

**AN EXPLORATORY STUDY OF THE ROLE OF THE SHACK DWELLERS
FEDERATION OF NAMIBIA'S (SDFN) SAVING SCHEMES IN HOUSING
DEVELOPMENT: A CASE STUDY OF HAVANA AND OKAHANDJA PARK
INFORMAL SETTLEMENTS IN WINDHOEK**

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OF THE REQUIREMENTS FOR THE DEGREE OF**

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BY

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Abstract

The purpose of this study was to investigate the roles and challenges faced by Shack Dwellers Federation of Namibia's Savings Schemes, as stakeholders in housing provision in informal settlement areas. The study also looked at how the Shack Dwellers Federation of Namibia's Savings Schemes relate to other stakeholders such as NHAG, CoW and MRLGHRD. The rationale behind the study was to come up with an informal settlement housing scheme model suitable for the poor in Namibia. The quantitative research methodology was applied. The population size of the study was 341 and the sample size comprised of 38 respondents. The research instrument used in this study was the self-administered questionnaire, distributed to the 38 respondents. The main findings of the study were household socio-economic challenges, social development changes including service delivery and welfare, political changes. It is concluded that Government and its structures should facilitate adequate funding to the Shack Dwellers Federation of Namibia's Savings Schemes, to help them to develop, and fulfil their objectives of becoming home owners. The study recommended that government and its structures should provide sufficient structures and policies to enable provision of housing to the poor, adequate funding for the schemes to be successful. Proper structural set up and adequate funding would be required in order to assist the Shack Dwellers Federation of Namibia's Savings Schemes. Administrators of the Savings Schemes would need proper training to sharpen their management and administration so as to run the schemes effectively and efficiently. They need these skills in order to allocate and make use of the scarce resources wisely. Researches are tools that need to be also used in order to remedy the housing shortages and facilitate the best possible methods and ways of providing houses for the poor. A well-researched provision of houses would yield positive results.

Dedication

This dissertation is dedicated to my mother Veronika Hangula-Mwanyekange for providing her out most support, my bother Nelson Tweufiilwa Mwanyekange for giving me academic courage, my five lovely sisters, my cousin Olavi Mukalele for availing a conducive environment to work on this paper and to my friend Bonfasius Kleopas for according me the necessary support during the period of carrying out this study.

Supervisors' Certificate

I, Dr. Brian S. Lwendo, hereby certify that the research and writing of this
Thesis was carried out under my supervision.

Dr. Brian S. Lwendo

Date

Declaration

I, the undersigned, hereby declare that the work contained in this Dissertation for purposes of obtaining my degree of Master of Public Administration, is my own original work and that I have not used any other sources than those listed in the bibliography and/or quoted in the references.

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Erikson P. Mwanyekange

Date

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CHAPTER ONE

Introduction and Background to the Study

1.1 Introduction

Housing and shelter provision remains a critical challenge for many cities in developing countries and the city of Windhoek is no exception. This is due to the increased number of people who migrate to the cities for various reasons, such as the search for employment opportunities. The fact that the rate of housing provision is outstripped by the influx of new migrants into the city has created a state of homelessness, forcing many of the new arrivals to live in shacks made of poor building materials such as iron sheets. The population density and the geographical area of jurisdiction of Windhoek and many other major cities in Africa and the rest of the developing world have increased significantly, such that informal settlements have become a sore reality of urban life.

After independence, the Namibian government made housing one of its four top development priorities with the view of giving the poor and informal residents access to affordable shelter. The Cabinet approved a National Housing Policy in July 1991, which incorporates Saving Schemes by shack dwellers themselves as one of its sub-program or strategy for the provision of housing to the poor. In 1992 a voluntary organization called Namibia Housing Action Group was established to assist low-income households to house themselves. This was followed by the Shack Dwellers Federation of Namibia whose mandate is to initiate practical activities for affordable access to resources, as well as making a significant change in the lives and livelihood of the urban poor by enabling them to house themselves through the Saving Schemes.

The Shack Dwellers Federation of Namibia mandate is therefore that of mobilizing people living in informal settlement areas to come forth with self-help solutions towards the alleviation of the housing problem in which they find themselves. As noted by Legal Assistance Centre (2005, p.78) that a regulating legal framework in the area of informal

housing upgrading is essential to the provision of common principles which govern activities of all actors and stakeholders' including the Saving Schemes. Furthermore, this would provide fundamental guidelines in allocating responsibilities and decision-making strategies especially when it comes to the application of the saving schemes. It remains significant that the role played by the Shack Dwellers Federation of Namibia through its Saving Schemes in solving the problem of homelessness squatting in the specific context of Havana and Okahandja Park informal settlements remains indispensable in Namibia and need further investigations.

1.2 Background of the Study

Housing and shelter provision remains a critical challenge for many cities in developing countries and the city of Windhoek is no exception. This is due to the increased number of people who migrate to the cities for various reasons, such as the search for employment opportunities. The fact that the rate of housing provision is outstripped by the influx of new migrants into the city has created a state of homelessness, forcing many of the new arrivals to live in shacks made of poor building materials such as iron sheets. The population density and the geographical area of jurisdiction of Windhoek and many other major cities in Africa and the rest of the developing world have increased significantly, such that informal settlements have become a sore reality of urban life.

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lives and livelihood of the urban poor by enabling them to house themselves through of Saving Schemes.

According to the Namibia Housing Action Group Report (2013:3-7) the Shack Dwellers Federation of Namibia is a network of community-led savings groups. Residents in informal settlements started organising savings groups in 1987 with the aim of improving their poor living conditions. This led to the formation of Namibia Housing Action Group in 1992 to support this noble process. The community's own development fund (the Twahangana Fund) was established in 1996 and the savings groups came together as a national network to form Shack Dwellers Federation of Namibia in 1998.

The activities carried out using Action Group/Shack Dwellers Federation of Namibia include supporting small savings groups, capacity building, problem solving and learning facilitated through the community exchanges at local, regional, national and international levels. Saving is a tool used to mobilise communities living in shacks, renting rooms and those with accommodation to form savings groups, in order to improve their living conditions under the Shack Dwellers Federation of Namibia. The money saved is recorded in the saving books and the treasurer collects the money, deposits it in the group's bank account and shows proof of deposit to the group members to ensure accountability and transparency. The essence behind the savings is to acquire land as a group and finally develop the land for the benefit of the members such that members would eventually have their own descent accommodation.

According to Gold, Muller and Mitlin (2001:5) during 1987 a group of women jointly formed up a saving group called 'Saamstan', an Afrikaans word which means 'standing together', with the main aim of improving their informal houses and living conditions. This became the first Saving Scheme in Namibia which aimed at raising funds to build houses. However, this approach to house construction and group members did not work effectively, as the members could not sustain the building approach and there was no implementing organization to facilitate this operation.

The Shack Dwellers Federation of Namibia's mandate is therefore that of mobilizing people living in informal settlement areas to come forth with self-help solution towards the alleviation of the housing problem in which they find themselves. As noted by Legal Assistance Center (2005:78) that a regulating legal framework in the area of informal housing upgrading is essential to the provision of common principles which govern activities of all actors and stakeholders' including the Saving Schemes. Furthermore, this would provide fundamental guidelines in allocating responsibilities and decision-making strategies especially when it comes to the application of the saving schemes. This particular research will examine the supplementary role performed by the Shack Dwellers Federation of Namibia through its Saving Schemes in solving the problem of homelessness squatting in the specific context of Havana and Okahandja Park informal settlements.

1.3 Statement of the Problem

Even though the Shack Dwellers Federation of Namibia is there to compliment the role of government agencies in addressing the problem of increasing shacks and informal houses, due to high influx rate into the capital city, the social phenomenon of informal settlements has remained on an increase. This remains a worrying situation as to why the informal settlements continue to grow whilst the Shack Dwellers Federation of Namibia is significantly trying to alleviate the problem. Given such growth rate, one tends to wonder whether the Shack Dwellers Federation of Namibia is appropriately executing its mandate. This study focuses on the current situation and operations of the Shack Dwellers Federation of Namibia's Saving Schemes. The Study evaluates the role played by the Shack Dwellers Federation of Namibia's Saving Schemes in trying to address the increasing rate of shack dwellers in Havana and Okahandja Park informal settlements. Previous studies done on the Shack Dwellers Federation of Namibia, such as the Habitat Research and Development Centre (HRDC), study of 2010, did not pay in-depth attention to the subject of Saving

Schemes. It is in this context that the current research focuses on mitigating existing specific knowledge gap in this area under study.

1.4 Objectives of the study

The main objective of the study is to investigate the roles and the challenges facing the Shack Dwellers Federation of Namibia's Saving Schemes as stakeholders in housing provision in informal settlement areas. The secondary objectives are to establish how the Shack Dwellers Federation of Namibia's Saving Schemes relate to other stakeholders such as NHAG, CoW and MRLGHRD. The final secondary objective is to come up with an informal settlement housing scheme model suitable for Havana and Okahandja Park and other related informal settlements in Namibia.

1.5 Research Questions

To investigate the above stated problems, the study is guided by the following research questions:

- i. What are the roles and challenges confronting the Shack Dwellers Federation of Namibia's Saving Schemes in the provision of informal settlement housing in Havana and Okahandja Park informal settlements?
- ii. Is there a relationship between the Shack Dwellers Federation of Namibia's Saving Schemes and the other stakeholders such as NHAG, CoW and MRLGHRD?

To investigate the above questions this dissertation draws on a combination of different sources and research methods as shall be explained further below. These questions will be considered with specific reference to the government policies and approached to the problem at hand.

1.6 Significance of the study

The significance of the study lies principally at two levels: the fact that the key aspects of Namibia's housing and urbanisation relations have been under-researched hitherto, and especially the roles, patterns and trends of Saving Schemes as a stakeholder in housing provision in informal settlement, have not been adequately explored by researchers and academic scholars. So this study will generate knowledge which could have conceivable policy relevance in Namibia, especially for local administrative entities, policy makers and the government. The study will provide literature necessary for other researchers to pursue the study further and will try to fill the current existing information gap on informal settlement and thus contribute to the knowledge of education.

1.8 Assumptions of the study

- It is assumed that the researcher shall obtain the relevant data from relevant respondents so as to make the study successful.
- It is also assumed that the selected informal settlement will remain growing and exhibiting the same characteristics in coming years before the completion of the study.
- The other assumption is that the researcher shall be able to balance work demands as well as the research's demands as he is a full time lecturer at the Polytechnic of Namibia.

1.9 Delimitations of the study

The research shall be limited to Havana and Okahandja Park informal settlements in Windhoek, Namibia. The research shall be limited to analyzing the impact of the Shack Dwellers Federation of Namibia's Saving Schemes in trying to address the growth of the informal settlement under study.

1.10 Limitations of the study

The study may encounter a number of constraints like insufficient resources to procure research materials such as printing papers for questionnaires, to enable the gathering of data. Another constraint may be that of poor communication between the researcher and the respondents because people living in these informal settlements are coming from different social-cultural background in Namibia and some of them cannot express themselves in the official language. The researcher is a full time employed and will need to balance work and carrying out the research by taking time-off during critical periods of the research. There is lack of comprehensive literature and empirical studies on informal settlement management in Namibia. This can be mitigated by making literature available on informal settlement management research done in other countries in Africa like Kenya, South Africa and the rest of the world. Current government regulations that are beauracritic in nature may inhibit the research.

Failure to respond to research questionnaires by some respondents, this can be overcome by conducting structured interviews with respondents who feel threatened to respond to questionnaires. Respondents might feel that the researcher is intruding into their private affairs, thereby hindering the data collection process. To avoid these shortcomings, the purpose of the study will be clarified, appointments will be made on time and informed consent will be gained from all participants.

