

**AN ASSESSMENT OF THE DECENTRALISED BUILD TOGETHER
PROGRAMME IN THE CITY OF WINDHOEK FROM 1999 UNTILL
2004**

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ABSTRACT

This study aims at determining the major factors and causes that hinder the smooth implementation of the Decentralized Built Together Programme in the City of Windhoek, examining how and whether the needs and concerns of low-income groups of society are addressed and met effectively.

Findings of the study reveal that the beneficiaries, while appreciating the existence of the DBTP, are experiencing major frustrations with regard to the programme. Frustrations are largely the result of a lack of information (including the need for marketing strategies regarding the programme), poor attendance of meetings and a general lack of interest shown by implementing officers. In the absence of annual programme reports, ill-informed assessments of the quality of the DBTP were made.

Other negative factors include insufficient funds, lack of monitoring and evaluation units as well as poor financial control systems. The paper further argues that poor communication among councilors, implementing officers and beneficiaries have contributed to delays in the implementation of the programme.

Finally, the study offers recommendations, hoping that they might assist the implementing officers in contributing to the successful development of the DBTP programme.

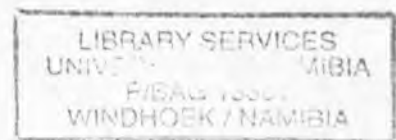


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DEDICATION

This thesis is dedicated to:

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DECLARATIONS

This research paper is a true reflection of the candidate's own research, and has not been submitted for a degree in any other institution of higher learning.

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LIST OF ACRONYMS

MRHGH	Ministry of Regional and Local Government and Housing
HC	Housing Committee
BTP	Build Together Programme
DBTP	Decentralised Build Together Programme
BTC	Build Together Committee
NGO'S	Non-governmental Organization
CBO'S	Community Based Organization
NEPRU	Namibia Economic Policy Unit
PIR	Project Identification Report
SDFN	Shack Dwellers Federation of Namibia

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CHAPTER 1

OVERVIEW OF THE STATEMENT OF THE PROBLEM

1.1 INTRODUCTION

Following independence, the Government of the Republic of Namibia identified Housing as one of its four priority areas of development, along with Health, Education and Agriculture.¹ This commitment of the government led to the formulation of a National Housing Policy in 1991. The central goal of the policy is "to make resources available for the development of infrastructure and facilities so that every Namibian family will be given a fair opportunity to acquire land with water, energy and a waste disposal system, and to facilitate access to shelter in suitable locations at a cost and standard which is affordable to the family on the one hand and to the nation on the other hand."

The policy clearly states that the role of government is to facilitate and promote partnership between the public sector, private sector, local and regional institutions and individuals. Thus, the primary responsibility for the provision of housing is placed upon the head of each household. The state will therefore intervene only in aspects that are beyond the individual's control, such as access to serviced land and finance.

Despite the ongoing efforts of the Namibian government, the provision of housing - dwelling units including utility services such as roads, water supply, sewerage disposal,

¹ Its commitment to housing led to the formulation of the National Housing Policy, which was approved by Cabinet in July 1991. The said policy states that the role of the government is to facilitate and promote the partnership between the public, private, local and regional institutions and individuals. The primary responsibility of housing, however, remains with the head of each household. The Government would intervene only on specific aspects, such as access to serviced land and finance, which are beyond the individual control.(MRLGH 2003:2). The Government would intervene only on specific aspects, such as access to serviced land and finance, which are beyond the individual control.(MRLGH 2003:2)

electricity and fuel - for rapidly urbanising populations remains a serious challenge. Among the key challenges are factors such as governmental budgetary constraints, the shortage of technical staff, and the availability and access to serviced plots.

As is the case of many other developing countries, Namibia's urban population growth is faster than the rate at which housing and its related network of basic infrastructure and services is made available. Governments in different developing countries have been making an effort to solve the existing housing problems. These efforts have hardly been able to provide solutions to the complex housing challenges. It has been argued that the absence of clear policy guidelines coupled with the problem of a shortage of reliable information on which to base policy decisions in this vital area, have tended to aggravate deplorable living conditions instead of solving them (Saka 1987:1).

1.1.1 NATIONAL HOUSING POLICY

Namibia's first National Housing Policy analyses the housing situation and provides a broad framework for action to be taken in the housing sector. The policy is considered as a milestone in independent Namibia's movement towards developing an enabling housing process.² Following the establishment of the National Housing Policy, the National Housing Programme was formulated.³ The "Build Together Programme" was designed as a core component of the Housing Programme.

Since 1999, as a result of the implementation of the Decentralisation Policy, housing provision was devolved to regional and local level authorities. These authorities are thus currently responsible for the housing provision under the Decentralised Build Together

The Government would intervene only on specific aspects, such as access to serviced land and finance, which are beyond the individual control (MRLGH 2003:2).

² It should be noted that the draft of the second Housing Policy was completed by the end of September 2004.

³ Assisted by the United Nations Centre for Human Settlements and the United Nations Development Programme.

Programme (DBTP). The decentralisation process and in particular the provision of housing, is seen as a way of empowering local communities to take part in the decision making process on issues that are affecting them. In order to sustain the programme in the long term and reduce dependency on Central Government, the National Housing Development Act requires Regional Councils and Local Authorities to establish housing revolving funds. The proceeds of the revolving funds will then be used to allocate loans for housing purposes and to use the fund as a guarantee in order to raise loans from the private market⁴ (Ministry of Regional and Local Government and Housing 2002:12).

Moreover, in order to achieve a meaningful decentralisation process, it is essential that the communities, which are the principle beneficiaries of the said process, do not remain passive actors. The active and positive participation of the beneficiaries is essential.

This paper focuses on the performance of the Decentralised Build Together Programme (DBTP) in the City of Windhoek. It assesses the implementation of the DBTP from 1999 until 2004. The research provides a seminal perspective as opposed to the previous studies, which looked at the BTP in a broad sense.⁵ The paper examines the main problem areas that delay the current implementation of the DBTP.

⁴ See Ministry of Regional Local Government and Housing (2002:12)

⁵ See Mupurua's (2003) research on "A critical appraisal of the National Housing Policy Reform and its implications in the implementation of the Build Together Programme within the Khomas Region (1991-2002). It should be noted that she covered the BTP from 1991 to 1998 in detail, emphasising achievements of the programme.

1.1.2 FEATURES OF THE DECENTRALISED BUILD TOGETHER PROGRAMME

The DBTP is a self-help programme with four sub-programmes and has been implemented countrywide. Beneficiaries are required to construct their houses with the assistance of their families or through hired labour. An important component of the DBTP is the Build Together Credit Programme (BTCP). The BTCP lends money to the target groups that are considered as financially high-risk groups by the private sector's lending institutions.

The programme targets low-income groups and has been implemented in both urban and rural areas. It not only provides for the construction of houses, but also for the upgrading of existing services, production of materials, community facilities and the creation of income generating projects with the aim to alleviate poverty.⁶ Build Together Committees have been established all over the country in order to facilitate the effective and efficient provision of housing (Ministry of Regional and Local Government and Housing 2002:12).

The institutions that play a key role in the implementation of the DBTP include the Ministry of Regional Local Government and Housing (MRLGH), the Regional and Local Council (City of Windhoek), Non-governmental Organisations (NGO's) such as Urban Trust, Namibian Action Group, Community Based Organisations, CBO's, Namibia Shack Dweller Federation, and private sector operators such as building contractors and financial institutions.

⁶ low-medium income families who do not have access to credit from banks and building societies are cared for by schemes for instance the National Housing Enterprise (HNE) facilitates loans to very low-income families (ultra-low income group). The aim of the BTP is to assist in improving the living environment of the poor through security of tenure and housing.

The DBTP principles encourage and recommend that all or at least most of the building materials used should be locally sourced. This requirement ensures local employment, technological transfer, economic/industrial growth, the utilisation of local deposits and the development of indigenous skills. With regard to the DBTP it would be suitable and sustainable to combine the building practices of community participation and the principle of manufacturing ones own building materials (Mu Ashekele 1999:17-23).

1.2. STATEMENT OF THE PROBLEM

The DBT is seen as an external programme being implemented by Local Authorities and Regional Councils. The obvious benefits of implementing the DBTP seems therefore not to be appreciated by some of the Local Authorities and Regional Councils. Furthermore, the process of decentralising the BTP was not followed as per the decentralisation policy guidelines. This poses challenges in terms of the capacity to implement the programme properly.

A reasonable percentage of the houses of beneficiaries, particularly within the City of Windhoek, are still incomplete, despite the loans having been advanced to the beneficiaries. Reasons for incomplete houses are varied. Beneficiaries are sometimes unable to complete houses as a result of the misuse of loans where they construct houses which are bigger than in accordance with the small loans they receive from the DBTP. In other cases, they encounter problems with inexperienced builders or contractors. The beneficiaries themselves or their contractors misuse funds. In addition, there is a general inconsistency in the execution of procedures stipulated in the BTP Booklets by Local Authorities and Regional Councils alike (MRLGH 2003:17).

Moreover, the Build Together Committees (BTC) are dormant. Many beneficiaries lose interest in committee activities once they have secured a loan from the DBTP. The turnover of committee members in the DBTC is also creating problems for the

continuation of this programme. Furthermore, the construction of DBTP houses is hampered primarily by the problem of unserviced plots, and unnecessary delays from the officials of the City of Windhoek.

It would seem that, instead of helping the targeted poor, the BTP addresses higher income groups with interest rate subsidised loans, effectively preventing the private sector from being active in this segment. Moreover more than 40% of the beneficiaries are Government employees.

Since the programme started, the budgetary allocation to the BTP has been systematically declining. The BTP was dependent on continuous supervision by international consultants and their national counterparts, which raised concern about the sustainability of the programme (NEPRU 1995 as cited by Jacobs R.N. and Egumbo P 1996: 49)⁷.

1.3 OBJECTIVES OF THE STUDY

The study investigates factors that appear to delay the implementation process of the DBTP. It examines how and whether the needs and concerns of the low-income groups of the society have been addressed and met. This research should contribute to the affordability of housing for the low and ultra-low income groups in the City of Windhoek by offering an informed assessment of the developments in the area of DBTP.

1.4 RESEARCH QUESTION

What are the main problem areas that delay the current implementation of the DBTP?

⁷ See "Lessons in Urban Governance" 1996 by Jacobs R. and Egumbo P. regarding criticism made before this programme was decentralized.

1.5 SIGNIFICANCE OF THE STUDY

“The measuring of progress will not be the number of houses only but more importantly the extent to which the process is internalised as a means of changing people's living conditions. It is easy to count houses, but not so easy to tell how people's lives have been touched” (Müller 2003:1). This statement implies that the meaningful implementation of programmes requires an evaluation process from time to time.

According to Anderson (1977:154) as cited by Nsingo (2000:246), evaluation is concerned with the estimation, assessment or appraisal of policy, including its content, implementation and effects. The study will do an assessment with regards to this programme since implementation should be perceived as a critical and an ongoing process.

The author tackles this academic challenge which should accompany any project implementation. Since this challenge has hardly been satisfied, the author would like to contribute to the question of which indicators might suitably be used to allow an evaluation of performance.

Housing for the low and ultra low-income groups is an important issue for bettering the living conditions of the poor in every society. This goal deserves good attention through research, in order to seek a better understanding of its nature and scope.

Moreover, this study is very significant due to the fact that it will provide a scope for analysis for future application and could possibly serve as a stepping stone for others who may wish to undertake further studies on the housing problem in Namibia and even beyond.

1.6 THE SCOPE AND LIMITATIONS OF THE STUDY

This study focuses on the implementation of the DBTP in the City of Windhoek. Mupurua discussed the level of the programme implementation prior to the decentralisation process in 2003.⁸

The secondary data analysis is be restricted to documents from the archives of the City of Windhoek, Government policies as well as a selection of articles relating to housing issues in developing countries. Simultaneously, empirical research was conducted by means of an interview through open-ended questions (See Appendix III IV & V). The applied research period could not exceed two months. The material compiled covers a period of five years (1999 until 2004). This period is very important due to the fact that it involves the initiation of the decentralisation policy and, subsequently, its implication for housing. Some technical limitations associated with the methodology of this study emerged due to the availability of officials from the MRLGH and beneficiaries. The researcher continued with this methodology in spite of this because it had more utility for low and ultra-low income groups in the City of Windhoek.

A few respondents, especially those from the City of Windhoek, could not comment on issues which were not related to their areas of responsibility. Those who commented felt uncomfortable.

⁸ Mupurua J (2003:49 - 50)

CHAPTER 2

LITERATURE REVIEW

The global problem of housing has been widely covered. It is obvious that this study will be unable to give justice to an exhaustive literature review, widely covered from every angle, of the problem formation. In this context, in particular with a view to Windhoek, the publication by Muller (1995) on “ Shared knowledge and the Formal Housing Process in Namibia” provides a well-informed insight.

Housing is defined as a gateway through which we connect to our immediate environment and society at large. It reflects social status, belonging to community, a centre to gather with friends and family and it has a direct bearing on the extent to which we experience social inclusion or exclusion. (<http://www.ccsd.ca/subsites/inclusion/bp/sc.htm>).

Pat-Mbano (1988:10,12,18) is of the view that poor people perceive housing basically as a need; the need to have a roof over their heads whatever the conditions and facilities it provides; the place where the house is, slum or shanty town. He indicates that architects instead focus on standards and usually fail to perceive what the poor really need. He sees good housing as an end in itself. Most developing countries are financially disadvantaged. In countries like Latin America, access to finance is a very big problem. There is also the problem of loan repayment and this factor excludes the low-income earners from taking loans.

Dewar (1977:13) is of the opinion that “housing is an ongoing developmental issue rather than a time related problem which can simply be “solved”. Since it is a developmental issue it must primarily be guided by the aims of fostering human development and improving the quality of life”. He further argues that the most

effective ways of solving the housing problem and the correct strategy to be adopted towards squatter settlement is through people housing themselves.

He states that it is obvious that no problem can be satisfactorily resolved until it has been properly understood and defined. "In housing and community development, it is the perspective of the members of the community that is paramount and the problem should therefore be evaluated through their eyes. It is most often stated that 'the low-cost housing problem all comes down to finance'. This may be an exaggeration, although finance is certainly a central issue and has a very potent influence. The actual dwelling is usually the most expensive investment, which a household must make, and few households can muster sufficient resources to pay for the house. Most potential homeowners have to borrow money to finance the purchase of a home and repay it over some period of time. Some are unable to find the resources to do even that and require assistance, which is often supplied by the State".

MacNamara (1975), as cited by Saka (1987:8), and other authors, argues that "the deprivation suffered by the poor is nowhere more visible than in the matter of housing". In the past, housing was recognised as a social problem whose solution lay on the achievement of economic development. However, the problem is becoming increasingly recognised as social, economic and political in nature, and decisions about housing and related matters are part and parcel of the wider economic political and social scene. It should also be noted that "housing involves not only shelter, but also access to jobs, sanitation facilities and education. Thus public decisions that affect the standards, location and cost of low-income housing have crucial ramifications for the whole opportunity structure of the poor.

It is indicated that there are a number of important reasons why employers should give serious consideration to the issue of an employer housing policy and to the role they can play in assisting employees. First of all, employers are increasingly being forced to

intervene and find solutions to the housing aspirations of their staff, whether through the provision of direct housing allowances or the utilisation of pension and provident funds used as investment capital for housing. Secondly, the simple function of social responsibility on the part of the employer is vital. The employer may take the view that it is the company's responsibility to ensure that the employees are housed in a satisfactory manner (Becker et al 1991:37)

Grimes (1976:8) states that access to housing is primarily determined by the capacity of the population to afford the costs involved. Affordability of housing depends on the income available to a household and this in turn determines the type of housing they can afford. The funds available to the state determines the extent to which it can intervene in the provision of housing to the population, and in the case where the population growth is very rapid, the problem is immense. Therefore factors like income and the rate of city growth most times explain the housing situation and affect the type of policy the state can pursue.

Lewin (1976:10-11) agrees with the above author that policy measures, designed to protect low-income groups and particularly rent control, have often failed. Increasing demand for urban accommodation and lack of control mechanisms has too often outweighed any rent-control regulations. Housing policies have seldom taken into consideration the levels of poverty of the targeted families, underrating their difficulties in affording housing. It has become clear that housing strategies must be directed at the poor, enabling them to help themselves, and must avoid treating housing problems in isolation. The causes and effects of poverty must be addressed if strategies to provide housing are to succeed.

Since housing is a durable asset, it yields value beyond the year in which it is built. The financing of a house purchase involves long-term commitments by lenders to a highly non liquid form of wealth. In most developing countries, financial systems are

underdeveloped and beset by governmental restrictions that limit the volume of long-term finance and distort its allocation. Low-income families are left to rely on the informal credit market, in which interest rates are often four times their level elsewhere, or to a few mutual saving associations. A study of housing in Africa concluded as early as the mid-1960s that housing finance fails to reach low-income groups, but change has proved immensely difficult to implement (Orville and Grimes 1976: 56-58).

The formal government attitudes towards low-income housing policy are slowly changing, following the policies advocated, amongst others, by the World Bank. This has resulted in the inclusion of terms such as “decentralisation” and “participation” in project documents, and contributed to a focus on participation as an innovation, the idea that residents should be enabled to have say in project decision-making. It should also be noted that community participation in the sense of joint decision making in urban project design and implementation cannot be included in a public policy when the attitude of the bureaucracy is not responsive. When international donor agencies insist on community participation in low-income housing programmes, it is therefore unrealistic to expect much more than paper planning (Nientied et al 1985:43-44).

Gilbert and Gugler (1982:85), in contrast with the above authors, argue that the due to fact that it is expensive to afford a house especially for the urban poor; the need factor has almost been forgotten and its provision now depends on demand. The person that has the money can afford it. In addition, programmes to provide credit finance building materials and adequate plots have also met considerable problems especially in developing countries. Conditions of access to credit are very difficult to meet and the administrative set-up has been inefficient, making access to housing unequal (Pat-Mbano 1988:4)

According to Dewar et al (1981:6), housing policy cannot be seen only as a mechanism for providing shelter, it must also be seen as a mechanism through which people can improve their general position in life. Therefore, it must inter alia, encourage self-reliance, promote the maximum possible level of employment and spread the benefits of funds invested in low income housing over the widest possible area – particularly, the benefits must reach the poorer members of the society.

Midgley (1986:14) states that Self-help, according to the populist view is a way to increase local control and decision making. The approach includes ideas about the emergence of community structure and identity, user-control ensuring appropriate housing and developing the ability for self-governance.

“Self-help” implies individuals and communities controlling the major decisions about dwellings and environments, regardless of who does the actual building. In addition, large-scale implementation of the principle of self-help is dependent upon innovative institutional design which enables genuine decentralisation of control to community level. The rationale for self-help is that by allowing individuals and local communities to control decisions about housing, they can find ways of achieving a product which more closely fits their needs and pockets than centralised systems can do for them. Moreover, this self-help approach requires genuine decentralisation of control to community level.

Mawhood (1980) as cited by Saka (1987:21), states that decentralization “suggests the hope of cracking open the blockages of an inert central bureaucracy, curing managerial constipation, giving more direct access for the people, stimulating the whole nation to participate in national development plans”. It further indicates that effective participation, at whatever level, is partially dependent on being able to obtain valid information about the organisation. Moreover, communication is concerned with transmitting information between people in organisations. Relevance of communication

for management has only recently gained recognition in less developed countries where, moreover, the difficulties may be greater because of linguistic and cultural differences, which may be barriers to the communication process. (Wallis 1989:164-168)

Furthermore, community participation and consultation in housing are so obviously designed as a means of manipulating the community in the interest of the management. That is why it is important that participation starts from goal formulation and proposals. This seems to be the essential method of improving communication within the presentation of community from the top (housing committee) downwards rather than building up from the bottom (individual taste) – a method of allowing residents self-management of their own environment (Ward 1976:149).

