrastructures in various urban centres countrywide. The current study investigated the implementation of housing initiatives below that were embarked on by the Namibian Government as well as housing stakeholders.

##### **Decentralised Build Together Programme**

The Build Together Programme was established to provide housing to low and ultra-low-income households earning maximum of NAD 3,000.00 and to provide loan amounts ranging between NAD 3,000 and NAD 40,000 (Remmert & Ndhlovu, 2018). The programme provides grants to Regional Councils and Local Authorities in order to provide home loans and serviced land on concessional terms to low-income households in Namibia and has contributed 41,613 houses to the overall Government's subsidised housing since its establishment (NPC, 2020).

##### **Private sector**

The private sector comprises of banking and other financial institutions, contractors, suppliers and property developers who provide an essential link in housing delivery

by providing materials supply, engineering, construction, property development, local financing for housing initiatives and infrastructural development. Low-cost housing, serviced land and basic infrastructure was provided through public private partnerships between some Local Authorities and private sector in various townships

### **Shack Dwellers Federation of Namibia**

The Shack Dwellers Federation of Namibia (SDFN) is a community-based network of housing saving schemes aimed at improving the living conditions of low-income households.

### **Namibia Housing Action Group**

The Namibia Housing Action Group (NHAG) was founded in 1992 as an umbrella organisation of the community saving groups and aims to support SDFN through facilitating and advocating for change in the livelihood of the urban and rural poor by securing affordable land, shelter and provides financial, technical and organisational support to SDFN to enhance housing provision.

### **Mass Housing Development Programme**

The Mass Housing Development Programme (MHDP) is a NAD 45 billion housing initiative aimed to provide low-cost housing to low-income households that are unable to access housing through a competitive housing market process. The Programme targeted to construct 185,000 credit linked and subsidized low cost housing units, upgrading of 75% informal settlements, and rural sanitation improvement by 2030, however only 4,204 housing units were delivered by 2014 (Chiripanhura, 2018).

## **Mass Urban Land Servicing Project**

The Namibian government had established a Mass Urban Land Servicing Project (MULSP) during 2013 to provide for town planning, surveying, design and construction of sewer, storm water, fresh water networks and road infrastructure to avail residential land for low- and middle-income residents. Of the targeted 200,000 serviced plots nationwide, only 34,483 serviced residential plots and 100,447 un-serviced plots were made available through HPP and MULSP initiative (Chiripanhura, 2018; Delgado, 2018).

### **2.4.10 Conceptual framework for housing delivery in Namibia's urban centres**

A conceptual framework is the mental conceptualization of an abstract idea or plan (Brynard, 2014). For the purpose of this study, a conceptual framework for urban housing delivery was modified and adopted from Mostafa, Wong and Hui (2003), and shows linkages between various components as part of providing formal housing units to urban residents and outlines roles of Government, Local Authority, State Owned Enterprise Non-Governmental Organisations (NGO's), and private sector in their quest to ensure delivery of affordable, adequate and decent shelter to urban households. The model outlines relationship between variables such as households' affordability, households' consumption of housing units and their level of income. For the purpose of this study households are divided into three (3) income categories such as low-, middle- and higher-income earners, in line with the World Bank classification (Chiripanhura, 2018).

The model further proposes roles to be performed by various stakeholders in the process of delivering housing units from development phase, through construction phase

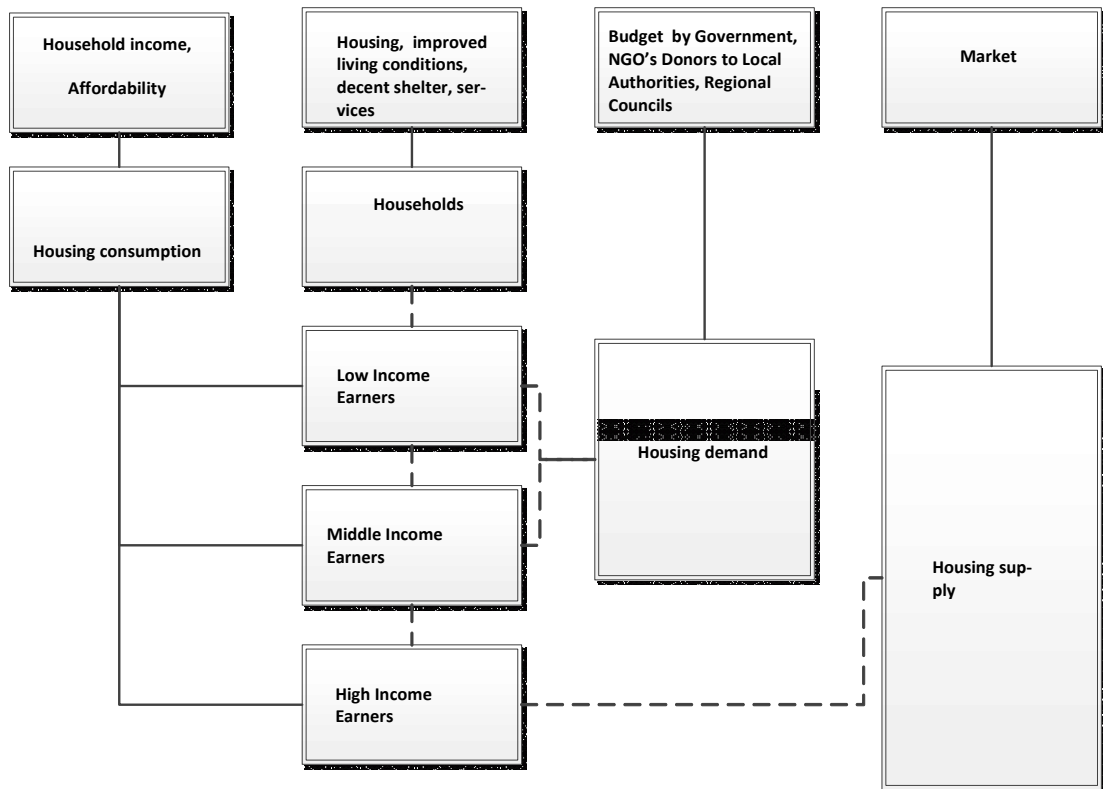
until the housing units have reached a consumption phase and taken up by households of various income categories in Namibia's urban centres. According to the model, the state's primary role is to address the housing needs of residents through development of institutional, legislative and policy frameworks, while the housing demand amongst high income and partly middle-income category is to be addressed through the market by private sector, since these two categories are deemed to afford housing offered by the private sector such as banks and developers (Mendelsohn, 2017).

The Namibian Government must provide adequate budgetary allocations, subsidies and grants to regional councils, local authorities such as City of Windhoek, housing developer such as NHE and Non-Governmental Organisations such as SDFN/NHAG through Ministry of Urban and Rural Development, primarily for provision of town planning, surveying of townlands, design and construction of bulk infrastructures in low-income areas in order to upgrade and formalise low-income areas. Furthermore, Government intervention should be aimed to address the housing demand amongst low-income earners and partly middle-income earners to enable households to access basic services such as water, sanitation, refuse removal, electricity and transportation. This should help to pave the way for low income households' access to secure tenure, affordable housing and serviced land.

The housing demand amongst low-income households and partly by middle income earners must be addressed through various housing initiatives currently embarked on by the State, SOE's, Regional Councils, Local Authority and NGO's. The budgetary allocation, subsidies and grants provided by the state is aimed to ensure that housing units and residential land remains affordable amongst targeted beneficiaries. Local Authorities, Regional Councils and NGO's must coordinate and administer allocated

funds for construction, acquisition, maintenance of housing units; provision of serviced land, town planning services and construction of bulk services.

The model proposes that housing need amongst high income group and partly middle-income category can be addressed by the market. This market is comprised of banking, financial institutions and property developers who supply formal housing units, serviced land and basic infrastructure to high income and partly middle-income households through various housing initiatives. The model outlines the direct link between low, middle as well as higher income earners and housing units of various sizes, designs and costs which various role players have to provide to households, and supply of housing units is dependent on households' income, which further determines households' affordability and consumption levels of housing units in a given economy.



**Figure 2.1: Conceptual framework for housing supply to urban households of various income groups in Namibia.**

Furthermore, the degree of housing consumption is dependent on income earned by various income categories such low, middle- and high-income earners (Remmert & Ndhlovu, 2018). Therefore, stakeholders must ensure that the housing units, residential land and basic infrastructure match the affordability level and housing needs of individual household by taking into account households' income (Jones, 2020). Previous studies have outlined that low income earners are unable to secure decent shelter due to a higher demand for housing and serviced land, coupled with a short supply of housing units and low affordability levels due to low incomes and majority residents in most urban centres are unable to compete and secure access to decent shelter (Chiripanhura, 2018; Jones, 2020; Remmert & Ndhlovu, 2018). The model further pointed out that resource allocation to Local Authorities and NGO's for affordable housing initiatives is critical in housing delivery and in ensuring low income household's access to housing and residential land.

## **2.5 EMPIRICAL STUDIES**

Empirical studies across globe have adopted and implemented a variety of approaches and methods in defining the housing phenomena and proposed a variety of strategies and methods to overcome the housing challenges faced by various cities, in order address the plight of poor households who are without decent shelter (Abram, 1964; Average, 2019; Jones, 2020; Nzau & Trillo, 2020; Tibaijuka, 2009; Turner, 1965; Turok & Scheba, 2018; Wetzstein, 2017). A study on affordable housing provision in informal settlements, conducted in Kenya revealed that public driven efforts to provide decent housing to slum dwellers in developing countries either failed to deliver the required housing output or achieved minimal housing units in terms of delivery when

compared to the growing slum population, due to a shortage of funds (Nzau & Trillo, 2020).

Furthermore, the study sought to shed light on innovative hypothesis to achieve slum regeneration by harnessing the real estate market by availing land to private developers for inclusive housing development by allocating 27% affordable housing in new developments whose costs are borne entirely by private sector. Results revealed that market forces can significantly contribute to fill the finance gap to end slums by the year 2050 and increase affordable and market housing in upgraded neighbourhoods (Nzau & Trillo, 2020).

A retrospective baseline was established through recollecting home owner's previous socio-economic circumstances and how these conditions have changed since moving into their new homes, using wellbeing indicators such as standard of living, health, safety, security, community cohesion or job satisfaction, incomes, housing affordability, crowding, access to water, sanitation, education, services, and produced a mixed quantitative and qualitative 'Quality of Life Index' to enable cross-country comparison (Jones, 2020). Results of the study further revealed significant improvements in the quality of life for majority of surveyed households and increased on average by 21% in Nepal, 23% in Pakistan, 32% in India and 34% in Kenya.

A study conducted in Hong Kong compared the health impact of housing and community conditions across different income groups, using a cross-sectional survey data from Hong Kong, and found a positive correlation between poor housing conditions or poor built environments amongst low- and middle-income groups whose choices for housing or communities are narrowed by housing or rent prices, and chronic diseases, mental health and sleep problems (Wang, Huang, Zhang, Wong & Huang.,

2018). Furthermore, results of the study revealed that most people are economically forced to live in high-density communities and sub-optimal apartments while the cost of housing and rental prices narrowed households' choices and have limited opportunity to improve their living conditions due to their financial position and current public housing policy.

Another housing study conducted in South Africa assessed the strengths and limitations of pursuing the right to housing at city level in South Africa in the context of urban population growth and a serious shortage of affordable accommodation, and outlined theories which contrasted a radical with a reformist view of a right to the city, before linking human rights approach to development (Turok & Scheba, 2018). The study had further reviewed prior research, Government reports and conducted interviews with municipal officials and stakeholders for both City of Cape Town and eThekweni Municipality to determine how the city's housing policies were responding to urban pressures, such as the rising demand for housing in accessible locations. In Namibia, researchers have utilized the United Kingdom's Department for Communities and Local Government's housing needs assessment sequential approach, to determine Namibia's current housing needs, current and future housing supply to establish housing needs in Namibia (Asino & Christensen, 2018).

Researchers further found that although the right to housing function as part of binding obligations on member states, the ability to comply with these obligations depends on resource availability, making this approach of turning rights into realities very difficult and demanding task, and making actualization of the right to adequate housing dependent on political and financial resources (Remmert & Ndhlovu, 2018). Despite existence of legislative, policy

and institutional frameworks as well as major investments made in upgrading and formalising informal settlements in Namibia, the delivery of decent and affordable housing units continue to be delayed amongst majority low-income households, who occupied unplanned and unsuitable townlands (Mendelson, 2017). Impoverished housing continued to be the dominant form of housing in Windhoek's informal settlements due to the slow pace of land delivery, lack of serviced residential land and unaffordability of housing in the formal market (Asino & Christensen, 2018). There is a need to conduct more research on the causes of delays for housing delivery amongst residents of informal settlements in various township, establish challenges in accessing encountered and assess the current housing provision initiatives.

## **2.6 CHAPTER SUMMARY**

This chapter presented the theoretical framework and examined relevant literature with regard to the lack of housing amongst low-income earners in both local and global contexts, with specific emphasis on methods for improving housing provision in urban centres, housing delivery and policy responsiveness in addressing the need for housing amongst residents of informal settlements. The chapter further provided insights on the impact of housing on urban development and the housing situation in Namibia in terms of challenges that households encounter in accessing housing, causes of delays for housing delivery; policy, legal and institutional frameworks and performance of housing delivery initiatives. Lastly, the chapter presented a conceptual framework for housing delivery and empirical studies on housing provision to low-income earners.

## **CHAPTER 3**

### **RESEARCH METHODS**

#### **3.1 INTRODUCTION**

This chapter outlines the research design and methods applied. Also, the research approach, population, sample, sampling techniques, research instruments and procedure. It proceeds with data analysis, techniques and ethical considerations of the study.

#### **3.2 RESEARCH DESIGN**

A research design is the arrangement of conditions for collection and analysis of data in a manner that aims to combine relevance to the research purpose with the economy in procedure. It constitutes a blueprint for collection, measurement and analysis of data (Kothari, 2019). A design is essential to ensure efficiency in order to yield maximum information with minimal effort, time and money. This study adopted mixed methods of a concurrent design, which were largely descriptive. It applied both quantitative and qualitative approaches to gain a more complete understanding of the research questions (Creswell, 2013).

Descriptive research is what the researcher observes and describes in words or numbers in order to present a profile, outline or classification of types and on which his or her conclusion is based (Brynard & Hanekom, 2014; Neuman, 2014). The mixed methods allowed the researcher to collect a great deal of data quickly from a large pool of participants and provided insight on the correlation that exists with particular outcomes.

### **3.3 POPULATION**

Tobias Hainyeko Constituency has a total 8,177 households living in impoverished housing (NSA, 2011). The total population of this study is therefore constituted by 8,177 households living in impoverished housing in Tobias Hainyeko Constituency's informal settlements, and 20 employees, of which 8 are managers and 12 are subordinates from stakeholder institutions such as commercial banks, NHE, MURD, NHAG, SDFN, NPC and City of Windhoek who are directly involved in the day to day management and execution programmes and projects as well as initiatives related to housing provision, in order to source vital housing data.

### **3.4 SAMPLE**

The size of the sample was determined from a total population of 8,177 households who are residing in impoverished housing in the informal settlements of Tobias Hainyeko Constituency, using Slovin's formula;  $n = N/(1+N(e^2))$ , where  $n$  = sample size;  $N$  = Population;  $e$  = margin of error. Using this formula with a given population of 8177 and 99% level of confidence, a sample size of 367 was selected. According to Sekaran and Bougie (2013), ideal sample sizes are larger than 30 and less than 500 and are appropriate for most research. Furthermore, Krejcie and Morgan (1970)'s table was used to determine a sample size of 19 respondents from a total population of 20 employees, who were purposively selected from stakeholder institutions because of their involvement in a day to day management of initiatives related to provision of housing to low income households in Windhoek. Purposive sampling technique enables researcher to rely on his judgement when selecting participants from population to participate in the study (Palys, 2008).

### **3.4.1 Sampling Technique**

For qualitative data, a sample of 367 households was selected using a convenience sampling method for participants who were available and willing to participate in the study and the size was determined by using Slovin's formula. The household respondents were limited to residents of informal settlements of Tobias Hainyeko Constituency only, who were living in impoverished housing. Furthermore, for quantitative data, 19 respondents from a total population of 20 participants from housing stakeholder institutions were chosen through a purposive sampling method since they possessed the required input for the study due to their day-to-day involvement in management and coordination of initiatives related to housing provision in Namibia. The sample size of 19 research participants was determined using Krejcie and Morgan (1970)'s table.

## **3.5 RESEARCH INSTRUMENTS**

The study used semi structured questionnaires, interview guides, structured questionnaires and a camera as well as notebook to collect data. As part of collecting qualitative data, the study used semi structured questionnaires which were administered to households of informal settlements of Tobias Hainyeko Constituency through face-to-face interviews and recordings during observation of the study area. Qualitative data was further collected using interview guides during interviews with key informants from MURD and City of Windhoek, who were selected because they could provide information in relation to the provision of decent housing to low-income households, performance of housing provision initiatives and low-income households' living conditions. Also, the challenges encountered in accessing housing and recommendations for future interventions.

For quantitative data collection, structured questionnaires were hand delivered to employees of housing stakeholder institutions for completion and were later collected by the researcher. Information from residents of informal settlements enabled the researcher to determine what people do, why they do it and understand people's behaviour in order to develop recommendations. The data solicited from respondents included their socio-economic conditions such as access to housing, income level and source, expenditure on housing rent, household size, employment status, age, level of education, households' access to land tenure, access to basic services such as water, refuse removal, sanitation, electricity, transportation; access to basic facilities such as health, education, and playgrounds.

Furthermore, the study reviewed existing documents such as reports, journals, and scholarly articles which provided insights into provision of affordable housing to low-income households, policy responsiveness, methods, models, causes of delays, challenges and existing legal, policy and institutional frameworks for housing provision to low- and middle-income households in developing countries and Namibia in particular. The study also applied the observation method in relation to households' living conditions with the aim of identifying challenges faced by the City of Windhoek in meeting the housing needs of the poor. These challenges included overcrowding, land grabbing, increased demand for housing as well as lack of basic infrastructure to provide municipal services.

### **3.6 PROCEDURE**

Semi structured questionnaires were printed and delivered for completion to individual employees of housing stakeholder institutions who were directly involved in housing related initiatives. They were selected through a purposive sampling method, in order

to solicit required data in terms of provision of formal housing, land and basic infrastructure to low-income households. Furthermore, questionnaires were administered through face-to-face interviews to respondents who were heads of households, and were available and willing to participate. They were randomly selected through a convenience sampling method from residents of informal settlements of Tobias Hainyeko Constituency and living in impoverished housing.

Semi structured interviews were conducted with key informants from housing stakeholder institutions such as City of Windhoek and MURD, who provided insights provision of affordable housing to low-income households and challenges faced by households in accessing formal units in Windhoek. The researcher conducted field observations on housing provision, the state of housing, availability and households' access to basic infrastructure such as electricity, water, roads, sewer and storm water networks, households' access to municipal services such as refuse removal, transportation and street lighting while driving and walking through the area of study. Questionnaires were administered in English, with a cover letter specifying objectives of the study. In order to test feasibility of methods adopted by the study, and appropriateness of the questionnaire, a pilot study was first conducted from a sample of 10 household respondents before commencement of the main study.

### **3.7 DATA ANALYSIS**

Both qualitative and quantitative data analysis were adopted and applied to compare results and findings in order to capitalise on strengths of both methods. SPSS version 23 was used to conduct quantitative data analysis. The qualitative method provided comprehensive detail, while the quantitative method provided statistical depth of income levels and housing variables. Qualitative data collected from respondents using

interview guides, observation and household questionnaire was analysed and arranged using qualitative techniques such as narrative analysis, as well content analysis which provides researcher with qualitative data such as text, images based on human thoughts, emotional responses and behaviours. Furthermore, tables, bar charts and graphs were constructed. Similar phrases, words, opinions, perspectives and ideas from interviews were clustered into categories such as challenges faced, access to affordable housing, housing type, ownership status, location, access to basic services, income level and source, gender, age, employment status and land tenure security in line with research objectives and reported in a narrative format.