1.11 Conclusion

The chapter looked at the background of the Informal Settlement in Havana and Okahandja Park informal settlements in Windhoek and how the Shack Dwellers Federation of Namibia's Saving Schemes is trying to address the growing situation. The research problem was clearly highlighted showing the need to carry out a research of this kind. Background information

was reviewed in support of the thesis statement. Statement of the problem, research objectives, research questions, significance of the study, limitations, delimitations of the study were clearly highlighted in this chapter. A clear relationship of the topic of the study, statement of the problem, research questions and research objectives was established and remains indispensable in this study.

CHAPTER TWO

Theoretical Framework

2.1 Introduction

The Istanbul Declaration and Habitat Agenda encourage governments to promote citizens access to safe, healthy shelter with basic services. These services should meet the basic needs for physical, psychological, social and economic well-being of individuals. Schlyter (1996:6) defines housing as not only the neighbourhood, or the house itself, it includes all rules and processes which are involved in providing the everyday living environment to the occupants. According to Morris (1978:4-5) sociologically, housing should depict the human being's status and is a shelter and protection, which provides the setting for many basic biological and social processes necessary to sustain life. 'House' symbolizes the family status to both the wider community and to the family itself.

The Shack Dwellers Federation of Namibia is among the initiatives aimed at alleviating the housing and accommodation shortage in Namibia. The existing literature on Shack Dwellers Federation subject covers various documentary sources deriving from the SDFN, Urban Trust of Namibia (UTN), Namibia Housing Action Group (NHAG), Habitat Research and Development Centre (HRDC), Ministry of Regional and Local Governments, Housing and Rural development (MRLGHRD) among others. Namibia like other Southern African Countries is experiencing rural urban migration that results in the rapidly increasing of informal settlements in urban and peri-urban centres.

According to the Namibia Housing Action Group and Shack Dwellers Federation of Namibia, (2009:8) "the Khomas Region has the highest number of informal settlers, approximately 118 467 whereas Oshana Region wherein Oshakati is located has 68 280 informal settlers. Therefore, the introduction of Saving Scheme is not only centralized to the capital city but this approach is used nationally so as to resolve the problem of sub-standard

houses of informal areas. The Shack Dwellers Federation of Namibia, (2009:148) indicates that “the informal settlements population country wide stood at 541 119 inhabitants. The capital, Windhoek has the greatest population of residents in informal settlements approximately 93 967, followed by Oshakati with 44 355 informal settlers who are living in adequate housing without any access to basic services with unplanned and unsurveyed settlements in sub-standard structures”.

“The policy framework to ensure effective decisions to respond to the needs of the urban poor in most of the developing countries remains weak. An example of these in Namibian context is that Saving Schemes that apart from their constitution, they are not guided by any specific legislation” (Namibia Housing Action Group [NHAG], 2008:43).

The Shack Dwellers Federation of Namibia described itself in its 2008 Annual Report as an active organization, which is generally well known for its good work; however there are those institutions such the Habitat Research and Development Centre (HRDC), (2010:18) that remains suspicious of its functions. Seemingly, there have been false representatives of the Federation, fraudulently collecting money in the name of Saving Schemes. Many people have paid credulously without demanding proof of payment. There is a need of Shack Dwellers Federation of Namibia raise the participation of informal settlers in their respective saving groups. The numbers of low income earners renting rooms made of corrugated iron sheets who are organizing themselves in Saving Schemes within urban areas have increased with 45 percent in the past five years” (Namibian Housing Action Group Report, 2006:34).

According to (Namibia Housing Action Group and the Shack Dwellers Federation of Namibia, 2008:23) discussed that “currently the federation consists of 430 Saving Schemes in all thirteen regions with 5 644 members of which 2 382 are women and 3 262 are men. This group together managed to save a total of N\$ 4.6 million and 120 groups have opened

accounts with Standard Bank because of its fast service and the fact that its available in most areas in Namibia and an amount of N\$ 1 342 344 been saved”.

In addition, it is noted that the Erongo, Caprivi, Oshana and Ohangwena regions each received an award for exceptional financial and operational management of their respective Saving Schemes in 2006 from the Urban Trust of Namibia (Urban Trust of Namibia, 2007.3). This reveals that the Khomas Region has not yet reached satisfactory efficiency and effectiveness despite it being the initiator of Saving Schemes. Havana informal settlement is situated between Greenwell Matongo and Goreagab on the north western outskirts of Windhoek. Havana was established in 1992, while Okahandja Park came into existence in 1994. The study prefers these areas because they consist of old Saving Schemes. It consists of 5 saving groups namely, Tukondjeni, Fidel Castro, Pandu, Tuhafeni and Evatelo Saving Schemes, which are studied to present complete findings. This study will assess the effectiveness of housing Saving Schemes in Havana and Okahandja Park informal settlements.

2.2 Policy Implementation

Lane (1993:90-106) indicates that the theory behind implementation involves the output policy that brings about intended outcomes in such a way that the objective of the policy is met. Policy implementation involves several distinct functions such as clarification of objectives in order to understand what the goal of the policy is or commonly referred to as the goal function. Lane goes on further to point out on several implementation models that can be chosen from such as perfect administration, policy evolution and management, learning and others. These different cited models emphasize that policy implementation can be done in different settings to achieve the desired policy outcomes of that period.

Grindle and Thomas (1991:121) cited two models of policy implementation which are the linear model and the interactive model. The linear model indicates that, once the political authorities approve the reforms that the managers are expected to implement. The interactive model emphasizes the fact that the status quo of a policy after having been in existence for a long time will be disturbed by any reforms that may be suggested. Those affected by the reforms may react positively or negatively, and the nature and the intensity of those reactions of those affected and their location will determine whether the implementation process will be sustained.

The implementation of the National Housing Policy in Namibia has cut across the two models. The review process spearheaded by the National Housing Advisory Committee is a result of the identified lack of institutional capacity at MRLGH to co-ordinate policy implementation. To demonstrate the interactive nature of policy implementation by exacting pressure for change, the Shack Dwellers Federation of Namibia designed a loan revolving fund to suit their needs. The fund is administered by the Namibia Housing Action Group who sources funds from the Build-Together Programme and other sources of funding. The Build - Together Programme, consisting of 10 components of loans and technical assistance is made up of

- 2 Single Quarters Upgrading Sub-programme
- 3 Urban Housing Loans Sub-programme
- 4 Rural Housing Loans Sub-programme
- 5 Informal Settlements Upgrading Sub-programme
- 6 Incremental Development Areas Sub-programme
- 7 Community Based Organisations(CBO's) Sub-programme
- 8 Social Housing Sub-programme
- 9 Land Servicing Sub-programme
- 10 Social Infrastructure Sub-programme

11 Communications and Learning Together Sub-programme (BTP: 2013).

Given the crucial role that housing plays in the lives of individuals, it is imperative for governments to create an enabling environment that facilitates access to housing for home-to the economic development of the country, has to find peace and rest at the end of the day. The occupation of a house should be a choice made by an individual and should not be forced upon the individual. The same freedom should apply for one to become a member of the society or not to be.

2.3 Enabling Markets

Sheng (2001:64-65) indicates that the production of houses by the poor faces the major challenges of access to finance, infrastructure, land and the regulatory environment especially in urban areas. Individuals purchase houses in the open market by obtaining a loan from the financial institutions. The poor, who usually have an irregular income and employment, cannot access bank loans due to the myth of the banking systems in loaning money is that only those with regular income and permanent employment are in a position to pay back the loans. Land in urban areas is very expensive and is always in short supply and poor people cannot afford to purchase. When one does not have land to produce his/her own house, there is lack of access to the infrastructure which usually forms the package of serviced land. This infrastructure consists of water supply, a sewerage system, electricity supply, refuse collection and transport. Sheng (2001:65) further argues that the poor would end up paying exorbitant prices for buying some of the basic utilities for their houses.

The regulatory framework is one of the challenges that people face when trying to produce houses for themselves according to their means. Local Authorities have building regulations prescribing the type of houses to be constructed within their localities. These regulations often demand for certain building materials to be used for construction and prohibiting other

types of materials and this would exclude the poor who cannot meet requirements for building their own houses.

The study revealed that the role of government in the promotion of community-based housing production should be to involve the communities in the planning process and to find solution to the challenges together. City of Windhoek (2002) developed a settlement policy with close consultation with community-based organisations, and this serves as a good example of community involvement. According to a Senior Housing Official of the City of Windhoek, they have also learnt lessons from the Shack Dwellers Federation of Namibia who have succeeded to negotiate an affordable housing production strategy for their members.

Poor people have demonstrated their innovativeness and capacity to address their housing and other needs through the establishment of saving schemes. Through this process they can be assisted to land collectively, have access to prepaid infrastructure and to be allowed to construct houses in accordance to their financial strength in an incremental way. There are other managerial key areas that governments need to consider in facilitating the housing provision process. Some of these areas are institutional framework, financial arrangements and inter-agency co-operation.

2.4 Institutional Framework

According to Laffin (1986) indicates that housing management is organisationally and inter-organisationally much less well entrenched than engineering or other disciplines. This alone, causes major challenges, as the responsible authorities try to put strategies in place, in order to alleviate housing shortages under scarce prevailing conditions. The Cullingworth Report (1969) advocated for a new approach in which housing departments should look beyond

dealing with applicants and establish a community housing service, which analyses the needs and deals with them.

Cantle (1992) argues that Councillors will have difficulties in disentangling themselves from the day-to-day routine problems, surgeries and their own political groupings and may be less committed to strategic goal setting.

The development of a clear institutional framework through which the process of housing delivery can be facilitated is crucial. The institutional responsibilities of the various levels of government in their role to facilitate the housing delivery process need to be clarified. A decentralized housing provision strategy can be an ideal one. The decentralization housing provision strategy should be from central government structures to regional and local government structures. The institutional functions of policy guidance by central government and the function of policy implementation by local authorities and regional councils (based on the Namibian Government Structures) need to be clearly stipulated. Support by statutory provision is essential. Adequately trained human resource base is needed to support these institutional structures.

2.5 Financial Aspects

The production of houses is an expensive exercise that involves different resources such as land, building materials, housing contractors and infrastructure. Considering the Namibian situation, which may be similar to that of other African countries, local authorities are not equal in their economic strength. The Local Authorities Act No. 23 of 1992 categorized local authorities as Part I and Part II. Some local authorities have a bigger and healthier revenue

base than others. Those with an unhealthy revenue base will depend more on central government's transfer of committed funds to their budgets.

The Namibian Government has recognized that there was a tremendous strain on the institutional implementing structures to fulfil the required tasks. The government through its decentralized structures cannot handle the housing delivery alone. The National Housing Development Act of 2000 had to establish the Housing Revolving Fund with hopes that those who accessed the loans would repay their loans on time, to facilitate the loan's envisaged revolving nature; so that those who are in need of the funds would get their share.

2.6 Inter-agency co-operation

The study revealed further that inter-agency co-operation between the public, private and community members seems to be a viable approach to the housing delivery process. The pre-requisite for any partnership is that partners should participate equally. The poor and the vulnerable should be left alone to determine and manage their own developmental projects. Inter-agency co-operation should also be promoted within government structures. Development of a strategic plan to facilitate production of houses within the public sector for the poor and vulnerable would be the most ideal way forward.

2.7 Housing Delivery Reform Processes (1991-1998)

2.7.1 General Public Sector Reforms

Grindle & Thomas (1995:5) define reform as the efforts on the part of the part of the government to re-address perceived errors in prior and existing policy and institutional arrangement. The housing sector reforms are part of the public sector reforms that have been carried out by the Namibian Government. The Office of the Prime Minister spearheaded these reforms in the early 1990s. The general public, private sector and civil society

influenced the need to reform the sector, when they asked government to account to the electorate, by offering quality service in relation to their value for their taxes. The Trade Union movement demanded improved working conditions for their members and better pay. The International Donor Community in exchange for their financial support to governmental development programmes demanded the implementation of good governance practices such as transparency and a small lean effective and efficient public service.