The above quotation indicates that communities generally have the ability to manage their own affairs and that local community decision-making and back-up institutions, where these exist, can and should be utilised by authorities. Where these institutions do not exist, they should be initiated through the housing process. People are in a better position to determine their own priorities, within the context of what they can afford, than authorities or centralised agencies. People's needs and requirements change over time, and consequently, in the case of the lowest income groups, time can be used in a facilitative way, to spread the burden of costs. The levels of satisfaction with housing policy are much higher when people are involved in the making of decision than when those decisions are handed down from above.

Becker et al (1991:37) states that throughout the ages, land, its possession, and its tenure have been very contentious issues. They indicated that land for the establishment of towns to accommodate the hundreds of thousands who are now living in overcrowded areas is undeniably a crucial issue. Owing to the fallacious ideology of black "homelands", the establishment of black residential areas in urban areas was at a relative standstill for a long time.

Orville and Grimes (1976: 42) are of the opinion that, regarding the problem of land for low-income groups and all-urban families, land for housing is essential for access to employment, infrastructure, and social services. To low-income families in particular, a piece of land on which basic facilities are provided is a foothold in the urban community. They indicate that the provision of land for housing is complicated by the fact that land has many uses other than for shelter and access. Among productive uses, housing competes for land with industrial, commercial, administrative, and recreational needs. Land price is a major factor in determining the use of land for housing. Differences in land price basically reflect variations in accessibility to the central business district and other centres of work opportunities. They also indicate that capital gains taxation and public acquisition of plots in advance of need are among the tools used to appropriate increases in land value for public use. Such measures can help make serviced land available at more reasonable prices. If serviced land is made available at unduly high space standards, this would mean that more land must be acquired to house the same number of people and poor families may not benefit adequately from sites-and-services programs.

Lewin (1976:191-200) is of the opinion that training and education of co-operative members and their elected representatives in the principles, organisation and method of co-operation and co-operative management is nearly always neglected or has remained inadequate. Only through long-term training and education, can the sense or consciousness of a community be created and the members learn to recognise their rights and duties and assume collective as well as individual responsibilities. Housing co-operatives for low-income households in the developing countries in general, and the African ones in particular, should not only provide houses, services and facilities for their members, but also promote integrated and democratically self-administered communities.

The educational process must involve more than formal learning of the criteria, rules and regulations as stipulated by the by-laws. It should continue to take place throughout the self-help construction period and when the members occupy their houses, and should help the members with the evaluation of practical experience gained and the solution of problems or difficulties. In the absence of adequate preparatory training, the low-income households will be unable to exercise their rights, fulfil and understand their duties and obligation or run the affairs of the society.

Dunn (1981:277-278) as cited by Nsingo (2000:234), argues that monitoring can be viewed as a policy-analytic procedure used to produce information about the policies. He indicates that once a policy has been implemented, it needs to be monitored to take stock of the minute details of the implementation process, identify strengths and weaknesses and proffer recommendations for policy redirection, geared towards goal attainment. "During monitoring we are expected to check whether resources are allocated to designated centres; during auditing we also check whether resources are used as outlined in the implementation procedures. Monitoring also helps us to explain different outcomes".

Westaway and Chabalala (1995:130) as cited by Nsingo (2000:234) state that monitoring focuses on the act of implementation, policy products and outcomes. "Its major purpose is to provide factual information on the conduct of the implementation process. This information is not provided for its own sake but to be used for correcting weaknesses and understanding implementation strengths. Moreover, monitoring is necessary for a number of reasons such as to ensure that the policy implementation process is proceeding according to plan; identify short comings or problems in implementation; ensure that all team members are performing the tasks assigned to them; know whether materials and other inputs are reaching their destinations in time; know where unexpected developments and problems are occurring; know whether

outcomes match predetermined targets and solve/problems that occur, by taking corrective actions where required”.

Anderson (1997:154) indicates that evaluation is concerned with the estimation, assessment or appraisal of policy including its content, implementation and effects. Moreover, evaluation involves a systematic and disciplined attempt to judge the surety or worth of a policy, programme or project against some yardstick or evaluation criteria. It connotes reactive experience that takes place both during the policy process, from problem identification to implementation, and at the end of the whole policy process. It should be noted that as policy is designed it is evaluated to keep all policy formation processes focused on the problem or matter of concern.

Nsingo (2000:246) indicates that the reason why a policy should be evaluated is to legitimise policy and the actions associated with it. All policies when implemented should achieve specific objectives. Evaluation is supposed to indicate whether these objectives have been achieved or not. It should improve or strengthen a policy and provide policy implementers with information on the strengths and weaknesses of the policy and the implementation process. This information is vital as it can enable us to work on the weaknesses of policy in order to turn them into strengths.

Westaway and Chabalala (1997:132) agree that evaluation involves focusing on both the strengths and weaknesses of a project or programme. The identification of weaknesses enables participation to improve the project, rather than simply to criticise it. They further indicate that evaluation is needed to foster accountability to the various stakeholders. Stakeholders may include the community, internal and external funders of the policy, donors and government. All these parties are interested in finding out whether or not they are getting any positive share in their investment.

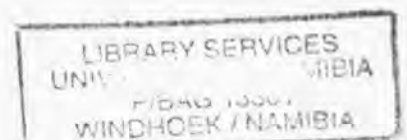
They further indicate that a policy should be evaluated when it has just begun. This enables us to determine whether or not everything is in place. Such an evaluation would allow us to institute corrective surgery at an early stage or to maintain the system if all is well. It should be evaluated when the policy implementation process is well under way and has started producing the first results; when serious difficulties start being noticed; when the project has ended. This provides us with lessons for the future, as we are able to determine the strengths and weaknesses of the completed programme. This information is vital for planning and executing future policies.

According to Pressman and Wildavsky (1972:130) implementation is the carrying out of an authoritative decision, i.e. a policy choice. Furthermore, implementation analysis is not about whether a policy's goals are fit and proper, which is a matter of values; nor does it concern itself with how they were chosen, which is a study of policy-making.

Moreover, the study of implementation involves tracing the paths of decision points all the way from the national policy-making level down to the level of the service manager, who might be called upon to make the final decision. Delay in implementation is viewed, in part, as a function of the number of actors involved.

According to Bryant and White (1982:105-134), implementation requires consummate skill in working with, and motivating, people. It involves patience, flexibility, and a shared sense of excitement about the nature of the work.

Grindle (1980) as cited by Saka (1987:15), argue that "Choices concerning how programme goals will be pursued, which organisation is to be responsible for implementation, the extent of programme "coverage", and the speed with which programme results will be sought are all aspects of strategic choices that must be made if programmes are actually to be implemented. Such decisions made consciously or by default, affect the results attained from any given programme.



Dunsire (paper 12) as cited by Saka (1987:23), agreed that for the successful implementation of a social programme like housing, the right instrument must be provided to enable the target group to have access to the services being delivered. He finally argued that most developing countries are faced with shortages of highly trained, skilled manpower and that this has contributed to their inability to design appropriate strategies and adopt necessary instruments for the effective implementation of social programmes.

“In most developing countries, the implementation gap (the difference between set targets and their realisation as well as non-realisation of overall goals), has gradually increased with every successive plan, and administrative inadequacies have often been pointed out as one of the important reasons for this implementation gap reflected in delays in the starting and execution of development programmes and projects or a considerable increase in the costs or the actual results of policies being other than anticipated”(Moharir as cited by Saka 1987:23).

Implementation, even when successful, involves far more than a mechanical translation of goals into routine procedures, it involves fundamental questions about conflict, decision making, and who gets what in society? However, we need to point out clearly, at this stage that it is not the policy implementation process alone that affects the outcome of programme/objectives. Also of significant importance is the process of policy formulation, that is how the goals and objectives of a programme have been defined at the initial formulation stage, which would have a significant effect on the outcome of such programme (Saka 1987:14).

Once we relate the concept of administrative capability in development to our National Housing policy experience, it seems obvious that Namibian bureaucrats are ill-equipped and lack the necessary skills to choose the appropriate strategies and instruments that are sine-qua-non to the successful implementation of low-income housing programmes.

However, there is a general lack of skills in our civil service – a situation where incompetent individuals are recruited into the service in the name of ‘ethnic balancing’.

According to Björkman (1994:369) implementation has lagged far behind political rhetoric, though decentralisation and participation appear frequently as objectives in development plans and policies. He indicated that the difficulties can be attributed to the general lack of knowledge about programme implementation and, more specifically, to the lack of attention given to the design of implementation strategies by planners and administrators in Third World nations. Moreover, there is little consensus about how program implementation can be improved in developing countries. He further argued that program implementation should be substantially improved, planners and administrators in developing countries must use more effective methods for analysing potential obstacles, identifying preconditions for change, specifying administrative requirements and coping with the environmental factors that influence the management of development policy.

Lane (1993: 90-106), cited by Björkman (1994:369), states that there are different arguments in the literature to the effect that implementation or successful implementation in itself does not exist, and that every process of implementation fails in its purpose if the fact is not acknowledged that implementation is an open ended exercise. He further stated that once implementation in this sense is difficult to achieve, it is not because we lack an adequate concept of implementation but because the relationship between policy and action is such that processes of implementation have a number of properties that are not conducive to the occurrence of successful implementation.

Pat-Mbano (1988:7), in contrast to Lane (1993: 90-106) and Björkman (1994:369), concludes that the implementation problems of housing programmes, especially for the low-income category in developing countries, derive from rapid urbanisation, the

inability of government to meet the demands and the low repayment capacity of large segments of the urban population. This could be one of the main reasons why housing had been decentralised by the Government of the Republic of Namibia. However, the City of Windhoek has been trying a number of strategies but has not been able to alleviate the housing problem. Pat-Mbano further indicated that in many cases, the problem is exacerbated by setting too high standards, poor planning and an inadequate financial system.

Anderson (1984:124) highlights that policy implementation is best undertaken through implementation models. To achieve the purpose of this study, a combination of models is examined, since none of them in isolation can adequately describe the implementation of policy. Each model has its strong and weak points and is relevant in explaining a partial dimension of the housing problem. There are various commonly used implementation models such as The Top-down rational control model, also called "control and communication model". Its fundamental premise is that implementation requires a top-down system of control and communication, and resources to do the job. Therefore, implementation should have a good command structure with a capacity to coordinate and control policy execution proceedings.

According to Pressman and Wildawisky et al (1973:142) as cited by Nsingo (2000:220), this model emphasises control, because implementation is about getting people to do their job, and keeping control over a sequence of stages in a system to minimize conflict and deviation from the established goals. This model is in line with the rational Weberian model which calls for, among others, a hierarchy, a centralised authority/unit of command, decision making from the top, impersonality in the performance of one's duties, rules and regulations, and overriding control in the conduct of an organisation's business in order to ensure conformity and uniformity.

This model has been criticised by several scholars, and the criticisms are that it only focuses on bureaucrats within an organisation and as a result, fails to take into account the complex interactions bureaucrats have with communities, clients, and other interested groups. This model is not appropriate for understanding implementation nor is it based on a sound theoretical framework. It is elitist, and dictatorial. It has no credibility in a democratising society. Control over people is not the best way forward to implementing policies effectively. It kills innovation and creativity and as such, may actually lead to implementation failure. Once people realise that they are being controlled, they may adopt a negative attitude to the whole implementation process.

According to Nsingo (2000:221) the bottom-up model is premised on the element of discretion in policy implementation, i.e. policy implementers decide how policies should be implemented. Policy implementers shape policy and the policy results may be different from those intended and desired by policy makers. He further indicated that the element of discretion leads to the same policy being implemented differently in diverse political settings. It allows policy implementers to analyse the implementation arena and conjure action plans that are consistent with the demands of a particular environment.

The Integrated Process Model was developed by Thomas Smith. According to Smith (1973) as cited by Nsingo (2000:223), policy implementation produces pressures from implementers, policy recipients, government and forces external to the direct influence of policy. He indicated that while policies are implemented, tensions, strains, and conflicts are experienced by those who are implementing the policy and by those affected by the policy. This tension could lead to the derailment of the whole implementation process in following what has been drafted, because the environment may require alterations, and implementers may wish to pursue their own interests in the process.

According to Nsingo (2000:240), the following factors influence the successful implementation of a policy, namely: There should be a clear organisational or institutional context, i.e. which institution is in charge of implementing policy? Does policy implementation lie within a specific organisation or does it straddle different organisations where continuous consultation is required for effective implementation? The greater the number of institutions involved in policy implementation, the greater the complexity or difficulty in undertaking this process. Competent technocrats are essential to translate programme language into acceptable feasible plans and directives. There should be clear operational policy or application procedures. These procedures are important as they facilitate that a smooth process of implementation be put in place. It should be clear who does what, when, how, with what resources which are obtained from where? Clarity of the policy is important, because it facilitates the interpretation of that policy. Sometimes the problem with some policies is that while the intention is clear, the administration is left with a heavy task of determining what should be done to carry out the desired course of action. This usually results in policy intent and policy action disharmony.

He further indicates that a policy without sufficient resources allocated to it cannot be put into effect timely. This is the problem in Africa generally. The level of implementation and indeed whether implementation takes place depends on the external politics of implementation and the internal bureaucratic interests. The question is, do interest groups support the policy and is there compliance by communities. It should be noted that, before implementation, there is a need to determine and solicit support for a particular policy so as to achieve success in implementation. The various elements involved in the programme and those in authority should set up a sound communication network to facilitate efficient implementation of policy, especially where distance is involved as this can worsen programme coordination.

The following factors can lead to the implementation failure of the policy. Formulating policies in general terms which makes it difficult for administrators to interpret policies according to their needs. Policies become unclear, contradictory and inconsistent. Malicious obedience by the implementers, i.e. obeying to the letter and not according to the spirit of the policy. Deliberate delaying tactics to express a lack of interest or actual opposition to the policy. During the implementation process, implementers and policy makers may have a change of heart, which may affect the implementation process. Imperfect knowledge of the problem; hence the failure to design and implement policies that fully address the problem. Failure to establish a proper cause-effect relationship, may led to poor policies being formulated and hence, unfruitful implementation. Lack of consultation between policy formulators and implementers, lack of funds, lack of trust between politicians and the civil service, corruption, especially in resource utilisation, too many implementing agencies, and outdated legislation particularly in African countries as they still operate, in a number of spheres, under colonial policies.

Saka (1987:14) agrees with the above authors that it is not the policy implementation process alone that affects the outcome of programme goals/objectives. Also of significant importance is the process of policy formulation; how the goals and objectives of a programme have been defined at the initial formulation stage would have a significant effect on the outcome of such a programme. He further indicates that policy-making and implementation often go hand-in-hand, and decision-makers do not often search diligently for the 'best' alternative solution to the problem, particularly with distributive or re-distributive policy like housing. They tend to settle for the first satisfactory solution that occurs to them at any particular level of aspiration, as long as it is either administratively or politically feasible.

It would be very interesting to know whether the goals and objectives of the policy were adequately specified and the policy well defined and formulated for ease of

implementation. Moreover, it is also important to find out whether well-trained and highly motivated civil servants were available.

In summary, housing delivery is globally seen as an activity that needs more than a single competency. People at all levels must continually be learning and re-learning in order to remain relevant and supportive. It requires the ability to put together various competencies at the right time and together support people's initiatives and be passionate in their efforts. "We need to recognise and appreciate the initiatives and contributions of the ones to be supported" (Kathekye 1995:10). In addition, it is generally recognised that in order to substantially improve implementation, planners and administrators in the developing countries must use more efficient methods for the analysis of potential obstacles, identify preconditions for change, specify administrative requirements and cope with the environmental factors that influence the management of development policy (Björkman 1994:369).

CHAPTER 3

WINDHOEK SELF-HELP HOUSING UNDER SCRUTINY – ASSESSMENT RESULTS OF RESEARCH FINDINGS

3.1 INTRODUCTION

The purpose of this chapter is to present and discuss the findings which emerged from the analysis, questionnaires and interviews. The insights gained were examined against primary sources generated from the archives of the City of Windhoek.

The assessment emphasises the following ten areas of interest:

Since implementing the DBTP appears to be of pivotal important to the success of any development programme, the roles and functions of individual agents/officers involved in the process have been analysed.

3.2 ROLES AND FUNCTIONS OF IMPLEMENTING OFFICERS

Implementing officers were asked to explain what their roles and functions are in relation to the DBTP.

The findings show that the implementing officers, especially those from the City of Windhoek do not clearly understand their roles and functions. This is reflected by the type of responses obtained from most of them. For example, an officer from the Division Architecture replied: "we were members of the Housing Committee".

According to the minutes of the Housing Committee (meeting schedule for 2000 to 2004), these particular officers were invited and reminded continuously to attend the HC meetings, but they hardly turned up. The “Build-Together” Implementation Guideline clearly spells out what their roles and functions are regarding the DBTP. (See Appendix VII for references). It seems that most of these implementing officers do not understand or are not knowledgeable of their roles and functions. It is therefore not surprising that they are not attending the HC meetings, which addresses issues and problems related to their functions. It appears that there is also a lack of training of the implementing officers.

The lack of clarity in terms of the roles and functions of the implementing officers can also be viewed in the context of Nsingo’s (2000:240) argument that clear operational policy or application procedures are very important. These procedures are important as they facilitate a smooth process of implementation. It should be clear who does what, when, how, with what resources which are obtained from where? He further indicates that, sometimes the problem with some policies is that while the intention is clear, the administration is left with a heavy task of determining what should be done to carry out the desired course of action.

The situation of the implementing officers is also confirmed by Lewin’s (1976:191-200) remarks, that training and education of co-operative members and their elected representatives in the principles, organisation and method of co-operation and co-operative management are nearly always neglected or remain inadequate. Only through long-term training and education, can the sense or consciousness of a community be created and the members learn to recognise their rights and duties and assume collective as well as individual responsibilities.

3.3 THE MANAGEMENT OF THE LOAN SCHEME

Beneficiaries were asked to indicate their income range per month and the range of the loan amount allocated them.

The majority of the respondents indicated that their income range per month was N\$600.00 - N\$ 1 200.00. They also stated that the money they were given fell into the following categories; N\$ 15 000.00, N\$17 000.00, N\$20 000.00 and N\$ 31 000.00.

It seems that the different loan amounts allocated to the beneficiaries created conflict and confusion. Generally, what happened was that beneficiaries were accommodated under different loan schemes, namely the DBTP loan and the Windhoek Housing Scheme. The Windhoek Housing Scheme compliments the DBTP loan scheme. Both Schemes accommodate people from the low and ultra-low income group and have the same objectives and principles. The two schemes have different loan amounts for which applicants can qualify and this had brought about conflict and dissatisfaction among beneficiaries.

The above scenario is supported by Gilbert and Gugler (1982:85), who are of the opinion that because of the fact that it is expensive to afford a house, especially for the urban poor; the need factor has almost been forgotten and its provision now depends on demand. The person that has the money can afford it.

Beneficiaries were asked to indicate the period of time they had been waiting before the approval of their loan.

A few beneficiaries from the group said that their loan took eight (8) to twelve (12) months before approval, while the majority of the individual indicated that they had waited up to two (2) to three (3) years. Beneficiaries were of the view that there is an

excessive bureaucracy involved. They indicated that the process of a loan application, which normally takes a long time, has an effect on the increase of the price of the building materials.