Tables and graphs indicated which responses received the greatest number of reaction and the ones with least number of reactions, while responses obtained for each category were identified and constructed. As part of quantitative data analysis, hypotheses tests were conducted using the linear regression estimation model in SPSS version 23 to determine the relationship between independent variables and dependant variable by fitting a straight line in observed data. Using a scatter plot, regression allowed researcher to examine how the value of a dependent variable being housing delivery to poor households changes in a given area with any change in value of independent variables being provision serviced land and basic services. The hypothesis test results were interpreted using an estimation model table, outlining the relationship between the two explanatory variables, being provision of serviced land and basic services such as refuse removal services and dependent variable, being delivery of housing units to low income households in informal settlements of Tobias Hainyeko Constituency. The study used a R-squared as a goodness of fit measure to determine how well the model

fits the data and indicates the percentage of variance and strength of relationship between provision of basic services such as refuse removal, as well as serviced land and the provision of affordable housing units to low income households.

### **3.8 BUDGET**

The research study was undertaken within an estimated budget of approximately N\$7,100.00. This catered for stationery, travel and communication related expenses during data collection.

### **3.9 RESEARCH ETHICS**

The researcher considered ethical issues when conducting the study. Permission to conduct the study was sought from heads of housing stakeholder institutions, Tobias Hainyeko Constituency office, local authority leadership, respondents and approval was granted. An informed consent form was generated and completed for each respondent. While the questionnaire was prepared in English, the contents and meaning of each question were interpreted and explained to respondents in a language they understood. The study adopted and observed the following ethical principles:

#### **3.9.1 Informed consent**

Informed consent means a person knowingly, intelligently and voluntarily in clear way gives his consent and in this instance respondents made an informed decision to participate in the study voluntarily. Prior to their participation in the study, the researcher explained implications and benefits of Respondents' participation in the study and each participant had completed a consent form.

### **3.9.2 Anonymity**

All information received from participants will be treated as confidential while households were assigned be given pseudo names for anonymity, to ensure that responses provided are not associated with any respondent. Data will be used for academic purposes, while responses will be kept under lock/key for a period of three years before being destroyed.

### **3.9.3 Confidentiality**

The researcher ensured that information provided by respondents will be kept confidential and data will not be availed to anyone than those involved in the study and will only be used for the academic purposes.

### **3.9.4 Plagiarism**

The researcher acknowledged all authors whose research work, articles, journals were used in the study and provided insights in terms of approaches, models, challenges of providing affordable housing to low-income households.

## **3.10 CHAPTER SUMMARY**

This chapter outlined details of how the research was carried out, the methodology adopted and applied, sampling method, research instruments, population, sample, methods implemented in analysing and interpreting data by the study, research design and research ethics that guided the entire study.

## **CHAPTER 4**

### **RESULTS AND DISCUSSIONS**

#### **4.1 INTRODUCTION**

The previous chapter dealt with the research methods that were applied while conducting this study as well as research design; sampling technique; population; sample; research instruments and data collection methods. The current chapter outlines the discussions and outcomes that emanated from observation from study area, semi-structured interviews with households of informal settlements of Tobias Hainyeko Constituency, employees of stakeholder institutions and in-depth interviews with key informants. The findings of the study are presented in accordance with the research objectives, using tables and graphs.

The objectives of the study were mainly to investigate causes of delays for housing delivery amongst residents of informal settlements of Tobias Hainyeko Constituency, Windhoek, Namibia, and further to establish current challenges faced by low-income households when accessing housing in Windhoek, as well as to ascertain the relationship between policies/strategies responsiveness and housing delivery needs for poor households in Windhoek. Furthermore, the study aimed to suggest strategies to improve housing delivery amongst residents of informal settlements and to provide insights into the impact of lack of access to housing, basic facilities and services on urban development amongst low-income households.

This chapter first presents the demographic characteristics of the respondents who are heads of households, key informants and employees of stakeholder institutions, thereafter the chapter presents views of the respondents on causes of delays for housing delivery amongst residents of informal settlements, policy and strategy responsiveness to housing needs for low-income households, challenges faced by low-income households in accessing housing, impact of lack of housing and basic facilities on urban development and proposed strategies for improving housing delivery amongst residents of informal settlements in line with research objectives,.

## **4.2 RESULTS AND DISCUSSIONS OF A HOUSEHOLD INTERVIEW QUESTIONNAIRE**

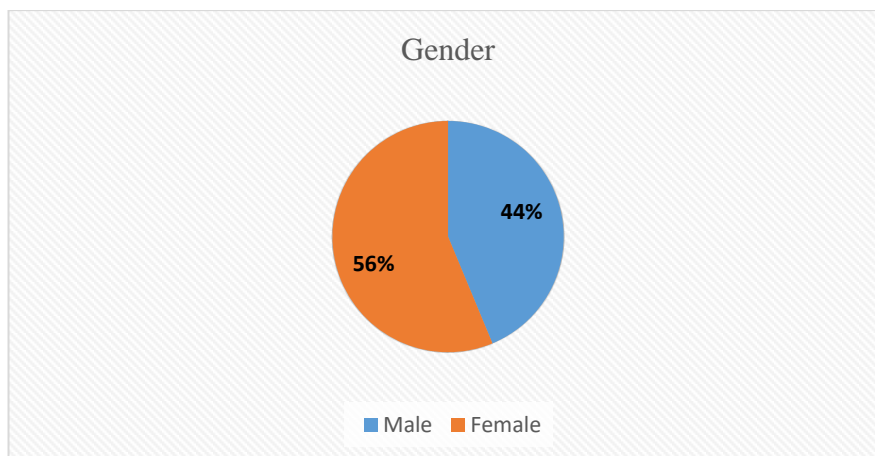
### **4.2.1 Demographic characteristics of household participants**

#### **Response Rate**

From a total sample size of 367, responses were secured from 231 household participants, equivalent 63% response rate.

#### **Gender of a respondents**

From a total household respondents who were interviewed, 56% research participants are females, while 44% participants are males, who are representatives of or heads households and residents of informal settlements of Tobias Hainyeko Constituency, Windhoek.

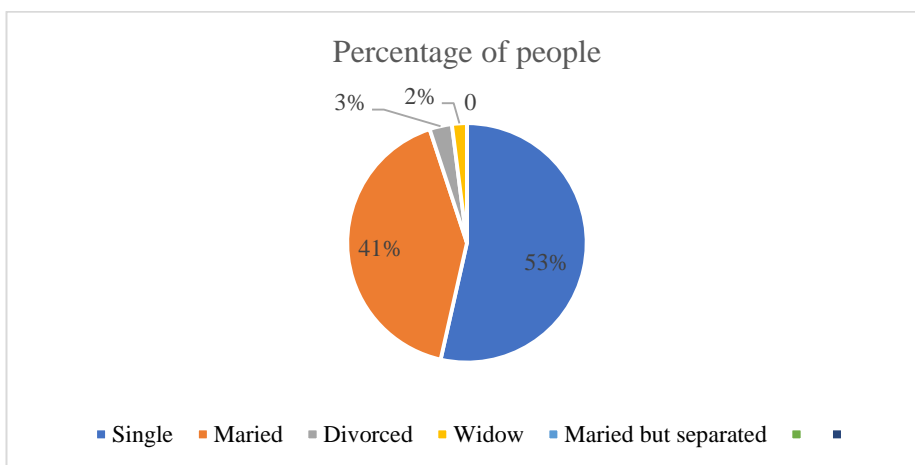


**Figure 4.1: Respondents' gender**

According to the graph above, majority of respondents are predominantly females, constituting 57%, while male respondents constituted 43% of respondents in the study. The high number of female research participants may be attributed to the high number of shacks owned by women in the informal settlements of Tobias Hainyeko Constituency.

**Marital status of respondents**

The sample study comprised of 53% single respondents, followed by 41% married participants, followed by 3% widowed respondents and lastly 2% divorced participants. Therefore, majority of household respondents are single.



**Figure 4.2: Marital status of respondent households**

### Number of dependants

The average size of household is 3 persons per household for all respondents interviewed in informal settlements of Tobias Hainyeko constituency, with the age category of respondents aged more than 55 years recording the highest number of 4 persons per household, followed by 25 to 40 age group averaging to 4 persons, while less than 25 age group recording 3 persons and the 40 to 55 age category recording 3 average persons per household.

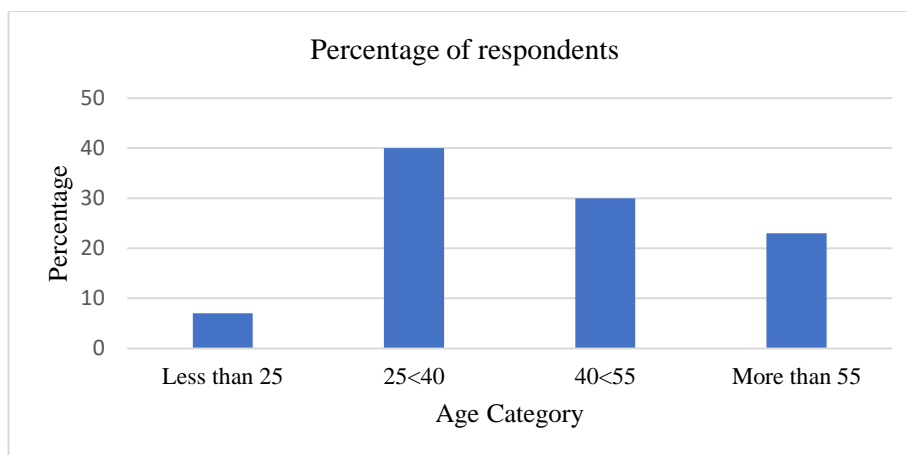
**Table 4.1: Household size in informal settlements of Tobias Hainyeko Constituency**

Age category	No. of households	Percentage	No. of persons	Average household size
<25	15	6.5%	39	3
25<40	92	39.8%	325	4
40<55	70	30.3%	175	3
>55	54	23.4%	235	4
<b>Total</b>	<b>231</b>	<b>100%</b>	<b>774</b>	<b>3</b>

### Age category

The results of the study as illustrated by a graph below outlines that the majority of household respondents are aged between 25 to 40 years, who constituted 40% of respondents, followed by 40 to 55 age category which represents 30% of respondents, followed by respondents who are aged more than 55 years who represent 23%, and lastly 7% respondents aged less than 25 years of age. Respondents in this study are

residents of the informal settlements of Tobias Hainyeko Constituency such as Kili-manjaro; Okahandja Park; Babylon; Oshitenda; Onheleiwa; Okuryangava; One Nation; Ongulumbashe; Mukwanangobe and Ehambo dhaNehale.



**Figure 4.3: Respondents per age category**

#### **Employment status**

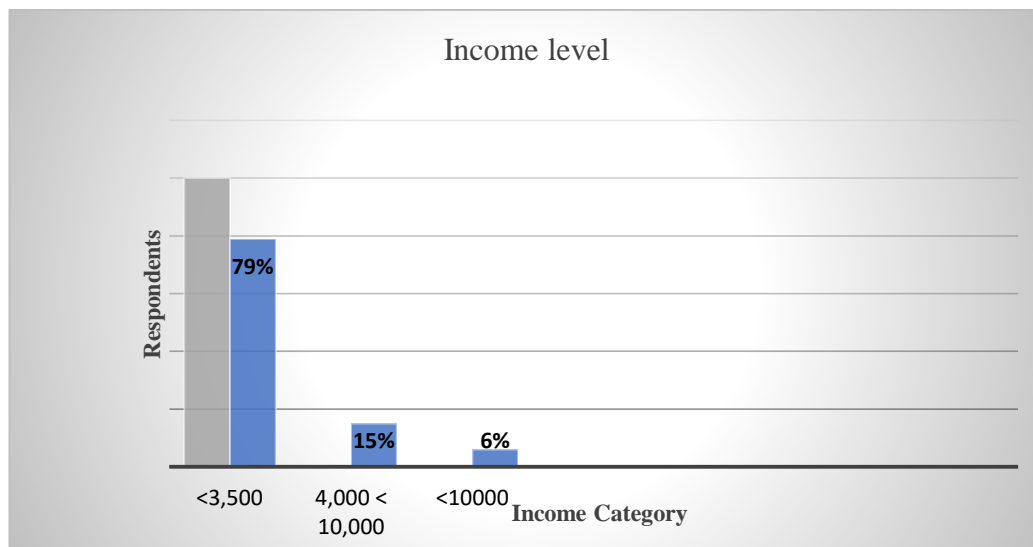
The table below shows that 33% respondents from households are employed, while majority 40% are self-employed, and 26% respondents are unemployed. Furthermore, 29% respondents have spent the last 5 years in their current employment, 18% respondents have spent between 5 to 15 years in their current employment and 26% respondents have spent more than 15 years in their current jobs.

**Table 4.2: Employment status of respondents**

Status	Respondents	5 years	5-15 years	More than 15 years
Employed	33%	30%	44%	26%
Self employed	40%	48%	8%	44%
Unemployed	26%	-	-	-
<b>Total</b>	<b>100%</b>	<b>29%</b>	<b>18%</b>	<b>26%</b>

### Level of income

The majority of sampled population who constituted 79% respondents earn below NAD 3,500 per month and fall within the low-income category, followed by the middle-income category comprising 15% respondents who earn between NAD 4,000 and NAD 10,000 a month and lastly, 6% respondents who form part of the high-income group and earning more than NAD 10,000 per month.



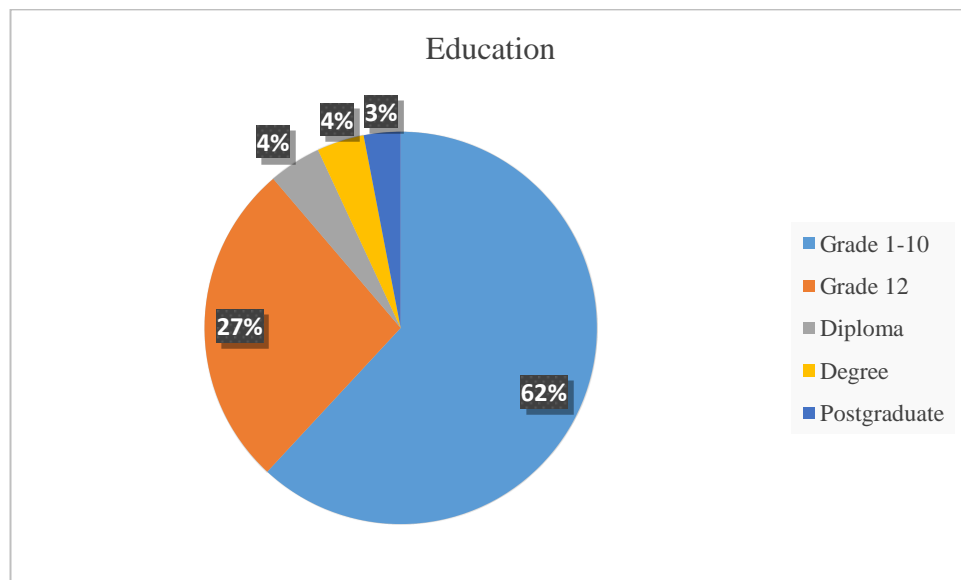
**Figure 4.4: Number of respondents per income category**

Further analysis of the results above show that majority of household participants representing 79% fall within the low-income group, followed by middle- and upper-income category which constituted 15%, and 6% respectively in line with findings of previous studies that residents of informal settlements are predominantly low- and middle-income earners, hence low levels of income and housing affordability amongst households (Chiripanhura, 2018; Mendelsohn, 2017).

### Level of Education

Of the total sample population, majority of household participants constituting 62% had acquired grade 1 to 10 certificate, followed by participants who acquired grade 12 who constituted 27% of household respondents, followed by participants who acquired

either a degree or diploma and constituted 4% each. Lastly, participants who acquired a postgraduate qualification constituted 3% of household respondents.



**Figure 4.5: Respondents' level of education**

#### **Respondents' duration of stay in the area**

According to the results of the study, 8% respondents have stayed in the area for a period less than a year, while 43% who are majority respondents have lived in the area for a duration ranging between 5 to 10 years, followed by 33% participants who have stayed in the area for a duration exceeding 10 years. Lastly, 16% of household participants have lived in the area for a period ranging between 1 to 5 years. Furthermore, despite majority of respondents who resided in the area for a period ranging between 5 to more than ten years, they are unable to secure decent housing and continued to occupy impoverished housing in unplanned areas located in hilly areas and flood plains which were found to be unsuitable for human habitation (Christensen, 2017).

**Table 4.3: Duration of a Respondents' stay in the area**

Respondents' duration of stay in area	Number of respondents	Percentage
Less than a year	19	8%
1 < 5 years	37	16%
5 < 10 years	99	43%
More than 10 years	76	33%
<b>Total</b>	<b>231</b>	<b>100%</b>

**4.2.2 To investigate causes of delays for delivery of housing amongst residents of informal settlements of Tobias Hainyeko Constituency, Windhoek**

**Respondents' awareness of existing community housing initiatives**

A total 26% households are members of the community housing group and have acknowledged to be aware of existence of a community housing group in their area, while 19% respondents are not members but are aware of the existence of a community housing association in their area and lastly, majority 55% households are not aware nor are members of a community housing group in their area. Furthermore, 46% respondents agreed that they were encouraged by representatives from either an NGO, City of Windhoek, MURD as well as office of the Constituency Councillor to proactively participate in identifying their housing needs, while 46% research participants disagreed. The results has demonstrated a fair degree of community awareness and involvement in efforts to deliver decent housing and services to them in order to improve their living conditions.

**Table 4.4: Respondents' awareness of existence of a housing association in the area**

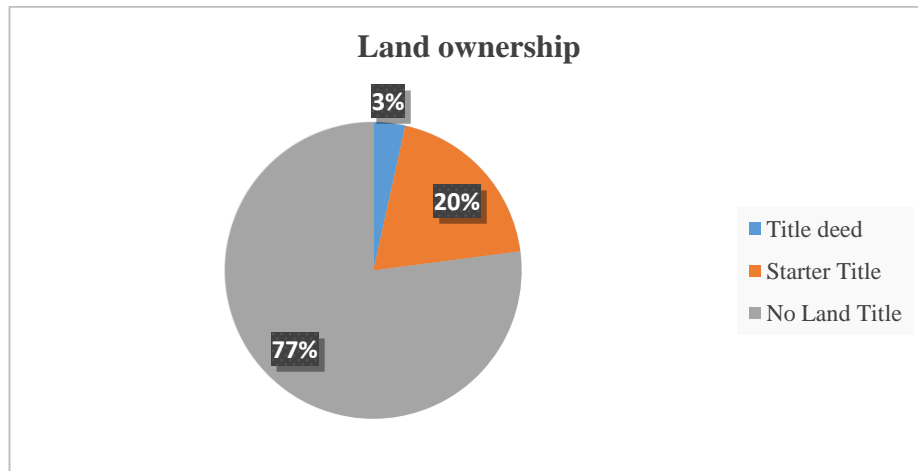
Awareness	# of respondents	Housing project	No housing project
Aware and member	61	53	
Not a member but aware	43	40	
Not a member/ not aware	127	13	107
<b>Total</b>	<b>231</b>	<b>106</b>	<b>107</b>

Furthermore, study results revealed that of the total respondents interviewed, 29% have benefited from land allocation exercise by the City of Windhoek and are currently residing at residential land that underwent a formal town planning exercise and surveying. Furthermore, residences of 10% households who were formally allocated land, have a formal electricity connection. The results of the study have demonstrated that low-income households have limited access to basic services in line with current literature (Mendelsohn, 2017), since only 10% have access to formal electricity connection, while only 29% of households occupied land that underwent town planning processes.

### **Land ownership**

According to the results of study, 3% households have a title deed or freehold titles on the land they are occupying, followed by 20% respondents who possess a starter title or certificate of occupation issued by the City of Windhoek which grants them rights to occupy the land and protection against forced eviction, while the remaining majority

77% respondents have no land title and cannot claim rights on the land they are occupying.