In response to the above cited demands the reforms concentrated on issues pertaining to restructuring the public service, the outsourcing of services and the creation of a conducive environment for investors. At independence in 1990 Namibia had a public service numbering 46 500 in 1991 after the creation of offices, ministries and agencies the public service increased to 60 500. By 1992 the public service had increased to 70 000 people. The Namibian public service includes the civil service, the teachers, health sector workers, the Police Service, Namibia Defence Force members and the Prison Service members. The restructuring of the public service meant that the previously disadvantaged, being the non-white population, women and the physically challenged had to be accommodated in the service, through an affirmative action policy. The restructuring process was carried through a rationalisation process which recommended the elimination of overlaps and duplications through the re-allocation of staff members within offices, ministries and agencies. The creation of State Owned Enterprises by restructuring some the offices, ministries and agencies was recommended too. A chronological summary of the public sector reforms in Namibia is as follow below.

- The Public Sector Reform Programme (1992) dealt with the recommendations on the rationalisation exercise but not to reduce the numbers and the costs of the public service, but to eliminate the overlaps and duplications of positions and functions.

- The Public Expenditure Review (1994) recommended to government to seriously consider downsizing the number of public servants in order to reduce the cost of maintaining the public service by the state through considering the commercialisation of certain services or privatisation and contracting out.
- The Wage and Salary Commission (WASCOM) (1995) dealt mostly with recommendations to improve the performance of public servants. WASCOM was meant to try and implement recommendations from the previously mentioned reforms.
- The high level committee (1996) was created to look into the overall recommendations affecting public sector reforms and to further recommend a concrete strategic implementation plan.
- Decentralisation Policy (1996) which initiated the planning for the decentralisation process. The policy identified numerous targets which did not differ to the recommendations on the outsourcing of services by Public Service Review.
- The Poverty Reduction Strategy which was adopted by Cabinet in 1998 was meant to enhance the performance of relevant institutions in the areas of service delivery through improved performance and to involve the target groups in service management, this means that the strategy was to support the desire by government to take services closer to people or to decentralise service delivery.

The reforms in Namibia were not in isolation but were influenced by reforms in other Sub-Saharan African countries such as Uganda, Zimbabwe, Zambia, South Africa, Ghana and Botswana just to name a few, and also by reforms which involved the restructuring of

state owned enterprises through commercialising, privatizing or liquidation and by downsizing the numbers in the public service such as that took place in industrialised countries for example New Zealand (1980-1990s) and the United Kingdom (1979-1989).

Adamolekun and Kiragu (1999:159) confirmed the importance of reforms. Public sector reforms are a result of recognition by government sometimes through pressure from civil society organisations and donors that their countries do not have satisfactory administrative structures. This means that there are recognised deficiencies in the management of the public sector which result in inadequate service delivery or low labour productivity. Lack of work ethics may lead to corrupt practices and resource wastage through duplication of activities and over-lapping of responsibilities.

It is worthwhile noting that not all the reforms that have been suggested in the Namibian situation took place. Adamolekun and Kiragu (1999:65) noted that there had been successful reforms implemented in a few sub-Saharan African countries. These included medium term expenditure frameworks which ensured better resource allocation according to strategies and national priorities to enhance government, control on public spending. These were implemented in Ghana, Uganda, Republic of South Africa and Malawi. The implementation of public sector reforms in Namibia experienced challenges such as budgetary constraints to pay for severance packages to retrench workers. Lack of political will caused by reforms may threaten the political stability of a country and a lack of managerial and technical capacities to implement such reforms. The most essential ingredient of public sector reforms is the ability of the state to recognise the distinct roles to be played by the state and its partners in development such as civil society organisations, non-governmental organisations, the private sector and the international funding organisations.

Administrative reforms have to deal with the issue of redefining the role of the state in development. This role should be confined to specific functions that can only be performed by the state. These functions are legislative and managerial in nature which should include macro and micro economic policies, the development of infrastructure, the protection of the environment and those who are vulnerable. The state should define its roles clearly to perform tasks that are at the level of the state as outlined above.

In performing tasks that are of state responsibility, the state should create an enabling environment for the private sector including foreign investors, civil society and non-governmental organisations to perform their tasks without hindrance within the parameters of the constitution and the laws governing that particular state. It is important that public management performance is enhanced through the improvement of financial and personnel management systems. Adamolekun and Kiragu (1991:165) observed that the public sector reforms should emphasise and enforce measures that promote accountability of the rulers to the ruled. This can be done through increased transparency, openness, openness and the promotion of citizen participation in governance.

Literature revealed that public Sector reforms usually take place within established bureaucratic and political institutions which must have the will to reform. It has been observed by the cited authors that Sub-Saharan African Countries had weak institutions to shoulder reforms at all levels, and those who had the political will and fairly adequate institutional capacity like Mauritius, Botswana, Namibia, Uganda, Ghana and South Africa have implemented their reforms in an incremental way. The implementation of Public Sector reforms is intended to result in better service delivery, to the citizens. The creation of feedback mechanism between the state and its citizens on public sector performance on its service delivery is a basis for the promotion of transparency on the part of government.

Olowu (1999:1) noted that although there have been civil service reforms in many African Countries since the late 1980's very limited success stories have been documented. Olowu (1999:1) attributes this to the faulty diagnosis and prognosis. Olowu argues that the major problems confronting African civil services are that of inadequate serious human resources management, leadership and merit pay. Elated governance reforms have not been adequately diagnosed, and effective strategies to address them need to be developed and implemented.

2.7.2 Housing Sector Delivery Reforms

As legally constituted institutions Regional Councils and Local Authorities can perform duties as stipulated in the legal frameworks under which they are established. As institutions besides being legally responsible for the implementation of programmes Regional Councils and Local Authorities must have the institutional capacity, the required human and financial resources to perform their duties effectively. In their work Mukwena and Drake (2000:41) observed that "Regional Councils had no adequate capacity to implement their functions of regional development and management of settlement areas". This function included the implementation of the National Housing Programme. The capacity here is defined as being in possession or access to a combination of resources such as human capital, financial means and information. In addition, the institution should have the legal authority to perform its functions and duties. This capacity has to be looked at in comparison with the goals and objectives of the organisation. Reforms are also meant to enhance the capacity of Regional Councils and Local Authorities to implement the housing policy in a more efficient and cost recovery manner.

The managerial capacity of the Regional Councils and Local Authorities should be able to effectively prevent fraud and corrupt practices in the housing delivery process. The

reforms in housing which started in 1998 targeted several aspects that can enhance policy implementation. These aspects are managerial, legal and technical. The implementation of the National Housing Policy is the responsibility of the Ministry of Regional and Local Government and Housing and Rural Development (MRLGHRD). Regional Councils and Local Authorities can only perform this function by delegation from MRLGHRD. Since housing delivery forms part of the delegated functions from central government to Regional Councils and Local Authorities through decentralisation policy of 1996, central government must develop the support mechanisms for the success of these reforms.

The delegated functions must be supported by legal instruments as the delegated institutions are legally constituted and they can only perform functions that are legally delegated to them. In the absence of legally delegated duties Regional Councils and Local Councils can only perform functions because they feel morally responsible considering that those activities may contribute to the overall development of their regions.

2.8 Legal Reforms

The major legal reforms that took place are the Enactment of Decentralisation Enabling Act 2002, the National Housing Development Act 2000, the Trust for the Regional Development and Equity Provision Act 2001 and the amendments to Regional Council Act 1992, Local Authorities Act 1992 and the State Finance Act of 1991. The Decentralisation Enabling Act is the major Act which enabled the Central Government line ministries to delegate their activities to be implemented by Regional Council and Local Authorities in a delegated authority from central government. Smith (1995:9) defines delegated authority as devolution of political authority through legislation from the centre of periphery. In the Namibian situation Decentralisation Enabling Act of 2002 has delegated the implementation of central government activities to the political regional

councillors and local councils. Smith further defined decentralisation as both reversing the concentration of administration at a single centre and conferring powers of central government (1985:1). Rondinelli and Nellis (1986:5) indicate decentralisation as the transfer of responsibility for planning, management and raising allocation of resources from central government and its agencies to field units of government, semi-autonomous public authorities or corporations, or corporations, area-wide, regional or functional authorities, or non-governmental private or voluntary organisations. The two main goals of decentralisation are the promotion of citizen empowerment and service delivery.

2.9 Managerial Reforms

It has been noted that the National Housing Policy lacked a clear strategy on how it should be implemented. There has been a lack of National Standards for housing delivery or provision. The adopted policies and the enactment legislation were not effectively implemented because Regional Councils and Local Authorities had no legal mandate to implement the National Housing Policy. The MRLGH in its strategic plan for 2001/2-2005/6, which coincides with the second national development plan period, has set itself to address these concerns.

A major activity that has been carried out to assist in the managerial reforms of housing delivery is the training of regional staff members on how to manage the decentralised Build Together Programmes during the financial year 2001/2002. The officers responsible for financial management were also trained on sound financial management practices. It is hoped that the training will improve their management of the housing loan scheme.

The Constitution of the National Housing Advisory Committee (NHAC) which was never constituted during the implementation of the Build Together Programme is another

milestone in the housing reform process. The NHAC which was constituted in 2001 is tasked to advise the Ministry on the effective implementation of the National Housing Policy. A major achievement of the NHAC is the successful organisation of a national workshop in 2002. The recommendations on the reform process to the National Housing Policy are yet to be delivered to MRLGH.

Both the MRLGH and its stakeholders have recognised the weak managerial process of policy implementation and a proper diagnosis from the MRLGH's side has been done. This is a positive development which is believed will smoothen the way for further policy reforms. It had been noted that government had not effectively created an enabling environment as there has been a clear lack of co-ordination of housing delivery by all stakeholders. Beneficiary participation was only limited to the accessing of loans by the target group. It has been now recognised that participation in the National Habitat Committee which is responsible for the development of National Habitat Plan should be from the regional level (MRLGH Strategic Plan 2001- 2006).

A managerial activity that has been recognised as lacking has been caused due to the absence of research into affordable building materials for Namibia. A research institution to be supervised by the National Housing Enterprise is to be established during the second National Development Plan Period. Managerial reforms to improve the technical support to the housing delivery process, has not taken place as yet. The MRLGH has identified the need to increase personnel numbers in order to adequately cover all the regions effectively and efficiently.