The majority of the implementing officers indicated that the approval of a loan would only take two weeks if the beneficiary possessed land and the building plan had been approved.

The findings show that top management in this programme is a problem and seriously needs to be addressed. This assertion is supported by Björkman (1994:369), who stated that it is generally recognised that in order substantially to improve implementation, planners and administrators in the developing countries must use more efficient methods for the analysis of potential obstacles, identify preconditions for change, specify administrative requirements and cope with the environmental factors that influence the management of development policy.

Beneficiaries were asked whether the DBTP loan is sufficient to complete a standard house, (e.g. a house with one bedroom, kitchen, toilet and sitting room) and explain how they coped or managed to complete their houses.

All beneficiaries agreed that the current loan amount allocated for the DBTP was not sufficient to complete a normal standard house, but only sufficient for the purchasing of building material, excluding the payment of labour. They mentioned that the City of Windhoek was paying only N\$ 2000.00 at a time, in phase levels, and once the money was finished they discontinued with the building process. One of the respondents asked: "Are we allowed to apply for a second loan, once our money is finished, because our houses are still not completed". They proposed that completed houses should be sold to them, instead of receiving loans to build themselves.

The majority of the beneficiaries agreed and that the allocated loan amount is not sufficient. Therefore, it is not surprising that most of the houses of the beneficiaries are not complete. This is a serious concern and needs to be addressed.

The problem of insufficient funds could also be analysed through Grimes (1976:8) argument that the issue of access to housing is primarily determined by the capacity of the population to afford the costs involved. Affordability of housing depends on the income available to a household and this in turn determines the type of housing they can afford. The availability of finance to the State also determines the extent to which it can intervene in the provision of housing to the population, and in the case where the population growth is very rapid, the problem is immense. Therefore factors like income and the rate of city growth explain the housing situation and affect the type of policy the State can pursue.

Beneficiaries were asked whether they received any orientation (induction) with regard to the different procedures on how to apply for a loan.

It emerged from those interviewed that only the group leaders were invited to attend a one week training course during 2003. This was the only training workshop that was provided for the group leaders. This training mainly covered the following areas: leadership, community development, bookkeeping and land application. Beneficiaries were of the opinion that training should also include committee members within the groups and not only the group leaders.

Most of the beneficiaries expressed dissatisfaction and disappointment that they were not given an opportunity to attend this training. It appears that there is no training policy that can guide the training of the beneficiaries, and this seems to negatively affect the policy implementation regarding housing. The findings shows that there is inadequate training provided to the beneficiaries. This might hamper their understanding of their

roles and how they should execute them. Empowering beneficiaries through capacity building workshops cannot be overemphasised. For this programme to be implemented successfully beneficiaries and implementers should be trained.

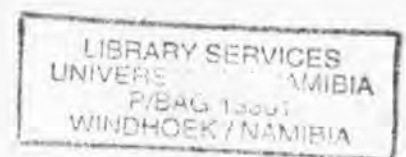
The impressions of the beneficiaries are also confirmed by Govender (1997:36) who is of the opinion that highly organised, sympathetic and adequately funded community development departments and sufficiently well-trained staff members are critical factors in project or programme success. He further indicates that the building capacity of the community led to the empowerment of those involved.

Lewin (1976:191-200) concludes that in the absence of adequate preparatory training, the low-income households would not be able to exercise their rights, fulfil and understand their duties and obligations or run the affairs of the society. He states that the educational process must involve more than formal learning of the criteria, rules and regulations as stipulated by the by-laws. It should continue to take place throughout the self-help construction period and when the members occupy their houses, and should help the members with the evaluation of practical experience gained and the solution of problems and difficulties.

3.4 FINANCIAL MANAGEMENT

The following statements were made to the respondents: "It is said that the beneficiaries do not settle their accounts or are not up to date with payments. The Housing Revolving Fund is still not properly established within the City of Windhoek".

Beneficiaries admitted that the majority of the accounts were in arrears. They mentioned that some of the beneficiaries had not started paying their accounts since the disbursing of the loan. They revealed that they could not afford to pay for both the land and the loan account. They indicated that they did not trust their group leaders, who pay



their accounts on their behalf, and decided to do their own payment. This individual payment of the loan only worsens the previous scenario.

An implementing officer from the Finance Division said, “beneficiaries are failing to settle their accounts according to the payment agreement made, e.g. instead of paying N\$ 200.00 monthly they will pay N\$ 100.00 or less per month. The officer was of the opinion that each group member should receive his or her individual account as opposed to having one account for the entire group.

The implementing officer also admitted that, “the revolving fund is not properly established due to poor repayment from the beneficiaries. The only profit of the DBTP is from the interest rate charged (which is 5% on N\$ 25 000.00 and above) over the past few years which is N\$ 432,358.26, including the penalty charge on the outstanding amount”.

The officer further explained that MRLGH had allocated an amount of N\$ 1 325, 373.51 through the City of Windhoek, from 1999 till September 2004. However, beneficiaries could only manage to pay an amount of N\$ 22,021.30 to the revolving fund. Another dimension mentioned was that the mismanagement of funds did and still contributes to the poor establishment of the revolving fund. Therefore, beneficiaries proposed that the City of Windhoek should make arrangements for stop orders to minimize the poor payment.

Implementing officers from the Finance Division are of the opinion that the beneficiaries should be educated in terms of saving, budgeting and responsibility and accountability. There should be incentive used to motivate beneficiaries regarding the settling of their accounts, e.g. if a person paid his account fully, the City of Windhoek should paint his house free of charge or the person should be exempted from paying interest rate. They

also mentioned that employers should provide their employees with a housing allowance so that they may be able to cope with the payment of their accounts.

The results show that the option of beneficiaries doing direct payment to the City of Windhoek has just worsened the situation of non-payment. The outstanding debts have a negative bearing on the sustainability of the revolving fund, which could contribute to the delay of the implementation process of the DBTP. Poor payment could also be viewed from Becker et al's (1991:37) argument that there are a number of important reasons why employers should give serious consideration to the issue of an employer housing policy and to the role that they can play in assisting employees.

The respondents were asked why residents in the City of Windhoek are reluctant to apply for the DBTP loan, while housing is globally a burning issue.

The majority of the beneficiaries revealed that there is a lack of information from the City of Windhoek regarding the DBTP. They mentioned that there is a lot of competition among them and that they also experienced problems with jealousy. They further indicated that the City of Windhoek had discontinued with the awareness campaign through the media regarding this programme in 1999, and should start again.

The majority of the implementing officers were of the view that the City of Windhoek took a long time before allocating land to the applicants. As a result people become discouraged and demoralised and cancelled their applications did not apply at all. They were of the opinion that the City of Windhoek should make land affordable and available, especially to the low income and ultra low-income group, in order for them to be able to qualify for a loan. One of the implementing officers was of the opinion that the population of the City of Windhoek was growing extremely fast. "There is a high level of influx of people from the rural area to the urban area, with the hope of getting employment and a better standard of living. The City of Windhoek must encourage

people to form groups in order to buy block plots, which are cheaper than individual plots.

Beneficiaries were of the opinion that the City of Windhoek should stop discouraging group leaders to continue establishing new groups, because they were interested in developing their communities. They should motivate group leaders by giving them an incentive, because they cannot provide assistance free of charge.

The finding shows that the majority of community members are urgently in need of houses, but information regarding this programme does not reach the target group. It appears that group leaders are willing to continue establishing new groups, but that they are not allowed to. The HC meeting minutes schedule for 2000 to 2004 also reflects the importance of land and how desperately beneficiaries were and still are requesting the speeding up of land. This implies that implementing officers are not actively providing information to the broader public who could benefit from such a programme, especially given that there is an acute housing problem.

The above is supported by Lewin (1976:10-11), who is of the opinion that housing policies have seldom taken into consideration the levels of poverty of the targeted families, underrating their difficulties to afford housing. It has become clear that housing strategies must be directed at the poor, enabling them to help themselves, and must avoid treating housing problems in isolation. The causes and effects of poverty must be addressed if strategies to provide housing are to succeed.

Beneficiaries were asked whether the DBTP meets their needs. All beneficiaries expressed their appreciation and thanks to the MRLGH and the City of Windhoek with regard to this programme. They were all of the opinion that the programme was a very good thing, because it made it possible for them to have their own houses. They

strongly felt that the loan amount was not sufficient, and should be adjusted annually on the basis of the inflation rate.

The findings show that housing will continue to be a priority in terms of the demand, due to its importance. The possibility of considering the increase of the current loan amount is emphasised by all. It could be concluded that the implementing officers from the City of Windhoek have not, for a long period of time, reviewed the current loan amount.

The above is also supported by Dewar (1977:13), who is of the opinion that “housing is an ongoing developmental issue rather than a time related problem which can simply be “solved”. Since it is a developmental issue it must primarily be guided by the aims of fostering human development and improving the quality of life”. He further argues that the most effective ways of solving the housing problem and the correct strategy to be adopted towards the squatter settlement is through people housing themselves.

The respondents were asked the following question, “How is the attendance of the HC meeting by the implementing officers and the beneficiaries”

Beneficiaries indicated that the implementing officer’s attendance, especially those from the City of Windhoek, was and still is extremely poor. They mentioned that these officers were constantly reminded of and explained the importance of their attendance of the said meetings. As a result this also led to poor attendance by beneficiaries. Beneficiaries indicated that they could not see the purpose of attending this meeting because staff members were hardly present to address their concerns. They claimed that they found the meetings boring, because the content remained the same and their problems were not addressed during the meetings. A few officers from the City of Windhoek indicated that the HC was not compulsory and they could only attend meetings on request.

According to the HC meeting minutes schedule for 2000 to 2004, the majority of the implementing officers from the City of Windhoek were constantly absent from these meetings. Lack of participation in this meeting could be interpreted as being the result of their being unknowledgeable about their roles and functions. It seems that the agenda of this meeting is prepared without the consultation and input of the beneficiaries.

The impression of the respondents are confirmed by Nsingo (2000:240), who is of the view that the level of implementation and indeed whether implementation takes place depends on the external politics of implementation and the internal bureaucratic interests. It should be noted that before implementation, there is a need to determine and solicit support for a particular policy so as to achieve success in implementation. He further indicates that during the implementation process, implementers and policy makers might have a change of heart, which may also affect the implementation process.

The respondents were asked the following question, "What are the causes of the continuous mismanagement and misuse of funds within the DBTP, and what could be the possible solutions?"

Implementing officers from the Property Division were of the opinion that problems regarding the mismanagement and abuse of funds were mostly experienced among group members and not with individuals. The majority of the beneficiaries agreed that some of them did utilise the loan for other purposes. Additionally, they said that there were beneficiaries who had already received funds, but had not yet started building.

Implementing officers mentioned that the direct payment made to some of the beneficiaries instead of purchasing building materials was also a cause of the continuous mismanagement and abuse of funds within the DBTP. As a result, this contributes to the problem of uncompleted houses. The respondents were of the opinion that the City of Windhoek should buy building materials for the beneficiaries instead of giving them

money. They indicated that due to the lack of proper strategies in place to monitor and evaluate the programme, beneficiaries continued to abuse funds.

There is an impression that implementing officers from the City of Windhoek are not properly monitoring and evaluating activities regarding this programme. It also appears that the loan amount is allocated in different ways to the beneficiaries, which contributes to the mismanagement and misuse of funds and incomplete houses, especially among those who get money directly from the City of Windhoek.

The above is supported by Westaway and Chabalala (1995:130) as cited by Nsingo (2000:234) who note that monitoring is necessary for a number of reasons, such as to ensure that the policy implementation process is proceeding according to plan; identify shortcomings or problems in implementation; ensure that all team members are performing the tasks assigned to them; know whether materials and other inputs are reaching their destinations in time; know where unexpected developments and problems are occurring; know whether outcomes match predetermined targets and solve problems that occur, by taking corrective actions where required.

Respondents were asked to indicate the strategies in place to deal with defaulters and incomplete houses of the beneficiaries.

Several implementing officers from the non-governmental institutions and MRLGH mentioned that the City of Windhoek does not have proper strategies in place to deal with defaulters and the incomplete houses of the beneficiaries. They also proposed that all beneficiaries should received training before the approval of a loan.

Interviews confirm that the City of Windhoek does not have mechanisms in place to deal with defaulters. The importance of training beneficiaries can not be over-emphasized, especially given that they also identified such a need.

The need for training could also be viewed from Paul S's (1987:18-21) arguments, that capacity building means efforts aimed at strengthening the skills and knowledge of the beneficiaries so that they could take on responsibilities for managing segments of the project themselves. He indicates that where there are no specific programmes for training and community organisation to translate plans into operational activities, there could be a negative impact on the programme. He further indicates that capacity building is a long long-term task, which invariably cannot be achieved within the short time span of a project. Understanding beneficiary needs and attributes could help to improve project design.

Respondents were asked to indicate the main (real) problems and their causes, which have delayed the implementation of the DBTP since 1999, in terms of the following themes.

Respondents identified the following main (real) problems: communication and sharing of information, information regarding finance, provision of services, provision of land, assistance with the layout of houses, assistance with regard to building plans, and building contractors assistance.

Respondents were asked what they considered to be the cause(s) of any five (5) problems they identified as "major problems" and how they attempted to solve them

The quality of the management of the loan scheme and financial management have an impact on the building process:

3.5 BUILDING PROCESS

Beneficiaries were asked to indicate the period of time in which they had been building their houses and where they had purchased their building materials. They were also

asked whether there was a time period in which they were expected to complete their houses.

The majority of the beneficiaries indicated that they had been building their houses for such periods as nine (9) months, one year and seven months, two (2) years, and three (3) years. They claimed that although their loans were approved two years ago they only started building in the year 2004, due to some delay from the Division of Finance. All beneficiaries indicated that they were not given a time frame in which they should complete their houses. The majority of the respondents mentioned that they purchased their building materials from Builders Warehouse, Crown Paving Suppliers and "back door" suppliers (stolen materials).

The findings show that the beneficiaries are building over a very long period of time, due to the delay caused by implementing officer from the Division of Finance, and insufficient funds. It is evident that purchasing commodities "back door", could lead or contribute to the mismanagement of funds, because no proof is being provided. Beneficiaries must be encouraged to refrain from such activities.

The following was asked: "It is said that the City of Windhoek takes a long time after the submission of a building material invoice. What effect does this have on the price and interest rate?"

Several beneficiaries explained that group members are expected to submit their building material invoices, which is not the case with individuals (who receive cheques). Beneficiaries expressed their dissatisfaction about the long delay caused by officers from the Finance Division, after they have submitted their building materials invoices to receive money for building. This delay has affected them negatively in the sense that by the time they received the money, the price of the material had gone up. As a result, they are forced to pay the difference out of their own pockets. The delay in releasing the

money also negatively affects the building contractors and as a consequence always results in legal conflict between the two parties.

The results show that the delay caused by implementing officers from the Finance Division has a negative effect on the beneficiaries, because by the time funds are released the prices of the building material may have already sky -rocketed.

This usually makes it difficult for the beneficiaries to afford these materials. As a result, beneficiaries have to try to save more money before they can purchase building material. It is therefore not surprising that houses take long to be completed or are never completed. If they are completed it is usually with difficulties and frustration.

This assertion is supported by Dewar et al (1981:7, 21), who are of the view that it is most often stated that "low-cost housing problems all comes down to finance". They indicate that this might be an exaggeration, although finance is certainly a central issue and a very potent influence. The actual dwelling is usually the most expensive investment, which a household must make, and few households can muster sufficient resources to pay for the house. Most potential home-owners have to borrow money to finance the purchase of a home and repay it over some period of time. Some are unable to find the resources to do even that and require assistance, which is often supplied by the State.

A statement was made that "a number of houses of beneficiaries are still incomplete, while the loan amounts have been disbursed completely. Why does it take long for the beneficiaries to complete their houses?"

The majority of the respondents from the implementing agencies mentioned that the prices of the building materials increased drastically, and that beneficiaries could therefore not afford to complete their houses. They indicated that the beneficiaries do not consider the time period of completion indicated to them as per agreement. Other

respondents from the non-governmental institutions were of the opinion that, due to funds being paid to the beneficiaries, they ended up utilising the money for other purposes, and houses therefore remained incomplete.

Of a contrary opinion, the implementing agencies from the Division of Property indicated that the problem of incomplete houses was something of the past, before this programme was decentralised. It was further pointed out that if the beneficiaries started building during the rainy season, they would experience problems with builders disappearing, as the rain would affect the building materials. That contributed to the problem of incomplete houses. Therefore beneficiaries were advised not to build during the rainy season.

It is evidence from the minutes of the HC meeting that a number of houses are still incomplete. It appears that the implementing officers from the City of Windhoek confuse half completed with completed houses. They often report incomplete houses as complete and that creates confusion and frustration on the part of the beneficiaries. The Progress Report on the allocation of funds regarding the DBTP Joint Account is also clear evidence that a reasonable number of houses are incomplete. (See Appendix VIII for references)

The insufficient funds could also be viewed from the perspective of Nsingo (2000:240), who says that a policy without sufficient resources allocated to it cannot be put into effect timely. This is the problem in Africa in general. The required combination of adequate funds and sufficient time is not put in place for each stage of the implementation process.

3.6 COMMUNICATION AND SHARING OF INFORMATION

All respondents including implementing officers of the various constituencies gave an indication that information with regard to the DBTP is still not easily accessible. The majority of the beneficiaries indicated that not all groups were represented on the Housing Committee meetings. Group leaders, who are supposed to represent them on the HC, did not provide them with feedback regarding the outcome of the meetings. As a result of the above they were forced to directly approach the City of Windhoek in order to obtain the appropriate information. The beneficiaries were of the view that the HC meeting was not used as a platform to discuss and solve their problems. Implementing officers from the City of Windhoek rather used this platform to send them from one division to another with the result that they were not properly helped in the end.

Implementing officers from non-governmental institutions were of the opinion that more informal meeting should take place between the beneficiaries and implementing officers. In contrast to this, officers from the Property Division were of the view that beneficiaries had access to information with regard to the DBTP. They stated that there is a healthy relationship between the beneficiaries and themselves. They claimed that community members are invited to participate in this programme through local newspapers and the external newspaper of the City of Windhoek called "Aloe". They also mentioned that officers from the City of Windhoek did arrange meetings every Sunday with the beneficiaries, in order to report their problems to their group leaders. They said that the beneficiaries received training and used the HC meeting as a platform to raise problems they experienced with regard to the programme.

The findings show that respondents hold the same views on the difficulties experienced regarding the accessibility of information on this programme. It appears that there are no mechanisms and procedures in place, to ensure that the proper information reaches

the right people at the right time. It gives an impression that there are beneficiaries who are desperately in need of information, but are deliberately ignored by the implementing officers and if helped, only with limited support. According to HC meeting minutes schedule for 2000 to 2004, it is evident that the HC meetings were mostly a repetition of information on issues previously discussed. Burning issues pertaining to the beneficiaries are at many times not discussed, except for the budget item and the poor attendance of the same officials who rarely attend meetings, despite several appeals to do so. There is no evidence that the claims made by officers are true, as it not reflected in minutes or any other official documents. It can be therefore be interpreted that the information is false.

The above assertion of the respondents are confirmed by Mawhood (1980) as cited by Saka (1987:21) who notes that effective participation, at whatever level, is partially dependent on being able to obtain valid information about the organisation. The findings also shows that the City of Windhoek is applying the top down model which calls for among others things: a hierarchy, a centralised authority/unit of command, decision making from the top, impersonality in the performance of one's duties, rules and regulations, and overriding control in the conduct of an organisation's business in order to ensure conformity and uniformity.

Respondents were asked about the level of communication among beneficiaries, implementing officers and councilors.