**Figure 4.6: Respondents' land ownership status**

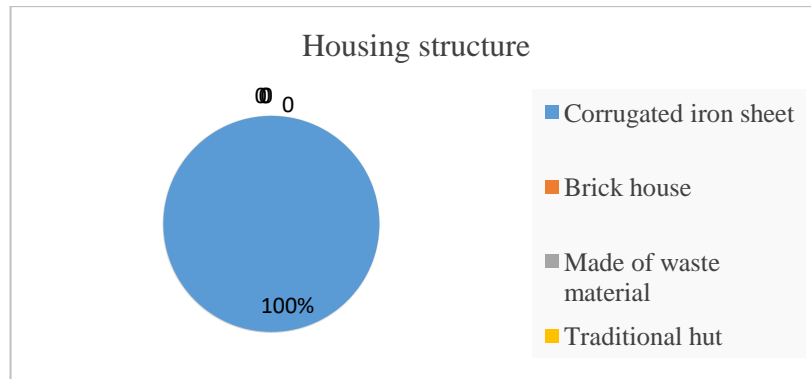
Furthermore, the study results outlined in the figure above show that majority 77% of household respondents have no land title or have no land rights, starter title, or certificate of occupation issued by the City of Windhoek on the municipal townlands they are currently occupying, while 20% of household respondents have a starter title or certificate of occupation. Lastly, only 3% of research participants have a title deed on land they are occupying and constituted the minority of household respondents, which outlines the lack of tenure security amongst majority households residing in informal settlements in accordance with findings of recent studies (Remmert, Ndhlovu, 2018; Asino & Christensen, 2018).

The absence of tenure security therefore denies the poor one of their most important investment opportunities, limiting economic development options, and maintaining current vulnerability and poverty, while children from homes denied investments in land are at a competitive disadvantage with those in the formal parts of towns that

inherit legally recognized, and therefore valuable property (Mendelsohn, 2017). According to previous housing studies conducted in Namibia, Africa and across the globe, the absence of tenure security was found to constrain the delivery of decent and adequate housing to poor households residing in informal settlements, who occupied unplanned townlands without basic services and which they do not legally own (Wakaba, 2018; Nzau & Trillo, 2020; Delgado *et al.*, 2020).

### **Form of housing structure**

All research participants interviewed live in a shack made of corrugated iron sheet with concrete flooring inside, while none of household respondents are residing in shacks made of waste materials or brick house or traditional hut or tent as outlined in figure 8 below. Furthermore, 91% households are residing in shacks which they own, while 9% households do not own the shack they are residing in and were therefore renting. According to the Asino & Christensen (2018), housing made of corrugated iron sheets is regarded as unsuitable housing, but was found to be the dominant form of housing in Windhoek's informal settlements due to associated low costs and convenience during households' relocation (Mendelsohn, 2017). The delay in the delivery of housing and services to informal settlements is attributed to the lack of planned townland and lack of basic of services and infrastructure in informal settlements (Delgado *et al.*, 2020).

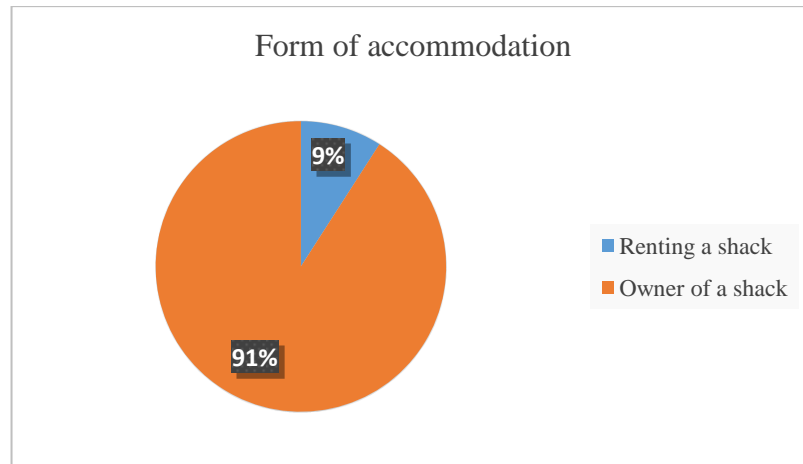


**Figure 4.7: Respondents’ form of housing structure**

**Form of accommodation**

The study results as illustrated in figure 4.8 below show that 91% household respondents own a shack where they reside, while some households have responded to an income opportunity to supplement their earnings with rental income, hence offered their shacks for rent to 9% of household respondents, who are currently renting due to lack of decent and affordable housing for either purchase or rent.

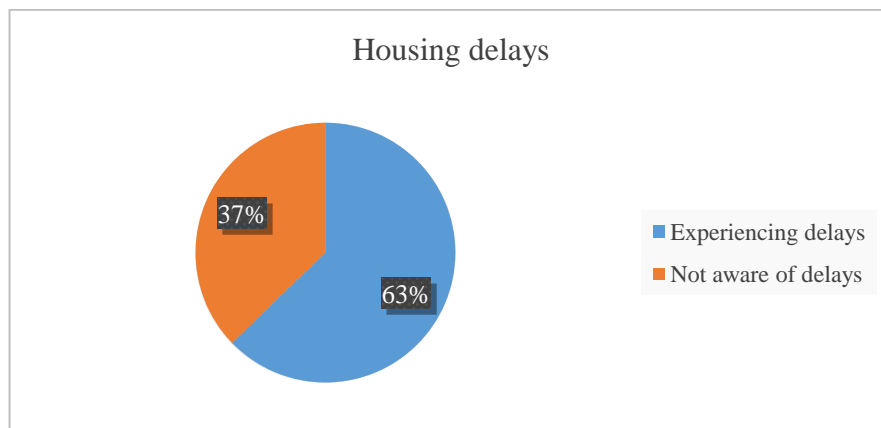
Furthermore, the monthly housing rent paid by various households interviewed ranges between NAD 250 to NAD 1,000, and the rental expense is proportional to the size of a shack, services available, such as water and electricity as well as shack’s proximity to road networks and workplaces (Mendelson, 2017). The renting population interviewed comprise of 55% households paying NAD 500 monthly rent, followed by 30% households paying NAD 250 monthly in rent, and lastly, 15% household respondents paying NAD 1,000 monthly rent.



**Figure 4.8: Respondents' form of accommodation**

**Provision of affordable housing**

According to all household participants, no formal housing units were provided in their informal settlements. Furthermore, respondents representing majority 63% households have agreed that they are experiencing delays in accessing formal housing units, while 37% of household respondents are not aware of any delays experienced in terms of housing delivery in the area as illustrated in the picture below.

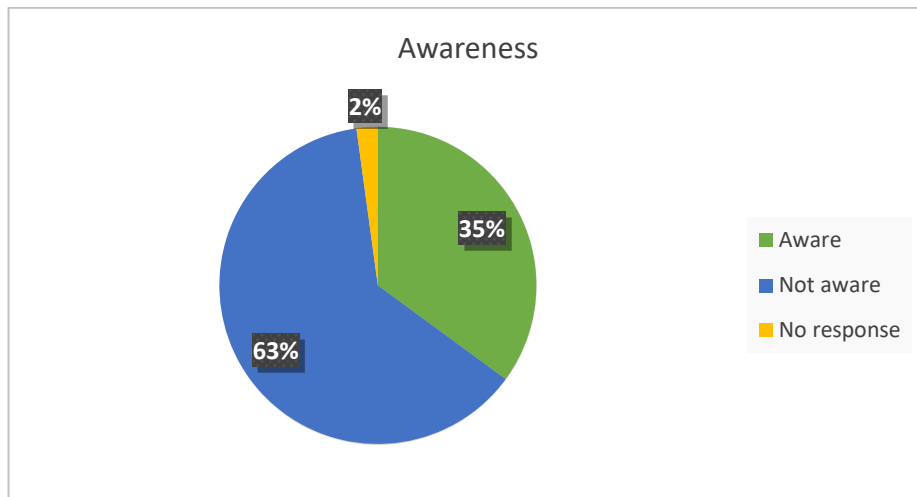


**Figure 4.9: Respondents' views on prevalence of housing delivery delays**

Findings of previous studies revealed that housing initiatives have either failed or delivered minimal housing output below target and growing proportion of Namibian population with low average incomes is residing in informal settlements (Chiripanhura, 2018).

### Access to finance

Of the total research participants, 23% have applied for funding to benefit from existing Build Together Programme with the City of Windhoek, and 13% applicants interviewed are still awaiting reply from City of Windhoek, while 10% applicants have received an unfavourable reply due to the lack of suitable or serviced land as well as due to affordability issues. The findings of previous studies also attributed the lack of housing to the lack of access to finance amongst 70% low-income households and residents of informal settlements (Remmert & Ndhlovu, 2018; Asino & Christensen, 2018; Chiripanhura, 2018).



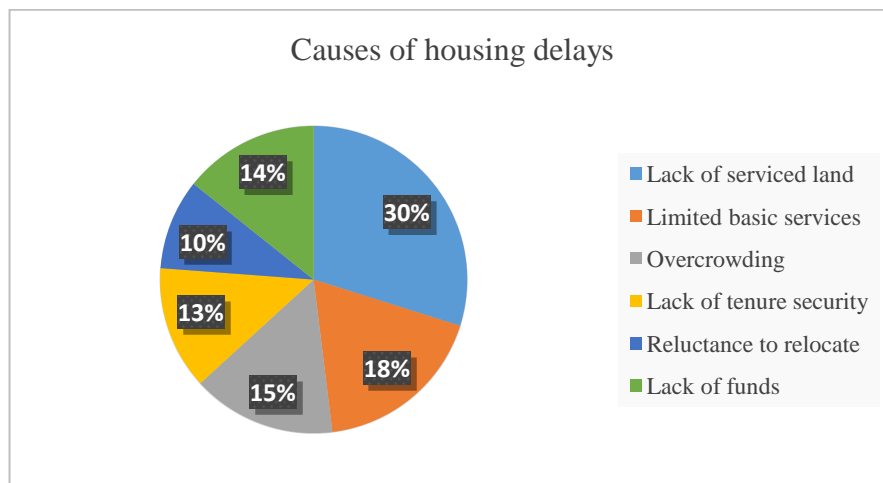
**Figure 4.10: Respondents' awareness of bank's requirements for housing finance**

Furthermore, 63% respondents are not aware of what banks and other financial institutions require when applying for financial assistance or housing loan, while 35% research participants are aware of what banks and financial institutions require when applying for housing loan, and no responses were secured from 2% research participants in relation to household awareness on bank requirements for finance.

### Housing delivery delays

Majority of research participants constituting 30% of household respondents have identified the lack of serviced land to have contributed to delays in housing delivery,

followed by 18% respondents who pointed out the limited availability of basic services in informal settlements, while 15% of households attributed housing delivery delays to overcrowding, Furthermore, 13% respondents attributed housing delays to a lack of formal land ownership or tenure security, with 14% opted for lack of funds to develop or upgrade informal settlements and lastly, 10% respondents who have attributed housing delays to the reluctance of residents to relocate to other reception areas with more or similar services during re-demarcation of plots. The figure below outlines various causes of housing delivery delays amongst residents of informal settlements of Tobias Hainyeko Constituency as identified by respondents in the study area.



**Figure 4.11: Causes of housing delivery delays amongst residents of informal settlements**

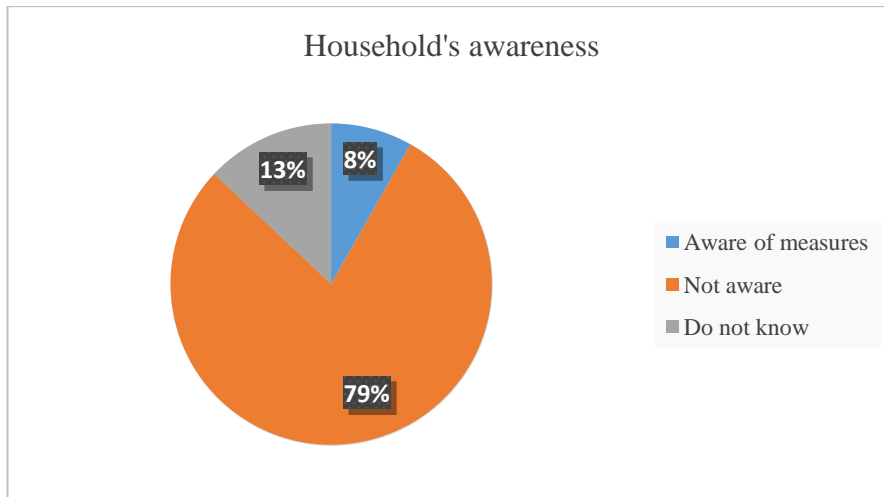
Studies attributed the delays for housing delivery and poor living conditions amongst inhabitants of Windhoek’s informal settlements to lack of serviced land, basic infrastructure and services (Delgado *et al.*, 2020; Remmert & Ndhlovu, 2018). The property rights and secure tenure are fundamental for poverty reduction and to underpin economic development, social inclusion and sustainable development (Christensen,

2017), while tenure insecurity was found to be the indicator for high levels of urban informality in Namibia's informal settlements (Mendelsohn, 2017).

Of the total households participants, 81% respondents view the delivery of housing within informal settlements of Tobias Hainyeko Constituency as having been delayed, considering the number of years that lapsed while facing a similar state of unsuitable housing and lack of basic services such sanitation, water and electricity and are currently relying on shared water points, shared ablution facilities and illegal electricity connection while 19% respondents disagreed. Studies found that the delivery of decent housing amongst low-income earners continued to be delayed, despite existence of appropriate institutional, policy and legal frameworks as well as investments made in order to provide decent housing units (Wakaba, 2018; Remmert & Ndhlovu, 2018)

#### **Awareness of measures being implemented**

Respondents representing 79% of sample population are not aware of any measures being implemented to address delays being experienced in terms housing delivery to residents in their informal settlement, while 8% are aware of measures being implemented to address housing delivery delays in their areas. Lastly, 13% of households replied that they do not know or have no idea as illustrated in a graph below.

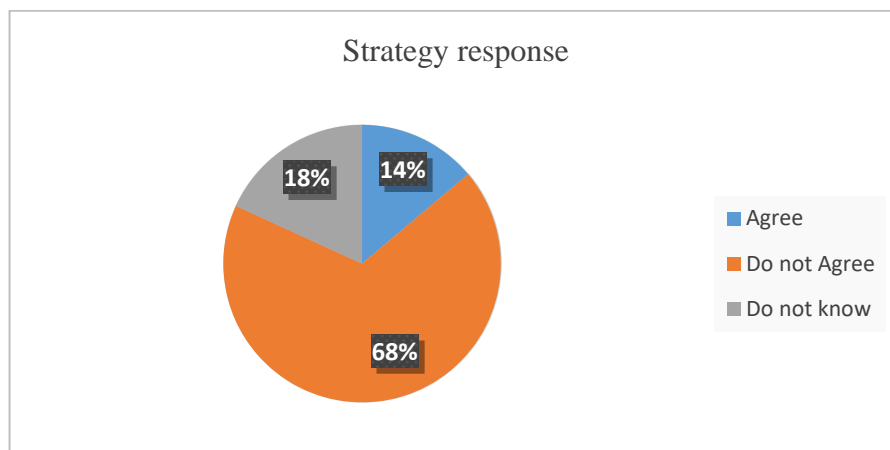


**Figure 4.12: Respondents' awareness of measures implemented to address housing delivery delays**

**4.2.3 To ascertain the relationship between policies responsiveness and housing delivery needs for poor households in Windhoek.**

The study has also investigated whether household participants are aware of existence of strategies, plans and policies aimed to address housing needs and whether respondents are aware of the provisions for housing delivery to low-income households. The study results show that 10% respondents are aware of existence of current housing plans, strategies and policies in terms of housing provision in Windhoek, while 90% participants who constituted majority of respondents are not aware of current housing policies, strategies and plans in terms of their provisions for delivery of housing to low-income areas in Windhoek. Lastly, majority of research participants constituting 68% of respondents disagreed that more houses and serviced land were delivered under the current housing policies, plans and strategies, while 14% agreed and lastly 18% have no knowledge whether houses and serviced land were delivered by housing stakeholders. The results are outlined in a figure below have pointed out how respondents perceive responsiveness of various housing strategies, policies, plans, programmes and

projects currently being embarked on by housing stakeholder institutions in terms of providing adequate and affordable housing and land to shelter low-income households residing in informal settlements of Tobias Hainyeko Constituency, Windhoek. Majority households perceived the policies and strategies as not responsive to their current housing needs. Results of previous studies revealed that housing initiatives failed to deliver housing, serviced land, basic services and infrastructures to low-income households residing in informal settlements or achieved minimal output (Delgado, 2018; Nzau & Trillo, 2020), while impoverished housing made up a sizeable type of housing for a number of households in Namibia (Remmert & Ndhlovu, 2018) and constituted about 65.8% of housing in Tobias Hainyeko Constituency (NSA, 2011).



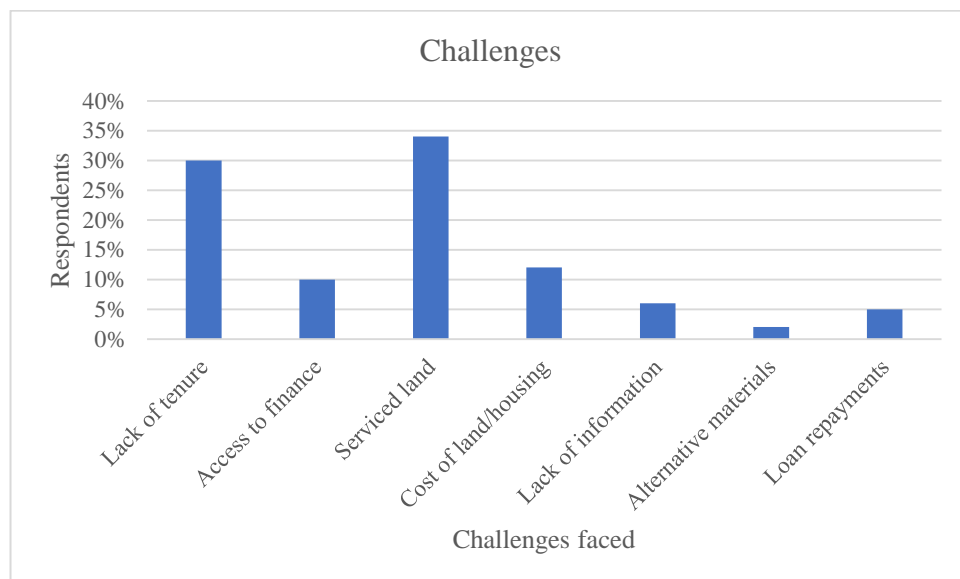
**Figure 4.13: Responsiveness of current policies and strategies**

#### **4.2.4 To establish current challenges faced by low-income households to access housing in Windhoek**

Majority respondents, constituted by 88% households have admitted to have faced challenges in accessing formal housing units and residential land, while 12% respondents disagreed to have faced challenges in accessing housing and land. Households have outlined a wide range of challenges they are currently facing in accessing housing

and residential land in their areas and attributed the situation to lack secure tenure, high cost of housing and serviced land, lack of access to finance, lack of serviced land, lack of information and lack of alternative building materials or methods.

The figure below shows challenges identified by household respondents in accessing housing and land during the study. The results below show that 30% research participants attributed their demise to the lack of secure tenure, while majority 34% respondents attributed their lack of housing to lack of serviced land in the area, 12% have pointed to the high cost of land and housing, 10% attributed this to lack of or limited access to finance, 6% due to lack of information, 5% due to unfriendly loan repayment terms and lastly, 2% attributed their housing situation to lack of alternative building materials or methods for construction.