CHAPTER THREE

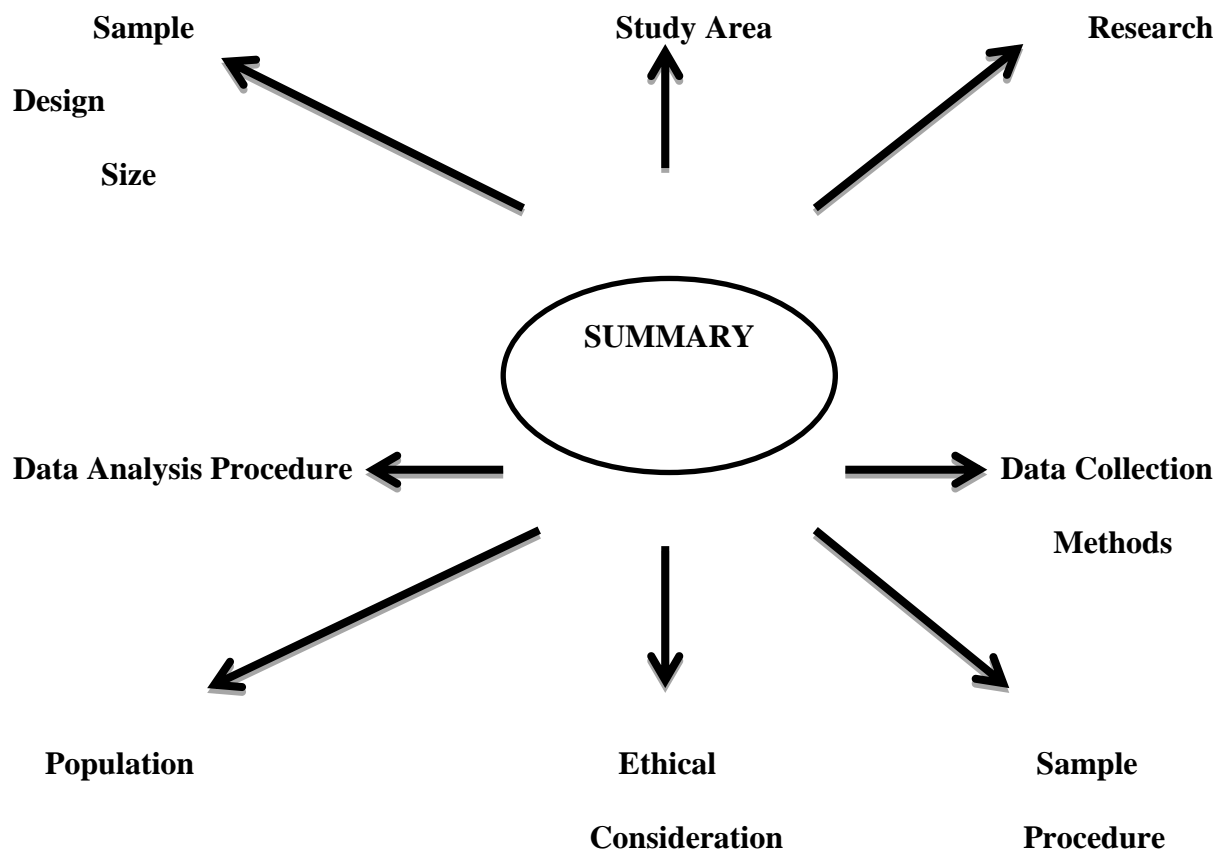
RESEARCH METHODOLOGY

3.1 Introduction

This chapter focuses on how the research problem will be investigated by discussing the sampling methods, data gathering instruments and the statistical techniques that will be utilised for the present study.

3.2 Research Design

Research design is a blueprint for conducting the study that maximizes control over factors that could interfere with the validity findings. Designing a study helps the researcher to plan and implement the study in a way that will help the researcher to obtain intended results thus increasing the chances of obtaining information that could be associated with the real situation (Burns & Grove.2001:223). The following diagram shows this idea.



A research design is a plan according to which we obtain research participants (subjects) and collect information from them as stated by Welman, Kruger and Mitchell (2001). This section looks at the methods that are used to collect information. Uys and Bassen, (2001) state the most commonly used research designs are;

- The experimental or scientific research design: This design has four essential characteristics that are, control, manipulation, observation, and replication.
- The historical research design: This design attempts to establish facts so as to arrive at the conclusions concerning the past.
- The descriptive research design: This is designed to obtain pertinent and precise information, concerning the current status of phenomena and whenever possible to draw valid general conclusions from facts discovered.

Two methods were suggested; the scientific and descriptive survey design. The discovery approach of the scientific method bases itself on inductive reasoning and is employed so that general principles are derived from specific observations. For example, it is used to observe the nature and interaction patterns of the study area. Leedy (1980) describes the scientific methods as a way to:

- Identify the problem that defines the goal of the quest,
- Gather data with the hope of resolving the problem,
- Posit a tentative hypothesis, both a logical means of locating the data and as an aid to resolving the problems, and
- Empirically testing the hypothesis by processing and interpreting the data to see if the interpretation of such data resolves the primary question that initiated the research in the first place.

The descriptive survey is used to measure some specific set of responses on a particular topic. Cohen and Manion (1980) contend that such a survey method provides the research with primary data and allows discussion and observations during the process of data collection. The study area was covered in Windhoek where most rural residents come to look for employment and end up in the informal sector. Both qualitative and quantitative methods were used in the research which includes interviews that were undertaken with the shack dwellers and other stakeholders and questionnaires with random people in shack dwellings.

According to Darling and Rodgers (1986), the choice of research design must be closely associated with the aims of the study and the available resources, research designs vary from one study to another. One design cannot serve the purposes of all types of research problems.

3.3 A Case Study

A survey is a system for collecting information from or about people to describe, compare or explain their knowledge, attitudes and behavior (Fink, 2003). In survey research, the researcher selects a sample of respondents from a population and administers a standardized questionnaire to them. This researcher chose the face to face interviews and questionnaires. This research will be a field-based exploratory study that will be carried out in both Havana and Okahandja Park informal settlements of Windhoek, A quantitative research design will be used, employing both questionnaires and interview questions. In this regard, it will be a quantitative research because it involves administering questionnaires, collection and analysis of statistical trends deriving the comments from respondents.

3.4 Population

According to Welman, et al (2001), the population is a full set of cases from which a sample is taken from. It is the study object and consists of individuals, groups, organizations, human products and events or the conditions to which they are exposed. Polit and Hungler (1999:37) refers to the population as an aggregate or totality of all the objects, subjects or members that conform to a set of specifications.

The Shack Dwellers Federation of Namibia (SDFN) operates at a nationwide level; with a total membership of 5644 members, of which 2382 are women and 3729 are men. In each location across the country it consists of not less than seven and not more than ten Saving Schemes from each informal location in Windhoek. Havana informal settlement is divided into 9 different Saving Schemes, while Okahandja Park has 10 Saving Schemes. The estimated population residing at Havana and Okahandja park informal settlements is 7600 people living in these informal settlements and estimated number of households is approximately 4002. The population of 341 members of the Shack Dwellers Federation of Namibia resides in Havana and Okahandja park informal settlements, belonging to 19 Saving Schemes, (Namibia Housing Acting Grouping & Shark Dwellers Federation [NHAG], 2009:30).

3.5 Sampling

Sampling is the process by which a relatively small number of individuals or events are selected and analyzed in order to find out something about the entire population from which it was selected. (Koul, 2000). According to Welman, et al (2000) probability sampling is when one can determine the probability of any element or member of the population that will be included in the sample whereas non-probability sampling is when one cannot specify the probability in a sample and it is used for reasons of convenience and economy. In this

research probability sampling was used with a target population of thirty people from Shark dwellers and other stakeholders such as government offices and NGOs relevant to the research.

White (2005) says sampling means to make a selection from the sampling frame in order to identify the people or issues to be included in the research. Furthermore, Bless and Higson-Smith (1995; 86) highlight the main advantages of sampling such as (1) gathering data on a sample is less time-consuming, especially when populations may be spread over large geographical areas (2) it is less costly and sampling is a practical way of collecting data when the population is extremely large. A probability stratified sample size of 38 respondents will be drawn from the population. The study targets two members from each Saving Schemes of the stated locations. Two strata comprising of new members who joined the Federation five years ago and the other one comprising of the old members who joined the Federation eighteen years ago, considering gender balance and this will help in acquiring reliable information for the research.

3.5.1 Sample Size

The sample size will constitute 38 members, of the population. A general rule of thumb is to always use the largest sample possible. Smaller samples produce less accurate results because they are less likely to be representative of the sample (Wood & Haber, 2008).

3.5.2 Stratified sampling

Saunders et al. (2000) define stratified random sampling as modification of random sampling in which the population is divided into two or more relevant and significant strata based on one or a number of attributes. A stratified random sampling technique will be used to choose the members that constitute the sample size. The reason for this choice is that there will be

need to include in the sample each of the different strata of members. Any other approach could result in one stratum not being represented in the sample.

3.6 Research Instruments

The research instruments to be used for data collection purposes would be questionnaires and face to face interviews. Questions were distributed to members of the associations. Face to face interviews were conducted to selected individuals.

The first step was done through primary research where an objective was defined. Before all this a pilot study was carried out to check how well the data collection instruments will be received by the targeted population and this was done primarily to ensure that the questionnaire and interview questions were designed in line with the objectives of the research where rural area residents were considered to have little access to banking information and utilization as sources of feedback i.e. specified sampling being used as a means to access data.

The use of interviews assisted in gathering valid and reliable data that was relevant to the research questions and objectives. It also led the discussion into areas that had not been previously considered, but which are significant for understanding. In this research Qualitative interviews were used which were semi-structured and they help one to understand the reasons for the decisions that the respondents have taken or to understand the reasons for their attitudes and opinions.

According to Sounders et al (2007), semi structured interviews provide an opportunity to probe answers, were you want interviewees to explain or build on their responses. Sounders et al (2007) further argue that, considering the time needed for the respondent to complete the

questionnaire; this may mean that an interview is in any case the best. In this case, the respondents were mainly the shack dwellers who had more time to answer questions and NGO and government officials who have less time to do so because of the tight schedules they have hence the method used.

Interviews were used to collect data from members of the association. The strength of this method is that the respondents will be providing a wide range of answers from the past, the present and the future. A questionnaire was used to elicit responses from all sample representatives. The questionnaire was distributed to a wide range of members giving a good coverage of the population.

3.7 Variables

The independent variable in this study would be housing sector delivery reforms and the dependent variables identified in this study are:-

- Clear Housing Policy
- Accessibility of Development Land
- Housing Reform Processes
- Legal Land Reforms in Place
- Managerial Reforms

These variables were tested with the aid of statistical tools to determine their relationship and a One Way Anova Statistical Test was conducted.

3.8 Data Collection Procedures

Polit and Hungler (1999:267) define data as information obtained in a course of a study. In this study data will be collected using questionnaires and face to face interviews. The two general methods used are quantitative and qualitative methods.

Qualitative is on the other hand used when the research aims to create a deeper understanding and a more detailed analysis of a specific study area, which is the objective of this study. It is used in situations that cannot measure or difficult to compete where interviews, deeper analysis of sources and objectives will be used.

3.8.1 Qualitative Methods

The qualitative survey approach seeks to gain an understanding of the factors that motivate staff in organizations through the use of face to face interviews. The study will make use of questionnaires to gather responses from the respondents for the quantitative data. Qualitative research seeks to establish relationships and to explain causes of changes in measured social facts (White 2005:81).

The qualitative method is a relatively more in-depth research method because during his method, reliability is difficult to ensure due to personality and communication barriers. The method which was used in this research was the Qualitative methods were data was collected through questionnaires and interviews as well as from books and the internet.

3.8.2 Quantitative methods

Quantitative methods are a good fit for deductive approaches, in which a theory or hypothesis justifies the variables, the purpose statement, and the direction of the narrowly defined research questions. The phrasing of the research questions govern how data will be collected as well as the method of statistical analysis used to examine the data (Creswell, 2002). Data may be coming from primary or secondary sources (Hair et al, 2008:139).

According to Bjorklund and Paulson (2003), the quantitative method is used in studies where information aims to measure and score statistical processes as well as numerical observations. The exercise of mathematical models is frequently used in quantitative methods. Information and data used is not affected by the researcher's subjective values and influences.

3.8.3 Primary Data Sources

Ken Black (2004) states that when collecting data for a research there are two commonly used techniques which are primary and secondary data. He further states that it is of importance to note the awareness of sources that they can be of different quality and will not always be applicable to one's investigation in scientific researches. Shao (1999; 151) has defined primary data as data which is collected directly from target respondents. The data is collected through the use of questionnaires, direct interviews, observations and telephone interviews among others.

Primary Data is own obtained information used in a study, the data can be collected in various ways like interviews, surveys and experiments. According to Dillon, W.R. Madden, T.J. and Firtle, N.H. (1994), an interview is a kind of hearing that can be obtained at a personal meeting between the interviewer and respondent. As noted above Primary Data was collected through interviews and questionnaires.

3.8.4 Secondary Data Sources

Secondary data is the data that has been availed from already existing materials, which was collected not intentionally for the sake of the current study (Boyd 2005; 170). Data of such nature includes data gathered from text books, journals and the World Wide Web.