All respondents agreed that there is poor communication among the beneficiaries, implementing officers and the councilors. They indicated that there is a need to establish a free flow of information that should be shared at all times. Beneficiaries were of the view that all key role players involved in the DBTP should operate from a central point, in order to make the communication process run smoothly. They further indicated that implementing officers from the City of Windhoek were, most of the time,

not available when needed. They proposed that these officers should change their attitude and behaviour towards the beneficiaries, and try to be more supportive.

Beneficiaries further indicated that the communication and co-operation among groups and individuals is very poor. They mentioned that the majority of the group members do not show an interest with regard to meetings arranged by their group leaders, some only forwarding their savings contribution. Implementing officer from the Finance Division also said that “beneficiaries from the different groups with different or the same cultural background are experiencing communication problems and there is no cooperation between them. Therefore they should try to understand and respect each other’s views regardless their cultural background and ethnicity”.

It seems that both the beneficiaries and the implementing officers are experiencing serious communication problems among and between themselves. It is evident that networking between and among the respondents does not seem to have been actively encouraged. There seem to be no attempt to establish a liaison between the respondents. The views of the respondents are supported by the argument by Wallis (1989:164-168) who notes that difficulties with communication may be greater because of linguistic and cultural differences, which may be barriers to the communication process. Nsingo further (2000:240) notes that various elements involved in the programmes as well as those in authority should set up a sound communication network to facilitate efficient implementation of policy, especially where distance is involved as this can worsen programme coordination.

Respondents were asked how communication between Councillors, administrators and the community could be improved in terms of the implementation of the DBTP.

Respondents indicated that there is very little contact between them and the councilors as well as the staff of the City of Windhoek. They were of the opinion that the mayor of

the City of Windhoek as well as councilors should start to visit people in the different constituencies in order to familiarise themselves with their living conditions.

Most of the implementing officers were of the view that communication among the councilors, administrators and communities would be improved through consultations and meetings, especially to discuss problems relating to the DBTP which the communities are currently facing.

It is evident that there is no link between the councilors, beneficiaries and implementing officers. It could be surmised that consultation hardly takes place between them. The general sense of dissatisfaction expressed by the beneficiaries and implementing officers could be regarded as one of the reasons why the majority of the councilors, beneficiaries and implementation officers are not aware of each other and the problems each are facing.

The above is supported by Ward (1976:149), who is of the opinion that community participation and consultation in housing are obviously designed as a means of manipulating the community in the interest of the management. Therefore, it is important that participation starts from goal formulation and proposals. This seems to be the essential method of improving communication within the presentation of community from the top (housing committee) downwards rather than building up from the bottom (individual taste) – a method of allowing residents self-management of their own environment.

Pressman and Wildawisky et al (1973:142) as cited by Nsingi (2000:220) conclude that the top down model is elitist, and dictatorial. It has no credibility in a democratising society. Control over people is not the best way forward in implementing policies effectively. It kills innovation and creativity and as such, may actually lead to

implementation failure. Once people realise that they are being controlled, they may adopt a negative attitude to the whole implementation process.

3.7 FINANCIAL ADMINISTRATION OF THE LOAN

All beneficiaries indicated that the Division of Finance is seriously contributing to the delay of the completion of their houses. Another respondent said, "I never received any information from the City of Windhoek or any representative of the Housing Committee with regard to this programme, except the loan. We do not know whether we are allowed to apply for a second loan."

Implementing officers from the non-governmental institutions indicated that they pre-finance the construction of the DBTP houses and are refunded after the completion by the City of Windhoek. This process of refund is extremely slow. They were of the view that the involvement of too many departments contributed to the cause of such problems. They mentioned that the problem of the delay of refund was discussed at the HC and it was promised that a follow-up would be done. They also revealed that there was a lack of qualified staff, within the City of Windhoek, to assist the beneficiaries.

In contrast to this, the respondents from the Finance Division indicated that beneficiaries receive their monthly accounts, but also approach their offices individually for inquiries. They further indicated that this was not the appropriate procedure to follow, as this undermined the authority of the City of Windhoek. The respondents also admitted that, "the strategies in place for the repayment of loans are very weak". They proposed that the Division of Finance should improve its current financial system. They should provide the beneficiaries with regularly updated financial reports in order to avoid poor repayment of accounts. In addition, separate loans should be created for the building of new houses, upgrading, renovation, and sewerage and layout design.

Evidence shows that the Division of Finance is responsible for the constant delay of payment experienced by the beneficiaries and non-governmental institutions. It is also clear that the financial system currently in place contributes to the delay on beneficiaries accounts.

The impressions of the respondents are confirmed by Pat-Mbano's (1988:10, 12, 18) remarks, that most developing countries are financially disadvantaged. In countries like Latin America, access to finance is a very big problem. There is also the problem of loan repayment and this factor excludes the low-income earners from taking loans.

3.8 PROVISION OF SERVICES

The majority of the respondents from a non-governmental institution mentioned that in terms of the law the City of Windhoek has been given more responsibilities which they seem unable to handle, such as the service of informal settlements, the Windhoek Housing Scheme and the DBTP. Therefore, they should approach the MRLGH for assistance with regard to the provision of service to the community members who are in dire need.

It would seem that difficulties were experienced by the implementing officers from the City of Windhoek in providing services to the communities. It was not clear why the City of Windhoek engaged in many housing related programmes when experiencing a shortage of human resources. It appears that these implementing officers find it difficult to implement this programme.

3.9 PROVISION OF LAND

Respondents feel that there is a shortage of the availability of serviced and unserviced land for the low-income group. They mentioned that land is one of the requirements needed for applicants to qualify for the DBTP loan. Therefore, officials from the City of Windhoek should speed up the allocation of land process and the release of funds for building materials. In the words of the respondent from the Sustainable Development Division, "the land allocation process is complex. The members of the community have high expectations with regard to the allocation of land. They expect the City of Windhoek to provide land as urgently as possible, demanding a higher standard of services than is affordable for the lower, and ultra-low income groups".

Land is considered to be critical by all respondents, due to its importance as the first requirement for the qualification of loan. In addition, cognizance must be given to the fact that the majority of the low-income groups are homeless and the population of the City of Windhoek is growing at an alarming rate. According to the HC meeting minutes schedule of 2000 to 2004, implementing officers from the Division of Sustainable Development have been constantly invited in writing to attend HC meetings. The invitation extended to this division was always based on the need for the provision of clarity or feedback regarding the availability of affordable land for the beneficiaries. It is also evident that access to and availability of land, especially for the low and ultra-low income group, remains problematic.

The above is supported by Becker et al (1991:37) who argue that throughout the ages, land, its possession, and its tenure have been very contentious issues. They indicated that land for the establishment of towns to accommodate the hundreds of thousands who are now living in overcrowded areas is undeniably a crucial issue. Owing to the fallacious ideology of black "homelands", the establishment of black residential areas in urban areas was at a relative standstill for a long time.

3.10 ASSISTANCE WITH REGARD TO BUILDING PLANS

The majority of the beneficiaries indicated that the approval of the building plan mostly took eight to fourteen months. They proposed that the City of Windhoek should draw plans for all beneficiaries whose loans had been approved. The architectures drawing plans for them usually disappeared immediately after the drawing of the plan, before the approval thereof. They indicated that staff members from the Division of Building Control do not inform them on time regarding the status quo of the plans submitted for approval, unless they inquire themselves.

In contrast to this, the implementing officers from the Division of Building Control indicated that beneficiaries were invited to visit their offices for any enquiry with regard to the submission and approval of the building plans. This provision of services seemed not to be appreciated and utilised by the beneficiaries. Implementing officers mentioned that architects appointed by the beneficiaries do not respond on time when notified about the redesign of the plan, and that this contributed to the delay of the implementation process of the DBTP. They further indicated that should the plans be submitted without mistakes, then approval could be granted within a week time.

Implementing officers were of the opinion that the majority of the private architects who drew building plans for the beneficiaries were unqualified or inexperienced. In most instances plans were not properly designed. They were of the opinion that beneficiaries should approach qualified architectures, who could do the job better. Unfortunately these people are very expensive. They further indicated that the unqualified architects were cheaper but could not do a proper job. Another implementing officer from the Division of Building Control proposed “that the architects first be paid half of the amount with the submission of the plan and the second payment should be done after the plan had been finally approved”.

Implementing officers from the Division of Finance agreed with the beneficiaries that the loan amount provided to them was not sufficient at all. These officers were of the opinion that a pre-finance method should be introduced, and the City of Windhoek should look for volunteer students at institutions of Higher Education, such as the Polytechnic of Namibia, specialising in building in order to assist with the drawing of plans free of charge. On the other hand the City of Windhoek should also make use of its qualified staff to assist with the drawing without any cost.

Evidence from the HC meeting minutes schedule for 2000 to 2004 clearly indicates that the implementing officers from the Division of Building Control were reluctant to provide valuable information regarding the building plans to the beneficiaries. The mere fact that these officers failed to attend meetings on several occasions after being invited in writing could be interpreted as a lack of interest by these officials in the well being of the beneficiaries. There is no evidence of an attempt to reach beneficiaries for assistance in this regard, although the officers realise the importance of the building plans.

3.11 ASSISTANCE WITH REGARD TO BUILDING CONTRACTORS

Respondents in charge of the building of houses indicated that there is no co-operation among the group members. They mentioned that beneficiaries were split and most of them did not show interest in their own houses i.e. the uncompleted houses. The respondents further indicated that their payment was very low and they were expected to do a quality job. As a result, once they got a better offer, they discontinued immediately to join other companies. The respondents revealed that the beneficiaries did not want to pay the agreed amount, and this led to an unpleasant atmosphere. They expressed their disappointment regarding the rebuilding of houses constructed by others, for which the beneficiaries refused to pay an extra amount.

The respondents stated that they had waited for the building materials for between three and six months and that they were provided on small a scale. In addition, the beneficiaries felt strongly that they were stealing their building materials. The respondents were of the opinion that they should be paid directly by the City of Windhoek in order to avoid delays and half payment. They indicated that beneficiaries were utilising the funds for other purposes. They also built big luxury houses, which they could not afford in the end.

It seems that the beneficiaries were mismanaging funds and accusing the building contractors. It also appears that building plans were approved without considering the loan amount allocated to the beneficiaries. This also shows that beneficiaries build bigger houses in the end based on the approved plan, which contributes to the uncompleted houses. Moreover, funds are also wasted through the process of rebuilding and changing over to new builders. There is evidence to suggest that the City of Windhoek should seriously consider the provision of assistance with building contractors for the beneficiaries.

Respondents were asked how the members of the group who became unemployed affect the group and how they deal with the payment of their loans.

Beneficiaries indicated that the situation of group members who become unemployed resulted in poor payment of their own (individual) account. These led to a situation where beneficiaries with a good payment record stopped paying their account monthly. Unfortunately the individual beneficiaries suffer, because they have to settle their land and loan accounts individually. They indicated that they should continue paying their account, otherwise the City of Windhoek will sell their house. A few beneficiaries indicated that, once they become unemployed they will engage in small businesses or rent their houses.

The findings show that the outstanding debts negatively affect the Housing Revolving Fund and make it impossible to sustain. It appears that the City of Windhoek introduced strict rules and regulations against those beneficiaries who become unemployed and incapable of settling their debts. This gives the impression that the City of Windhoek failed to create awareness with regard to the DBTP, including the consequences of long overdue debt and beneficiaries who become unemployed. They continue to impose their strict measures against the beneficiaries.

The respondents were asked whether the City of Windhoek provided them with an electricity box. "If the answer is no, explain the reasons, and indicate where you get your electricity from."

The majority of the respondents indicated that they applied for electricity three years ago, but has not yet received a positive response. They mentioned that most of them made use of an illegal electricity cable connection, without the approval of the City of Windhoek.

The findings show that the respondents are disappointed at not being provided with electricity by the City of Windhoek. It seems that the City of Windhoek is no longer monitoring the situation of illegal electrical cable connections. This is a very dangerous situation in which the beneficiaries are, and the City of Windhoek should, seriously take action with immediate effect.

The respondents were asked whether the City of Windhoek allocated them in safe areas in terms of storm water.

Most of the beneficiaries residing in Khomasdal, Green Well Matongo and Hakahana revealed that they were experiencing storm water problems. They felt that the

Architecture Division should do proper inspections and evaluations before allocating plots to beneficiaries.

Most respondents are dissatisfied with the areas in which they are currently residing. Staff members from the Division of Architecture together with Sustainable Development show less interest with regard to the DBTP. This is verified in the HC meeting minutes schedule of 2000 to 2004, in terms of their contribution towards the meetings.

A broad question was asked to the implementing officers: “What are the reasons that seem to retard the roles of the stakeholders with respect to the implementation management of the DBTP in terms of the following?”

The responses are categorised in the following themes, namely:

3.12 PLANNING

The majority of the respondents agreed that there are no strategic plans in place with regard to the DBTP. They were of the opinion that there should be a link between the beneficiaries and the implementing officers in order for all to determine and know their expectations.

The respondents from the Division of Sustainable Development indicated that the City of Windhoek normally do a feasibility study in order to determine the affordability of land. They also mentioned that members of the community were advised to purchase land as a group, because it would be the cheaper than buying as an individual.

Implementing officers strongly agreed that there are no strategic plans in place with regard to the DBTP. Officers from Sustainable Development Division are contradicting

themselves by indicating that members of the community are advised regarding the purchasing of land. The minutes of the HC schedule for 2000 to 2004 clearly indicates that beneficiaries are desperately requesting staff members from this division to provide information regarding the availability of affordable land, but that they have failed to attend meetings.

This assertion is supported by Grindle (1980) as cited by Saka (1987:15) who states that “Choices concerning how programme goals will be pursued, which organisation is to be responsible for implementation, the extent of programme “coverage”, and the speed with which programme results will be sought are all aspects of strategic choices that must be made if programmes are actually to be implemented. Such decisions, made consciously or by default, clearly affect the results attained from any given programme. Nsingo (2000:240) concludes that malicious obedience by the implementers and deliberate delaying action to express lack of interest or actual opposition to the policy could lead to the unsuccessful implementation of the programme and policy.

3.13 CO-ORDINATION

The majority of the respondents agreed that although the DBTP involved different departments of the City of Windhoek, there is a lack of coordination among these different departments regarding administration matters. Each division operates separately. The implementing officers felt that this problem should be addressed by recruiting a coordinator. This coordinator should be a field worker dealing with administration matters regarding this programme namely: the delivering of the beneficiary’s accounts, arranging meetings, and creating awareness with regard to the programme.

There is no doubt that all implementing officers strongly believe that there is an urgent need to recruit a coordinator for the smooth running of the DBTP. The findings

demonstrate that serious problems are encountered with the entire administrative operation related to these housing matters. It is clearly evident that those implementing officers from the City of Windhoek dealing with this programme are not working in harmony to ensure the successful implementation of the programme. This impression of the respondents is confirmed by Nsingo's (2000:240) argument that a lack of consultation between policy formulators and implementers and failure to establish a cause-effect relationship could lead to poor policy formulation and unfruitful implementation.

3.14 ORGANIZING AND CONTROL

One of the respondents said "at the very beginning, when this programme was decentralised, I personally saw it more as a challenge, and we were well-organised. But now the programme is expanding and the administrative work is too demanding. Therefore, two additional administration officers are needed in order to assist in this regard". Respondents indicated that implementing officers from the Architecture Division should do inspection on a regular basis and should not only rely on verbal reports provided by the group leaders/committee leaders.

Most of the respondents felt that officers from the Property Division should be directly involved in the inspection of houses, in order to observe the progress made. They were of the opinion that the City of Windhoek should also provide them with study loans in order to upgrade their skills in housing. They strongly felt that the implementing officers should be capable of communicating in indigenous languages. They were also of the view that there should be a link between the Regional Councillors and the Local Authorities in order to lobby for more funds for this programme.

The findings clearly indicate that the majority of the respondents feel that they are working under pressure regarding the administrative matters of this programme. It

seems that most of the respondents are overloaded with work, and others are shifting their responsibilities to the beneficiaries. The respondents identified the need and importance of upgrading their skills in the area of housing. They also expressed their concern regarding a shortage of staff members who can communicate in indigenous languages.

The above is supported by Dunsire (paper 12) as cited by Saka (1987:23), who is of the view that for the successful implementation of a social programme like housing, the right instrument must be provided to enable the target group to have access to the services being delivered. He indicates that most developing countries are faced with shortages of highly trained, skilled manpower and that this has contributed to their inability to design appropriate strategies and adopt necessary instruments for the effective implementation of social programme. Nsingo (2000:240) concludes that competent technocrats are essential to translate programme language into acceptable feasible plans for the successful implementation of the programme.

3.15 MONITORING AND EVALUATION

Most of the respondents revealed that there were no monitoring tools in place, and no evaluation with regard to this programme had been done. However a few respondents indicated that the officers from the Architecture Division were monitoring the building of the houses. They indicated that such monitoring was done only on the request by the administrators when they identified that problems were experienced with the progress pertaining to the building of houses.

The results show that there are no monitoring tools, and evaluation is not done regularly, which undermines the implementation of the programme. The minutes of the HC meeting schedule of 2000 to 2004, reflect that implementing officers from the Architecture Division were continuously reminded to attend meetings and to provide

feedback on issues related to the progress made on the building of houses. It appears that the said officers do not take the initiative to do inspections. This could be viewed as a negligence of duties.

The above is supported by Westaway and Chabalala (1997:132) who are of the opinion that a policy or a programme should be evaluated when it has just started. This enables the implementing officers to determine whether or not everything is in place. Such an evaluation would allow them to institute corrective surgery at an early stage or to maintain the system if all is well. It should be evaluated when the policy implementation process is well under way and has started producing the first results; when serious difficulties start being noticed; when the project has ended. This provides us with lessons for the future, as we are able to determine the strengths and weaknesses of the just ended programme. This information is vital for planning and executing future policies.

The views of the respondents are echoed by Dunn (1981:277-278) who believes that once a policy has been implemented it needs to be monitored to take stock of the minute details of the implementation process, identify strengths and weaknesses and proffer recommendations for policy redirection, geared towards goal attainment. He indicates that monitoring helps to check whether policy actions are in line or comply with set standards and procedures established by the legislature or regulatory agencies; it also helps implementing officers to explain different outcomes. Westaway and Chabalala (1995:130) as cited by Nsingo (2000:220) conclude that the major purpose of monitoring is to provide factual information on the conduct of the implementation process.

CHAPTER 4

CONCLUSIONS AND RECOMMENDATIONS: LESSONS FOR THE FUTURE

4.1 CONCLUSION

The study shows that most of the respondents are not clear about their roles and functions with regard to the DBTP. Implementing officers from various constituencies, especially those from the City of Windhoek constantly failed to attend Housing Committee meetings, which are compulsory for all committee members. The above is supported by Nsingo (2000:240) who notes that clear operational policy or application procedures are very important, because they facilitate a smooth process of implementation. It should be clear who does what, when, how, with what resources which are obtained from where?

Furthermore, cognizance must also be given to the fact that the majority of the low-income groups are homeless and that the population of the City of Windhoek is growing at an alarming rate. This implies that implementing officers are not actively providing information to the broader public, who could benefit from such a programme, especially given that there is an acute housing problem. The HC meeting schedule for 2000 to 2004 also indicates that the implementing officers from the Division of Building Control are reluctant to provide valuable information regarding the building plans to the beneficiaries. The fact that these officers have failed to attend meetings on several occasions after being invited is of concern.

The above is supported by Dewar (1977:13), who is of the opinion that "housing is an ongoing developmental issue rather than a time related problem which can simply be

'solved'. Therefore, it must primarily be guided by the aims of fostering human development and improving the quality of life”.