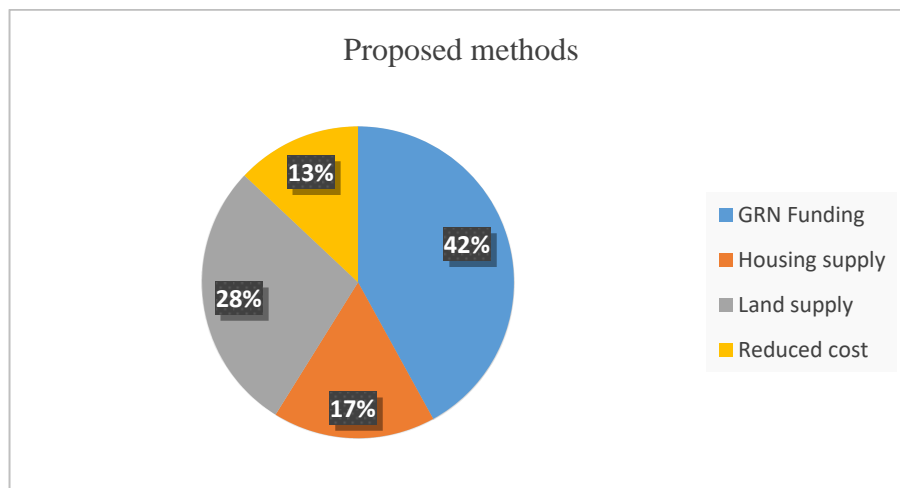
**Figure 4.14: Challenges faced by low-income households in accessing housing**

Previous studies also attributed the lack of housing amongst residents of informal settlements to unavailability of serviced land, unaffordability of housing and slow pace of land delivery (Asino & Christensen, 2018; Mendelsohn, 2017), while other studies

attributed the housing challenge to the lack of planned areas, tenure insecurity, lack of alternative technology and lack of access to finance amongst low-income households (Delgado *et al.*, 2020; Remmert & Ndlovu, 2018; Chiripanhura, 2018).

### **Proposed measures to address housing challenges**

According to the study results as illustrated in figure 4.15 below, majority of household participants who constituted 42% proposed an increased Government funding for low-income housing initiatives as a possible solution to address the current housing backlog and lack of serviced land amongst low-income households and residents of informal settlements.



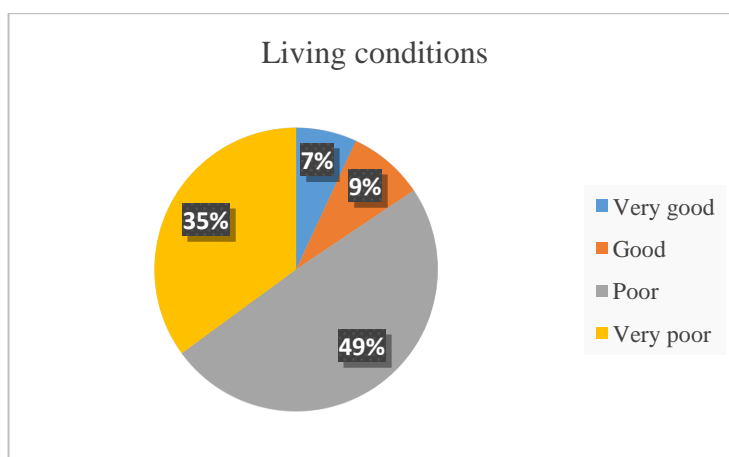
**Figure 4.15: Proposed solutions to address challenges to access housing**

Furthermore, 17% of respondents have suggested increased housing supply, while 28% participants have opted for supply of residential land, and 13% have suggested a reduced cost of housing units as a possible intervention. Household respondents disagreed that house prices in Windhoek are affordable with majority 95% of sample population.

#### 4.2.5 To provide insights into the impact of lack of access to housing, basic facilities and services on urban development amongst low-income households

##### Respondents' living conditions

Results of the study show that majority households constituting 49% of respondents believed and described their living conditions as poor, followed by 35% of respondents who described their living conditions as very poor, while 9% defined their living conditions as good and lastly, 7% households believe the living conditions of residents of informal as very good. The results are also depicted in figure 4.16 below



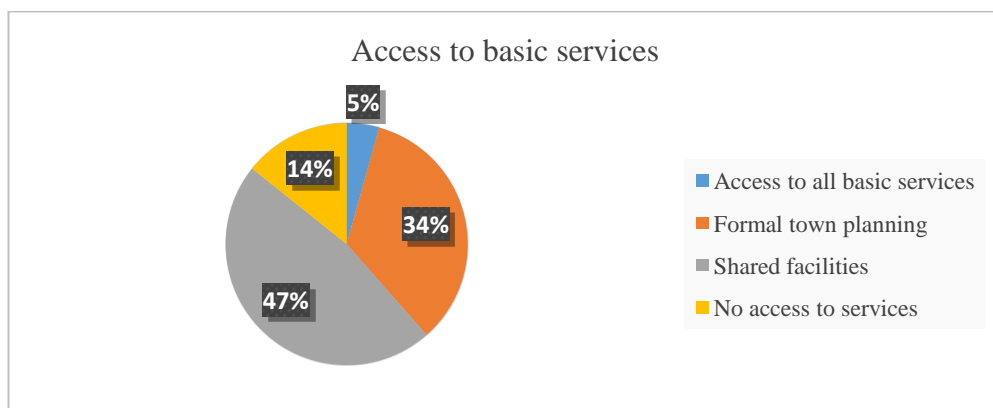
**Figure 16: Respondents' living conditions**

##### Accessibility of basic services

According to most research participants, accessibility of basic services such water, sanitation, electricity, refuse removal as well as availability and accessibility of basic infrastructure such as water, sewer, ablution, electricity reticulation networks and road infrastructure is limited in the informal settlements of Tobias Hainyeko Constituency. The findings of other studies revealed that residents of informal settlements are faced with poor living conditions such as limited availability of services, overcrowding and

poor health due to lack of basic infrastructure (Mendelsohn, 2017; Remmert & Ndlovu, 2018; Wakaba, 2018).

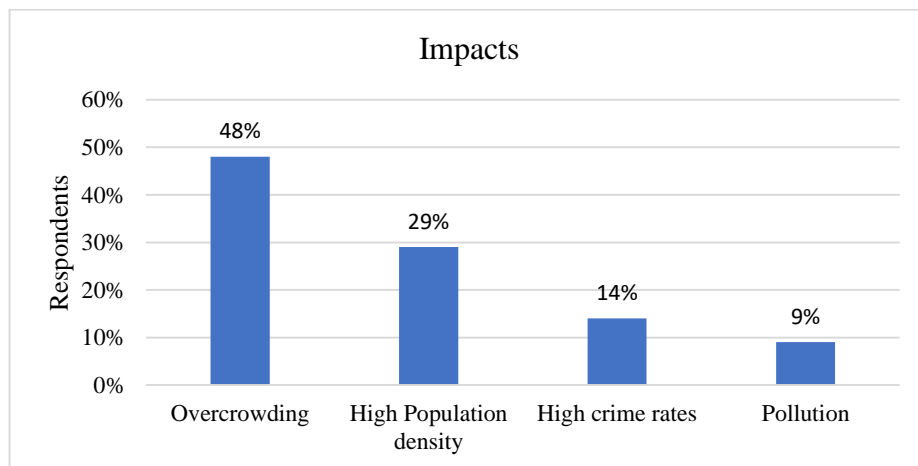
Only 5% of respondents interviewed in Tobias Hainyeko Constituency’s informal settlements have access to basic services such as water, electricity, refuse removal, flushing toilets, street lights and road infrastructure within their residences, while 34% of Respondents’ residences underwent formal town planning as well as subdivision and have access to electricity as well weekly refuse removal services, but are without access to water and flushing toilets within these residences. Existing literature further attributed the lack of basic services and poor housing conditions to the lack of planned areas or townlands that underwent town planning and subdivision processes (Mendelsohn, 2017). Furthermore, 47% of respondent households made use of community water points to access water as well community ablution facilities. Lastly, 14% of respondents have no access to sanitation health, education, water, electricity, roads as well as ablution facilities and use bushes when nature calls. Access to basic services is an indicator used to assess accessibility of services such as water, sanitation, electricity and transport amongst residents as well as their living conditions (Mendelsohn, 2017; NSA, 2017).



**Figure 4.17: Respondents’ access to basic services**

### **Impact of lack of affordable housing on respondents' living conditions**

Respondents are of the opinion that the lack of affordable housing and serviced land have negatively impacted their living conditions with the majority 48% respondents attributing it to overcrowding in their areas, followed 29% respondents who believe it has caused high population density, while 14% research participants have attributed the lack of housing and serviced land to high crime rates in their areas. Lastly, 9% research participants attributed the high degree of pollution in their area to the lack of formal housing units and serviced land. Previous studies found that lack of decent housing and basic services amongst residents of Windhoek's informal settlements largely contributed to poor living conditions such as lack of hygiene, safety risks for women when using the bush at night to relieve themselves and ill-health amongst children and were therefore found to have negatively impacted households' safety and health (Mendelsohn, 2017)

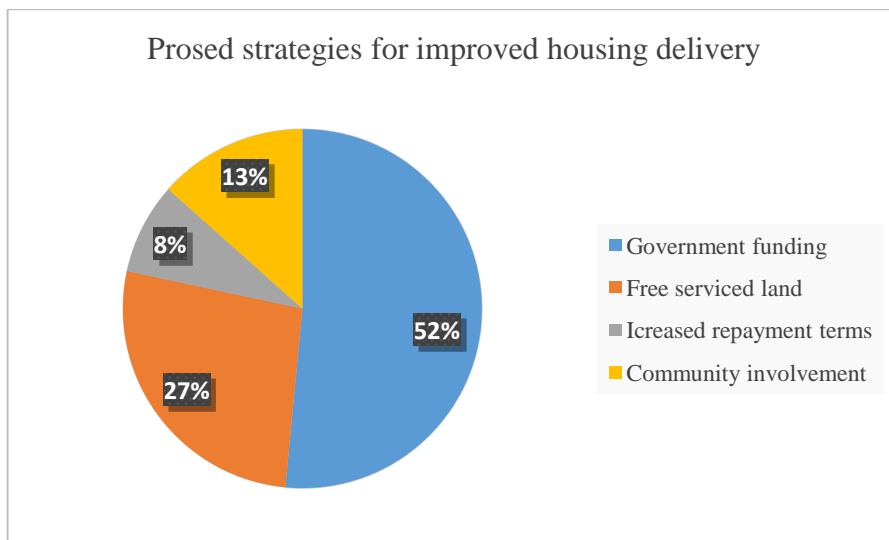


**Figure 4.18: Impact of a lack of housing on Respondents' living conditions**

### **Strategies to improve housing delivery amongst residents of informal settlements.**

As a means of improving future housing and land delivery, majority of respondents, who constituted 52% household participants have opted for increased Government

funding for low-cost housing initiatives aimed to provide housing units and serviced land to low-income households, as an ideal measure to address housing and land delivery backlogs. Furthermore, 27% of households opted for the provision of free serviced land or rental housing in order to address current housing and land deficits, 8% opted for increased repayment period for housing loans, while 13% of respondents have suggested an increased involvement of beneficiary community in initiatives related to housing and land provision to low-income households. Unavailability of serviced land amongst was found to constrain housing provision amongst low-income earners (Mendelson, 2017; Chiripanhura, 2018) and while increased funding for upgrading and formalising informal settlements was proposed in addressing housing delivery challenges such as unaffordability of housing and land offered by the market, tenure insecurity, lack of basic services and infrastructures, poor sanitation and poor living conditions faced by residents of informal settlements (Asino & Christensen, 2018; Bah *et al.*, 2018; Jones, 2020; Wetzstein, 2017).



**Figure 4.19: Approaches for improved housing delivery amongst low-income households**

### 4.3 RESULTS AND DISCUSSIONS OF QUESTIONNAIRE FOR EMPLOYEES OF STAKEHOLDER INSTITUTIONS

#### 4.3.1 Introduction

The researcher approached five (5) institutions such as City of Windhoek, NHE, MURD, SDFN/NHAG, which were considered relevant to provide required input for the purpose of this housing study, because of their direct involvement in the development and upgrading of informal areas as well as provision of serviced land and housing units to low-income households in Windhoek's informal settlements. Questionnaires were developed in line with research objectives and were distributed to twenty (20) employees, while responses were secured only from 18 respondents, constituting a 90% response rate, who are directly involved in the day-to-day management of initiatives related to the provision of housing and serviced land to low-income households. Of the total 18 research participants from stakeholder institutions, six or 33% are females while 12 or 67% are males constituting a largest share of respondents. Furthermore, 7 respondents are aged 25 to 40, while 8 respondents are aged 40 to 55 years, and lastly 3 respondents are aged more than 55 years as outlined by the results of study in table 5.

**Table 4.5: Respondents' gender and age category**

Age	Male	Female	Total	Percentage
25>40 years	5	2	7	39%
40 >55 years	5	3	8	44%
< 55 years	2	1	3	17%
<b>Total</b>	<b>12</b>	<b>6</b>	<b>18</b>	<b>100%</b>

### Respondents' job categories

Lastly, 45% respondents are below management while only 22% respondents are at management level as outlined in a table 33% below containing various respondents from different stakeholder institutions.

**Table 4.6: Job titles for respondents from housing stakeholder institutions**

Institution	Respondents' position/job title	No. of people	%
City of Windhoek	Strategic Executive: Housing, Property Management & Human Settlements; Strategic Executive: Urban & Transport Planning; Section Head: Property; Assistant Community Development Officer; Sectional Head: Settlements Development; Town Planning Technician; Sectional Engineer: Housing; Community Development Officer; Chief Engineer: Systems and Protection	9	50%
NHE	Regional Manager	1	5%
SDFN/NHAG	Coordinator: Community Land Information Programme	1	5%
MURD	Control Administrative Officer x2; Senior Administrative Officer x2; Deputy Director: Housing x1; Accountant x1; Artisan x1	7	40%
<b>Total</b>		<b>18</b>	<b>100%</b>

### **Respondents' duration in employment**

According to study results 5 respondents aged 25 to 40 years, have been in their current position for a period ranging between 5 to 10 years, while 2 have been in their current position for more than ten years. Furthermore, 4 employees aged 40 to 55 years as well as another aged more 55 years have been in their current position for a period ranging between 5 to 10 years, while 5 respondents aged 40 to 55 years and another aged more than 55 years have been in their current position for more than ten years as presented in table 4.7 below.

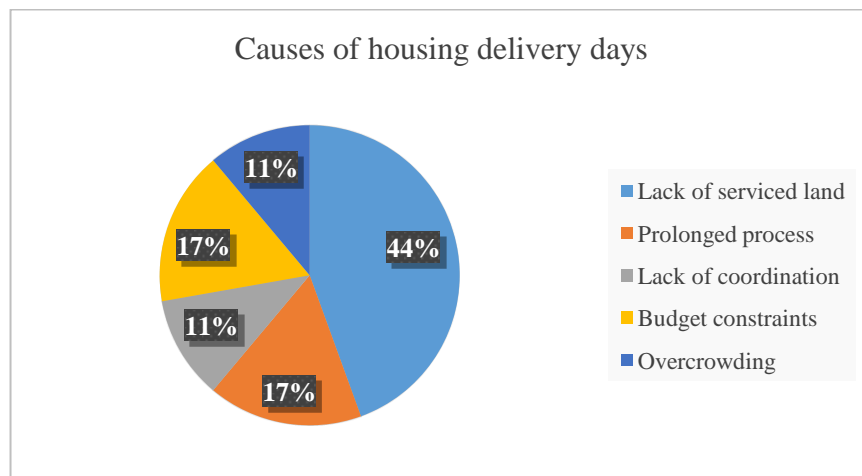
**Table 4.7: Respondents' duration in their current position**

	<b>Employee's duration in the current position</b>			
<b>Age</b>	<b>Less than 5years</b>	<b>5 – 10 years</b>	<b>More than 10 years</b>	<b>Total</b>
>25 years	0	0	0	0
25>40 years	0	5	2	7
40>55 years	0	4	5	9
< 55 years	0	1	1	2
<b>Total</b>	<b>0</b>	<b>9</b>	<b>9</b>	<b>18</b>

### **4.3.2 To investigate causes of delays for housing delivery amongst residents of informal settlements.**

All research participants from stakeholder institutions acknowledged that their institutions are experiencing delays in a quest to provide formal housing units and serviced land to low-income households, who are residing in informal settlements. Most respondents who constituted 44% attributed delays to a lack of serviced land in low-

income areas, 17% participants attributed delays to prolonged land delivery process from planning until the land is fully serviced, 11% respondents attribute delays due to lack of coordination or communication amongst stakeholders, 17% respondents attributed delays to budget constraints which resulted in limited availability of serviceable land, 11% participants attributed delays to overcrowding which caused high density of structures in unplanned areas and limited cooperation from affected communities during proposed relocations and demarcations (CoW, 2020).



**Figure 4.20: Delays of housing and land delivery in informal areas**

### **Corrective measures implemented**

As part of its corrective measure to address continuous delays being experienced in both housing and serviced land delivery, the City of Windhoek has embarked on incremental housing development initiatives such as the Informal Settlements Upgrading Programme with both affected communities and housing stakeholder institutions such as NHE, Shack Dwellers Federation/Namibia Housing Action Group and Ministry of Urban and Rural Development. The City of Windhoek had further introduced and adopted a pre-allocation of un-serviced residential land concept which advocates for

issuance of certificates of recognition of occupation for low-income areas. Furthermore, City of Windhoek continued to acquire adjacent farmland such as Mix Settlement and Groot Aub to expand the city's boundaries and had implemented a housing project for informal settlements and embarked on continuous community engagements in order to address housing and land delivery matters amongst low-income households.

The City had further developed and adopted an Ultra-Low-income Housing model which is associated with low costs, low interest rates and offers a variety of payment options for housing loans to potential beneficiaries including low-income households and residents of informal settlements. The National Housing Enterprise has joined hands with City of Windhoek in an effort to fast-track the formalisation of land ownership for potential beneficiaries and delivery of housing to needy households.

In view of the challenges or delays being experienced by the Shack Dwellers Federation in providing affordable housing such as delays associated with serviced land delivery for NHAG members and delays associated with municipal compliance processes, the organisation and beneficiaries have embarked on continuous high-level engagements with stakeholders such as the Office of the President, MURD and City of Windhoek in order to overcome shortcomings.

### **Roles and activities performed by stakeholder institutions**

The City of Windhoek provide formal housing units and residential land to low-income households who resides in the informal settlements through budgetary allocations for land delivery and basic infrastructure provision; management and disbursement of loans for low-income initiatives; coordination and management of various low-income housing initiatives such as the Build Together Programme; town planning and technical services; ensuring compliance and adherence to applicable housing legislations

and standards within city's boundaries and lastly facilitates the implementation of National Housing Policy. The National housing Enterprise provides funding in the forms housing loans for aspiring home owners and funding for construction of houses as well as construction of bulk services for sewer, water, electrical reticulation networks and road network infrastructure in various township to facilitate the delivery of both housing and residential land to low-income households. The Ministry of Urban and Rural Development plays a role in ensuring that appropriate housing legislations, guidelines and standards are developed, reviewed and complied with. Furthermore, MURD makes budgetary provision to Local Authorities, Regional Councils and Shack Dwellers Federation of Namibia/Namibia Housing Action Group in order to facilitate the construction of bulk services, upgrading of informal settlements, and provides housing finance through Build Together Housing Programme to Local Authorities and Shack Dwellers Federation of Namibia for the construction of low-cost urban housing.

**Table 4.8: Roles and activities performed by stakeholder institutions in providing housing**

<b>Organisation</b>	<b>Housing delivery roles/activities being performed</b>
City of Windhoek	<ul style="list-style-type: none"> <li>• Financing, technical support, land delivery, Infrastructure provision, town planning,</li> <li>• Compliance, housing policy implementation.</li> </ul>
NHE	<ul style="list-style-type: none"> <li>• Financing,</li> <li>• Housing construction.</li> </ul>
MURD	<ul style="list-style-type: none"> <li>• Housing policy implementation</li> <li>• Financing</li> <li>• Infrastructure provision, town planning</li> </ul>
SDFN, NHAG	<ul style="list-style-type: none"> <li>• Financing,</li> <li>• Housing construction</li> <li>• Technical support</li> </ul>

The Shack Dwellers Federation of Namibia/Namibia Housing Action Group facilitates construction of low-cost housing for low-income households and construction bulk services as well administers and coordinates house financing for low-income households. Furthermore, the Federation offers technical support for both housing and land delivery to low-income households in various urban centres countrywide.