It must be emphasized that secondary Data are already produced data which was originally developed for a purpose other than the study and examples are literature and internet and this type of source can be bias so no one has to be careful especially of out of date sources. In this research the main instruments were questionnaires, interviews and observations during the research. The questions on the questionnaire and their working sequence were fixed and identical for every respondent. This ensured uniformity in the answers obtained, so that if there are any variations, they could be attributed to the actual differences between respondents and not variations in the interview. The questionnaire was designed to elicit information in line with the study objectives. Questions were asked in a closed and open form, to allow for free responses from the respondents. The questionnaires were also distributed randomly for the purpose of data collection.

3.9 Justification of Methodology

An interview method is a data collection method that allows for clarity of answers through probing where hazy answers have been given. Those issues that need probing can be better addressed or probed further through the use of an interview method. A questionnaire method allows respondents to answer questions at their own pace. This provides for detail in terms of answers provided. The tool also allows for good responses to sensitive issues (White 2005).

3.9.1 Data Presentation and Analysis Procedures

The Analysis from the study shows that housing can be a good cause if established well and from the data collected most people would love to buy houses or live in cheaper but affordable rented houses if banks reduce their interest rates or introduce zero interest rates bank accounts that can accommodate those who do not earn a lot. The researcher went through the following stages of processing data:

- Editing – this is the process of examining the collected data for completeness.

- Coding- the process of assigning numerical or other symbols to answers, categorizing or putting the data into classes.
- Classification- arranging data on bases of common characteristics
- Tabulations- arrangement of data in a concise and logical order. It involves displaying data in some compact form. (Kothari, 1990)

Where necessary data was presented in tables, graphs and charts because they make voluminous information easy to analyze and interpret. Data was then immediately analyzed, with the researcher picking out the outstanding portions from the displayed data. Analysis was subsequently followed by interpretation and discussion to explain the various phenomena and also to deduce possible answers to the research questions.

To make a reasonable conclusion about the topic, there is need to find systematic and justifiable ways to analyse data and draw sound conclusions and recommendations. The data will be sorted into categories analysed. Both qualitative and quantitative data analysis will be used to analyse the findings which will have been gathered in the research. This will also involve analysis of data to answer research questions and make reasonable conclusions. Data will be displayed through charts, graphs and diagrams to show that analysis clearly complements the literature review. (Hussey, 2009:169).

3.9.2 Ethical Considerations

The issue of confidentiality and anonymity is closely connected with the rights of beneficence, respect for the dignity and fidelity. This researcher is aware of ethical considerations involved thus made prior arrangements with the management of associations to gain permission to carry out the research.

Another important aspect to consider here is validity. Validity is the degree to which an instrument of research measures what it is supposed to measure (Kothari (2011). Wainer and Braun (1998) describe the validity in quantitative research as “construct validity”. To measure validity of the research instrument 5 experts in the area of study were given the questionnaires and their inputs were incorporated to make the research instrument valid. Thus an effective instrument needs to measure what it intends to focus on in order to attain its objectives.

Reliability according to Leedy (2012), Kothari (2011) and Joppe, (2000) refers to the ability to obtain consistent results when the research instruments chosen are re-used. The researcher used triangulation to ascertain checks and balances on both research designs that is qualitative and quantitative designs. The Cronbach’s Alpha reliability test was conducted and produced the results below:-

Case Processing Summary

		N	%
Cases	Valid	38	100.0
	Excluded	0	.0
	a		
	Total	38	100.0

The
of 7 and
according
value of
reliable.

Reliability Statistics

Cronbach's	N	of
Alpha	Items	
.763	14	

Cronbach’s Alpha coefficient value
above is considered good and
to the above test results coefficient
.763 is considered good and is
The checks and balances in this

regard are appropriate to produce results that are valid, reliable and generalizable.

3.10 Conclusion

This chapter dealt with the research design that will be followed in this study, addressing the population, sampling procedures, research instruments and data collection procedures. Measures were adhered to in order to enhance the validity and reliability of the research results. Ethical considerations which could impact on the survey were attended to.

CHAPTER FOUR

Data Presentation, Analysis and Discussion of Findings

4.1 Introduction

This study focused on the role of the shack dwellers federation of Namibia's saving schemes in housing development with special attention to Okahandja and Havana saving schemes. This chapter focuses on the presentation analysis and discussion of data collected on the above mentioned variables. In discussing the research findings, a comparison of the results obtained during the study to the literature reviewed in Chapter 2, was also undertaken with a view to identify similarities and departures from the knowledge gained from other authors.

The identified critical variables that affect housing delivery were:-

- Clear Housing Policy
- Accessibility of Development Land
- Housing Reform Processes
- Legal Land Reforms in Place and
- Managerial Reforms

4.2 Objectives of the Research

The main objective of the study was to investigate the roles and the challenges facing the Shack Dwellers Federation of Namibia's Savings Schemes as stakeholders in housing provision in informal settlement areas.

4.3 Primary Data Analysis

The aim of collecting primary data was to establish the respondents' views on the roles and the challenges facing the Shack Dwellers Federation of Namibia's Saving Schemes as stakeholders in housing provision in informal settlement areas and use the data gathered to determine patterns and ultimately draw conclusions on the effects of housing provision. Capturing of the data was done on the SPSS IBM 20 computer statistical programme.

4.3.1 Response Rate

A response rate of 100% was achieved. The high response rate was attributed to the constant follow ups undertaken by the researcher prior to the dispatch of the questionnaires.

4.3.2 Gender

Table 4.1

Sex		N=38		
	FREQUENCY	PERCENT	VALID %	CUMULATIVE %
Male	19	50	50	50
Female	19	50	50	100
TOTAL	38	100	100	

The male accounted for 50% of the respondents, whilst the other 50% was represented by the female. This implies that the entire male and the female observe the importance of owning a home.

4.3.3 Age Category

Table 4.2

Age		N=38		
	FREQUENCY	PERCENT	VALID %	CUMULATIVE %
20- 29 years	9	24	24	24
30-39 years	13	34	34	58
40-49 years	10	26	26	84
50 years+	6	16	16	100
TOTAL	38	100	100	

The majority of the respondents constituting 34% were in the 30-39 years age group, followed up by those in the 40-49 years age group with 26%. The respondents in the 20-29 years age group constituted 24%, whereas those in the 50 years + age group represented 16% of the respondents.

4.3.4 Marital Status

Table 4.3: Marital Status

N=38

	FREQUENCY	PERCENT	VALID %	CUMULATIVE %
Single	16	42	42	42
Married	7	18	18	60
Widowed	5	13	13	73

Separated	6	16	16	89
Divorced	4	11	11	100
TOTAL	38	100	100	

The majority of the respondents in this category were the single who represented 42% of the respondents, may be due to the fact that they still need to settle and accumulate wealth as compared to their other counterparts. The married were represented by 18% of the respondents, followed up by those who separated at 16%. The widowed were 13% of the respondents and finally the divorced constituted 11% of the respondents.

4.3.5 Academic Qualifications

Table 4.4: Academic Qualifications

N=38

	FREQUENCY	PERCENT	VALID %	CUMULATIVE %
Grade 1-10	16	42	42	42
Grade 10-12	18	47	47	89
First Degree	4	11	11	100
TOTAL	38	100	100	

The majority of the respondents were in the Grade 10-12 category and constituted 47% of the respondents, whilst those in the Grade 1-10 category constituted 42% of the respondents, followed up by those with first degrees who constituted 11% of the respondents.

4.3.6 Period of Operation

Table 4.5: Period of Operation

N=38

	FREQUENCY	PERCENT	VALID %	CUMULATIVE %
1-5 years	16	42	42	42
6-10 years	19	50	50	92
11 years+	3	8	8	100
TOTAL	38	100	100	

Table 4.5 above indicates that the Savings Schemes that have been in operation for a period of 1-5 years constituted 42% of the respondents, whilst those that were in operation for a period of 6-10 years were 50% and those operating for 11 years and above were 8% of the respondents.

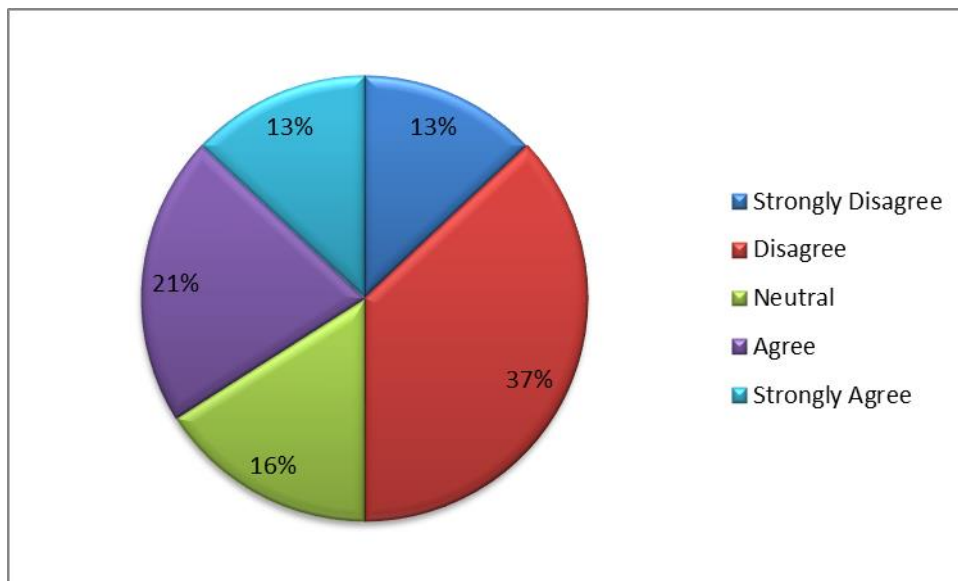
Table One Way Anova Statistical Results Summary

One Way Anova Statistics Results Summary					
Parameter	Sum of squares	df	Mean Square	F	Sig
Clear Housing Policy	28.580	4:33	7.145	7.261	.000
Accessibility of Development Land	24.611	4:33	6.153	5.540	.002
Housing Reform Processes	40.633	4:33	10.158	18.958	.000
Legal Land Reforms in Place	25.487	4:33	6.372	7.450	.000
Managerial Reforms	15.907	4:33	3.977	3.765	.012

4.3.7 The Housing Policy

The Study reveals that a One-Way Anova Statistical Result significance value of .000 is less than the critical value of .05 and is in support of the fact that clear housing policy is a critical variable in this study. The Sum of Squares = 28.580, Degrees of Freedom = 4:33, Mean Square = 7.145; F Value = 7.261, and Significance Level = .000. Figure 1 below indicates that 13% of the respondents strongly disagreed that there is a clear housing policy, 37% strongly disagreed, 16% were neutral, whilst 21% agreed that there is a clear housing policy and 13% strongly agreed. This indicates that there is much that needs to be done in this area.

Figure 4.1:

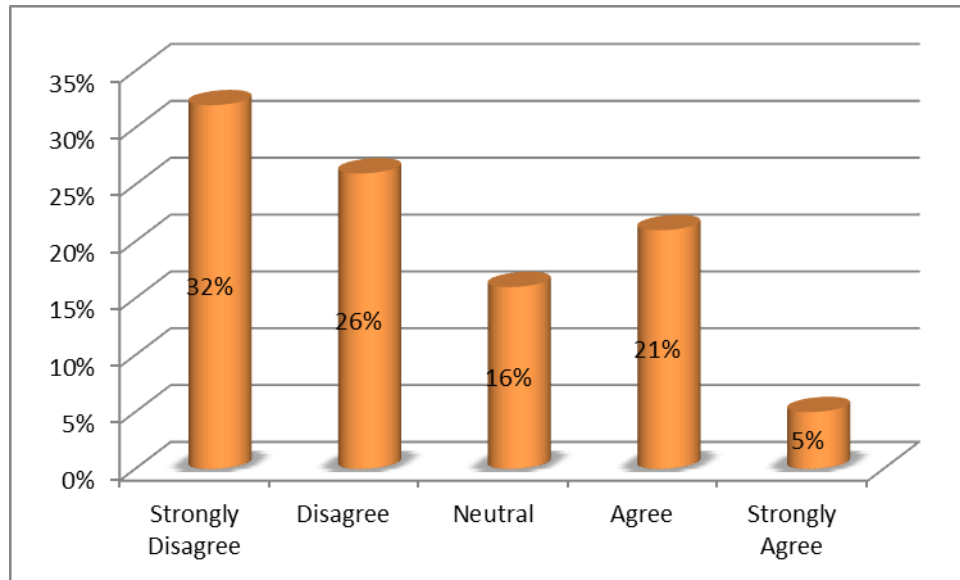


4.4 Accessibility of Development Land

This Study found that a One-Way Anova Statistical Result significance value of .002 is less than the critical value of .05 and is in support of the fact that accessibility of development land is a critical variable in this study. The Sum of Squares = 24.611, Degrees of Freedom = 4:33, Mean Square = 6.153; F Value = 5.540, and Significance Level = .002. Figure 4.2 below indicates that 32% of the respondents strongly disagreed that development land to develop properties is accessible, 26% disagreed, 16% were neutral, whilst 21% agreed and

5% strongly agreed. This signifies that land is inaccessible, and the responsible authorities have to do something in order to make the land to develop properties accessible.