The study also shows that land is considered to be critical to all respondents, due to its importance as the first requirement for the qualification for a loan. The HC meeting Minutes Schedule for 2000 to 2004 reflects the importance of access to land and how desperate beneficiaries are in obtaining a serviced plot. This is supported by Becker et al (1991:37) who indicate that throughout the ages, land, its possession, and its tenure have been very contentious issues. Land for the establishment of towns to accommodate the hundreds of thousands who are now living in overcrowded areas is undeniably a crucial issue. Owing to the fallacious ideology of black "homelands", the establishment of black residential areas in urban areas was at a relative standstill for a long time.

Beneficiaries, implementing officers and councilors are experiencing serious communication problems among themselves. In addition, very little consultation takes place between the said groups. This issue is discussed by Wallis (1989:164-168) who notes that difficulties with communication may be greater because of linguistic and cultural differences, which may be barriers to the communication process.

The City of Windhoek is applying the top down model which calls for, among others, a hierarchy, a centralised authority/unit of command, decision making from the top, impersonality in the performance of one's duties, rules and regulations, and overriding control in the conduct of an organisation's business in order to ensure conformity and uniformity (Pressman and Wildawisky et al (1973:142 as cited by Nsingo 2000:240).

Most of the respondents felt that the loan amount allocated from both schemes, especially the DBTP loan scheme, was not sufficient for the building of a standard house. All respondents emphasised the possibility of increasing the current loan amount. The affordability of housing could also be viewed from Grimes' (1976:8)

perspective which indicates that finance available to the state determines the extent to which it can intervene in the provision of housing to the population, and in the case where the population growth is very rapid, the problem is immense.

Evidence shows that implementing officers from the Division of Finance seriously contribute to the constant delay of payment experienced by the beneficiaries and implementing officers from non-governmental institutions. The current financial system contributes to the delay of beneficiary's accounts, while outstanding debts affect the Housing Revolving fund negatively and make its sustainability impossible.

It is also indicates that beneficiaries are mismanaging funds and accusing the building contractors. Building plans are approved without considering the loan amount allocated and beneficiaries build bigger houses than they can afford, based on the approved plan, which contributes to the problem of incomplete houses. Interviews confirm that the City of Windhoek is not properly monitoring and evaluating activities regarding this programme, and do not have mechanisms in place to deal with defaulters.

The minutes of the HC meeting schedule 2000 to 2004 also reflects that implementing officers from the Architecture Division do not take the initiative to do inspections. This is a negligence of duties.

The study further shows that most of the implementing officers feel that they are working under pressure. They are overloaded with work, and some are shifting their responsibilities to the beneficiaries. All respondents identified the need and importance of upgrading their skills in the area of housing. The study also shows that there is no training policy to guide training for respondents. Respondents expressed their concern regarding the shortage of staff members who can communicate in indigenous languages.

The above situation was observed by Lewin (1976:191-200) who says that the training and education of co-operative members and their elected representatives in the principles, organisation and method of co-operation and co-operative management are nearly always neglected or remain inadequate. Only through long-term training and education, can the sense or consciousness of a community be created and the members learn to recognise their rights and duties and assume collective as well as individual responsibilities.

There is no doubt that all respondents strongly believe that there is an urgent need to recruit a coordinator to ensure the smooth running of the programme. The study demonstrates that problems are encountered with the entire administrative operation related to housing. Moreover, beneficiaries are appreciative of the DBTP despite the lack of commitment on the part of the implementing officers.

Notwithstanding this, the past attempts to provide solutions to the Namibian housing problem, particularly with the low and ultra-low income groups, have achieved little. The success of a programme depends to a large extent on sound financial resources available to the state or organisation, the income levels of the people, type of housing to be provided, and the cost of housing productions. This definitely calls for feasibility studies that could come up with a good understanding of the environment.

4.2 RECOMMENDATIONS

The following recommendations are made based on the problem statement and the research findings.

There is a need to revisit and redefine the roles and functions of the implementing officers and this should be reflected in their job descriptions. The current loan amount should be reviewed and increased. The City of Windhoek should create only one loan scheme, which should address the needs of all beneficiaries efficiently and effectively. Alternatively, the City of Windhoek should appoint contract builders to build houses, and then sell completed houses to the beneficiaries.

It should provide approved building plans to those beneficiaries whose loans have been approved. The building plan approval must be based on the loan amount allocated to the beneficiary. The current financial control system should be replaced and a co-ordination and evaluation unit set up to ensure that funds allocated for low-income groups are being utilised for the initial purpose.

The City of Windhoek should come up with practical and constructive approaches to ensure the availability of affordable land for the low and ultra-low income groups. They should also increase the number of land measuring technicians in the City of Windhoek. An efficient body to control land prices needs to be established.

A proper training policy should be developed which will accommodate all beneficiaries as well as the relevant implementing officers involved in the DBTP. More people should be employed, especially field workers, who can work with beneficiaries efficiently and effectively.

Furthermore, a forum should be established which will co-ordinate the flow of information among all relevant implementing officers and beneficiaries. This sub-committee should work out a strategy as to how regularly they should meet, and report to councilors on a monthly basis.

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APPENDIX I

1.7 RESEARCH METHODOLOGY

The research methodology employed in this study involves three main research instruments, viz., performance indicators; questionnaires used primarily to collect quantitative data; and individual face-to face semi-structured interviews, seeking to obtain qualitative data. This approach was conducted in order to validate, supplement and provide explanations for some of the findings resulting from the quantitative analysis.

There are fundamental differences in using quantitative and qualitative methods of data collection and analyses. This has resulted in an on-going debate in academia about the extent to which the characteristics of one paradigm can be utilised in a different one (Smith and Heshusius 1986; Kidder and Fine 1987; Firestone 1987; Gage 1989, Reichardt and Rallis 1994).

Beneficiaries of the housing programme were interviewed, while other respondents, in particular the implementing agencies, were given a different set of questionnaires for completion. The analysis of the responses is structured in the same format as it appears in the questionnaires and interviews that were conducted (Appendices III, IV & V).

Implementing Officers from the various constituencies discussed in this paper are drawn from the City of Windhoek, Ministry of Regional and Local Government and Housing (MRLGH) and non-governmental institutions such as the Shack Dwellers Federation of Namibia (SDFN), and the Urban Trust and National Housing Enterprises (NHE).

The staff members from the City of Windhoek are from the following divisions: Properties, Building Control, Sustainable Development, Finance and Community

Service. The notion of “beneficiaries” refers to the groups and individuals benefiting from the Decentralised Built Together Programme (DBTP).

1.7.1 Performance Indicators

The second instrument employed in this study is a set of performance indicators. They were developed from material which was accessed from archives. This material comprises of minutes and agendas of the City of Windhoek’s Housing Committee, and includes reports, journals, newspapers, and information from conferences and workshops. At the same time, contemporary literature research was conducted at libraries in the Netherlands and South Africa, as well as personal (job) experience. Appendix IV contains the performance indicators that were selected for the assessment of the failure or success of the DBTP.

The researcher explored what prevailed in other countries under similar conditions in order to explain discrepancies that occurred in the implementation of the housing policy programme in Namibia, and to search for possible solutions to current problems. Literature listed in the reference section had been reviewed and analysed in order to enrich the study (see list of references).

1.7.2 Structure of the Questionnaire

The questionnaire provides background perspectives on problem areas that have delayed the implementation of the Decentralized Build Together Programme (DBTP) since 1999, particularly in the City of Windhoek which is an urgent need.

The questionnaire is divided into three (3) sections. Section A of the questionnaire is concerned with the demographic data of the respondents. It comprises optional

responses, together with open-ended questions aimed at providing explanations for choices made in previous questions.

Section B relates to problem areas that have delayed the implementation of the Decentralized Build Together Programme since 1999, under the following categories: Access to information, provision of services, information on finance, the loan application process, general communication, assistance with the layout and assistance to contractors.

The respondents were asked in this Section to outline problem areas covered in the above themes. The themes of Section C dealt with the reasons that seem to retard (reduce) the roles of the stakeholders in respect to the implementation management of the DBTP. This was divided into planning, organising, co-ordination, controlling, monitoring and evaluation.

1.7.3 Reliability and Validity

The formulation of the content of the questionnaire was guided by initial discussions with staff members from the City of Windhoek, beneficiaries and non-governmental institutions in order to identify the key issues. A number of draft questionnaires were distributed to the staff members from non-governmental institutions, officials from the MRLGH and some staff members from the City of Windhoek for comment and feedback concerning its content and relevance.

1.7.4 Administration of the questionnaire

The researcher contacted staff members from relevant Departments of the City of Windhoek, who were directly involved in the DBTP. They were requested to identify beneficiaries who could be interviewed on the topic: “An assessment of the

Decentralised Build Together Programme in the City of Windhoek from 1999 until 2004". These beneficiaries were identified on the basis of their role and functions in this programme.

Most of the information about this programme was accessed, and the respondents appreciated the interview. The researcher did not come across a situation where information was denied or regarded as "confidential" or "strictly confidential".

Questionnaires were sent out to six institutions, namely Shack Dwellers Federation of Namibia, Urban Trust, Saam Staan, MRLGH, National Housing Enterprise (NHE) and the City of Windhoek (this only includes staff members from the following divisions: Housing and Property, Sustainable Development, Building control, Architecture, Community Development and Finance). These institutions were invited to ask at least three persons who were knowledgeable on the subject to complete the questionnaire. The portfolios of the respondents were: Chief of Building Control, Chief of Planning, Housing Officer, Director of Housing, Co-Ordinator of Community Development, Community Development Officer, Accountant Sales and Accountant Assistance.

The academic qualifications of the majority of the respondents interviewed ranged between grade 12 and diploma level, and a few indicated that they were currently in the process of upgrading their qualifications.

1.7.5 Questionnaire responses

A total number of twenty four (24) questionnaires were distributed to six divisions in the City of Windhoek, by personal delivery and e-mail. Each division was requested to complete at least four questionnaires for the purpose of multiple observations. Three divisions did not return the questionnaires, although they expressed their willingness to participate in the study.

A total number of four institutions out of six, representing 66.7%, completed and returned the questionnaires. The fact that a high number of institutions participated in the study gives an indication of how representative the responses were. Completed questionnaires were personally collected or delivered.

The total number of responses received in time for processing were eleven (11) out of a possible total of sixteen (16). This represented a response rate of 69%. An attempt was made to increase the response rate by contacting respondents telephonically, by visiting them and providing them with an extra questionnaire in cases where respondents complained of not having received any. This included one of the top officials from the MRLGH who was on a mission abroad and as a result could not be reached.

1.7.6 Qualitative data collection

The key philosophical assumption upon which all types of qualitative research is based is the view that reality is constructed by individuals interacting with their social worlds (Wolcott 1980:59, LeCompte & Preissle 1993:13).

As a follow-up to the questionnaire responses, interviews were arranged with a selected group directly involved with the DBTP to broaden the understanding of the researcher of the issues raised by the questionnaire responses.

A comprehensive background to the research project was provided in order to establish a contextual framework for the study. Three institutions, namely the City of Windhoek, MRLGH and Shack Dwellers Federation of Namibia, were selected for interviews, depending on the access they provided into their institutions for the follow-up on the questionnaires distributed.

The beneficiaries of the housing programme interviewed were from the following constituencies: Goreangab, Green Well Matongo, Hakana (Moses Garoeb Constituency) Katutura and Dolam areas. Four (4) groups of beneficiaries with different problem layers were interviewed. These groups consist of one hundred and sixty seven (67) beneficiaries but only fifty seven (57) could be interviewed. However, out of twenty five (25) individuals only ten (10) could be interviewed. The beneficiaries expressed their willingness to avail themselves to the interview, but were unable to come due to personal problems or unknown reasons. Attempts were made three times to schedule alternative appointments without any success.

The majority of these beneficiaries were interviewed face-to-face in indigenous languages. Furthermore, focus group discussions with more than seven to eight participants were conducted in different groups, but the stakeholders and the individuals (beneficiaries) were interviewed individually (See Table I for references).

The MRLGH and staff members of the City of Windhoek provided relevant documentation on request for analysis. The researcher was granted permission by the beneficiaries to photograph the completed and uncompleted houses.

The researcher is of the opinion that this selection gave a representative picture of institutions and beneficiaries across the line of housing for low and ultra-low income groups. In addition, this selection would also enhance the triangulation of the responses (Cassell & Symon, 1995:2).

1.8 DATA ANALYSIS

The analysis of responses follows the structure of the three questionnaires and interviews. In order to allow flexibility and yet follow-up on the questionnaire

APPENDIX II

This section addresses the personal data of the beneficiaries in terms of their age, sex, and constituencies.

Table 1: Demographic Data of the respective Groups and Individuals of the DBTP

	Groups (N=167)	Individuals (N=10)	TOTAL
Gender			
Male	2 1.2%	2 20%	4
Female	165 97.6%	8 80%	173
Age range			
21-29	0 (0%)	0(0%)	0
30-40	110(65.90%)	0(0%)	110
41-50	50(29.94%)	8 (80%)	58
51-60	6(3.59%)	1 (10%)	7
≥ 61	1 (0.6%)	1 (10%)	2
Employment			
Employed	165(98.8%)	10(100%)	175
Unemployed	2(1.10%)	0(0%)	12
Constituency	Hakahana (Moses Garoëb), Khomasdal extension, Green Well Matong	Goreangab (Hakahana), Moses Garoëb, Dolam Katutura, and Golgogota area.	
Name of Focus group interviewed		Number of Individual interview	
Uadare group	16 (53.33%)	Out of 25 only 10 were interviewed	
Eagle groups	8 (72.73%)		
Ounongo Uoje	14 (63.64%)		
Dibasin	19 (39.58%)		
Purpose of the Loan	Building new houses	Building new houses Extending houses Renovation of houses	

Table 1 shows that there were no beneficiaries in the age range of 21 to 29 years.

One hundred and ten (110) respondents (62.1%) were in the age range of 30 to 40 years, while 58 (32.8%) were in the age range of 41 to 50. The table also shows that seven (7) respondents (4%) were in the age range of 51 to 60 and only two (2) (1.1%) were pensioners.

A total number of four (4) respondents (2.39%) males and one hundred and seventy three (173) (97.7%) females were provided with questionnaires and interviewed. Moreover, the table also shows that a total number of one hundred and seventy five (175) beneficiaries are employed, whereas twelve (12) are unemployed.

The table indicates that these beneficiaries are from the following constituencies, viz., Hakahana (Moses Garoeb), Green Well Matongo, Goreangab (Samora Machel), as well as the Khomasdal, Katutura, Dolam and Golgota areas. The results also show that the purpose of the loans allocated to the groups was only to build new houses, whereas for the individuals it was to renovate and extend as well as to build new houses.

APPENDIX III
RESEARCH QUESTIONNAIRE FOR GROUP MEMBERS

SECTION A

1. In which constituency are you located?

2. Are you female or male?

Number

Gender

3. Are you a single parent household/married?

4. Where are you constructing your house?

5. Indicate in the box, the purpose of the loan and specify:

Building a new house	<input type="checkbox"/>	how many rooms?.....
Extending the house	<input type="checkbox"/>	what are you extending?.....
Renovating the house	<input type="checkbox"/>	what are you renovating?.....

6. What time frame are you given to build a house according to the DBTP?

7. How long have you been building this house?

8. Indicate within which range the loan amount you have been allocated falls?

10 00.00 – 12 00.00	<input type="checkbox"/>
12 00.00 - 14 00.00	<input type="checkbox"/>
14 00.00 - 16 00.00	<input type="checkbox"/>
16 00.00 - 18 00.00	<input type="checkbox"/>
1800.00 - 20 00.00	<input type="checkbox"/>

9. Indicate within which range your age falls:

21 – 25 30 – 40 45 – 50 55 – 60

10. Within which monthly income range do you fall?

N\$ 300.00 - 600.00	<input type="checkbox"/>	N\$ 600.00 - 1 200.00	<input type="checkbox"/>
N\$1 200.00 - N\$ 3500 00	<input type="checkbox"/>	N\$ 3 500.00 and above	<input type="checkbox"/>

11. Has your loan being approved?

YES or NO

12. How long did you wait for the approval of your loan?

SECTION B

1. In your opinion/view what are the problem areas that have delayed the implementation of the DBTP since 1999, in terms of the following themes:

Access to information, provision of services, information on finance, loan applications, general communication and assistance with layout, assistance to the contractors.

2. What do you consider to be the cause(s) or source(s) of any of the 5 problems you identified as “major problems” and how did you attempt to solve each of them?

2.1 Communication and sharing of information

Cause(s) and effect(s)

Attempted solution(s)

2.2 Financial administration of loan

Cause(s) and effect(s)

Attempted solution(s)

2.3 Provision of services

Cause(s) and effect(s)

Attempted solution(s)

2.4 Provision of land

Cause(s) and effect(s)

Attempted solution(s)

2.5 Assistance with regard to building plans

Cause(s) and effect(s)

Attempted solution(s)

3. Were you inducted/orientated when you applied for the DBTP loan? If yes, explain how and who oriented you.

4. Who supplied you with the building materials?

5. Do you think the DBTP loan is sufficient to complete a standard house? (a house with one bedroom, kitchen, toilet and sitting room)? If your answer is No, explain how you as the beneficiary will cope/manage to complete your house?

6. It is said that the beneficiaries do not settle their accounts or that their accounts are not up to date. If so, explain the reasons why?"

7. It is said that the revolving fund is not established properly within the City of Windhoek. What are the reasons?

8. What are the causes of the continuous mismanagement and abuse of funds within the DBTP? How do the members of the group who became unemployed affect the group?

9. It is said that the City of Windhoek is slow to take action after the submission of building material invoices? What effect does this have on the price and interest rate?

10. Does the City of Windhoek provide you with an electricity box? “If the answer is no, explain the reasons, and where you get your electricity from?”

11. Are the areas in which the City of Windhoek allocates plots to you suitable in terms of storm water drainage?

12. Did this programme meet your needs as a beneficiary?

13. It is a general belief that housing is a burning issue both in Namibia and globally. Why are the residents of the City of Windhoek reluctant to apply for the DBTP loan?

14. It is said that the revolving fund is not properly established within the City of Windhoek. What are the reasons?”

15. How is the communication among the beneficiaries, implementing officers and councilors?

16. How could communication between councilors, administrators and the community be improved in terms of the implementation of the DBTP?

17. How is the attendance of the HC meeting the implementing officers and the beneficiaries (groups and individuals)?

APPENDIX IV
RESEARCH QUESTIONNAIRE FOR INDIVIDUALS

SECTION A

1. In which constituency are you located?

2. Are you female or male?

Number

Gender

3. Are you a single parent household/married?

4. Where are you constructing your house?

5. Indicate in the box, the purpose of the loan and specify:

Building a new house	<input type="checkbox"/>	how many rooms?.....
Extending the house	<input type="checkbox"/>	what are you extending?.....
Renovating the house	<input type="checkbox"/>	what are you renovating?.....

6. How many family members will be living in the new house?

7. What time frame are you given to build a house according to the DBTP?

8. How long have you been building this house?

9. Indicate within which range the loan amount you have been allocated falls?

- 10 00.00 - 12 00.00
- 12 00.00 - 14 00.00
- 14 00.00 - 16 00.00
- 16 00.00 - 18 00.00
- 1800.00 - 20 00.00

10. Indicate within which range your age falls:

- 21 - 25 30 - 40 45 - 50 55 - 60

11. Within which monthly income range do you fall?

- N\$ 300.00 - 600.00 N\$ 600.00 - 1 200.00
- N\$1 200.00 - N\$ 3500 00 N\$ 3 500.00 and above

11. Has your loan being approved?

- YES or NO

12. How long did you wait for the approval of your loan?

SECTION B

1. In your opinion/view what are the problem areas that have delayed the implementation of the DBTP since 1999, in terms of the following themes:

Access to information, provision of services, information on finance, loan application, general communication and assistance with the layout, assistance to the contractors

2. What do you consider to be the cause(s) or source(s) of any of the 5 problems you identified as “major problems” and how did you attempt to solve each of them?