### **Housing initiatives by stakeholder institutions**

According to research participants, City of Windhoek is currently embarking on informal settlement upgrading which involve the town planning, subdivision, design and construction of bulk services such as water, electricity, sewer, road infrastructure and storm water reticulation networks. Furthermore, as part providing electricity to affected areas, City of Windhoek has joined hands with NamPower to electrify more than 1,000 households in Windhoek's nine (9) informal settlements in order to improve their lives through access to electricity, while 500 households had so far benefited from the programme.

The City of Windhoek further partnered with NHE, MURD and Khomas Regional Council to provide housing units of different sizes and affordability levels to 2,000 households in Windhoek. The National Housing Enterprise jointly with MURD currently provides affordable housing units to low-income households through a Build Together Housing Programme and provides funds to subsidise the cost of land as well as construction costs for residents of informal settlements.

The Shack Dwellers Federation of Namibia and Namibia Housing Action Group have embarked on upgrading of informal settlements through the Community Land Infor-

mation Programme, which provides for town planning services such as mapping, surveying, land use plan, re-blocking or realignment and service layout plan for water and sewer reticulation networks, excluding road infrastructure and electrical reticulation.



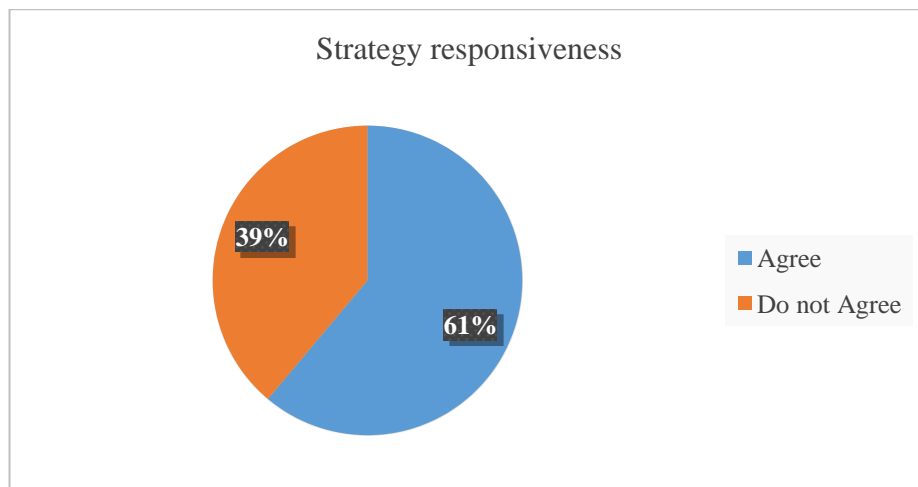
**Figure 4.21: Electrification of 100 households by NamPower in Kilimanjaro location**

#### **4.3.3 To ascertain the relationship between policies responsiveness and housing delivery needs for poor households.**

##### **Policy responsiveness**

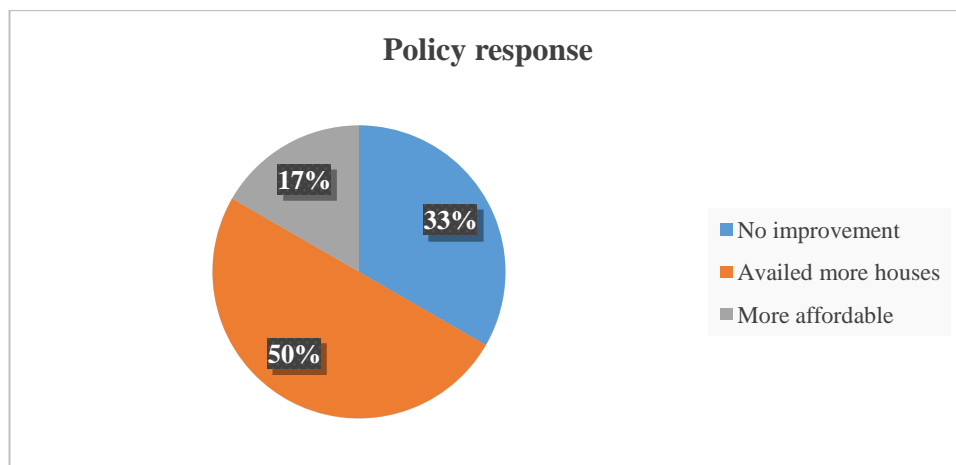
Results show that 61% of all research participants from stakeholder institutions believed that the current policies and strategies adopted by Government, City of Windhoek and National Housing Enterprise are not responsive to the housing needs amongst low-income households. However, 39% of respondents agreed that the current policies are responsive, however due to financial constraints faced by City of Windhoek, MURD, SDFN and NHE, planned targets for housing and land delivery were not met as intended. The results of the study are presented in a figure 4.22 below. Housing initiatives embarked on by Governments and housing stakeholder institutions either

failed to deliver housing units and serviced land to low-income households or delivered minimum units far below target and are unable to match the growing housing demand due to budget constraints (Remmert & Ndhlovu, 2018). Majority households continued to be without access to housing and basic services such water, electricity, refuse removal, sanitation and tenure security in Windhoek's informal settlements (Chiripanhura, 2018, Delgado, *et al.*, 2020)



**Figure 4.22: Respondents' views on policy and strategy responsiveness to housing needs**

Further analysis show that majority 50% respondents believe that current housing policies and strategies have made more houses available, while 33% believe that they have not improved the housing delivery situation, and lastly 17% respondents believe that these policies made houses and land more affordable. Impoverished housing continued to make up a sizeable housing type for many households in Windhoek's informal settlements a situation that led to increased growth of informal settlements (Remmert & Ndhlovu, 2018; Mendelsohn, 2017).



**Figure 4.23: Respondents' views on housing policies and strategies**

### **Performance of housing initiatives by stakeholder institutions**

The overall performance of housing initiatives for the City of Windhoek were rated as poor by respondents, while the city only managed to provide 320 formal housing units and 600 serviced land for all income categories during the past five-year period (2017 to 2021). The City of Windhoek had delivered a total of 78 housing units and residential land to households residing in Okuryangava Area, Tobias Hainyeko Constituency, while 220 serviced land and housing units were availed to households residing in Greenwell Matongo and Freedomland locations, outside the Tobias Hainyeko Constituency. During the past 5-year period (2017-2021), a total of NAD 330 million was invested towards delivery of housing and residential land by the City of Windhoek, of which NAD 70 million and NAD 260 million were spent during 2020 and 2021 respectively.

There are currently 9,000 households facing an acute housing shortage in the informal settlements of Tobias Hainyeko Constituency, who are part of the total 37,000 households in Windhoek's informal settlements in dire need of housing and serviced land. Furthermore, 70% of respondents rated the City's overall performance in delivering

housing and residential land to low-income households as poor, while 20% of respondents rated the city's performance as very poor and rated good by 10% of research participants. The City's overall poor performance was attributed to challenges such as budget constraints, lack of serviced land, high demand for land and housing amongst low-income households, town planning delays, limited support from central Government or NGO's, and an unfriendly legislative framework.

The performance of housing initiatives for Shack Dwellers Federation of Namibia and Namibia Housing Action Group were rated as good while the overall performance of the organisation in delivering housing units and residential land was rated as very good by a research participant, while the organisation has recorded a housing backlog of 1,700 amongst its membership which persisted during 2021 as a result of budget constraints. SDFN has provided housing units and land in Havana and Otjomuise areas, and has estimated that currently there are 68,000 low-income households in need of both housing and land in Windhoek's informal settlements, while the organisation is currently challenged by continuous influx of people into informal settlements, limited government financial support, lack of serviced land and budget constraints.

Most research participants constituting 86% rated performance of housing initiatives for Ministry of Urban and Rural Development as good while 14% rated the Ministry's housing initiatives as poor. Research participants further rated the Ministry's performance in respect of housing and serviced land delivery to low-income households as good, despite not meeting planned targets as a result of budget constraints. The overall performance of NHE in delivering both land and housing to low-income households was rated as poor by research participants despite managing to deliver 160 housing units to 160 households during the past 5 years (2017 to 2021), in Havana, Goreangab

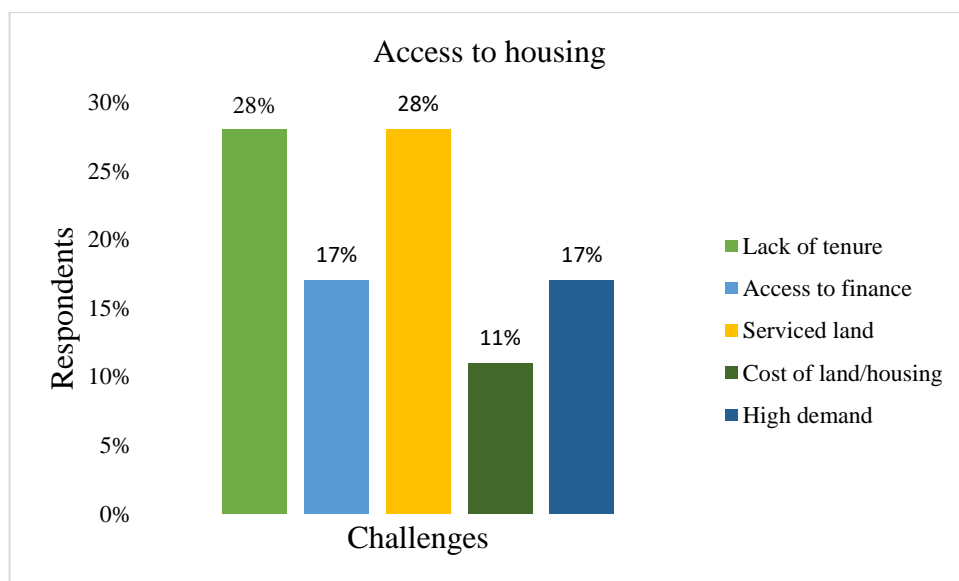
and Otjomuise locations, which are located outside the Tobias Hainyeko Constituency, while the housing backlog amongst low-income households is estimated to be between 30,000 and 60,000 households. NHE has further invested over NAD 12 million towards the delivery of affordable housing units during the past five-year period (2017-2021).

The poor performance is attributed to budget constraints, lack of serviced land and town planning delays. Furthermore, NHE is challenged by the lack urban serviced land as well as lack of tenure security and high unemployment amongst residents of Windhoek's informal settlements. Despite investments made towards the delivery of decent housing and serviced land, the lack of decent housing units and serviced land amongst low-income earners continue to persist, while informal settlements remained unplanned or partially serviced because investments failed to match the growth of informal settlements (Mendelsohn, 2017).

Housing markets in African cities failed to provide housing, while poor and low-income earners are unable to access housing from markets and opted for shacks in informal settlements, considered an affordable and affordable, because for them housing became unaffordable and unavailable due to distorted and dysfunctional housing markets (Nzau & Trillo, 2020). Furthermore, authors argued that informal settlements continued to grow because both private and public housing initiatives failed to respond adequately to the plight of urban poor (Nzau & Trillo, 2018). Average (2019) attributed the lack of housing amongst low-income earners to budget constraints faced by Government, while the private sector failed to provide housing schemes that responsive to the plight of urban poor.

#### 4.3.4 To establish current challenges faced by low-income households to access housing in Windhoek.

Majority 28% research participants have identified a lack of serviced land, while another 28% respondents have identified a lack of secure tenure amongst residents of informal settlements as a major challenge faced by low-income households in accessing formal housing units in Windhoek. Additionally, 17% respondents each have opted for limited access to finance due to high unemployment amongst low-income residents of informal settlements and high demand for housing units as well as residential land. Lastly, 11% respondents have identified the high cost of residential land and housing as a challenge faced by low-income earners in accessing housing in Windhoek.



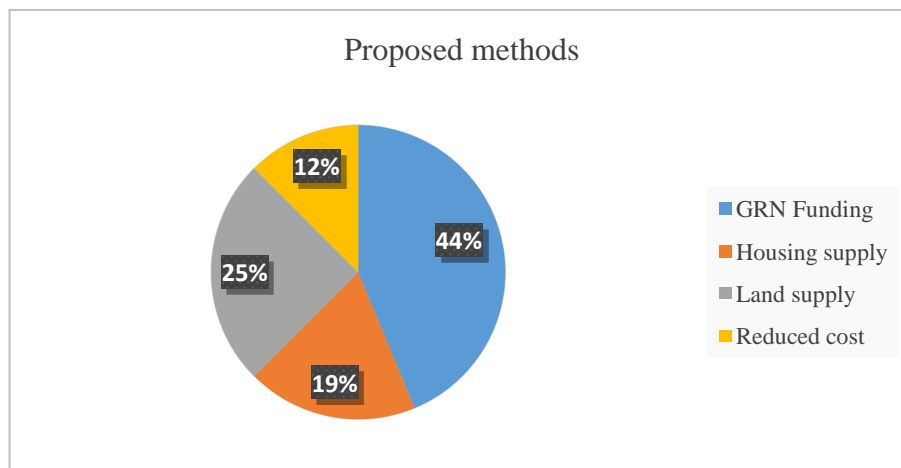
**Figure 4.24: Current challenges in accessing housing**

The lack of serviced land and tenure insecurity were also attributed to the lack of housing amongst low-income households and residents of informal settlements by previous studies (Chiripanhura, 2018) and residents continued to occupy unplanned areas or townlands located in hilly or flood plains (Mendelsohn, 2017). Furthermore, authors

found that 45% households occupied unsuitable housing for human habitation (Remmert & Ndlovu, 2018), with majority of low-income households who remained without land title (Delgado, 2018) while housing remained an unattainable dream for many households and urbanisation rate continued to increase while urban planning is lagging behind (Bah *et al.*, 2018).

### **Proposed measures to address challenges**

In order to address challenges faced by low-income households in accessing adequate and affordable housing, majority of respondents constituting 44% of respondents from housing stakeholder institutions have proposed more Government funding for housing and land delivery initiatives as remedial measures that could be implemented in future. Furthermore 25% of respondents have proposed increased supply of residential land, while 19% have opted for increased housing supply. Lastly, 12% respondents proposed reduced the cost of housing units to guarantee access to adequate and affordable housing by low-income households.



**Figure 4.25: Proposed interventions for addressing challenges in accessing housing**

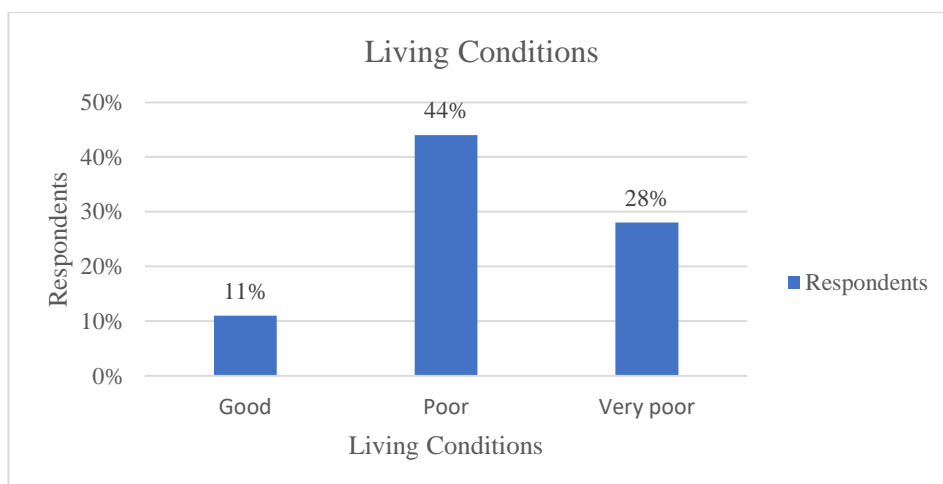
Respondents from stakeholder institutions are of the view that the lack of serviced land has largely contributed to the high property prices being endured in Windhoek with

44% respondents opting for this factor, while 22% have opted for high material costs with another 16% respondents attributing the increase in property prices to both increased housing demand and prevailing high interest rates. Increased Government funding, increased housing supply of affordable housing and land, reduced cost for housing and land are measures supported by previous housing studies in order to address housing challenges amongst poor households (Remmert & Ndhlovu, 2018; Mendelsohn, 2017).

#### **4.3.5 To provide insights into the impact of lack of access to housing, basic facilities and services on urban development amongst low-income households.**

##### **Living conditions**

Majority research participants who constituted by 44% respondents from stakeholder institutions have rated living conditions of residents of Windhoek's informal settlements as poor, while 28% respondents rated the living conditions as very poor and 11% respondents have rated these conditions as good.

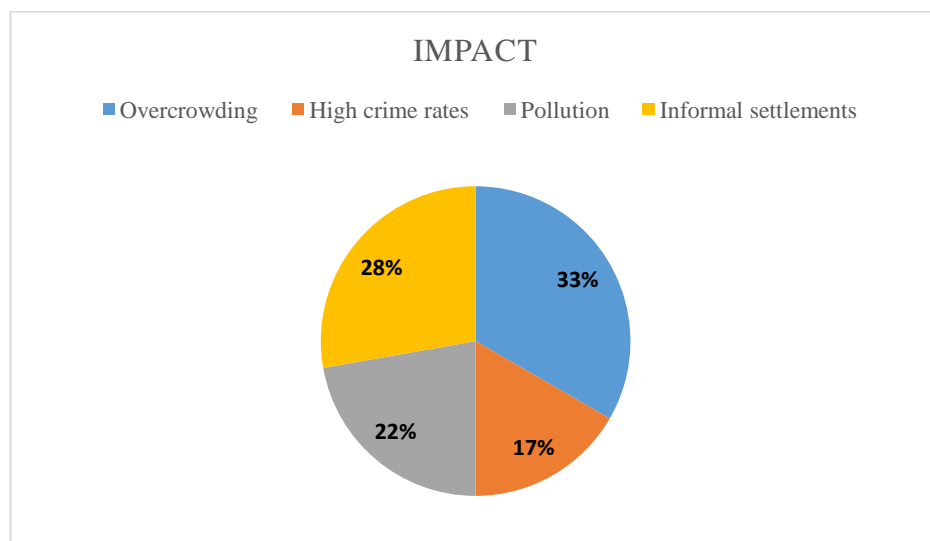


**Figure 4.26: Living conditions of low-income households**

All respondents further outlined that households residing in Windhoek’s informal settlements have only access to shared water points, shared ablution facilities, high rise street lights and weekly refuse removal services collected from key points with a shared refuse bin that serves close to 100 households within a 100m radius. The prevalence of impoverished housing, limited availability or lack of basic services and infrastructures, tenure insecurity and the growth of informal settlements are considered indicators for poor living conditions amongst urban residents (Mendelsohn, 2017; Bah *et al.*, 2018).

### **Impact of lack of housing**

Results of the study further show that 33% respondents believe the lack of affordable housing have caused overcrowding in informal settlements, with 28% attributing the emergence of informal settlements due to the lack of affordable housing, 22% of respondents perceived the lack of affordable housing to have caused environmental pollution. Furthermore, 17% of respondents have attributed high crime rates to the lack of affordable housing in these areas.