Figure 4.2:



4.5 Housing Reform Processes

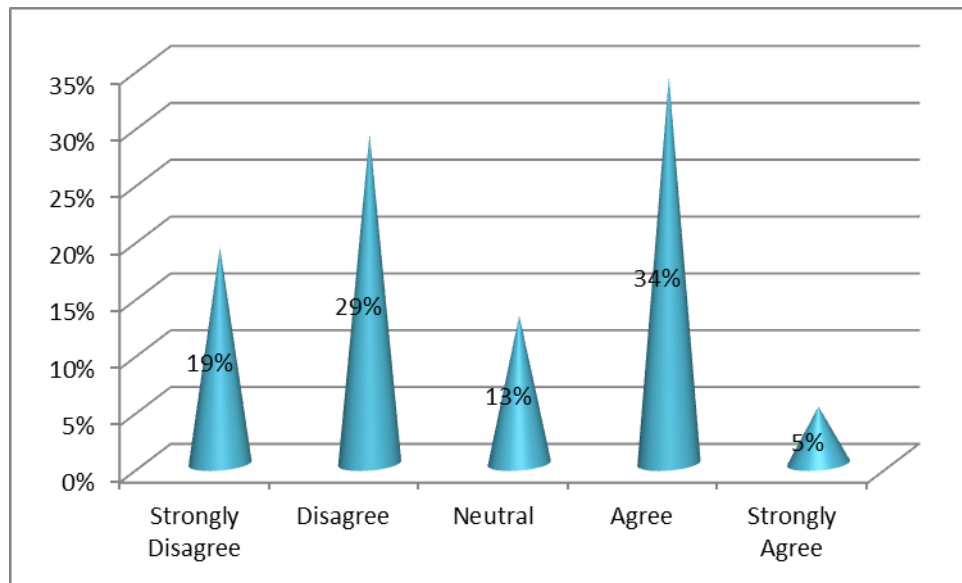
The Study revealed that a One-Way Anova Statistical Result significance value of .000 is less than the critical value of .05 and is in support of the fact that housing reform processes is a critical value and is significant in this study. The Sum of Squares = 40.633, Degrees of Freedom = 4:33, Mean Square = 10.158; F Value = 18.958, and Significance Level = .000. Figure 4.3 below indicates that 19% of the respondents strongly disagree that the housing reforms are in place whilst 29% disagreed, 13% were neutral, whilst 34% agreed and only 5% strongly agreed. There is a lot that needs to be done in order to make sure that houses are made available to the people. In their arguments Mukwena and Drake (2000:41).

Findings from respondents revealed that Regional Councils had no adequate capacity to implement their functions of regional development and management of settlement areas. This function included the implementation of the National Housing Programme. Capacity

here is defined as being in possession or access to a combination of resources such as human capital, financial means and information. In addition, the institution should have the legal authority to perform its functions and duties. This capacity has to be looked at in comparison with the goals and objectives of the organisation. The housing policy Reforms are also meant to enhance the capacity of Regional Councils and Local Authorities to implement the housing policy in a more efficient and cost recovery manner.

Findings Show that the managerial capacity of the Regional Councils and Local Authorities should be able to effectively prevent fraud and corrupt practices in the housing delivery process. The reforms in housing which started in 1998 targeted several aspects that can enhance policy implementation. These aspects are managerial, legal and technical. The implementation of the National Housing Policy is the responsibility of the Ministry of Regional and Local Government and Housing and Rural Development (MRLGHRD). Regional Councils and Local Authorities can only perform this function by delegation from MRLGHRD. Since housing delivery forms part of the delegated functions from central government to Regional Councils and Local Authorities through decentralisation policy of 1996, central government must develop the support mechanisms for the success of these reforms.

Findings show that the delegated functions must be supported by legal instruments as the delegated institutions are legally constituted and they can only perform functions that are legally delegated to them. In the absence of legally delegated duties Regional Councils and Local Councils can only perform functions because they feel morally responsible considering that those activities may contribute to the overall development of their regions.

Figure 4.3

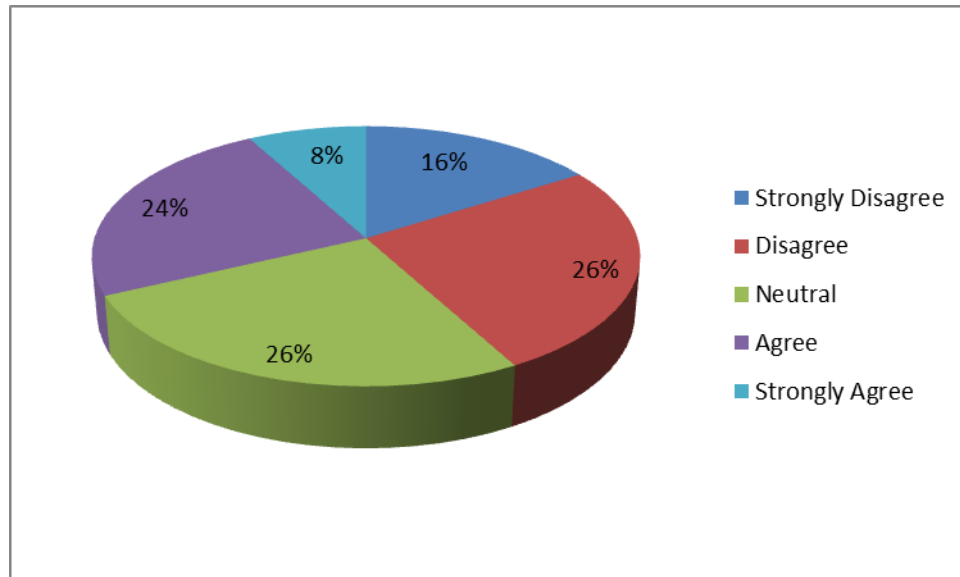
4.6 Legal Land Reforms in Place

The study found that a One-Way Anova Statistical Result significance value of .000 is less than the critical value of .05 and is in support of the fact that legal land reforms are a critical variable in this study. The Sum of Squares = 25.487, Degrees of Freedom = 4:33, Mean Square = 6.372; F Value = 7.450, and Significance Level = .000. Figure 4.4 below indicates that 16% of the respondents strongly disagreed that legal land reforms are in place, 26% disagreed, 26% were neutral, 24% agreed and 8% strongly agreed. Still there is a lot of improvement that is needed in this area to achieve possible outcomes.

The major legal reforms that took place are the Enactment of the Decentralisation Enabling Act 2002, the National Housing Development Act 2000, the Trust for the Regional Development and Equity Provision Act 2001 and the amendments to Regional Council Act 1992, Local Authorities Act 1992 and the State Finance Act of 1991. The Decentralisation Enabling Act is the major Act which enabled the Central Government line ministries to delegate their activities to be implemented by Regional Council and Local Authorities in a delegated authority from central government. Smith (1995:9)

defines delegated authority as devolution of political authority through legislation from the centre of periphery. In the Namibian situation Decentralisation Enabling Act of 2002 has delegated the implementation of central government activities to the political regional councillors and local councils. Smith further defined decentralisation as both reversing the concentration of administration at a single centre and conferring powers of central government (1985:1). Rondinelli and Nellis (1986:5) indicate decentralisation as the transfer of responsibility for planning, management and raising allocation of resources from central government and its agencies to field units of government, semi-autonomous public authorities or corporations, or corporations, area-wide, regional or functional authorities, or non-governmental private or voluntary organisations. The two main goals of decentralisation are the promotion of citizen empowerment and service delivery.

Figure 4.4:



4.7 Managerial Reforms

According to the findings from respondents a One-Way Anova Statistical Result significance value of .012 is less than the critical value of .05 and is in support of the fact that legal land reforms are a critical variable in this study. The Sum of Squares = 15.907, Degrees of

Freedom = 4:33, Mean Square = 3.977; F Value = 3.765, and Significance Level = .012.

Figure 4.4 below indicates that 13% of the respondents strongly disagreed that legal land reforms are in place, 24% disagreed, 29% were neutral, 26% agreed and 8% strongly agreed. Still there is a lot of improvement that is needed to achieve positive results.

It has been noted that the National Housing Policy lacked a clear strategy on how it should be implemented. There has been a lack of National Standards for housing delivery or provision. The adopted policies and the enactment legislation were not effectively implemented because Regional Councils and Local Authorities had no legal mandate to implement the National Housing Policy. The MRLGH in its strategic plan for 2001/2-2005/6, which coincides with the second national development plan period, has set itself to address these concerns.

The study revealed that a major activity that has been carried out to assist in the managerial reforms of housing delivery is the training of regional staff members on how to manage the decentralised Build Together Programmes during the financial year 2001/2002. The officers responsible for financial management were also trained on sound financial management practices. It is hoped that the training will improve their management of the housing loan scheme.

The constitution of the National Housing Advisory Committee (NHAC) which was never constituted during the implementation of the Build Together Programme is another milestone in the housing reform process. The NHAC which was constituted in 2001 is tasked to advise the Ministry on the effective implementation of the National Housing Policy. A major achievement of the NHAC is the successful organisation of a national workshop in 2002. The recommendations on the reform process to the National Housing Policy are yet to be delivered to MRLGH.

Respondents indicated that both the MRLGHRD and its stakeholders have recognised the weak managerial process of policy implementation and a proper diagnosis from the MRLGHRD's side has been done. This is a positive development which is believed will smoothen the way for further policy reforms. It had been noted that government had not effectively created an enabling environment as there has been a clear lack of co-ordination of housing delivery by all stakeholders. Beneficiary participation was only limited to the accessing of loans by the target group. It has been now recognised that participation in the National Habitat Committee which is responsible for the development of National Habitat Plan should be from the regional level (MRLGHRD Strategic Plan 2001- 2006).

Respondents stated a managerial activity that has been recognised as lacking has been caused due to the absence of research into affordable building materials for Namibia. A research institution to be supervised by the National Housing Enterprise is to be established during the second National Development Plan Period.

Managerial reforms to improve the technical support to the housing delivery process, have not taken place as yet. The MRLGHRD has identified the need to increase personnel numbers in order to adequately cover all the regions effectively and efficiently.