2.1 Communication and sharing of information

Cause(s) and effect(s)

Attempted solution(s)

2.2 Financial administration of loan

Cause(s) and effect(s)

Attempted solution(s)

2.3 Provision of services

Cause(s) and effect(s)

Attempted solution(s)

2.4 Provision of land

Cause(s) and effect(s)

Attempted solution(s)

2.5 Assistance with regard to building plans

Cause(s) and effect(s)

Attempted solution(s)

3. Were you inducted/ orientated when you applied for the DBTP loan? If yes, explain how and who oriented you.

4. Who supplied you with the building materials?

5. Do you think the DBTP loan is sufficient to complete a standard house (a house with one bedroom, kitchen, toilet and sitting room)? If your answer is No, explain how you as the beneficiary will cope/manage to complete your house?

6. It is said that the beneficiaries do not settle their accounts or their accounts are not up to date. If so, explain the reasons why?"

7. It is said that the revolving fund is not properly established within the City of Windhoek. What are the reasons?

8. What are the causes of the continuous mismanagement and abuse of funds within the DBTP?

- 9 What are the consequences when you become unemployed?

10. It is said that the City of Windhoek is slow to take action after the submission of building material invoices? What effect does this have on the price and interest rate?

11. Did the City of Windhoek provide you with an electricity box? If the answer is no, explain the reasons, and indicate where you get your electricity from?

12. Are the areas in which the City of Windhoek allocates plots to individuals suitable in terms of storm water drainage?

13. Did this programme meet your needs as a beneficiary?

14. It is generally believed that housing is a problem, both in Namibia and globally. Why are the residents of the City of Windhoek reluctant to apply for the DBTP loan?

15. How is the communication among the beneficiaries, implementing officers and councilors?

16. How could communication between councilors, administrators and the community be improved in terms of the implementation of the DBTP?

17. How is the attendance of the HC meeting by the implementers and the beneficiaries?

APPENDIX V**QUESTIONNAIRE FOR THE IMPLEMENTING OFFICERS****SECTION A**

1. What is your job title

2. How long have you been employed in your current position?

3. How long have you been involved in the said programme?

4. What is your highest qualification?

5. What is your field of specialisation?

6. Are you female or male?

Female or Male

SECTION B

1. What is your role in relation to the DBTP?

2. In your opinion/view what are the problem areas that have delayed the implementation of the DBTP since 1999, in terms of the following themes:

Access to information, provision of services, information on finance, loan applications, general communication and assistance with layout, assistance to the contractors.

3. What do you consider to be the cause(s) or source(s) of any of the 5 problems you identified as “major problems” and how did you attempt to solve each of them?

3.1 Communication and sharing of information

Cause(s) and effect(s)

Attempted solution(s)

3.2 Financial administration of loan

Cause(s) and effect(s)

Attempted solution(s)

3.3 Provision of services

Cause(s) and effect(s)

Attempted solution(s)

3.4 Provision of land

Cause(s) and effect(s)

Attempted solution(s)

3.5 Assistance with regard to building plans

Cause(s) and effect(s)

Attempted solution(s)

SECTION C

1. How long does it take for the approval of an application from the first day of submission?

2. What should be done to solve the problem of the drawing of building plans?

3. It is said that the Revolving Fund is not properly established within the City of Windhoek. What are the reasons?

4. What are the causes of the continuous mismanagement and abuse of funds within the DBTP? And what are the possible solutions?

5. What strategies are in place to deal with defaulters and uncompleted houses of beneficiaries?

6. How is the communication among the beneficiaries, implementing officers and councilors?

7. How could communication between councilors, administrators and the community be improved in terms of the implementation of the DBTP?

8. How is the attendance of the implementing officers and beneficiaries (groups and individuals) with regard to the HC meetings?

9. It is a general believed that housing is a problem, both in Namibia and globally. Why are the residents of the City of Windhoek reluctant to apply for the DBTP loan?

10. What are the reasons that seem to retard the roles of the stakeholders with regards to the implementation management of the DBTP, in terms of the following? Planning, organising, co-ordination, controlling, monitoring and evaluation.

APPENDIX VI

HOUSING COMMITTEE MEETING SCHEDULE 2000-2004: MINUTES RESULTS

Since the inception of the Housing Committee (HC), meetings are held once a month and special meetings are convened whenever necessary. As a result, the respective Divisions from the relevant Departments of the City of Windhoek, such as Sustainable Development, Finance, Architecture, Building Control and Community Service, including all beneficiaries representing their communities, are expected to attend. The meeting reciprocally serves as a problem-solving platform for all constituencies concerned.

The “Results” represent citations from the respective minutes.

DATE OF THE MEETING	RESOLUTION	EXECUTION	RESULTS
27 July 2000	An advertisement should be placed in the local newspapers in order to invite applicants to submit their loan applications within three weeks.	The advertisement was placed in the two local newspapers, namely The Republikein and The Namibian newspapers.	<i>Few applicants responded</i>
01 September 2000	The meeting once again resolved that “A general notice be inserted in two newspapers on Friday and that the deadline for applications was to be 15 September 2000”.	Notice was placed on Friday in the two local newspapers.	<i>“No applications were received so far”.</i>
07 September 2000	That the interim waiting list be processed and submitted to the MRLGH for consideration of loan applications as stated therein. That the extension of 2001/2002 waiting list be advertised and	An advertisement was placed in the newspaper.	<i>Response to advertisement very poor.</i>

	the criteria needed for the loan qualification be clearly defined in the advertisement.		
November 2000	That the new beneficiaries be invited to apply for loans through the media, such as the local newspaper and different radio stations.	Due to time constraints, some radio stations such as Otjiherero and Kavango could not accommodate this announcement.	<i>Only a few applicants responded.</i>
29 May 2001	<p>That the translations for radio talks would be effective as from the next week after all relevant information regarding the application of loans had been received.</p> <p>That the building inspectors should provide a list of the available plots clear detailed information regarding land to the Housing Committee members.</p>	<p>The translation was done but not in all indigenous languages due to the time factor.</p> <p>Staff members of the City of Windhoek from divisions such as Sustainable Development, Building Control and Finance were not present at this meeting to provide the requested information to the HC members.</p>	<p><i>Not all indigenous language groups reached.</i></p> <p><i>The status quo regarding the availability of land was and is still unclear to the communities. Request time frame, as one needs land in order to qualify for a loan.</i></p>
02 August 2001	<p>That staff member from Sustainable Development, Community Service and Finance be informed regarding the importance of their presence at all Housing Committee Meetings.</p> <p>That the Housing Officer should do a follow-up with the building inspector regarding the list of all available erven.</p>	The staff members from the relevant departments were officially informed through the distributed agendas and minutes of the Housing Committee.	<i>Only the department of Finance responded by attending the previous meeting.</i>

	<p>That translation in Oshiwambo, Otjiherero and Damara-Nama should be revisited in terms of correction and articulation with the assistance of the Community Development and HC.</p>		
15 November 2001	<p>It was resolved that it be noted that loan applications from 4 groups and 40 beneficiaries from Kilimandjaro were still outstanding.</p> <p>That the applicants were not forthcoming in order to apply for loans under the DBTP.</p> <p>Members of the HC were requested to inform all members of their respective constituencies regarding the outstanding loan applications.</p>	<p>Some of the HC members did not attend the meeting in order to provide reasons for why the communities were not responding in this regard.</p>	<p><i>No applicant responded.</i></p>
24 January 2002	<p>That the Department of Finance should provide clarity on the modalities for settling the outstanding accounts.</p>	<p>No staff members from the relevant departments attended the previous meeting to provide feedback.</p>	<p><i>Housing Committee members were concerned that they were not informed as requested.</i></p>

21 February 2002	<p>That an advertisement be placed in two Local newspapers inviting applicants to apply for loans.</p> <p>That the guidelines of the DBTP be translated in vernacular languages and copies be distributed in different constituencies such as Havana level 3 and Goreangab.</p>	<p>The information was published in the media as requested, but it was not managed to translate the information in all indigenous languages.</p>	<p><i>Community showed poor interest.</i></p> <p><i>The distribution of the information was very poor and did not reach the majority of the community in dire need.</i></p>
20 June 2002	<p>That the new applicants should forward their loan applications to the City of Windhoek, in order to request the funds from the MRLGH.</p>	<p>Not all HC members informed members of their constituencies, due to poor attendance of meetings.</p>	<p><i>Only a few applications received.</i></p>
11 July 2002	<p>That the groups and other beneficiaries once again be requested to submit their applications not later than 31 July 2002, in order to prepare the Project Identification Report for the MRLGH.</p> <p>Building Control Division should provide feedback with regard to the status quo of the Building Plan at the next meeting.</p>	<p>Not all the beneficiaries and groups were informed of the due date for the submission of loan applications.</p> <p>Group leaders indicated that it was a struggle to get hold of their group members.</p>	<p><i>Only a few loan applications were received from entitled beneficiaries.</i></p> <p><i>Delayed the submission of the Program Identification Report, and thus led to the budget under-utilized.</i></p> <p><i>Building Control Division indicated that the tender of building plans had been approved and published in the media.</i></p>

16 November 2002	The Surveyor should speed up with the process in order to speed up with the construction of houses.	No follow up was done regarding the speed of the construction of houses.	<i>The process of housing construction is still very slow.</i>
13 March 2003	That group leaders work out a strategy to encourage those in arrears to settle their accounts, and also explain the consequences thereof. That the Chief of Building Control be reminded to attend the next HC meeting in order to explain the status quo regarding the building plans.	Most of the beneficiaries and individuals did not receive the message regarding the outstanding accounts and the consequences thereof.	<i>No action taken.</i>
15 April 2003	That the Department of Finance should work out strategies to approach those whose accounts were still in arrears. That the said department explains at the next meeting why no financial report had been provided. That Chief of Building Control had been requested to do a follow-up with regard to the delay of the building plans.	Letters were sent only to some of the beneficiaries who were in arrears. No feedback was provided, because the said department did not attend the meeting. No response was provided by the Chief of Building Control.	<i>Some beneficiaries whose accounts were in arrears were handed over to lawyers for further action.</i> <i>Action pending from lawyers.</i> <i>No solutions were provided to the beneficiaries regarding the building plans. They are still experiencing problems which delays the construction of houses.</i>

17 May 2003	The Department of Finance should strictly follow the stipulated regulations regarding warning letters to the beneficiaries who owed the City of Windhoek.	Letters had been distributed only to some beneficiaries.	<i>Beneficiaries had been handed over to the lawyers, and no action had been taken so far.</i>
12 June 2003	<p>That the HC members should take the attendance of this meeting seriously and should be punctual at all times.</p> <p>That the architecture division must also attend the HC meetings.</p>	Agendas and minutes of the HC were distributed to all relevant divisions of the City of Windhoek at to the meeting.	<i>No changes with regard to the absence without leave from divisions such as Sustainable Development, Finance, Building Control and Architecture.</i>
17 July 2003	<p>It was resolved that it be noted that all members of the HC be reminded that meetings are compulsory in order to provide information which might be needed during the meeting, especially from the department of Finance, Architecture, Sustainable Development and Building Control.</p> <p>That the construction of 27 houses on Erf 58 Otjomuise have not yet been completed due to the plumbing work which is still outstanding</p> <p>That the division of Architecture should report on the progress made on the said plots at the next meeting to be held on 14 August 2003.</p> <p>That the Department of Finance should be requested to attend the next meeting to be held on 14 August 2003, in order to provide an explanation regarding the financial report of June 2003.</p>	Agendas and minutes of the meeting were distributed to all HC members.	<p><i>Only the Department of Finance and Building Control attended the meeting.</i></p> <p><i>The explanation provided by the financial department was not clear to the members of the HC. This had once again been requested to provide a transparent, clear and detailed financial report.</i></p> <p><i>The division of Architecture did not attend the meeting. No feedback was provided as requested.</i></p>

23 October 2003	That Eagles Community should provide feedback at the next meeting with regard to the progress made on the construction of their houses.	Eagles Community provided feedback regarding the progress made with the building of their houses	<p><i>Eagle group only managed to complete 2 houses out of 11 houses. The rest would not be completed due to a lack of funds, (which includes building materials).</i></p> <p><i>Department of Finance distributed the financial report referring to June 2003 till September 2003.</i></p>
13 November 2003	That most of the houses had not been completed yet.	The majority of the staff members from the City did not attend meetings in order to provide feedback to the HC. The meetings ended up relying on feedback reports provided by the group leaders. The committee members usually rely on the report provided by the group leaders, especially with regard to progress made with the construction of houses.	<i>Lack of funds and cheaper building contractors.</i>

19 February 2004	That the relevant Departments had been invited once again, to attend the HC meeting	Notice had been given as usual to the relevant departments in advance.	<i>No attendance of the Departments under question recorded.</i>
25 March 2004	That the Housing Committee members be requested to inform their beneficiaries to apply for loans while money is still available before transferred to the MRLGH.	Only a few Housing Committee members informed their constituencies.	<i>Only a few applicants applied.</i>
18 April 2004	That the Department of Finance calculate each individual account separately and clearly indicate the amount paid as well as the outstanding balance. That Building Control should do a follow-up with regard to the delay of the building plans for the beneficiaries. That beneficiaries be informed that they will be responsible for the payment of the building plans.	Department of Finance was informed of the request by the HC members.	<i>The problem remains unresolved. The beneficiaries will be responsible for the drawing of their building plans. The tender for the drawing plans advertised in the media was cancelled.</i>
22 April 2004	That Sustainable Development Division and Finance Department once again be reminded to attend the next HC meeting in order for the Finance Department to explain the delay of the statement of accounts, which becomes problematic for the beneficiaries.	The relevant departments were informed of the next HC meeting.	<i>Poor attendance recorded again.</i>

MAY 2004	That the Department of Finance should provide all outstanding financial reports to the HC members during the next meeting.	Financial reports were provided.	<i>The financial reports were not clear. The members requested clarity in this regard.</i>
JUNE 2004	<p>The Sustainable Development Division indicated that since the year 2000, the City of Windhoek had started with the registration of 5 groups regarding the allocation of land. It was further indicated that the City did not have the capacity to register all settlements. This should be done through different processes, and there was a need to budget for such a project in advance.</p> <p>That the City of Windhoek allocates land to members of the community. It was further indicated that land was currently only available in Otjomuise.</p>	Still not allocating land to the communities in dire need.	<i>Beneficiaries requested clarity regarding the availability of land.</i>

<p>AUGUST 2004</p>	<p>That the Division of Sustainable Development had once again be requested to provide detailed feedback (information) regarding the status quo of the availability of land and the upgrading process of the informal settlement.</p> <p>That the Finance Department provides the HC members at the next meeting with all outstanding financial reports/statements</p> <p>That the poor attendance of staff members from the relevant departments be discussed with the Chief of Housing.</p> <p>That it be noted that the Eagle groups indicated that they managed to complete only one house due to financial constraints.</p>	<p>The matter of availability of land was not yet clear</p>	<p><i>Beneficiaries were still dissatisfied regarding outstanding information on land</i></p> <p><i>Financial reports were not provided.</i></p> <p><i>Attendance of staff members from the City of Windhoek remains poor. Most of the houses are still uncompleted.</i></p>
<p>SEPTEMBER 2004</p>	<p>That although it was reported that the Housing Officer would discuss poor attendance of HC meetings with the staff members of the City of Windhoek, the situation remains unchanged.</p> <p>Huidare and Eagle groups indicated that most of their houses were still uncompleted due insufficient funds. It was also indicated that those groups who were absent from the previous meeting should provide feedback at the next meeting regarding the progress made with their houses.</p>		<p><i>Poor attendance from both the City and beneficiaries.</i></p> <p><i>Most of the houses were still uncompleted.</i></p>

“BUILD-TOGETHER” NATIONAL HOUSING PROGRAMME

IMPLEMENTATION GUIDELINES



Ministry of Regional, Local Government and Housing
A National Shelter Strategy for Namibia and Implementation of National Programme
(UNDP / UNHCHS Project NAM/90/018)

FOREWORD

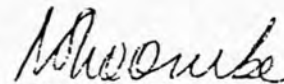
The implementation of the Build Together National Housing Programme commenced during the 1992-93 Financial Year. As could be expected of a new programme which is radically different from conventional forms of housing development, the Ministry faced many institutional and procedural bottle-necks. Many of these problems have been overcome but some remain to be solved. The first year was a learning process for all the actors. The beneficiary communities have learnt a lot and we in the Ministry have learnt a lot by listening to them.

The Build Together Programme has generated a "People's Process" of housing in Namibia. People organise, decide and carry out the construction according to each family's needs and affordability. The Government is committed to supporting this process by providing access to land, credit, and technical assistance. Some local authorities have taken the initiative to provide land for all their low-income families at affordable levels and are encouraging these families to improve their housing incrementally.

The blossoming of many innovative local initiatives is the novelty of the programme. It is a significant fact that over 49 percent of the beneficiaries of the programme are women headed households. As Namibians, we are all honoured for having been awarded the Habitat Scroll of Honour from the United Nations for the Build Together Programme in the first year of its implementation.

The launching of decentralisation policy for Namibia has, necessitated the decentralisation of housing provision from the MRLGH at the Centre to Regional Councils and Local Authorities. This process will allow communities to make effective contribution to decisions that affects their lives.

The message of this Implementation Guideline is very clear. It provides a framework for you, the people suffering from the lack of adequate shelter to initiate action and come up with the solutions. We wish you all the success.



PERMANENT SECRETARY
MINISTRY OF REGIONAL LOCAL GOVERNMENT AND HOUSING

INTRODUCTION

Soon after independence Government identified Housing as one of its four priority areas of development, along with Health, Education and Agriculture. Government commitment in the area led to the formulation of the National Housing Policy which was approved by Cabinet in July 1991. The policy clearly states that the role of the government is to facilitate and promote the partnership between the public, private, local and regional institutions and individuals. Thus, the primary responsibility for the provision of housing is placed upon the head of each household. The state will therefore intervene only on those aspects which are beyond the individuals control such as access to serviced land and finance.

Based on the policy a National Housing Programme was formulated with the assistance of the United Nations Centre for Human Settlements and United Nations Development Programme. The programme is called "Build Together", and its implementation commenced during the 1992/93 financial year. The Build Together Programme target both urban and rural low income groups. As a result, Build Together Committees are established all over the country to facilitate identification of families who are in need of housing. This is seen as a way of allowing local communities to take part in and control of decision making process on issues that are affecting their lives. The programme also aims at establishing revolving funds at both regional and local levels in order to sustain the programme over the long term, and to reduce the dependency on Central Government for housing finance. The programme will not only provide for new housing construction, but also for upgrading services, community facilities and the production of building materials.

1. CENTRAL GOAL OF THE NATIONAL HOUSING POLICY

"To make resources available for the development of infrastructure and facilities so that every Namibian family will be given a fair opportunity to acquire land with water, energy and a waste disposal system, and to facilitate access to shelter in suitable locations at costs and standards which are affordable to the family on the one hand and to the nation on the other hand".