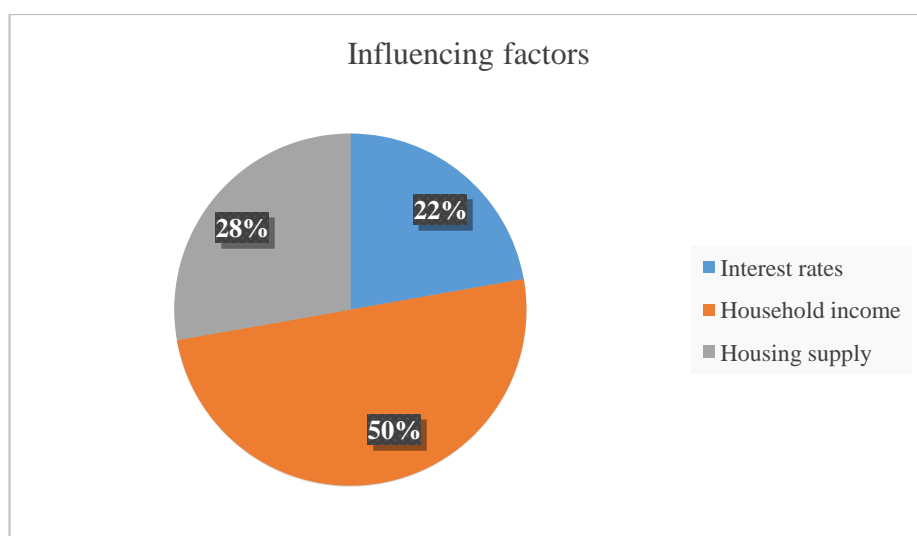


**Figure 4.27: Impact of a lack of affordable housing in informal settlements**

Furthermore, the literature established a clear positive correlation between households in poor housing conditions such as poor sanitation, ventilation and rates of child mortality (Bah *et al.*, 2018). The lack of housing led to the rapid increase in impoverished housing and growth of informal settlements which are associated with overcrowding, poor sanitation, decreased labour participation and productivity, and lastly increased crime rates (Wetzstein 2017; Bah *et al.*, 2018).

### **Factors influencing housing affordability**

All research participants believed that increased housing supply can improve the living conditions of residents of informal settlements. The study further interrogated factors influencing housing affordability and results show that 50% of respondents believe that housing affordability is dependent on individual household income, while 28% believe that housing affordability is dependent on housing supply and another 22% indicating that housing affordability is being influenced by the level interest rates. Housing related expenses were found to be raising faster than households' wage and salary increases in many urban centres across globe and governments responded by boosting land and housing supply (Wetzstein, 2017).

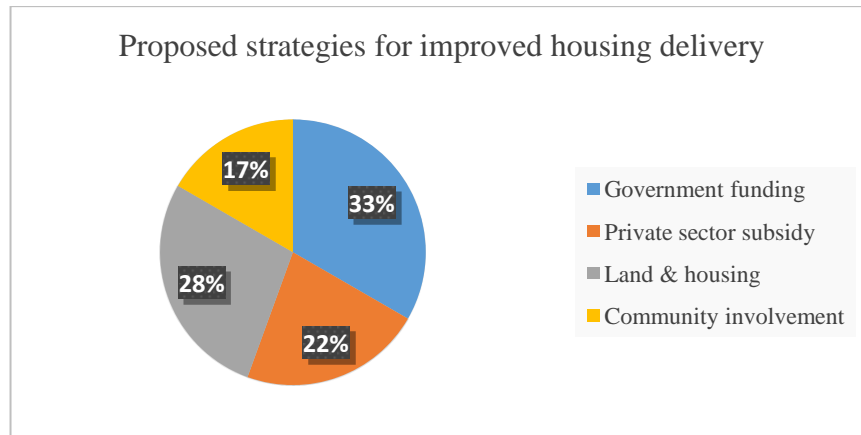


**Figure 4.28: Factors influencing housing affordability**

### **Proposed strategies for improving housing delivery**

As part of future strategies to improve the delivery of housing amongst residents of informal settlements, respondents proposed strategies to overcome current backlogs for both housing and land. Results show that 33% of respondents recommended increased Government funding for low-cost housing initiatives as a measure to improve the delivery rates for housing and serviced land in Windhoek's informal settlements. 22% of the respondents recommended an increased Government subsidy to induce private sector involvement in social housing such as developers, while 28% opted for the provision of serviced residential land and housing. Lastly, 17% respondents proposed an increased community involvement in the provision of housing in future.

Literature reveals that cities lacked funds required to provide decent and affordable housing as well as serviced residential land for low-income households due to the increased urban population and urbanisation rate which caused housing deficits (Nzau & Trillo, 2020). Increased affordable housing supply requires Government investment in the housing sector, which will further generate economic effects (Bah *et al.*, 2018), while Average (2019) argued that addressing housing delivery amongst low-income households through stakeholder participation with Government, NGO's, multilateral agencies and community play a critical role, with the urban poor being critical actors in the housing provision and defining housing programmes that best suit urban poor.



**Figure 4.29: Proposed approaches for improving delivery of housing and land**

#### **4.4 ANALYSIS AND DISCUSSION OF KEY INFORMANT INTERVIEWS**

##### **4.4.1 Introduction**

The researcher conducted a face-to-face interview with the Strategic Executive for Housing, Property Management and Human Settlements for the City of Windhoek, and the Deputy Director for Housing for Ministry of Urban and Rural Development after securing an appointment for the exercise. The interview guide was developed in line with research objectives and communicated to respondents of various stakeholder institutions two weeks in advance, in order to enable participants to familiarise and prepare themselves in accordance with a set of questions as outlined in the guide. Appointments were secured with participants from MURD as well as City of Windhoek and interviews were held with a use of a voice recorder to record the entire conversation in order to enable the researcher to revisit the input provided by participants during interviews.

#### **4.4.2 To investigate causes of delays for delivery of housing amongst residents of informal settlements of Tobias Hainyeko Constituency.**

##### **Causes of delays for housing delivery**

The urban population continues to increase in both developed and developing countries across the globe due to high urbanisation being experienced by most cities and this has resulted in the emergence of informal settlements. Windhoek is one of the fastest growing urban centres in Namibia because of its potential for continuous investments and economic growth, a situation that attracts urban migration and requires further investment in the City's bulk infrastructure and social services such as health, education and other public amenities to improve its handling capacity in order to cope with increased urban population. Windhoek is also experiencing an increasing urbanisation and its population has more than doubled over the years with about 3,800 new residents migrating to the city every month, while 1,350 of these migrants equivalent to 35% moves into informal settlements every month (CoW, 2020).

Furthermore, 42.3% of the total 119,217 households are residing in impoverished housing and in unplanned areas (NSA, 2017). This situation resulted in an increasing backlog for housing, municipal infrastructure and services amongst residents of informal settlements due to the growth in households in Windhoek's informal settlements and urban population as a result of rural urban migration, unemployment, low-incomes, lack of planned relocation or reception areas and lack of adequate resources to address backlogs. The City of Windhoek does not have enough land to accommodate anticipated growth and will need to join hands with stakeholders in guiding future land

use. Furthermore, the City is faced with a lack of key personnel in strategic departments to facilitate execution current strategies and enforcement of the City's policies as well as regulations for land use management.

Due to high demand for provision of municipal basic services, infrastructure and serviced land amongst low- and middle-income residents, the City's finances have reached a downward trend and had recorded budget deficits over the years as well as the 1.2 debt to equity ratio, which reflects an unhealthy balance sheet for City of Windhoek, despite increases in rates and taxes since 2011 to 2020 ranging between 7.5% and 17%. As a result of budget constraints, the City of Windhoek is unable to undertake required preventative maintenance on existing infrastructure networks as well as construct new infrastructure, which affects future quality of infrastructure and the City's service levels for all residents.

The current pieces of legislation guiding development and upgrading of various infrastructure within the City of Windhoek were complimented with the finalisation of a Development and Upgrading Policy of 2019 aimed to improve the living conditions of residents of informal settlements in order to provide basic services to all. The Policy was further strengthened with development and finalisation of City's Development and Upgrading Strategy. Local authorities have been unable to provide the required stock of housing stocks that is needed to house all urban households (Average, 2019).

### **Performance of City of Windhoek and MURD in providing housing, serviced land, basic infrastructure**

The performance of City of Windhoek has been described as poor as the City failed to meet its planned targets in relation to the provision of basic services, infrastructure, housing and serviced land, due to budget constraints as a result of increased demand,

growth in the City's urban population, town planning delays, lack of serviced land and the emergence of informal settlements. The City of Windhoek experienced increased new household formations due to the city's growing population as a result rural urban migration, and required 1,148 *ha* of developable land to accommodate its growing population by 2021, a situation that further requires human and financial resources. However, due to financial strain being experienced, the City of Windhoek is unable to cope with the increased demand for land and housing.

The increased population growth and household formations has negatively impacted the City's budget and the capacity of available infrastructure. Despite these challenges, City of Windhoek managed to avail 320 formal housing units and 600 serviced residential land to its residents of all income categories, of which 298 housing units were made available to residents of Windhoek's informal settlements, but the need for both housing and serviced land continue to persist at alarming rate as 37,000 residents of informal settlements continue to be in dire need of housing and services. Furthermore, of the total 298 housing units provided, 78 housing units were made available to residents of Tobias Hainyeko Constituency.

According to respondents, the lack of housing and serviced land will need a consistent, reasonable intervention in the form of funding from Central Government and requires holistic approach from all housing stakeholders such as Ministry of Urban and Rural Development, private sector, NGO's, residents of Windhoek's informal settlements and the City of Windhoek to address the existing mismatch which exists between housing and serviced land supplied to residents and ultimately address the current high demand.

#### **4.4.3 To ascertain the relationship between policies responsiveness and housing delivery needs for poor households.**

The City of Windhoek, NHE, SDFN/NHAG and MURD were unable to meet their targets in terms of providing affordable, adequate housing and land to low-income households due to budget constraints, as the City relies on Central Government through MURD for funding in a form of subsidy or budgetary allocation. MURD is also unable to provide the required funding due budget cuts which severely affected allocations within the Ministry's Development Budget and caters for low-cost housing initiatives such as Mass Housing Development Programme, Mass Land Servicing Programme and Informal Settlement Upgrading Programme. Furthermore, delays were attributed to the slow delivery of serviced land and housing, as the City's internal processes requires resources for effective serviced land delivery. Despite the City of Windhoek not meeting planned targets in terms of providing housing, serviced land, basic services and basic infrastructure to low-income households of Windhoek's informal settlements, majority of stakeholder respondents are of the view that the current housing policies, plans and strategies are responsive to the needs of poor households. Through informal settlements upgrading programme the City of Windhoek together with stakeholders such as NHE, private sector and Ministry of Urban and Rural Development managed to provide housing units, serviced land and basic services within its limited resources available to residents of the City. This is despite budget constraints, increased population growth and high demand for serviced land and basic services faced by the city. However, the prevailing high demand for housing and land in low-income areas is resembling bottlenecks and failure in the execution of low-cost housing related initiatives, since they delivered only a minimal output in terms of serviced land and housing units and failed to meet set targets.

#### **4.4.4 To establish current challenges faced by low-income households to access housing in Windhoek.**

Low-income households are currently faced with affordability challenge due to their low-incomes, poverty, high unemployment, lack of or limited access to finance, since most financial institutions are reluctant to provide funding for housing and residential land to low-income households due to affordability issues and high degree of a risk exposure due to none payment. The lack of reception areas which are equipped with better services is also a challenge for households as the population continues to increase due to influx of people into informal settlements from rural areas who continue to take shelter in hilly and flood plain areas, which are not suitable for human habitation and are in search for a better life and employment. Furthermore, low-income households' access to housing is constrained by a lack of serviced land, high demand for housing and residential land in Windhoek's informal settlements due to a limited housing supply and increased population growth.

#### **4.4.5 To provide insights into the impact of lack of access to housing, basic facilities and services on urban development amongst low-income households.**

The lack of access to housing and residential land has negatively impacted 'the dignity of low-income households, since they are subjected to harsh weather conditions such as floods, cold and heat, evictions and displacements as a result of lack of adequate and suitable shelter to house the ever-growing population of poor households in cities across the globe. Low-income households spend a huge portion of their income on transport fees because they are located far from their jobs and shopping centres where they could access goods and services.

## **Strategies to improve housing delivery amongst residents of informal settlements.**

In view of the current challenges that constrained housing and land delivery, the City of Windhoek adopted and implemented a cross-subsidisation approach in order to avail funding for provision of housing, serviced land, basic services and infrastructure to low-income households currently residing in Windhoek's informal settlements by applying funds generated from sales and services provided to high and middle groups in upmarket and middle income suburbs for upgrading and development in low-income areas.

The City of Windhoek has developed an Upgrading and Development Policy as well as Upgrading and Development Strategy aimed at improving the living conditions of residents of informal settlements and provide all residents with basic services irrespective of the suburb they are residing in. Currently, the City has employed more town planners and has put in place an internal town surveying team to develop more areas and avail more residential land through mass planning in order to accommodate its growing population.

Since the City of Windhoek is faced with the lack of financial resources required to provide affordable housing and residential land to poor households, the respondent has proposed Government funding in a form of a 50% subsidy as ideal alternative approach in order to effectively and sustainably address the current infrastructure, housing and serviced land backlogs faced by residents and to bring the housing situation within manageable levels.

The remaining 50% funding can be made available through the City of Windhoek's own cross-subsidisation approach to fast track the town planning and subdivision of townlands, provision of residential land for the delivery of suitable housing through various low-income housing initiatives by MURD, NHE, SDFN/NHAG and other housing stakeholder institutions involved in the provision of housing to low-income earners.

#### **4.5 RESULTS AND DISCUSSIONS FROM HOUSING OBSERVATION**

The researcher undertook a trip to informal settlements located in Tobias Hainyeko Constituency as part of the research study, to observe the current housing situation and living conditions of residents of these informal settlements, and further establish how households access basic services such as water, electricity, sanitation and other basic services such as transport, health and education.



**Figure 4.30: Housing in Mukwanangobe location in Tobias Hainyeko**

The researcher used a camera to take visuals of various installations such as water points, street lights, ablution facilities and housing structures as well as a notebook to

narrate his observation. The housing structures occupied by residents of informal settlements are mostly made of corrugated iron sheets, erected without any provision for access roads and streets.



**Figure 4.31: Electrification of 1000 households in Tobias Hainyeko Constituency**

Only few households have access to services such as water, electricity, street lights and sanitation facilities, while the majority of residents have access to illegal electricity connection, since residents are heavily dependent on electricity for their livelihoods, cold storage, cooking, heating and lighting (Remmert & Ndhlovu, 2018).



**Figure 4.32: Housing in informal settlements of Tobias Hainyeko Constituency**



**Figure 4.33: Shared water point in Kilimanjaro location of Tobias Hainyeko Constituency**

Furthermore, majority of residents have limited access to water, sanitation, refuse removal services and street lights and accessed services such as water as well as ablution facilities through shared facilities located within 100m radius of most residences, while other residents have no access to sanitation facilities and rely on open defecation to relieve themselves (Mendelsohn, 2017).



**Figure 4.34: A shared ablution facility in Kilimanjaro location, Tobias Hainyeko Constituency**

Most housing structures are constructed in flood plains, hilly areas and in areas that did not undergo a formal municipal town planning process (Mendelsohn, 2017; Nzau & Trillo, 2020). Despite this dire housing situation above, the City of Windhoek has registered these makeshift shelters although a considerable number of these structures are erected on hilly and flood plain areas, which are not suitable for human habitation. Shacks appear to have occupied large tracts of townlands within Tobias Hainyeko Constituency and have exceeded or outnumbered the number of formal brick houses in this constituency and therefore majority of households have occupied these makeshift shelters due to the lack of affordable housing units in their areas.

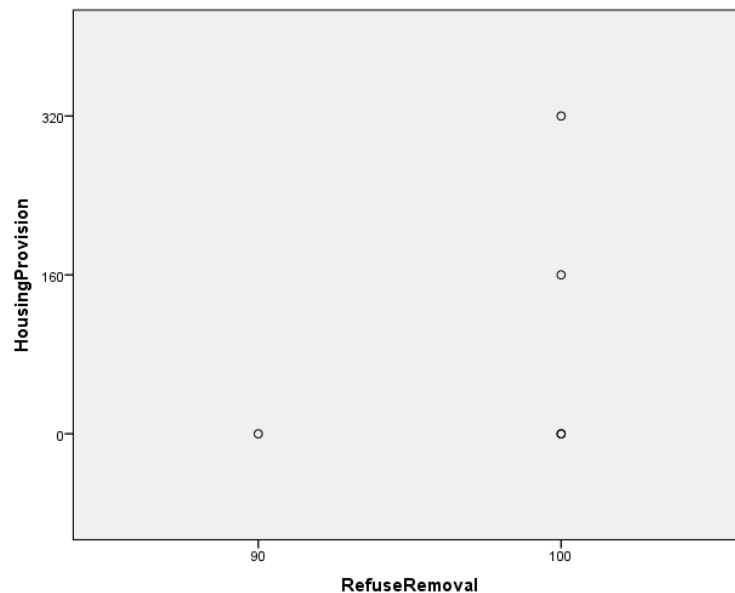
#### **4.6 HYPOTHESIS TESTING**

The study tested two hypotheses as outlined below in line with the objectives of the study. This subsection presents the hypotheses test results and empirical findings of the research using the linear regression estimation model in SPSS version 23. Furthermore, this subsection provides an interpretation of the empirical relationship between the dependent variable, namely; affordable housing delivery and explanatory variables, namely; provision of serviced land and refuse removal services. Access to decent housing, basic infrastructure and services such as water, sanitation, electricity, transport, refuse removal, health and education are considered as part of quality-of-life indicators used to assess housing conditions of residents in a given area (Streimikiene, 2014; Bah *et al.*, 2018).

The study conducted a hypothesis test using independent variables such as provision of basic services, serviced land and dependent variable being housing delivery. The first part of this subsection is the presentation of results of the scatter plots and thereafter, the estimation model table from SPSS and lastly, the interpretation of the results.

**H<sub>0</sub>: The provision of basic services such as refuse removal has no influence on affordable housing delivery to poor households**

The study opted to use the provision of basic services such as refuse removal to determine whether the provision basic services has an influence in the provision of delivery of decent housing units to poor households, currently residing in informal settlements of Tobias Hainyeko Constituency. Findings clearly show that there is a positive correlation between a dependent variable, being housing delivery and an independent variable being the provision of basic services represented by the provision refuse removal services to low-income households. Since the significance level is less than 1%, which shows a correlation between variables, the alternative hypothesis (H<sub>1</sub>) must be accepted and reject the null hypothesis (H<sub>01</sub>). The findings are presented in a scatter plot below which shows a positive relationship between the two variables.

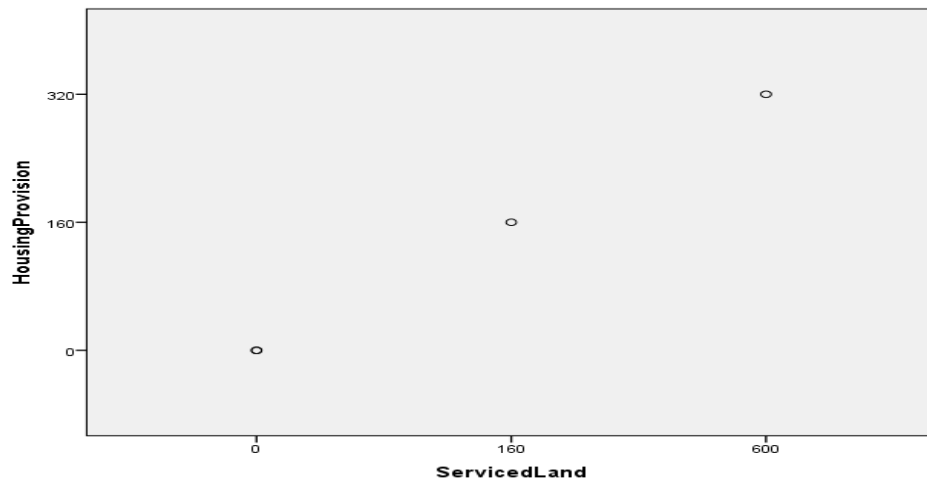


**Figure 4.35: Scatter plot for provision of refuse removal services in informal settlements**

The test results above are in line with the findings of previous studies which outlined that the provision of formal housing units to low-income households residing in low-income areas is clearly dependant on availability of basic services, such as water, sanitation, electricity and transport services, proper land use planning and provision of adequate land for housing (Mendelsohn, 2017; Wakaba, 2018).