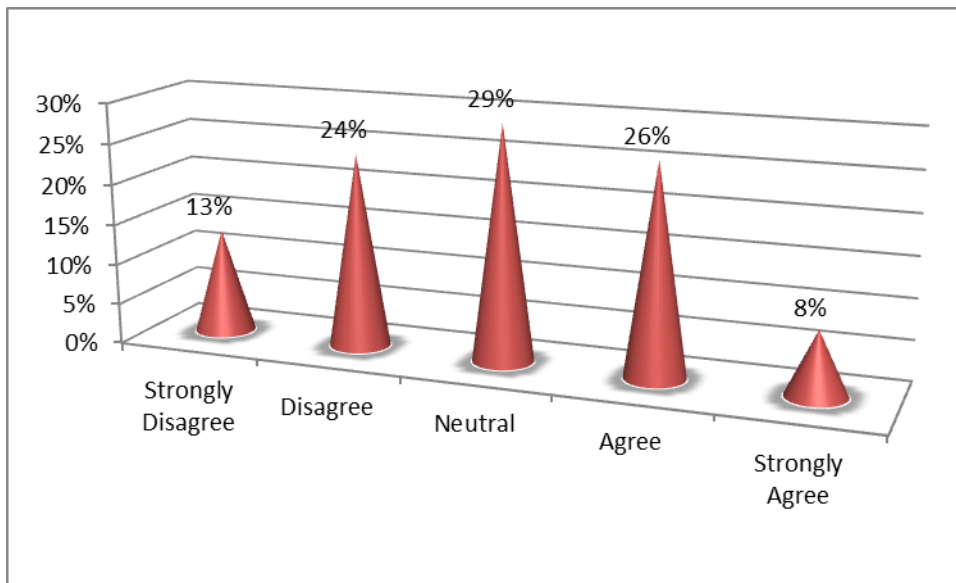
Figure 4.5

Photo 1.1: Okahandja Park: Excavated trench and fitted sewerage pipes by community and upgraded houses



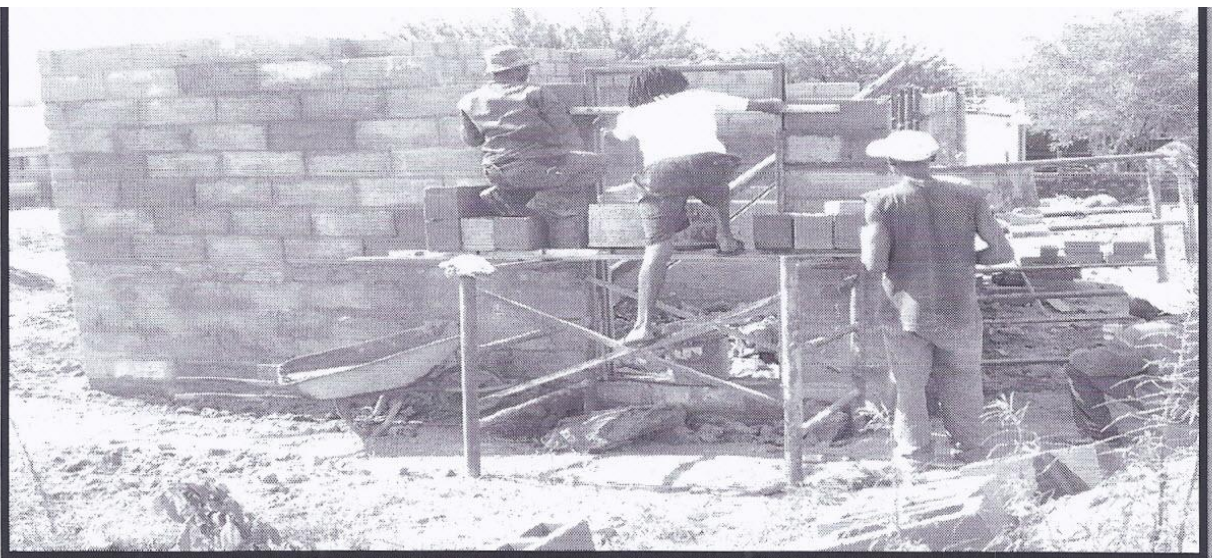
Source: NHAG

The case study gives great examples of initiatives whereby; the Self-service saving group does its water reading and pays off the group's bill without the City of Windhoek technical team assistance.

4.8 Houses construction process

The study found that group members hired bricklayers who are also members of the schemes but are operating under the umbrella body, SDFN to construct their houses. Each individual had to save a certain percent of construction loan amount one would need for buying the land and house construction. For instances, an amount of N\$ 1000.00 is payable for a loan of N\$25 000.00. However, the rest of the tasks such as site measuring, excavation, building materials, installation of infrastructure were by the members themselves. House construction committees have been introduced by some Saving Schemes such as Uukumwe and Pandu Saving Schemes. The committee is tasked with the responsibility of managing the house construction process and responsible for the payment of bricklayers. NHAG does the quality control of completed houses. Photo 1.4 shows the bricklayers building a house in Self-service Saving Scheme.

Photo 1.2: Okahandja Park: A house under construction



Whereas as Self-service Saving Scheme has housed 60 members out of 74 members. The study shows that women are more interested in poor housing upgrading than men. In actual fact, Okahandja Park Saving Schemes have a total 281 members of which 180 are women and only 101 are men.

At settlement level, the majority of members and leaders of the Saving Schemes are women. This merely reflects that this approach emancipates women to housing ownership. Women are essentially committed to regular saving as 80 of women in Try and Pandu Saving Scheme have constructed houses. This is not only a women centered approach but liberates and educates women to gain skills and empower them. These changes the role of women is solely in the home.

This research revealed that the traditional norm that women actively participate as they run and plan order of materials from the Build-It building material supplier and negotiating material and other service prices. Despite the active participation of women, men are still required for intensive manual work especially in the bricklaying process. Thus, this system does not discriminate any gender, as men are contracted to build the houses. All these are work activities, which in the building industry are still male dominated. The national coordinator of the Shack Dwellers Federation of Namibia (SDFN) is a woman and the Director of Namibia Housing Action Group (NHAG) is a woman. However, it shows that there is gender equality in access to land, housing and basic infrastructure in this study area.

4.9 Saving Schemes and Flexible Land Tenure System

4.9.1 Strengths of the Saving Schemes

This study found that this initiative of housing saving groups has brought significant improvement to low-income communities. The daily savings of poor inhabitants of Havana and Okahandja Park has helped the community in building standard houses. This has improved the general health, local livelihood and economic development. However, the saved funds are not strictly housing based but members are allowed to withdraw a portion of their money for individual use. Brick houses reduce the risk of eviction by the city authority and enhance safety and tenure security. The upgraded property can be used as collateral to obtain funds from financial institutions other than Twahangana fund, for further housing improvement activities and invest in their properties.

Furthermore, respondents revealed that it empowers members to have a feeling of citizenship and contribution to the socio-economic development of the country. Formal houses provide basis for the municipality to provide basic infrastructures and services necessary for habitation, such as roads, street lights, schools and clinics. This attracts different investors from both public and private sectors to invest in such settlements for example in identifying the development potential in such areas. Resulting, in an increase in availability of infrastructure and services, all this benefits improve the effectiveness of the Saving Schemes in Havana and Okahandja Park.

Different literature indicates that urban poor receive financial assistance from a Twahangana Fund. Magigi & Majani (2006) stresses that housing projects allow all poor and low-income residents to participate and encourage the urban poorest of the poor to take part through joining Saving Schemes. This fund is essential urban poor as it offers credit access to the poorest of the poor without any major source of income, small business loans and to these who got access. This provides a starting point of income generation,

which enhances intended beneficiaries to join Saving Schemes which require daily savings. As a poor people's movement, SDFN aims to be as inclusive as far as possible and has therefore established a special Social Fund to support older persons and those who are terminally ill or disabled. Yet again it also provides loans for housing and for small businesses which do not have strict qualification criteria, but as long as the beneficiary should be paid back, the loan with 5 interests over a period of 20 years (Shack Dwellers Federation of Namibia, 2009).

4.10 Weaknesses of Saving Schemes

The findings of the study shows that, despite the attainment of brick houses through the Saving Schemes, it is unfortunate to note that to date; they are still being run by individual constitution and objectives are not regulated by a uniform legislation.

Respondents argues that in Havana, only the Fidel Castro Saving Schemes has managed to practice self-water reading and payoff its municipal bill, whereas the others continues to use communal taps which are card operated. Secondly, at present each scheme is guided by its own sets of rules and those put in place by the umbrella body Shack Dwellers Federation of Namibia. This has caused conflicts among Saving Scheme members in management and fulfilling objectives tasked. Therefore an integration of the two constitutions is required to enhance efficiency amongst schemes. Saving Schemes are group orientated this limits the members from enjoying their individual properties. According to the SDFN constitution, a house constructed through a saving may not be inherited by immediate heirs or beneficiaries, as the other members have the right to hold such house in trust until the loan repayment has been completed.

Finally, Saving Schemes strategy does not have a national legal tool that ensures uniformity and standard operation nationwide. For that reason, some Saving Schemes are doing better while others are failing to achieve their objectives.

4.11 Strengths of Flexible Land Tenure System Bill

According to respondents this starter title and Landlord title that is the basis of the flexible land tenure bill once enacted will permit the sale of land, grant security of tenure that will assist the informal settlement inhabitants from eviction and economically improve the livelihood and security of the informal settlement, through the ability to obtain a mortgage loan from financial institutions. Once the Flexible Land Tenure System (Bill) has been integrated with the Saving Schemes constitutions it will increase the efficiency and effectiveness of Saving Schemes country wide.

Furthermore, this will increase the financial institutions willingness to provide loans for informal settlement upgrading country wide.

4.12 Weaknesses of Flexible Land Tenure System

The study found that the Flexible Land Tenure System is cumbersome due to the bureaucracy involved and politically sensitive issues regarding land acquisition and informal settlement housing upgrading. It is a highly costly process as it requires highly skilled Land Surveyors, Land Registrars and Valuers Technician. In addition, Engineers too are required in the provision of infrastructure and services such as roads, street lights and individual water supply. According to the (SDFN 2009 annual report) this project is estimated to cost N\$ 48 million, because of the construction of property office in all urban centers, training and employment of skilled staff as well as maintaining a computerized database. Awareness and media campaigns will have to be

conducted nationwide and in all the national languages.

4.13 Similarity and Differences of Saving Schemes with Flexible Land Tenure Bill

Findings revealed that these two strategies are not merely addressing the same issues; the Saving Schemes are initiated with the aim of providing standard houses to the low-income urban inhabitants, while the proposed Flexible Land Tenure System aims to provide security of tenure. An important fact is that these two systems focus on different aspects, but their aims coexist. It is impossible for one to construct a brick house in urban area without security of tenure. Similarly, it is not possible to have security of tenure without building regular housing, unless one is not following the conventional manner of land and housing delivery. Thus, the study will look at both systems as they have one aim, which is to provide adequate shelter, which is, a brick house, with tenure security. Although, Saving Schemes and proposed flexible land tenure system are different strategies there are some similarities in terms of operation. The Saving Scheme approach is using the concept of buying a block of land which borrowed from the flexible land tenure systems.

However, that block is upgraded following the City of Windhoek development and upgrading strategy adapted to ensure incremental development of such block. Whereas, the Flexible Land System is designed with standard types of tenure, the starter and land hold titles which are upgraded to freehold. In terms of administration, the Saving Schemes are managed by SDFN and NHAG, while FLTS's land rights will be administered in the proposed property offices.

4.14 Constraints and Challenges faced by Saving Schemes

Respondent's argues that it's inevitable that Saving Schemes operate without facing

constraints and challenges. The study findings revealed that the acquisition of land, negotiations with stakeholders, consistent group commitment and maintaining of records are the greatest challenges faced by Saving Schemes in Havana and Okahandja Park.

4.15 Changes of land prices

The land prices are not stable as they are influenced by the market demand, interest rates and inflation rates (Mooya & Cloete, 2007). Therefore, the amount saved by the saving groups will hardly meet the targeted amount required by them to obtain a loan and finish paying it off in the targeted period set aside in their objectives. This is due to the addition of interest's rates annually or monthly on the amount loaned that may discouraged some members leading to withdrawal. The economic condition of the country such as recessions and population growth is a major contributing factor towards the constant change in land prices as inhabitable land is scarce in Namibia due to the terrain.