2. A GUIDELINE FOR WHO?

All the actors of the National Housing Programme. These include beneficiary families, communities, NGOs, local authorities, Regional Councils and Central Government agencies. The message of this Guideline is simple; interpret it and act accordingly.

3. PROGRAMME PRINCIPLES

The following are the guiding principles of the Build Together Programme:

- 3.1 Should be responsive to people's needs.
- 3.2 People should be involved, and be in control of the whole process.
- 3.3 People should take decisions and initiate action.
- 3.4 Maximum choice must be afforded through a wide range of opportunities.
- 3.5 Implementation is being decentralised to Regional Councils and Local Authorities.
- 3.6 Mobilization and maximization of the use of local resources and material.
- 3.7 Affordability and cost effectiveness should always be pursued.
- 3.8 The role of the State is to facilitate while the role of the people is to decide and act.

- 3.9 The programme should be open to all interested parties including the Private Sector, NGO's CBO's and others.
- 3.10 Emphasis should be on the process of housing rather than the product.
- 3.11 There should be no discrimination on basis of colour, creed, race, sex and religion.

These principles should be observed by all concerned in the implementation of the programme. All decisions and actions should be assessed against these principles for consistency.

4. BENEFICIARIES OF THE PROGRAMME

- 4.1 Low income families, i.e. families with a monthly income that does not exceed N\$ 2000.00.
- 4.2 Low income communities living in disadvantaged, unserved areas and informal settlements such as squatter areas and shacks.
- 4.3 Low-middle income families who are living in unproclaimed areas and who do not have access to credit from banks, building societies and other financial institutions.

5. ELIGIBILITY CRITERIA

- 5.1 Should be a Namibian citizen over 21 years of age.
- 5.2 Should be of a family within the categories of 4.1, 4.2 or 4.3.
- 5.3 If over 50 years of age, should apply with a co-applicant whose monthly income should not exceed N\$ 2000.00 per month.
- 5.4 Should be resident in the particular area for at least a year and should show willingness to settle down in the area.

- 5.5 Families who have already obtained loans from National Housing Enterprise, Building Societies or any other institution are not eligible for Build Together Loans.
- 5.6 Families who have already received Build-Together loans are not entitled to another loan.

6. PROGRAMME COMPONENTS

Housing needs vary from family to family. The ability including resources to solve the problem also varies from family to family. Therefore the programme components should meet the particular needs of the people of a given locality. To meet these particular needs, the Build-Together Programme offers options. Each family or a group of families should decide on which option to select depending on their ability to repay. Reference should be made to the repayment chart which is attached as Annexure 1 to this Guideline.

It is not necessary to obtain a loan to have access to some of the options, for example option 1.

6.1 Leasing a Plot of Land (Erf)

The Need:

Families that do not have any place to live, for example new migrants to the towns or evicted farm labourers, could lease a plot of land from the local authority until such time that they could purchase the plot and build a permanent house. All local authorities will prepare such reception areas as required by the National Housing Policy. On these plots, families can build their houses incrementally with whatever local resources are available.

6.2 Services

The Need:

To obtain basic services to an existing house which presently does not have them.

Revised Loan Option	Loan Amount	Monthly Repayment
2.1 Water connection	N\$3000.00	N\$19.80
2.2 Rain water storage tank	N\$3000.00	N\$19.80
2.3 Toilet improvement	N\$3000.00	N\$19.80
2.4 Electricity connection	N\$3000.00	N\$19.80

3 Loans for Saving Groups

The Need:

A very low-income group, which has been saving together for a length of time, with a good track record of savings, may require additional fund for housing. Such an organization with the support of a local NGO could obtain a group loan for the purpose of housing.

6.4 Obtaining a Partly Serviced Site by a Community

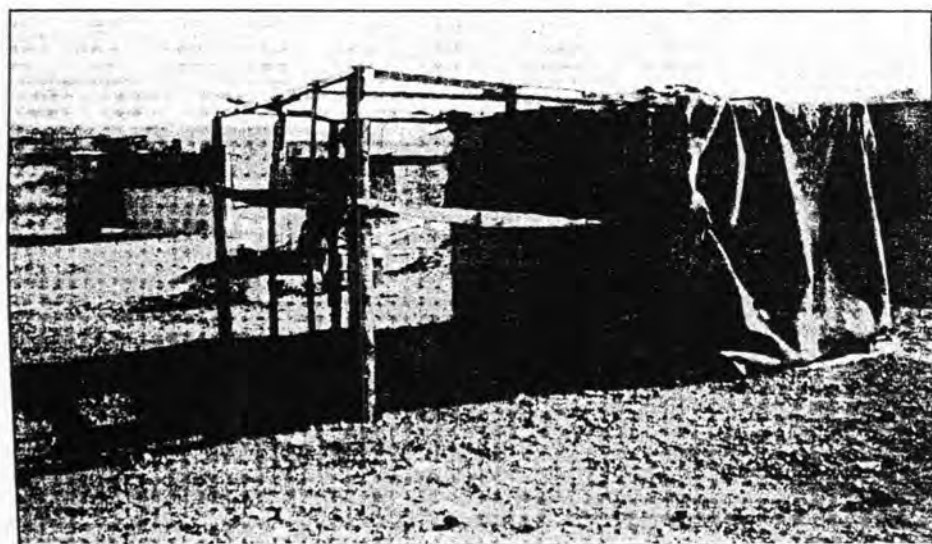
The Need:

An organized community that cannot afford to purchase serviced plots, could form a Community Land Trust and lease or purchase a partly serviced site. A loan to purchase the site can be made available for the Community Land Trust. Services to the site can be built by the community incrementally.

6.5 Obtaining a Serviced Plot (Erf)

The need:

Families who do not own a house or an erf and presently living in backyard shacks or sharing with others could obtain a loan to purchase a serviced plot (erf). The loan amount will depend on the cost of a serviced site in the particular town.



6.6 Obtaining a Serviced Erf and a Loan to Build a House

The Need:

Families who do not own a house or an erf and presently living in backyard shacks or sharing with others could obtain a loan to purchase a service plot (erf) and a loan to build a house on it.

Revised Loan Option	Loan Amount	Monthly Repayment
6.6.1	N\$ 5000.00	N\$ 33.00
6.6.2	N\$ 6000.00	N\$ 39.60
6.6.3	N\$ 7000.00	N\$ 46.20
6.6.4	N\$ 8000.00	N\$ 52.80
6.6.5	N\$ 9000.00	N\$ 59.40
6.6.6	N\$ 10000.00	N\$ 66.00
6.6.7	N\$ 11000.00	N\$ 72.60
6.6.8	N\$ 12000.00	N\$ 79.20
6.6.9	N\$ 13000.00	N\$ 85.80
6.6.10	N\$ 14000.00	N\$ 92.40
6.6.11	N\$ 15000.00	N\$ 99.00
6.6.12	N\$ 16000.00	N\$ 105.60
6.6.13	N\$ 17000.00	N\$ 112.19

Revised Loan Option	Loan Amount	Monthly Repayment
6.6.14	N\$ 18000.00	N\$ 118.79
6.6.15	N\$ 19000.00	N\$ 125.39
6.6.16	N\$ 20000.00	N\$ 131.99
6.6.17	N\$ 21000.00	N\$ 138.59
6.6.18	N\$ 22000.00	N\$ 145.19
6.6.19	N\$ 23000.00	N\$ 151.79
6.6.20	N\$ 24000.00	N\$ 158.39
6.6.21	N\$ 25000.00	N\$ 171.97
6.6.22	N\$ 26000.00	N\$ 186.27
6.6.23	N\$ 27000.00	N\$ 201.31
6.6.24	N\$ 28000.00	N\$ 217.08
6.6.25	N\$ 29000.00	N\$ 233.62
6.6.26	N\$ 30000.00	N\$ 250.93
6.6.27	N\$ 31000.00	N\$ 269.03
6.6.28	N\$ 32000.00	N\$ 287.91

6.7 Building Material Grants

The Need:

Families who do not have regular employment or an income may want to build a permanent shelter with freely available local resources like rocks and clay. When such a family builds the walls of the house it will be provided with building material such as roofsheets when such materials are available.

6.8 Upgrading

The Need:

To improve the structure of the house, build additional rooms, make internal alterations, replace old materials with more lasting materials of an existing house. The applicant should have ownership to the house.

Revised Loan Option	Loan Amount	Monthly Repayment
6.8.1	N\$ 5000.00	N\$ 33.00
6.8.2	N\$ 6000.00	N\$ 39.60
6.8.3	N\$ 7000.00	N\$ 46.20

Revised Loan Option	Loan Amount	Monthly Repayment
6.8.4	N\$ 8000.00	N\$ 52.80
6.8.5	N\$ 9000.00	N\$ 59.40
6.8.6	N\$ 10000.00	N\$ 66.00
6.8.7	N\$ 11000.00	N\$ 72.60
6.8.8	N\$ 12000.00	N\$ 79.20
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6.8.11	N\$ 15000.00	N\$ 99.00
6.8.12	N\$ 16000.00	N\$ 105.60
6.8.13	N\$ 17000.00	N\$ 112.19
6.8.14	N\$ 18000.00	N\$ 118.79
6.8.15	N\$ 19000.00	N\$ 125.39
6.8.16	N\$ 20000.00	N\$ 131.99

6.9 Construction of the New House

The Need:

To build a house on a plot (erf) that you own.

Revised Loan Option	Loan Amount	Monthly Repayment
6.9.1	N\$ 5000.00	N\$ 33.00
6.9.2	N\$ 6000.00	N\$ 39.60
6.9.3	N\$ 7000.00	N\$ 46.20
6.9.4	N\$ 8000.00	N\$ 52.80
6.9.5	N\$ 9000.00	N\$ 59.40
6.9.6	N\$ 10000.00	N\$ 66.00
6.9.7	N\$ 11000.00	N\$ 72.60
6.9.8	N\$ 12000.00	N\$ 79.20
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6.9.25	N\$ 29000.00	N\$ 233.62
6.9.26	N\$ 30000.00	N\$ 250.93
6.9.27	N\$ 31000.00	N\$ 269.03
6.9.28	N\$ 32000.00	N\$ 287.91

6.10 Completed Houses

The Need:

Under this option, loans could be obtained to purchase completed old houses which are being sold by local authorities to tenants. Purchase of private houses are not permitted under this option.

6.11 Community Facilities

The Need:

An organized community could collectively build community facilities, e.g. day care centres, community resource centres etc. Such groups will be assisted with technical advise and building materials when available.

7. INSTITUTIONAL FRAMEWORK

7.1 Build Together Committee

A committee of ten people representing the bodies indicated below should be set up in every area to programme and coordinate the implementation of the Build-Together Programme. This committee should accommodate and balance the interest of all concerned. In order to distinguish this Committee from that of the Housing Committee of the towns which deals only with the allocation of Government houses, and to reflect the spirit of the programme, this committee shall be called the "Build Together Committee (BTC)". Since the successful implementation of the programme depends on the BTC it is recommended that dynamic persons with a stake in the programme be elected to the BTC.

7.1.1 The following bodies/persons shall be represented in this group:

- 7.1.1.1 Three representatives from beneficiary families
- 7.1.1.2 A Mayor / Town Clerk
- 7.1.1.3 One Village / traditional council representatives
- 7.1.1.4 One regional / Local authority representative
- 7.1.1.5 One Community Based Organisation representative
- 7.1.1.6 One NGO's representative
- 7.1.1.7 One Community Activator
- 7.1.1.8 One Town Engineer / Health Officer

7.2 Role of the Build Together Committee

- 7.2.1 The Build Together Committee should assign implementation task to Officers and organisations and work out a simple organizational framework.

2. It should identify communities and families in need of housing or housing improvement in their areas and forward their request to Regional or Local Authority Councils.
3. It should assess the particular problems of each community and have consultation with them on how the community proposes to solve their problems.
4. It should assist applicants in completing loan application forms.
5. It will receive application forms from applicants, scrutinise them and recommend for approval. Recommended loan forms should be passed over to the regional or local authority council for final approval.
6. It should prepare a Build Together Programme Plan in the form of a Project Identification Report within the financial allocation, and submit to the regional or local authority council.
7. It should inform successful and unsuccessful applicants on the decision of a regional or local authority council.
8. It should request/instruct successful applicants to start with the construction of their houses.
9. It should monitor the work progress of each individual beneficiary.
10. It should meet monthly to review the progress of implementation, and report to the local or regional council.
11. It should monitor the loan repayment every month and bring to task those who fall into arrears.
12. It should mobilise local resources.

7.3 COMMUNITY BASED ORGANISATIONS

At the community level all beneficiary families are encouraged to organize themselves into a Community Based Organization. Within a settlement, all the families may become members of this organization and they may elect a committee to represent them. The Committee may speak, take decisions and act on behalf of the community. The Committee could consist of a Chairperson, a Vice Chairperson, a Secretary, a Treasurer and 5 to 10 committee members. Only members from the families living in the settlement may become office bearers. Outsiders can be co-opted to the committee as advisors. It may negotiate with the Build Together Committee of their area and work out a development plan for their settlement.

7.3.1 The Role of Community Based Organizations

- 7.3.1.1 May initiate development of their own settlements and housing.
- 7.3.1.2 May hold regular meetings of the members and discuss, confront and generate solutions to their own problems.
- 7.3.1.3 May establish a small membership fee to cover operational costs and as the need arises to finance communal items in agreement with the membership.
- 7.3.1.4 Should assess the capacity of each family to borrow and repay a loan to build the house.
- 7.3.1.5 Should establish a management system and cost recovery system for communal facilities.
- 7.3.1.6 If any community or family feels that they were not considered as a beneficiary due to unjustifiable reasons, they could appeal to the Regional and Local Authority Councils, where upon an investigation of the matter will be made.

7.4 The Role of Regional or Local Authority Council

- 7.4.1 In consultation with Build Together Committee, CBO's and regional or local council, should develop land for housing.



- 4.2 Should develop plots at a cost affordable by the low income people through cross subsidies, community work and appropriate standards.
- 4.3 Should establish reception areas within maximum services as envisaged in the National Housing Policy for those who cannot afford to purchase serviced plots. People should be allowed to build their houses with any locally available material. These areas would consolidate over time and people will build their houses incrementally.
- 4.4 Should forward the approved Project Identification Reports to the Ministry of Regional Local Government and Housing.
- 4.5 Should inform Build Together Committees the decision of the council about Project Identification Reports.
- 4.6 Responsible for the disbursement of funds and recovering of loans.
- 4.7 Responsible for drawing up of building plans and inspection of houses.
- 4.8 Should ensure the Registration of Bonds.
- 4.9 Investigate housing complaints from Build Together Committees and individuals.
- 4.10 Facilitate the upgrading of informal settlements, and single quarters.
- 4.11 The designated bank will transfer the funds collected as repayments to regional or local council on monthly basis and send statements of repayment and disbursement to the Ministry of Regional Local Government and Housing, Local or Regional council.
- 4.12 The Regional or Local council will provide each borrower with a monthly statement. In addition every Build Together Committee will be provided with a statement of repayments of all the borrowers in their areas.
- 4.13 In case of default that the Build Together Committee cannot resolve, the Regional or Local council will take legal action on the basis of agreement entered into by the borrower.

7.5 THE ROLE / RESPONSIBILITY OF A BENEFICIARY

- 7.5.1 He/she will be required to open an account at any bank of his/her choice.
 - 7.5.2 He/she will be responsible for the repayment of the loan at any bank, the monthly amount being as agreed on the contract. When repayments are made, borrowers must indicate the loan reference number and the Build Together loan recovery account number of the designated bank on the payment slip.
 - 7.5.3 He/she will clear the site and dig trenches in order for the first progress payment to be released.
 - 7.5.4 He/she will be requested to be in a possession of approved building plan.
- ## 7.6 THE ROLE OF THE MINISTRY OF REGIONAL AND LOCAL GOVERNMENT AND HOUSING
- 7.6.1 The MRLGH will check and certify the Project Identification Report and submit it to the Ministry of Finance as a request for loans in a particular area along with the list of names and loan amounts of the beneficiaries.
 - 7.6.2 It will forward all approved PIR's to the Ministry of Finance.
 - 7.6.3 The MRLGH will assist regional and local councils, Build Together Committee and communities in planning, design of houses etc.
 - 7.6.4 It will monitor, evaluate and review the implementation process.
 - 7.6.5 It will assist in capacity building for regional and local councillors and officers.
 - 7.6.6 It will investigate housing complaints from regional and local councils, Build Together Committee, communities and individuals.

3. FINANCING THE BUILD-TOGETHER PROGRAMME

3.1 The Government of Namibia allocates funds from the Capital budget for housing. These funds are targeted for the most disadvantaged people; for people who do not have access to land, services and housing in the formal market. However, an important principle that the Government has to observe is that the money spent on housing should be recovered in order to sustain the programme. The Ministry of Finance will disburse the funds and the implementors of the Build-Together Programme have to ensure that the moneys are recovered and returned to Local Authorities/Regional Councils. The procedure for spending money to house disadvantaged people and to recover it is as follows:

8.1.1 The Ministry of Regional and Local Government and Housing will indicate how much money is available for each area for each financial year.

8.1.2 The Build Together Committee (BTC) should liaise with Local Authority/Regional Council on how to utilise this money to serve the housing needs of as many low-income families as possible in their area. Through a process of consultation with local communities and interest groups the BTC should prepare a programme which will be termed Programme Identification Report (PIR). This report will identify the types of projects, the numbers of loans of each type, and how they are to be implemented. The Local Authority/Regional Council will assist the BTC in preparing the programme and the PIR. The PIR will be prepared in a standard format provided by the MRLGH and it will also form an application for funding.

8.1.3 The BTC will scrutinise the loan application forms from families and recommend them for approval. Approved applications will be passed over to the Local Authority/Regional Council for checking. At this stage the beneficiaries should enter into a contract with the Local Authority/Regional Council. The beneficiaries could guarantee the loan in any one of the following options:

* Personal Guarantee

* Community Guarantee

A form for the above guarantees will be made available. Each beneficiary will be notified of the approval of the loan and they will be requested to

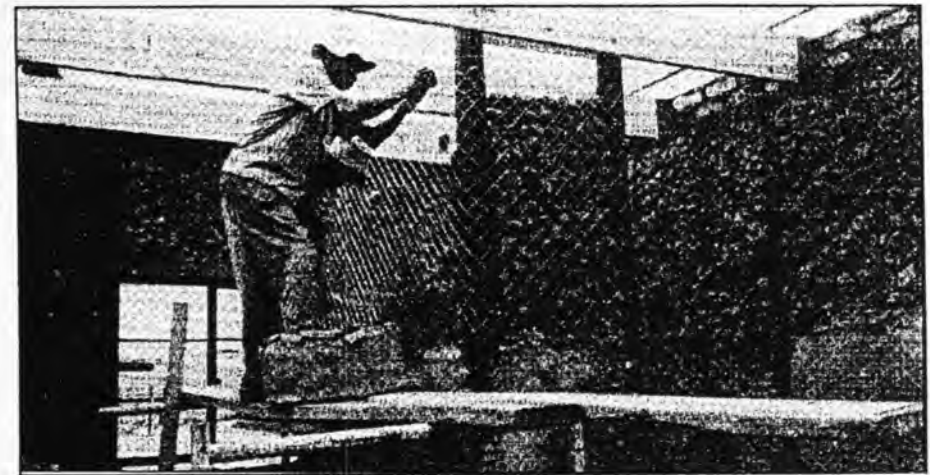
open an account in any bank. Each beneficiary should open a bank account and inform the Local Authority or Regional Council.