**H<sub>0</sub><sup>2</sup>: The provision of serviced land does not influence delivery of affordable housing**

The study further opted to conduct hypothesis test to determine whether the provision of serviced residential land could influence delivery of affordable housing units amongst low-income households. Findings of the hypothesis test clearly show that there is a strong positive-perfect relationship between the dependent variable, being housing delivery and independent variable being the supply of serviced land to low-income households through the provision of town planning and cadastral services, provision of service infrastructures such as water, electricity, sanitation and road networks in low-income areas. Since the significance level is less than 1%, the null hypothesis (H<sub>02</sub>) must be rejected and the alternative hypothesis (H<sub>2</sub>) must be accepted. The findings are presented in a scatter plot below and outlines the relationship between the two variables.



**Figure 4.36: Scatter plot for provision of housing and serviced land to households**

An estimation model was used to interpret the relationship between independent variables, being the provision of serviced land and basic services, such as refuse removal in this instance and a dependent variable, being provision of formal housing units to low-income households.

**Table 4.9: Estimation model table**

Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.
		B	Std. Error	Beta		
1	(Constant)	-274.452	9.942		-27.606	.000
	Provision of Serviced Land	64.640	3.737	.766	17.299	.000
	Refuse Removal Services	68.547	11.387	.267	6.020	.000

The estimation model above clearly indicates that the explanatory variables under investigation, namely; provision of serviced land and the provision of refuse removal services are significantly associated with the provision of affordable housing units to needy households. The estimation model revealed that the two explanatory variables

are statistically significant at 1% level of significance, with the significance value of 0.000.

The coefficient of provision of serviced land is 64.6, which implies that a 1 percent increase in the provision of serviced land will lead to an improvement in the provision of affordable housing by 65%. Furthermore, the coefficient for provision of refuse removal services is 68.5 which implies that a 1% increase in the provision of basic services represented a refuse removal services will result in a 69% increase in housing supply. The study results are in line with the findings of previous studies which supported the view that there is a positive relationship between the provision of serviced land and the provision of housing (Bah *et al.*, 2018; Wakaba, 2018).

**Table 4.10: Model summary**

Model Summary									
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics				
					R Square Change	F Change	df1	df2	Sig. F Change
1	.994 <sup>a</sup>	.988	.986	5.94654	.988	724.776	2	18	.000
a. Predictors: (Constant), Refuse removal services , Provision of serviced land									
b. Dependent Variable: Provision of affordable housing									

The estimated r-squared value for this model, which is the goodness-of-fit measure for linear regression models and indicates the percentage of variance in the dependant variable, and therefore measures the strength of the linear regression model and dependent variable. As outlined in table 10 above, the model summary had shown the R-squared value of 0.988, which implied a 98.8% variation in the model provision of

affordable housing a dependant variable, which is explained by the explanatory variables under investigation, being; the provision of serviced land and refuse removal services. Lastly, the table further shows that the F-statistic is significant at 1 percent, which shows that the estimated model is acceptable and therefore suitable for the study.

#### **4.7 CHAPTER SUMMARY**

The chapter provided insights in terms of the researcher's findings through observation from the study area and respondents' views on the current state of housing and serviced land delivery to low-income households who are residents of informal settlements of Tobias Hainyeko Constituency. The causes of housing delivery delays and challenges faced by poor households when accessing housing and serviced land and challenges faced by housing stakeholder institutions in the provision of housing, serviced land, basic services and bulk infrastructure.

Furthermore, the chapter provided insights into how the lack of suitable housing and serviced land has impacted the living conditions of poor households in Windhoek's informal settlements and urban development. Respondents provided insights into how various strategies, policies have responded to the housing needs of poor households and proposed alternative strategies in order to address the current housing and serviced land backlogs. Lastly, the chapter provided hypotheses test results and interpretation thereof in terms of how the provision of housing was influenced by provision of refuse removal services as well as provision of serviced land amongst low-income households in Windhoek.

## **CHAPTER 5**

### **CONCLUSIONS AND RECOMMENDATIONS**

#### **5.1 INTRODUCTION**

The primary purpose of the study was to establish the causes of delays in housing and land delivery, being experienced by poor households, who are residents of informal settlements of Tobias Hainyeko Constituency over the years, as they continued to be without access to decent housing, serviced land and have limited access to basic infrastructure and services such as water, electricity and sanitation (Remmert & Ndhlovu, 2018). Furthermore, the study established the current challenges faced by poor households in accessing housing in Windhoek and how the current policies and strategies have responded to the housing needs of low-income households, while respondents proposed strategies aimed at improving housing and land delivery amongst poor households. Lastly, the study aimed to provide insight into how the lack of access to housing, basic municipal services such as water, electricity and sanitation amongst low-income earners and the lack of bulk infrastructure has impacted urban development. Conclusions and recommendations were developed in line with research objectives and findings of the study.

#### **5.2 CONCLUSIONS**

From respondents' views, existing literature and observation of the study area while investigating the causes of delays for housing delivery amongst low-income households as well as from findings of the study, it can be concluded that provision of decent housing in the informal settlements of Tobias Hainyeko has been delayed. Furthermore, the conclusions below were developed in line with the research objectives.

### **5.2.1 To investigate causes of delays in housing delivery amongst residents of informal settlements of Tobias Hainyeko Constituency, Windhoek, Namibia**

The delivery of housing amongst low-income households is being constrained by lack of serviced land and this is in line with the findings of Chiripanhura (2018). This is further constrained by the lack of funds experienced by housing stakeholder institutions such as the City of Windhoek, Shack Dwellers Federation of Namibia/Namibia Housing Action Group, National Housing Enterprise and the Ministry of Urban and Rural Development (Asino & Christensen, 2018). Due to the financial constraints, the City of Windhoek is unable to avail minimal town planning and cadastral services as well as serviced land to poor households as well as to stakeholder institutions willing to provide low-cost housing units in informal settlements (Remmert & Ndhlovu, 2018).

Furthermore, the City of Windhoek could not explore alternative funding models such as borrowing from financial institutions and markets to finance new township development for low-income households, due to a potential risk exposure. Resultantly, unaffordability and non-payment by potential beneficiaries, have made the borrowing option not feasible in terms of cost recovery (Chiripanhura, 2018). The lack of planned areas in Windhoek's informal settlements has constrained the delivery of housing and basic services to low-income earners who are without secure tenure (Mendelsohn, 2017) and continue to occupy overcrowded or badly maintained accommodation (Wetzstein, 2017).

The informal settlements lack planned areas or areas that are under the town planning in terms of surveying, design and construction of bulk infrastructure which is essential for the provision of basic services, such as water, sanitation, roads and electricity, all

of which are critical for delivery of decent housing units amongst poor households (Nzau & Trillo, 2020). A financial intervention by Central Government in the form of subsidies and sustained budgetary allocation to the City of Windhoek and stakeholder institutions is required, primarily to formalise and develop informal settlements to make low-income housing initiatives more feasible and affordable. This is because cities lack resources required to match the growing demand for housing and serviced land amongst the urban poor due to rapid population growth and increased urbanisation rate (Nzau & Trillo, 2020). This approach will make serviced land available to households and stakeholder institutions because it is critical for the success of any housing delivery initiative and would accelerate delivery of decent housing and basic services.

### **5.2.2 To ascertain the relationship between policies responsiveness and housing delivery needs for poor households in Windhoek.**

Government housing initiatives have either failed to deliver housing units and serviced land or delivered a minimum number of units below the target to low-income households (Remmert & Ndhlovu, 2018). Despite existence of housing policies and strategies such as the Vision 2030; 5<sup>th</sup> National Development Plan; Harambee Prosperity Plan I, II; current Strategic Plans for City of Windhoek, National Housing Enterprise and Ministry of Urban and Rural Development; the National Housing Policy of 2009 and the Constitution of the Republic of Namibia, access to housing remains a pipe dream for many poor households who are residing in unsuitable housing in informal settlements of Tobias Hainyeko Constituency and other constituencies in Windhoek. While targets were set in terms of providing housing and serviced land to poor house-

holds, the execution of various housing related projects, programmes, plans and strategies was not accompanied by funding, ideal to match the growing housing needs which have been a result of the rapid increase in the urban population and the urbanisation rate (Mendelsohn, 2017). Respondents revealed a mismatch between budget allocations by central government through MURD and earmarked for low-cost housing initiatives in various urban centres. Furthermore, some townships are allocated more resources than required, which resulted in oversupply of both serviced land and housing units, while other townships continued to face housing and serviced land backlogs. Literature reveals that housing delivery and strategy responsiveness are positively related (Wang *et al.*, 2018).

### **5.2.3 To establish current challenges faced by poor households in accessing housing in Windhoek.**

Low-income households are challenged by the lack of secure land tenure as they continue to occupy townlands that did not undergo town planning and cadastral processes that could enable residents to formalise land ownership. On the other hand, other households have occupied areas that are not suitable for human habitation because they are located in hilly areas and flood plains (Remmert & Ndhlovu, 2018). Low-income households are faced with the challenge of affordability since housing units became unavailable and unaffordable in urban centres (Nzau & Trillo, 2020).

Furthermore, low-income households lack access to finance to acquire housing and residential land, because banks and other financial institutions are reluctant to provide finance to low-income earners due to risk exposure, as they are most likely to default on payments and lack affordability of the payment terms (Wakaba, 2018; Mendelsohn, 2017). Therefore, households' low average incomes have precluded the majority of

the urban population from accessing mortgage finance from commercial banks (Chiripanhura, 2018).

#### **5.2.4 To provide insights into the impact of lack of access to housing, basic facilities and services on urban development amongst low-income households.**

The lack of housing is closely associated with overcrowding, high crime rates, reduced labour participation in the formal sector and reduced productivity of residents of informal settlements (Bah.*et al.*, 2018). The lack of housing, basic services, basic facilities and serviced land negatively impacted the dignity of low-income households as they continue to be faced with limited access to water, sanitation as well as electricity, and continue to be exposed to communicable diseases and harsh weather conditions such as floods (Wakaba, 2018).

Owning a piece of land that underwent a cadastral and town planning processes is imperative in improving living conditions of low-income households, while land tenure and property rights are considered essential in reducing poverty amongst low-income households, underpinning economic development, social inclusion and sustainable development (Christensen, 2017). The lack of developable land, serviced land and financial resources has constrained the delivery of housing and basic services to poor households. Hypotheses test results clearly indicated that there is a positive relationship between the provision of affordable housing and basic services such as refuse removal services; and a strong positive-perfect relationship between provision of affordable housing and supply of serviced land to households. Results further revealed that provision of serviced land and the provision of refuse removal services are significantly associated with the provision of affordable housing. The coefficient for provi-

sion of serviced land and basic services such as refuse removal implied that a percentage increase in the provision of serviced land, as well as refuse removal services would lead to an improvement in the provision of affordable housing by 65% and 69% respectively, amongst poor households.

### **5.3 IMPLICATIONS TO KNOWLEDGE**

The study examined physical, social, economic and political deprivations faced by low income households who are residents of informal settlements of Tobias Hainyeko Constituency and recommended interventions for possible implementation to improve household's living conditions through access to decent shelter. The study further proposes future studies to investigate similar phenomena in other areas with similar context, focusing on improving and strengthening housing delivery approaches and explore alternative funding models, with a view to unlock access to affordable housing finance, basic services and infrastructure for low-income earners. This would help to address current housing delivery backlogs in other urban centres and constituencies.

### **5.4 RECOMMENDATIONS**

In view of the study findings and conclusions which were derived from existing literature, respondents' views and observations as part of investigating the causes of delays in housing delivery amongst low-income households through determining the influence of basic services and serviced land on housing delivery in informal settlements, the following recommendations were developed in line with the research objectives:

Considering the delays pointed out and experienced in providing decent and adequate housing to low-income households, the study recommends a targeted intervention to

accelerate the delivery of serviced land, basic services and infrastructure in low-income areas. This intervention should aim to create a conducive environment for execution of existing low-cost housing initiatives such as BTP, SDFN/NHAG and private sector housing initiatives in order to boost decent housing supply in informal settlements.

The study recommends Government intervention in the form of a subsidy and sustained capital budget allocation to initiatives such as large-scale land planning and informal settlements upgrading, being embarked on by City of Windhoek, MURD, NHE, NGOs and private sector institutions. The state intervention to be utilised to provide minimal services such as town planning, surveying, design and construction of bulk service infrastructure through incremental upgrading to accelerate the delivery of serviced land, decent housing and enhance tenure security amongst residents of the informal settlements.

The study recommends further that State investment in low-cost housing initiatives must be earmarked towards acquisition of developable land, upgrading and development of informal settlements in order to provide affordable serviced land, basic services and infrastructure to low-income earners (Remmert & Ndhlovu, 2018). Furthermore, private sector investments as well as investments by NGOs in the housing sector should be confined to construction and provision of decent low-cost housing units to needy households in order to boost affordable housing supply.

Hypotheses test results outlined the existence of a strong association between provision of serviced land, basic services and provision of housing to low-income households residing in Windhoek's informal settlements and without access to affordable and decent shelter. Furthermore, test results revealed that there is a positive correlation

between housing delivery and provision of basic services; and a strong positive-perfect relationship between housing delivery and provision of serviced land to low-income households residing in Windhoek's informal settlements.

Due to lack of access to finance amongst low-income earners and lack of affordability (Wetzstein, 2017), the study recommends a subsidy for private sector institutions involved in the provision of low-cost housing aimed at reducing the cost of capital and enhancing housing affordability amongst low-income households.

Since housing initiatives have failed to deliver decent housing units, basic services, serviced land or delivered housing units and residential land output below target to low-income households (Remmert & Ndhlovu, 2018; Bah et al., 2018), the study recommends a review of current housing policy and strategies to ensure that they are responsive to the current housing needs of low-income earners.

The study recommends that Government, City of Windhoek, NHE and housing stakeholders should consistently and timely review housing delivery approaches and funding models such as cross subsidy with a view to strengthen the capacity of housing initiatives. Furthermore, the City of Windhoek must explore alternative funding models to accelerate delivery of affordable housing and serviced land to low-income households.

The study recommends that the state capital budgetary allocations and subsidies to local authorities for low-cost housing initiatives must be informed by existing demand for both housing and serviced land for housing in various townships. This would help to avoid a mismatch between resources allocated and housing needs.

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## APPENDICES

### APPENDIX 1: REGRESSION ANALYSIS OUTPUT TABLES

#### 1. Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.994 <sup>a</sup>	.988	.986	5.947

a. Predictors: (Constant), LOGCPI, LOG GDP

#### 2. ANOVA<sup>a</sup>

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	51258.173	2	25629.087	724.776	.000 <sup>b</sup>
	Residual	636.505	18	35.361		
	Total	51894.678	20			

a. Dependent Variable: GDP

b. Predictors: (Constant), LOGCPI, LOG GDP

#### 3. Coefficients<sup>a</sup>

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-274.452	9.942		-27.606	.000
	LOG GDP	64.640	3.737	.766	17.299	.000
	LOGCPI	68.547	11.387	.267	6.020	.000

a. Dependent Variable: GDP

#### 4. Descriptive Statistics

	Mean	Std. Deviation	N
Provision of affordable Housing	100.1762	50.93853	21
Provision of Serviced Land	4.4524	.60365	21
Refuse Removal Services	1.2666	.19809	21

**5. Correlations**

		Provision of affordable Housing	Provision of Serviced Land	Refuse Removal Services
Pearson Correlation	Provision of affordable Housing	1.000	.981	.885
	Provision of Serviced Land	.981	1.000	.808
	Refuse Removal Services	.885	.808	1.000
Sig. (1-tailed)	Provision of affordable Housing	.	.000	.000
	Provision of Serviced Land	.000	.	.000
	Refuse Removal Services	.000	.000	.
N	Provision of affordable Housing	21	21	21
	Provision of Serviced Land	21	21	21
	Refuse Removal Services	21	21	21

**6. Model Summary<sup>b</sup>**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics				Durbin-Watson	
					R Square Change	F Change	df1	df2		Sig. F Change
1	.994 <sup>a</sup>	.988	.986	5.94654	.988	724.776	2	18	.000	1.131

a. Predictors: (Constant), Refuse Removal Services , Provision of Serviced Land

b. Dependent Variable: Provision of affordable Housing

## APPENDIX 2



Faculty of Economics and Management Science

Master of Business Administration-Management Strategy Research Project

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### PARTICIPANT'S CONSENT

I \_\_\_\_\_ (Full name of participant)

hereby confirm that I understand the contents of the questionnaire and nature of the research project, and I consent to participate in the research project voluntarily. I understand that I am free and at liberty to withdraw from the exercise at any time, if I so desire.

Signature:

Date:

\_\_\_\_\_

\_\_\_\_\_

### APPENDIX 3



## QUESTIONNAIRE FOR EMPLOYEES OF STAKEHOLDER INSTITUTIONS

Faculty of Economics and Management Science

Master of Business Administration-Management Strategy Research Project

Researcher: David Mutumbulwa

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Dear respondent.

I, am David Mutumbulwa, an MBA-Management Strategy student with Namibia Business School, University of Namibia. You are hereby invited to partake in the research project titled “An investigation into the delayed housing delivery and impact on living conditions of low-income households of Tobias Hainyeko Constituency, Windhoek, Namibia”.

The objectives of the study are to:

- Investigate causes of delays for housing delivery amongst residents of informal settlements of Tobias Hainyeko Constituency, Windhoek, Namibia,
- To establish current challenges faced by low-income households to access housing in Windhoek,
- To ascertain the relationship between policies/strategies responsiveness and housing delivery needs for poor households in Windhoek,
- To suggest strategies to improve housing delivery amongst residents of informal settlements.
- To provide insights into the impact of lack of access to housing, basic facilities and services on urban development amongst low-income households.

I am hoping for your understanding that your participation this research is voluntary, while respondents can withdraw at any time and there will be no rewards in material or monetary terms for your participation. Any concerns or questions can be directed to me or my supervisor. This questionnaire will take approximately 30 minutes.

Please provide a response to all questions in the questionnaire.

Thank you for your understanding.

David Mutumbulwa

Signature .....

Date .....

Please tick (√) in an appropriate box for your response where necessary.

### Section A: Demographic information

1. What is your current occupation in the organisation?

\_\_\_\_\_

2. What is your level of employment in the organisation?

Executive  Management  Below Management

3. What is your gender?

Male  Female

4. What is the age category of the respondent?

(a) Less than 25 years

(b) 25-40 years

(c) 40-55 years

(d) More than 55 years

5. How long have you been in your current position?

(a) Less than 5 years

(b) 5-10 years

(c) More than 10 years

6. How long have you been working for your current employer?

(a) Less than 5 years

(b) 5-15 years

(c) More than 15 years

**Section B:**

**Causes of delays for housing delivery amongst residents of informal settlements of Tobias Hainyeko Constituency, Windhoek, Namibia.**

7. Does your organisation provide affordable housing to low-income households in Windhoek's informal settlements?

Yes  No

8. Has City of Windhoek experienced delays in delivering affordable housing units to the urban poor of Tobias Hainyeko Constituency?

Yes  No

9. State in detail the nature of delays being experienced by the City to provide affordable housing to low-income households.

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Provide details of any corrective interventions or measures implemented by the City in order to address delays for housing delivery to low-income households.

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What are specific activities and roles performed by City of Windhoek aimed at enabling low-income households to access decent and affordable?

Financing  Housing Construction  Land delivery  Developer   
 Basic Infrastructure provision  Technical support  Town Planning   
Compliance  Housing Policy implementation

10. State and provide details of any housing initiatives, programmes and projects being embarked on by the city to improve living conditions of poor households residing in informal settlements of Windhoek?

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**Policy and strategy responsiveness to housing delivery needs for poor households in Windhoek.**

11. How do you perceive the response of current Government policies, strategies such as Vision 2030, 5<sup>th</sup> National Development Plan, Harambee Prosperity Plan, National Housing Policy of 1991 (revised in 2009), City of Windhoek Strategic Plan, Mass -Land Servicing Programme in addressing housing needs for poor households in Windhoek?

- (a) More houses were made available,
- (b) Made houses more affordable,
- (c) Made houses unaffordable,
- (d) Have not improved the situation.

12. Are these housing policies above responsive to the housing needs of households in Windhoek's informal settlements?

Yes  No

13. How do you rate performance of housing provision initiatives for City of Windhoek in terms of housing and land delivery to low-income households?