4.16 Financial Institutions

The study shows that financial institutions are very reluctant to grant loans to low income earners and informal settlers as they have no permanent structure that can be used as collateral in case of defaults in repayments. According to Muller, Personal communication (18/11/2010) she points out that "another setback to housing is that banks declare poor communities as not credit worthy. This is because the banks require collateral for individuals to qualify for credit facilities. Thus, the Saving Scheme approach is a solution to the discriminatory requirements of financial institutions.

4.17 Political differences among citizens

Respondents revealed that group cohesiveness is essential to all teams working together to achieve a common objective. It is a norm that not all members within a saving group are members of a singular political party. Therefore, differences within the decision making process and cooperation with one another will arise due to the political affiliation as land is a politically sensitive issue. This has affected cooperation and has resulted in misunderstanding in terms of discussion which lengthens discussion to meet mutual agreements.

4.18 Attitude among members

Findings from respondents indicated that teamwork among Saving Scheme members are not consistent as not all are determined to persevere till the possession of their brick houses. Thus, it has happened that after three months some members begin to avoid daily collection which in return unfortunately affects the whole group's progress and goal achievements. Lack of trust disables cooperation and teamwork between the community members that eventually leads to some members terminating their membership. The fund makes provision for members to withdraw a limited amount from their saved funds that hampers effectiveness as money saved may never reach the targeted amount. Although members are required to actively participate in all activities such as, bookkeeping, house construction, negotiating of land with the City of Windhoek, dishonesty and laziness of some individuals hampers the growth and efficiency of Saving Schemes.

4.19 Weakness in Saving Schemes

This study found that it took long for the Shack Dwellers to get their houses built and

equipped with facilities, such as tap water, electricity and sewerage removal systems. According to (Sarafina Augustinus, personal communication ,(17/11/2012) she highlights that" it took an average of 5 years for the scheme to save enough funds, to obtain loans needed to buy building materials. This is a helpful approach as it recognizes the ability of the poor to upgrade slowly with the available resources'. That also allow for City of Windhoek in the planning and installation for the provision of infrastructures and services. However, this approach is lengthy and time consuming as it follows standard procedures, such as development and upgrading strategy. For example, the Tukondjeni Saving Scheme group has not been successful in the constructing of houses despite its establishment 16 years ago, as 7 of the years were involved in planning and consent approval from the local authority. Findings from other literature reveal the following:

- They had a long process of training their human resources, as the experienced staff get better offers and decide to resign. It takes quite a while for the employees to understand the operation of the federation or Saving Schemes. Thus, leading to technical challenge.
- The other challenge is that the Saving Schemes members are reluctant to pay back the loan and participation in federation activities after their houses are built (Heinrich Amushila, personal communication, (14/11/2011).

The other challenge is that, land has become so expensive to service and develop, thus, most of the local authorities are experiencing financial challenges and the available served land the urban poor and low-income cannot afford it as it is too expensive.

4.20 Conclusion

The major findings in the study confirmed most of the literature review in Chapter two. The research findings confirmed that the major variables which affect delivery of houses are

- Clear Housing Policy
- Accessibility of Development Land
- Housing Reform Processes
- Legal Land Reforms in Place and
- Managerial Reforms

The next chapter would deal with recommendations and conclusion.

CHAPTER FIVE

Conclusion and Recommendations

5.1 Introduction

This chapter focuses on the conclusion and recommendation of the study. The purpose of the research was to focus on the Shack Dwellers Federation of Namibia. The identified critical variables that affect the delivery of houses were:-

- Clear Housing Policy
- Accessibility of Development Land
- Housing Reform Processes
- Legal Land Reforms in Place and
- Managerial Reforms

The chapter also presents the summary of the study. The conclusions arrived at and the recommendations based on the findings of the study. In order to carry out the research the researcher applied simple random sampling technique to deal with a population of 341 and settled for a sample size of twenty (38), which constitutes 11 % of the population size. Questionnaires were sent to the members of the Saving Schemes and in-depth interviews were also conducted to establish as much data as possible from the respondents and also allow them to air their views pertaining to the subject.

5.2 Conclusion

The following are conclusions reached in the study:

- Most of the members spend more than 25% of their monthly income, which is contrary to the Labour legislations. For instance the dominating group of occupation is domestic workers, whose monthly salary range from N\$ 300 to N\$ 1000 as estimated.
- Domestic workers group is biggest in terms of occupation with 107 workers out of total of 281 of Saving Schemes members, and this group earns the lowest income among other members in different occupation.
- The Saving Schemes which were formed between 1992 and 1997 are not effective enough unlike those formed up after 1997, as none of the old groups managed to construct houses for their members. On the other hand, the Saving Schemes which were established after 1997 have better performance as most have managed to house half of their members if not all. This is for reason that, the Ministry of Lands & Resettlements has conducted a pilot project which was the foundation for the drafting and compilation of the Flexible Land Tenure System Bill. Therefore, the newer Saving Schemes have started implementing strategies and procedures stipulated in such legislation.
- Saving Scheme groups are more efficient and produce better results if there are fewer members, as less time will be spent in decision making. Consequently the Pandu Saving Scheme managed to construct all 12 houses within 9 years of existence.
- The Saving Schemes approach emancipates women to housing ownership. Okahandja Park women are actively participating in this informal housing upgrading project than men, while in Havana men are more active. Out of 487 members, 280 are women and the 92 houses constructed in the area, 58 houses belong to women. Again, Pandu

Saving Schemes is formed by 11 women and 1 man. The entire group managed to get their houses constructed within a short period of time.

- This strategy has brought significant improvements to the community of Havana and Okahandja Park, merely those who got their houses built. However, looking at the overall number of housed members and the number of years of Saving Scheme had existed. Simply, 202 members qualified to get their houses constructed out of 487 members in the studied area, and some Saving Schemes had existed for 17 years but to date no single house is built. This typically shows that the Saving Schemes are not doing enough to house the urban poor and low-income. Therefore, by enacting a regulating legal framework to guide them in terms of formation, management, accountability and operation; hence uniformity, efficiency and effectiveness can be achieved. Furthermore, this will reduce mismanagement and opportunities for corruption that arise because there is no legal framework that protects the right of informal settlers when saving money in a Saving Scheme.
- It is sad to conclude that, Saving Schemes in Havana and Okahandja Park are operating without an enabling Act to guide the implementation in terms of institution and budget. That will enhance the effectiveness of existing and future saving schemes country wide. In addition this will yield significant results if there is mutual understanding, cooperation and consistent commitment approach within the saving group members in the fight to resolve the ineffectiveness of Saving Schemes. Steady teamwork, for instance in the Pandu Saving Scheme has resulted in the significant improvement in the livelihood and economic development of residents in Havana.
- However, misunderstanding and lack of motivation amongst group members due to political differences has decreased the level of efficiency in saving

groups as the decision making process are often lengthened due to political debates. However, these can be better achieved if there is an Act to construct consistent efficiency and effectiveness among Saving Schemes. It is my ideal recommendation that the Act should specify the maximum number of members within a Saving Scheme, at least a maximum of 50 members as the study has revealed that those with fewer members are more successful in achieving the objective. Furthermore, the Act should stipulate the composition, duties, functions and contribution to be made by members within a specified period.

5.3 Summary of Major Findings

Generally there is much that needs to be done by the Stakeholders as well as the Shack Dwellers Federation of Namibia's and the Saving Schemes in order to improve on the delivery of houses. Land is inaccessible and is unaffordable to the poor who are not able to obtain and service mortgage bonds. An improvement on the availability of land and improvement on the Land Tenure Act would make it possible for the poor to become home owners.

5.4. Recommendations

The study recommends the following:

- A change of housing policy to enable the poor to access homes
- Legal land reforms are necessary to accommodate those who cannot afford to have access to financing the purchase of properties
- Changes in housing reform processes should be effected to cater for the rest of the community

- Development land should be made available to the people. Government should own the land and use the same land to accommodate its citizens
- Government should provide cheaper loans to enable the underprivileged to access loans to construct their homes

5.4.1 Directions for Future Research

- Research is a continuous process. This research study recommends that further research should be undertaken to determine other variables not covered in the scope of this study but are relevant and contribute to the achievement of the objectives Shack Dwellers Federation of Namibia.
- Similar research may be conducted in areas not covered by this research.
- A further research with a change of methodology and widening of scope to cover a larger population would be recommended.
- Complimentary study would be recommended.

5.4.2 General Overview

This research had a worthwhile contribution to the Shack Dwellers Federation of Namibia, since it has highlighted areas that might help the Stakeholders and Savings Schemes to improve for the betterment of the house delivery to the disadvantaged society in Namibia.

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Interviews

Dr. Andrias Winekkie the former Director of the Habitat Research and Development Centre

07/09/2011

Mrs. Anna Muller the Director of Namibia Housing Action Group on the 12/04/2013

Mr. Brahaam Harris the Town Planner at Namibia Housing Action Group on the 08/07/2013

Ms. Hendrina Shuunyuni the Information and Documentation Officer at the Namibia
Housing Action Group 08/08/2013

Mr. Henrich Amushila the Regional Coordinator at Namibia Housing Action Group on the
14/11/2011

Ms. Sarafina Augustunus the Deputy Chairperson of the Shack Dwellers Federation of
Namibia on the 17/11/2012

Mrs .Selma Namwandi the Khomas Regional Facilitator from the Shack Dwellers Federation
of Namibia 10/ 08/ 2013

APPENDICES

APPENDIX 1 – QUESTIONNAIRE

QUESTIONNAIRE ON THE ROLE OF THE SHACK DWELLERS FEDERATION OF NAMIBIA IN FINANCING AND BUILDING HOUSES IN NAMIBIA: A CASE STUDY OF HAVANA AND OKAHANDJA PARK INFORMAL SETTLEMENTS

SECTION 1

1. Gender Male ☐ Female ☐
2. Age Category 20 – 29 years ☐ 30 – 39 years ☐
40 – 49 years ☐ 50 years + ☐
3. Marital Status Single ☐ Married ☐
Widowed ☐ Separated ☐
Divorced ☐
4. Academic Qualifications
'O' level ☐ 'A' level ☐
First Degree ☐ Master's Degree + ☐
5. The organization has been operating for 1 -5 years ☐ 6 – 10 years ☐ 11years+ ☐

SECTION 2

- 6 Responsible authorities have put a clear housing policy implementation in place

Strongly Disagree ☐ Disagree ☐ Neutral ☐
☐ ☐

Agree

Strongly agree

7 Land and finances to develop houses is easily accessible

Strongly Disagree

☐

Disagree

☐

Neutral

☐

Agree

☐

Strongly agree

☐

8 Institutional frameworks are well organized and are in place

Strongly Disagree

☐

Disagree

☐

Neutral

☐

Agree

☐

Strongly agree

☐

9 Financial aspects are a hindrance to property development

Strongly Disagree

☐

Disagree

☐

Neutral

☐

Agree

☐

Strongly agree

☐

10 Inter-agency co-operation is readily available

Strongly Disagree

☐

Disagree

☐

Neutral

☐

Agree

☐

Strongly agree

☐

11 Housing reform processes have helped towards the delivery of houses

Strongly Disagree

☐

Disagree

☐

Neutral

☐

Agree

☐

Strongly agree

☐

12 Housing sector delivery reforms are in place

Strongly Disagree

☐

Disagree

☐

Neutral

☐

Agree

☐

Strongly agree

☐

13 Legal reforms are in place

☐☐☐

	Strongly Disagree		Disagree		Neutral	
		<input type="checkbox"/>		<input type="checkbox"/>		
Agree			Strongly agree			
14 Managerial reforms are adequate						
		<input type="checkbox"/>		<input type="checkbox"/>		<input type="checkbox"/>
Strongly Disagree			Disagree		Neutral	
		<input type="checkbox"/>		<input type="checkbox"/>		
Agree			Strongly agree			

Thank you for taking your time to answer the questionnaire

ID CODE.....