- (a) Very Good

(b) Good

(c) Poor

(d) Very Poor

14. Provide the number of formal houses availed to households by the City of Windhoek during the past 5 years?

Less than 50  50-100  100 - 300  More than 300  None

15. Provide the number of beneficiaries of housing and land allocation by City of Windhoek during the past five years.

<b>Gender classification</b>	<b>Number of plots</b>	<b>Number of houses</b>
Men		
Women		

16. State names of localities that benefited from housing and land delivery by City of Windhoek during the past five years.

<b>Constituency</b>	<b>Area</b>	<b>Houses</b>	<b>Plots</b>
Tobias Hainyeko			
Other			

17. Provide the total amount invested by City of Windhoek towards provision of affordable housing to residents of Windhoek during the past 5 years.

<b>Year</b>	<b>Amount</b>

2021	
2020	
2019	
2018	
2017	

18. How many households are in dire need of affordable housing, currently residing in Windhoek's informal settlements?

<b>Area</b>	<b>Number of Households</b>
Tobias Hainyeko Constituency	
Other constituencies	

19. How do you rate overall performance of City of Windhoek in terms of housing and land delivery to the low-income households of Windhoek's informal settlements during the past 5 years?

(a) Very Good

(b) Good

(c) Poor

(d) Very Poor

20. If the rating above (16) is poor or very poor, what could be contributing factors to the city's poor performance?

Budget  Human Resource  lack of serviced land  Legal framework

Equipment  Contractor's delays  High demand  Procurement delays

Town Planning delays  Low demand for alternative methods/materials

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21. What are the challenges faced by City of Windhoek in providing affordable housing and residential serviced land to low-income households?

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**Section D**

**Current challenges faced by low-income households in accessing housing in Windhoek**

22. In your view, what are current challenges faced by low-income households in accessing affordable housing and land?

Lack of secure tenure  High cost of housing and land  Access to finance  Lack of serviced land  unfriendly legal framework  Lack

of information  High interest rates  Unfriendly loan repayment terms  
 High demand

23. What measures could be put in place to overcome these challenges to ensure access to affordable housing?

Increased housing supply  More Government funding  Reduced cost of housing  Supply of residential land  Other

---

24. In your view what are factors influencing rising property prices in Windhoek?

High interest rates  High materials costs  Unavailability of serviced land  Lack of basic infrastructure  High urbanisation rates  Increased housing demand  Lack of use of alternative materials/technology

## Section E

### **Impact of lack of access to housing, basic facilities and services amongst low-income households on urban development.**

25. How do you rate the living conditions of residents of informal settlements of Tobias Hainyeko Constituency?

(a) Very Good

(b) Good

(c) Poor

(d) Very Poor

26. Choose the state of households' access to basic services and availability of basic facilities in informal settlements of Tobias Hainyeko Constituency.

(a) Households have access to water, sewer, ablution, electricity, roads, refuse removal at their residences, health and education facilities.

(b) Household have access to shared water points, shared toilet and street lights.

(c) Households have no access to basic facilities and basic services within their settlement.

27. How do you perceive the impact of lack of affordable housing on urban development in Windhoek?

Overcrowding  High population density  High crime rates  Emergence of informal settlements  Increased residential land use  General urban decay  Environmental pollution

28. Do you agree that increased decent housing supply can improve the living conditions of the residents of informal settlements?

Yes  No

29. What are factors influencing housing affordability amongst low-income households?

Household income  Rural-urban migration  Housing unit cost

Rental cost  Interest rates  Housing supply

## **Section F:**

### **Strategies for improving housing delivery amongst residents of informal settlements**

30. What are other alternative measures that could be implemented to improve City's delivery rates for decent housing and residential land in Windhoek's informal settlements?

- (a) Increased Government funding for low-cost housing initiatives.
- (b) Increased Government subsidy to induce private sector's involvement in social housing.
- (c) Increased loan repayment period for low-cost housing beneficiaries.
- (d) Provision of serviced land and housing.
- (e) Increased community involvement in all aspects of housing provision.

31. What should City of Windhoek promote as a long-term solution to have a city free of any unsuitable housing or shacks in future?

- (a) Provision of serviced land for housing for self-construction by residents.
- (b) Provision of adequate housing units for rent or purchase by residents.
- (c) Use of alternative building methods, materials and technology.
- (d) None of the above

**Thank you for your valuable input and participation.**

## APPENDIX: 4



### INTERVIEW QUESTIONNAIRE FOR HEADS OF HOUSEHOLDS

Faculty of Economics and Management Science

Master of Business Administration-Management Strategy Research Project

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Dear respondent.

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- Investigate causes of delays for housing delivery amongst residents of informal settlements of Tobias Hainyeko Constituency, Windhoek, Namibia,
- To establish current challenges faced by low-income households to access housing in Windhoek,
- To ascertain the relationship between policies/strategies responsiveness and housing delivery needs for poor households in Windhoek,
- To suggest strategies to improve housing delivery amongst residents of informal settlements.
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I am hoping for your understanding that your participation in this research is voluntary, while respondents can withdraw at any time and there will be no rewards in material or monetary terms for your participation. Any concerns or questions can be directed to me or my supervisor. This questionnaire will take approximately 30 minutes.

Please provide a response to all questions in the questionnaire.

Thank you for your understanding.

David Mutumbulwa

Signature .....

Date.....

Please tick (√) in an appropriate box for your response where necessary.

**Section A: Demographic information**

1. Gender of a respondent.

Male  Female

2. Please state your marital status.

Married  Single  Divorced  Widow  Married but separated

3. How many dependants do you have at your current place of residence?

\_\_\_\_\_

4. What is the age category of the respondent?

(a) Less than 25 years

(b) 25-40 years

(c) 40-55 years

(d) More than 55 years

5. State your area of residence within Tobias Hainyeko Constituency?

\_\_\_\_\_

6. What is your employment status?

Employed  Self-employed  Unemployed  Other

7. Please state your source of income.

Full time employee  Part-time employee  Social grant  Pension

Business  Farming  Family support  Student loan/grant   
None

8. What is your current occupation?

Construction worker  Government employee  Domestic  Student  
 Driver  Pensioner  Business owner  Vendor/Informal trader  
 Municipal  Insurance  Artist  Beauty/salon worker   
Farmer  Private sector worker  Banking  Radio/TV Presenter   
Journalist  Bartender  Cashier  Mechanic  Store Worker/  
Merchandiser  Safety/Security  Other

---

9. How long have you been in your current employment?

(a) Less than 5 years

(b) 5-15 years

(c) More than 15 years

10. What is your level of income per month?

(a) Less than NAD 3,500

(b) NAD 4,000 – 10,000

(c) More than NAD 10,000.

11. What is your level of education?

Grade 1-10  Grade 12  Certificate  Diploma  Degree   
Postgraduate  None

12. How long have been residing in this area?

- (a) Less than a year,
- (b) 1- 5 Years,
- (c) 5- 10 years,
- (d) More than 10 years,

**Section B:**

**Causes of delays for housing delivery amongst residents of informal settlements of Tobias Hainyeko Constituency, Windhoek, Namibia.**

13. Are you aware and member of any community housing group, cooperative or association in your area?

- (a) I am a member of a community saving/housing group.
- (b) I am not a member but I am aware of community housing group in my area.
- (c) I am not aware of any community housing group in my area.

14. Has the community group initiated any housing development project in your area?

Yes  No

15. As a community, were you ever encouraged to identify your housing needs by the Local Authority, NGO's, Regional Council or Government?

16. Have you previously benefited from any housing or land allocation initiative by the City of Windhoek, community saving group or any other organisation?

Yes  No

17. If yes, please provide details of the allocation and initiative.

---

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18. Has your area of residence undergone any town planning exercise below?

Planning  Surveying  Proclamation  Design and construction of basic infrastructure  None

19. Do you have any form of tenure on the piece of land you are occupying?

(a) I have a title deed.

(b) I have a land title.

(c) I have a leasehold title,

(d) I have no legal form and have no tenure security on the land I have occupied.

20. What form of a housing structure are you residing in?

Corrugated iron sheet shack  Brick house  Tent  Traditional Hut   
 Shack made of waste materials  Other

---

21. Are you the home owner or are you renting the premises you are occupying?

Owner  Tenant

22. If you are renting, how much rent do you pay per month?

\_\_\_\_\_

23. Has any organisation provided affordable housing in your area?

Yes  No

24. Has your community experienced delays in accessing formal housing units?

Yes  No

25. Have you ever approached City of Windhoek or any financial institution e.g., banks, cash loans and other lenders for financial assistance to acquire land or housing?

Yes  No

26. State whether your application was successful and reasons if it was not successful.

-----

-----Are you aware what banks and other financial institutions require to provide you with a housing loan?

(a) I am not aware  (b) I am aware

27. How do you perceive the delivery of decent and affordable housing to low-income households in your area?

\_\_\_\_\_

\_\_\_\_\_

28. State any delays being experienced to provide housing and serviced land in your area?

---

\_\_\_\_\_Are you aware of any measures implemented in order to address delays towards delivery of affordable housing in your area?

Yes  No

**SECTION C:**

**Policy and strategy responsiveness and housing delivery needs for poor households in Windhoek.**

29. Are you aware of any plans, policies such as NDP5, National Housing Policy by Government or by any other agencies to provide housing to low-income households in your community?

Yes  No

32. Has Government, City of Windhoek and NHE fulfilled their commitment to provide affordable, decent, adequate housing and serviced land to residents of informal settlement in Windhoek?

(a) Agree, more houses and serviced land were delivered

(b) Do not agree.

(c) Do not know

**SECTION D**

**Current challenges faced by low-income households to access housing in Windhoek.**

33. Are you faced with challenges in accessing housing and serviced land in your area?

Yes  No

34. What challenges are you facing to access housing and land in your area?

Lack of secure tenure  High cost of housing and land  Access to finance  Lack of serviced land  Lack of information  Unfriendly loan repayment terms  Lack of alternative building materials/methods  \_\_\_\_\_

35. Choose any measures that could be implemented to provide adequate and affordable housing to low-income households in your area.

Increased housing supply  More Government funding  Reduced cost of housing  Supply of residential land

36. In your view are houses prices in Windhoek affordable to you?

Yes  No

## **SECTION E:**

### **Impact of lack of housing and access to basic facilities and services amongst low-income households on urban development.**

37. How do you rate the living conditions of residents in your area?

(a) Very good

(b) Good

(c) Poor

(d) Very poor

38. State whether you have access to basic services and availability of basic facilities in your informal settlements.

(a) I have access to water, sewer, ablution, electricity, roads, refuse removal at my residences, as well as health and education facilities.

(b) I have access to a shared water points, shared toilet and street lights, but no electricity connection to my residence and weekly refuse removal.

(c) I have no access to health, education, sanitation facilities and water, electricity, roads services.

39. How do perceive the impact of lack of affordable housing on your living conditions?

Overcrowding  High population density  High crime rates  Pollution

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## **SECTION F:**

**Strategies for improving housing delivery amongst residents of informal settlements.**

40. What other alternative measures that could be implemented to improve delivery rates for decent housing and residential land in Windhoek's informal settlements?

(a) Increased Government funding for low-cost housing initiatives.

- (b) Increased loan repayment period.
- (c) Provision rental housing and free serviced land.
- (d) Increased community involvement in housing provision.

**Thank you for your valuable input and participation.**

## APPENDIX: 5



### INTERVIEW GUIDE FOR KEY INFORMANTS

Faculty of Economics and Management Science

Master of Business Administration-Management Strategy Research Project

Researcher: David Mutumbulwa

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Please provide a response to all questions in the questionnaire.

Thank you for your understanding.

David Mutumbulwa

Signature .....

Date .....

## **Section A: Demographic information**

7. What is your current occupation in the organisation?

---

8. What is your level of employment in the organisation?

Executive  Management  Below Management

9. What is your gender?

Male  Female

10. How long have you been working for your current employer?

(a) Less than 5 years

(b) 5-15 years

(c) More than 15 years

## **Section B**

### **Causes of delays for housing delivery amongst residents of informal settlements of Tobias Hainyeko Constituency, Windhoek, Namibia.**

1. Provide a brief background on the state of housing and land delivery as well as provision of basic infrastructure to residents of Windhoek's informal settlement?
2. Please explain in detail how your organisation performed in terms of providing affordable and decent housing, serviced residential land and provision of basic infrastructure to improve living conditions of residents of informal settlements.

3. In view of the actual achievements during the past five years, has your organisation achieved its targets of providing housing and land to low-income households?
4. Explain whether your organisation had plans to provide housing, residential land and basic services infrastructure to low-income household of Tobias Hainyeko Constituency and whether targets were met?
5. Provide details whether your organisation has encountered delays in delivering housing, land and basic services to low-income households of Tobias Hainyeko Constituency, outlining causes as well as the nature of delays and whether any corrective measures were implemented in order to address these delays.

### **Section C.**

#### **Policies and strategies responsiveness and housing delivery needs for poor households in Windhoek.**

6. How do you perceive the response of current Government policies, strategies such as Vision 2030, 5<sup>th</sup> National Development Plan, Harambee Prosperity Plan, National Housing Policy of 1991 (revised in 2009), Mass Land Servicing Programme in addressing housing needs for poor households in Windhoek?
7. Explain in detail how these strategies have responded in terms of addressing housing needs for low-income households residing in Windhoek's informal settlements?

8. State and provide details of housing programmes and projects embarked on by your organisation to provide formal housing to poor households and their performance towards improve living conditions of the poor, outlining the number of beneficiaries, gender and areas of residence.
9. Outline in detail the effectiveness of current housing policies and legislative frameworks in terms of enabling poor households to access decent and affordable housing in Windhoek and improve their living conditions.
10. Did the current policies make provision for use of alternative technology, building materials and alternative construction methods within the boundary of a local authority?
11. What are challenges faced by your organisation in providing affordable housing and residential land to low-income households?

#### **Section D**

##### **Current challenges faced by low-income households to access housing in Windhoek**

12. In your view, what are current challenges faced by low-income households in accessing affordable housing, basic services and land in Windhoek and what measures could be put in place to overcome these challenges?
13. What factors are influencing housing affordability of low-income households in Windhoek's informal settlements?

#### **Section E**

**Impact of lack of access to housing, basic facilities and services amongst low-income households on urban development.**

14. How do you rate the living conditions of residents of informal settlements of Tobias Hainyeko Constituency, outlining availability of basic facilities, basic infrastructure and accessibility to basic services such as water, electricity and sanitation?
15. Explain in detail how the lack of affordable housing, basic facilities and services amongst low-income households has impacted urban development in Windhoek.

**Section F.**

**Strategies for improving housing delivery amongst residents of informal settlements.**

16. What other alternative measures that could be implemented to improve City's delivery rates for decent housing and residential land in Windhoek's informal settlements?
17. What should City of Windhoek promote as a long-term solution to have a city free of any unsuitable housing or shacks in future?

**Thank you for your valuable input and participation.**

## APPENDIX 6: SIMILARITY REPORT












### Document Information

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Submitted	2022-11-01 07:52:00
Submitted by	
Submitter email	mutumbulwa5david@gmail.com
Similarity	2%
Analysis address	mwakipg.unam@analysis.orkund.com

### Sources included in the report

<b>SA</b>	<b>University of Namibia / ESTHER LISELI_219041202_THESIS_MAY 2021.docx</b> Document ESTHER LISELI_219041202_THESIS_MAY 2021.docx (D105209026) Submitted by: Esther.Liseli@windhoekcc.org.na Receiver: mwakipg.unam@analysis.orkund.com	 3
<b>SA</b>	<b>University of Namibia / FPGSC Submission NBS – April 2021 – MBA Strategy Research.docx</b> Document FPGSC Submission NBS – April 2021 – MBA Strategy Research.docx (D102762725) Submitted by: hishitelwat.dasilva@gmail.com Receiver: mwakipg.unam@analysis.orkund.com	 2
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<b>SA</b>	<b>B2.526_20202_Master Thesis submission. First turn_15313702.txt</b> Document B2.526_20202_Master Thesis submission. First turn_15313702.txt (D109766982)		<b>1</b>
<b>SA</b>	<b>University of Namibia / Telmar project.pdf</b> Document Telmar project.pdf (D146906903) Submitted by: telmar.marly@gmail.com Receiver: moodle.unam@analysis.orkund.com		<b>1</b>
<b>SA</b>	<b>Thesis - Christiaan Pel First Concept.pdf</b> Document Thesis - Christiaan Pel First Concept.pdf (D105544581)		<b>2</b>
<b>SA</b>	<b>University of Namibia / .pdf</b> Document .pdf (D114363942) Submitted by: amoeshadeklerk@gmail.com Receiver: moodle.unam@analysis.orkund.com		<b>1</b>
<b>SA</b>	<b>University of Namibia / Final Thesis Annezorcia_June 2022.docx</b> Document Final Thesis Annezorcia_June 2022.docx (D140079245) Submitted by: annezorcia@gmail.com Receiver: mwakipg.unam@analysis.orkund.com		<b>2</b>
<b>SA</b>	<b>University of Namibia / Research proposal.pdf</b> Document Research proposal.pdf (D54221689) Submitted by: angondji@gmail.com Receiver: moodle.unam@analysis.orkund.com		<b>1</b>
<b>W</b>	URL: <a href="https://revistes.upc.edu/index.php/ACE/article/view/9706/1834">https://revistes.upc.edu/index.php/ACE/article/view/9706/1834</a> Fetched: 2022-05-30 12:25:26		<b>2</b>

### Entire Document

INVESTIGATION INTO DELAYED HOUSING DELIVERY AND IMPACT ON LIVING CONDITIONS OF LOW INCOME HOUSEHOLDS OF TOBIAS HAINYEKO CONSTITUENCY WINDHOEK NAMIBIA

**51% MATCHING BLOCK 1/25** **SA** ESTHER LISELI\_219041202\_THESIS\_MAY 2021.docx (D105209026)

A THESIS SUBMITTED IN PARTIALFULFILMENT OF THE REQUIREMENTS FOR THE DEGREE OF MASTER IN BUSINESS ADMINISTRATION: MANAGEMENT STRATEGY OF THE UNIVERSITY OF NAMIBIA BY DAVID MUTUMBULWA 9511865 AUGUST 2022 SUPERVISOR: PROF. M. TUKUTA AFFILIATION: CHINHOYI UNIVERSITY OF TECHNOLOGY ABSTRACT The study sought to investigate the causes of

## APPENDIX 7: LANGUAGE EDITING CERTIFICATE



**Mr. Shonhiwa Bakare**

MBA, BSc Hons Soc | shonhiwabakare@gmail.com

### CONTACT

PO Box 4244,  
Vinetta, Swakopmund  
Namibia

### LANGUAGE & COPY-EDITING CERTIFICATE

31<sup>st</sup> October 2022

**RE: LANGUAGE, COPYEDITING AND PROOFREADING OF DAVID MUTUMBULWA'S THESIS FOR THE MASTER OF BUSINESS ADMINISTRATION DEGREE OF THE NAMIBIA BUSINESS SCHOOL OF THE UNIVERSITY OF NAMIBIA**

This certificate serves to confirm that I copyedited and proofread **DAVID MUTUMBULWA's** Thesis for the **MASTER OF BUSINESS ADMINISTRATION DEGREE** entitled: **AN INVESTIGATION INTO DELAYED HOUSING DELIVERY AND ITS IMPACT ON LIVING CONDITIONS OF LOW-INCOME HOUSEHOLDS OF TOBIAS HAINYEKO CONSTITUENCY IN WINDHOEK NAMIBIA**

I declare that I professionally copyedited and proofread the thesis and removed mistakes and errors in spelling, grammar, and punctuation. In some cases, I improved sentence construction without changing the content provided by the student. I also removed some typographical errors from the thesis and formatted the thesis so that it complies with the University of Namibia's guidelines.

I have edited many Postgraduate Diploma, and Masters' Thesis, Dissertations for students studying with universities in Namibia. I have also copy-edited company documents and publications for Non-Governmental Organisations (NGOs) around the Southern African region.

Please feel free to contact me should the need arise.

Yours Sincerely,

Mr. Shonhiwa Bakare



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