9. PROGRAMME SUPPORT COMPONENTS

The Build-Together Programme will provide several Programme Support Components to assist families, communities, Regional and Local Authorities, beneficiaries and NGOs to solve their housing problems. These are:

9.1 Technical Assistance Support Service

Local Authorities/Regional Councils and the Directorate of Decentralisation is geared to provide technical assistance to all the actors of the programme. Assistance for communities to plan their settlements and to design their houses will be provided on request. Since all Local Authorities and Regional Councils have to establish reception areas for incremental development of housing, the Ministry can help the Local Authorities and Regional Councils to block out plots and organise community installation of infrastructure. On-site planning and blocking out of informal settlements can be carried out with minimum disruption to the existing settlements. The Local Authorities and Regional Councils should encourage the use of local technologies, materials and provide advice and guidance on these.



9.2 Community Resource Centres

Community Resource Centres should be established at the initiative of the local BTC or a Local Authority or a Regional Council. These Resource Centres will have all the information required for communities and families to decide on how to go about building or improving their housing conditions. In addition to the information on procedures, forms etc. on obtaining a loan, they will have information on different low-cost technologies, income-generating opportunities, family health care, literacy etc.

9.3 Building Skills Training

People are encouraged to acquire skills through the process of building their own houses. In this regard assistance from public and private sector organisations will be sought and encouraged.

9.4 Learning-Together Exchange Programmes

The Ministry of Regional Local Government and Housing will assist Local Authorities and Regional Councils to facilitate exchange programmes for Build Together Committees across the country to learn from each other. The horizontal transfer of experience and skills is a rich form of learning and it has to be encouraged by all the actors. Lastly, the implementation programme should try to reach as many families as possible with basic housing within the financial allocation.

10. FOR FURTHER INFORMATION PLEASE CONTACT:

THE PERMANENT SECRETARY
Ministry of Regional Local Government and Housing
Private Bag 13289
Windhoek

Phone: 2975111

Fax: 226049

LOAN REPAYMENTS TABLE 8 REPAYMENT PERIOD - 20YEARS

LOAN N\$	5%	5.5%	6%	6.5%	7%	7.5%	8%	8.5%	9%
3 000	19.80								
4 000	26.40								
5 000	33.00								
6 000	39.60								
7 000	46.20								
8 000	52.80								
9 000	59.40								
10 000	66.00								
11 000	72.60								
12 000	79.20								
13 000	85.80								
14 000	92.40								
15 000	99.00								
16 000	105.60								
17 000	112.19								
18 000	118.79								
19 000	125.39								
20 000	131.99								
21 000	138.59								
22 000	145.19								
23 000	151.79								
24 000	158.39								
25 000		171.97							
26 000			186.27						
27 000				201.31					
28 000					217.08				
29 000						233.62			
30 000							250.93		
31 000								269.03	
32 000									287.91

Progress Report of the Allocation of funds – DBTP Joint Account

New Houses:1999-2005													
Ref No	Surname	First Name	Id Number	Total income	Loan Amount	Re-payment	Inter est	Erf No	Postal	Progress Payment	Loan amount still available	Option	Status Report
	XXXXXXXXXX	XXXXXXXXXX	XXXXXXXXXX	980.00	22,000.00	145.19	5%	2344 GG	28 WHK	22,000.00	COMPLETE	6.9.18	registered 13/3/03
	XXXXXXXXXX	XXXXXXXXXX	XXXXXXXXXX	900.00	17,000.00	112.19	5%	574 GG	5060 WHK	17,000.00	COMPLETE	6.9.13	registered 27/08/02
	XXXXXXXXXX	XXXXXXXXXX	XXXXXXXXXX	1,003.00	22,000.00	145.19	5%	1313 OKU	7395 KAT	22,000.00	COMPLETE	6.9.18	registered 01/02/01
	XXXXXXXXXX	XXXXXXXXXX	XXXXXXXXXX	1,840.00	32,000.00	287.91	9%	841 GG	60836 KAT	0.00	32,000.00	6.9.28	Plan outstanding
	XXXXXXXXXX	XXXXXXXXXX	XXXXXXXXXX	2,100.00	26,000.00	186.27	6%	1140G G	7635 kat	26,000.00	COPMLETE	6.9.22	registered 21/06/02
	XXXXXXXXXX	XXXXXXXXXX	XXXXXXXXXX	1,003.00	20,000.00	131.99	5%	1156 GG	13215 WHK	20,000.00	COMPLETE	6.9.16	registered 14/02/01
	XXXXXXXXXX	XXXXXXXXXX	XXXXXXXXXX	1,900.00	32,000.00	287.91	9%	1234 GG	1945 WHK	0.00	32,000.00	6.9.22	Plan outstanding
	XXXXXXXXXX	XXXXXXXXXX	XXXXXXXXXX	1,078.00	21,000.00	138.59	5%	2024 WAN	8989 BACH	21,000.00	COPMLETE	6.9.17	registered 27/7/01
	XXXXXXXXXX	XXXXXXXXXX	XXXXXXXXXX	1,631.00	26,000.00	186.27	6%	2289 WAN	61970 KAT	10,139.44	15,860.56	6.9.22	registered 23/07/2002
	XXXXXXXXXX	XXXXXXXXXX	XXXXXXXXXX	1,020.00	30,000.00	250.93	8%	1408 GG	98152 HP	0.00	30,000.00	6.9.26	Plan outstanding
	XXXXXXXXXX	XXXXXXXXXX	XXXXXXXXXX	650.00	17,000.00	112.19	5%	1005 KAT	6496 AUS	17,000.00	COMPLETE	6.9.13	registered 13/08/01
	XXXXXXXXXX	XXXXXXXXXX	XXXXXXXXXX	1,400.00	32,000.00	287.91	9%	2821 GG	5081 Auss	28,042.07	3,957.93	6.9.28	await registration
	XXXXXXXXXX	XXXXXXXXXX	XXXXXXXXXX	2,062.00	32,000.00	287.91	9%	1235 OKU	21743 WHK	32,000.00	COMPLETE	6.9.28	registered 28/05/03
	XXXXXXXXXX	XXXXXXXXXX	XXXXXXXXXX	20,175.00	32,000.00	287.91	9%	3316 Kat	13193 Whk	32,000.00	COMPLETE	6.9.28	
	XXXXXXXXXX	XXXXXXXXXX	XXXXXXXXXX	2,084.00	26,000.00	186.27	6%	1754 GG	23134 WHK	26,000.00	COMPLETE	6.9.22	registered 26/09/02
	XXXXXXXXXX	XXXXXXXXXX	XXXXXXXXXX	1,150.00	21,000.00	138.59	5%	1458 GG	24304W HK	21,000.00	COMPLETE	6.9.17	plans approved

	XXXXXXXXXX	XXXXXXXXXX	XXXXXXXXXX	3,000.00	26,000.00	186.27	6%	2156 GG	31449 WHK	26,000.00	COMPLETE	6.9.22	registered 28/08/02
	XXXXXXXXXX	XXXXXXXXXX	XXXXXXXXXX	1,600.00	32,000.00	287.91	9%	1525 OKU	20059 WHK	0.00	32,000.00	6.9.28	plan outstanding
	XXXXXXXXXX	XXXXXXXXXX	XXXXXXXXXX	1,000.00	26,000.00	186.27	6%	1089 WAN	1049 WHK	18,485.56	7,514.44	6.9.22	registered 26/06/03
	XXXXXXXXXX	XXXXXXXXXX	XXXXXXXXXX	870.00	24,000.00	158.39	5%	1389 GG	25519 WHK	24,000.00	COMPLETE	6.9.20	registered 18/01/01
	XXXXXXXXXX	XXXXXXXXXX	XXXXXXXXXX	2,000.00	26,000.00	186.27	6%	2005 Wan	11234 Whk	26,000.00	COMPLETE	6.9.22	registered 05/04/02
	XXXXXXXXXX	XXXXXXXXXX	XXXXXXXXXX	660.00	17,000.00	112.19	5%	1565 GG	20715 WHK	17,000.00	COMPLETE	6.9.13	registered 28/05/02
	XXXXXXXXXX	XXXXXXXXXX	XXXXXXXXXX	3,000.00	24,000.00	158.39	5%	855 GG	96208 WHK	24,000.00	COMPLETE	6.9.20	registered
		XXXXXXXXXX	XXXXXXXXXX	3,000.00	32,000.00	287.91	9%	2114 GG	96240 Whk	32,000.00	COMPLETE	6.9.28	plan approved
	XXXXXXXXXX			2,000.00	32,000.00	287.91	9%	6260 Kat	7206 Kat	0.00	32,000.00	6.9.28	Plan outstanding
	XXXXXXXXXX	XXXXXXXXXX	XXXXXXXXXX	1 700.00	32,000.00	287.91	9%	2266 GG	60892 KAT	32,000.00	COMPLETE	6.9.28	registered 03/06/03
	XXXXXXXXXX	XXXXXXXXXX	XXXXXXXXXX	1,500.00	32,000.00	287.91	9%	2328 GG	2896 WHK	0.00	32,000.00	6.9.28	plan outstanding
	XXXXXXXXXX	XXXXXXXXXX	XXXXXXXXXX	1,350.00	20,000.00	131.99	5%	1109 GG	5088 AUS	20,000.00	COMPLETE	6.9.16	registered 22/01/01
	XXXXXXXXXX	XXXXXXXXXX	XXXXXXXXXX	1,060.00	30,000.00	250.93	8%	897 GG	6488 Aus	0.00	30,000.00	6.6.26	await registration
	XXXXXXXXXX	XXXXXXXXXX	XXXXXXXXXX	2,406.00	32,000.00	287.91	9%	2100 OKU	62406 KAT	32,000.00	COMPLETE	6.9.28	registered 23/01/03
	XXXXXXXXXX	XXXXXXXXXX	XXXXXXXXXX	1,400.00	26,000.00	186.27	6%	919 OKU	3467 WHK	26,000.00	COMPLETE	6.9.22	registered 20/03/01
	XXXXXXXXXX	XXXXXXXXXX	XXXXXXXXXX	3,000.00	26,000.00	186.27	6%	2237 WAN	61065 KAT	22,569.71	3,430.29	6.9.22	registered 02/05/02
	XXXXXXXXXX	XXXXXXXXXX	XXXXXXXXXX	1,158.00	32,000.00	287.91	9%	1563 GG	60942 KAT	17 820.40	14 179.60	6.9.28	plan approved
	XXXXXXXXXX	XXXXXXXXXX	XXXXXXXXXX	1,367.00	26,000.00	186.27	6%	1691 GG	61952 KAT	26,000.00	COMPLETE	6.9.22	registered 12/3/01

	XXXXXXXXXX	XXXXXXXXXX	XXXXXXXXXX										Cancelled
	XXXXXXXXXX	XXXXXXXXXX	XXXXXXXXXX	2,006.00	26,000.00	186.27	6%	1128 GG	1468 WHK	26,000.00	COMPLETE	6.9.22	registered 15/5/01
	XXXXXXXXXX	XXXXXXXXXX	XXXXXXXXXX	900.00	18,000.00	118.79	5%	2340 GG	20180 WHK	18,000.00	COMPLETE	6.9.14	registered 6/3/01
	XXXXXXXXXX	XXXXXXXXXX	XXXXXXXXXX	1,124.00	19,000.00	125.39	5%	1236 GG	13186 WHK	19,000.00	COMPLETE	6.9.15	registered 23/01/01
	XXXXXXXXXX	XXXXXXXXXX	XXXXXXXXXX	1,050.00	20,000.00	131.99	5%	511 GG	2166 WHK	20,000.00	COMPLETE	6.9.16	registered 13/08/02
	XXXXXXXXXX	XXXXXXXXXX	XXXXXXXXXX	1,400.00	26,000.00	186.27	6%	1650 GG	4364 WHK	26,000.00	COMPLETE	6.9.22	registered 12/6/01
	XXXXXXXXXX	XXXXXXXXXX	XXXXXXXXXX	1,211.00	25,000.00	171.97	5,5%	1467 GG	3397 WHK	25,000.00	COMPLETE	6.9.21	registered 12/02/01
	XXXXXXXXXX	XXXXXXXXXX	XXXXXXXXXX	1,500.00	32,000.00	287.91	9%	2250 GG	25073 WHK	32,000.00	COMPLETE	6.9.28	registered 27/08/03
	XXXXXXXXXX	XXXXXXXXXX	XXXXXXXXXX	900.00	21,000.00	138.59	5%	2342 GG	1558 WHK	21,000.00	COMPLETE	6.9.17	registered 05/02/01
	XXXXXXXXXX	XXXXXXXXXX	XXXXXXXXXX	800.00	27,000.00	201.31	6,5%	2892 OKU	60668 KAT	8 897.90	18 102.10	6.9.15	await registration
	XXXXXXXXXX	XXXXXXXXXX	XXXXXXXXXX	1,306.00	32,000.00	287.91	9%	3977 KAT	977 WHK	32 000.00	COMPLETE	6.9.28	Plan outstanding
	XXXXXXXXXX	XXXXXXXXXX	XXXXXXXXXX	1,500.00	cancelled							6.9.28	plan outstanding
	XXXXXXXXXX	XXXXXXXXXX	XXXXXXXXXX	2,500.00	32,000.00	287.91	9%	1299 GG	7905 KAT	32,000.00	COMPLETE	6.9.28	plan approved
	XXXXXXXXXX	XXXXXXXXXX	XXXXXXXXXX	1,200.00	23,000.00	151.79	5%	5919 KAT	62548 KAT	23,000.00	COMPLETE	6.9.19	registered 14/5/01
	XXXXXXXXXX	XXXXXXXXXX	XXXXXXXXXX	1,738.00	26,000.00	186.27	6%	7425 KAT	7709 KAT	26,000.00	COMPLETE	6.9.22	registered 6/12/00
	XXXXXXXXXX	XXXXXXXXXX	XXXXXXXXXX	1,250.00	32,000.00	287.91	9%	1490 GG	11286 WHK	690.00	31,310.00	6.9.28	Plan outstanding
	XXXXXXXXXX	XXXXXXXXXX	XXXXXXXXXX	700.00	25,000.00	171.97	5,5%	1179 GG	61631 Kat	0.00	25,000.00	6.9.21	Plan outstanding
	XXXXXXXXXX	XXXXXXXXXX	XXXXXXXXXX	1,200.00	30,000.00	250.93	8%	1291 GG	40187 WHK	80.50	29,919.50	6.9.26	await plan approval

	XXXXXXXXXX	XXXXXXXXXX	XXXXXXXXXX	2,891.00	32,000.00	287.91	9%	1468 GG	2254 WHK	32,000.00	COMPLETE	6.9.28	registered 07/03/03
	XXXXXXXXXX	XXXXXXXXXX	XXXXXXXXXX	1,800.00	32,000.00	287.91	9%	2325 GG	21142 WHK	0.00	32,000.00	6.9.28	Plan outstanding
	XXXXXXXXXX	XXXXXXXXXX	XXXXXXXXXX	1,100.00	27,000.00	201.31	6,5%	8023 KAT	61841 KAT	27,000.00	COMPLETE	6.9.23	plan approved
	XXXXXXXXXX	XXXXXXXXXX	XXXXXXXXXX	1,600.00	22,000.00	145.19	5%	1331 GG	62454 KAT	22,000.00	COMPLETE	6.9.18	registered 02/02/01
	XXXXXXXXXX	XXXXXXXXXX	XXXXXXXXXX	1,000.00	30,000.00	250.93	8%	2352 WAN	8649 BACH	24,197.94	5,802.06	6.9.26	registered 11/02/03
	XXXXXXXXXX	XXXXXXXXXX	XXXXXXXXXX	1,625.00	32,000.00	287.91	9%	9912 KAT	112 WHK	32,000.00	COMPLETE	6.9.28	registered 14/08/03
	XXXXXXXXXX	XXXXXXXXXX	XXXXXXXXXX	1,400.00	26,000.00	186.27	6%	800 GG	62581 KAT	26,000.00	COMPLETE	6.9.22	registered 30/11/01
	XXXXXXXXXX	XXXXXXXXXX	XXXXXXXXXX	800.00	19,000.00	125.39	5%	2572 OKU	60668 KAT	19,000.00	COMPLETE	6.9.15	registered 17/10/01
	XXXXXXXXXX	XXXXXXXXXX	XXXXXXXXXX	2,500.00	32,000.00	287.91	9%	1571G G	2255 WHK	18 014.43	13 985.57	6.9.28	registered 07/07/03
	XXXXXXXXXX	XXXXXXXXXX	XXXXXXXXXX	2,947.00	26,000.00	186.27	6%	1906 GG	61102 KAT	26,000.00	COMPLETE	6.9.22	registered 22/08/01
	XXXXXXXXXX	XXXXXXXXXX	XXXXXXXXXX	1,800.00	32,000.00	287.91	9%	1734 GG	8624 Bacht	32,000.00	COMPLETE	6.9.28	registered 14/05/03
	XXXXXXXXXX	XXXXXXXXXX	XXXXXXXXXX	1,274.00	25,000.00	171.97	5,5%	9646 KAT	2596 WHK	25,000.00	COMPLETE	6.9.21	registered 10/3/01
	XXXXXXXXXX	XXXXXXXXXX	XXXXXXXXXX	2,200.00	32,000.00	287.91	9%	1454 GG	1522 WHK	32,000.00	COMPLETE	6.9.28	registered 10/03/03
	XXXXXXXXXX	XXXXXXXXXX	XXXXXXXXXX	570.00	16,000.00	105.60	5%	1391 GG	31764 PP	7,080.41	8,919.59	6.9.12	
	XXXXXXXXXX	XXXXXXXXXX	XXXXXXXXXX	850.00	20,000.00	131.99	5%	2050 GG	62340 KAT	20,000.00	COMPLETE	6.9.16	registered 10/08/01
				1,600.00	26,000.00	186.27	6%	2238 GG	61704 KAT	26,000.00	COMPLETE	6.9.22	registered 19/09/02
	XXXXXXXXXX	XXXXXXXXXX	XXXXXXXXXX	1,867.00	26,000.00	186.27	6%	573 GG	62289 KAT	26,000.00	COMPLETE	6.9.22	registered 21/11/01
	TOTAL				1,772,000.00					1,342,018.36	429,981.64		

UPGRADING MONEY- BALANCE BUDGET 1999-2005

Ref No	Surname	First Name	Id Number	Head's Income	Loan Amount	Re-payment		Erf No	Postal				
	XXXXXXXXXX	XXXXXXXXXX		580.00	15,000.00	99.00	5%	5511 KAT	295 WHK	15,000.00	COMPLETE	6.8.11	registered 19/09/01
	XXXXXXXXXX	XXXXXXXXXX		1,800.00	20,000.00	131.99	5%	3053 KAT	60491 KAT	16,295.23	3,704.77	6.8.16	registered 13/05/03
	XXXXXXXXXX	XXXXXXXXXX		1,750.00	15,000.00	99.00	5%	2798 KAT	60377 KAT	15,000.00	COMPLETE	6.8.11	registered 28/02/02
	XXXXXXXXXX	XXXXXXXXXX		1,000.00	15,000.00	99.00	5%	3283 KAT	62048 KAT	13,464.37	1,535.63	6.8.11	registered 28/02/02
	XXXXXXXXXX	XXXXXXXXXX		1,000.00	20,000.00	131.99	5%	725 KAT	7432 KAT	20,000.00	COMPLETE	6.8.16	registered 02/04/03
	XXXXXXXXXX	XXXXXXXXXX		2,500.00	15,000.00	99.00	5%	1201 KAT	61445 KAT	15,000.00	COMPLETE	6.8.11	registered 29/04/02
	XXXXXXXXXX	XXXXXXXXXX		2,544.00	20,000.00	131.99	5%	4333 KAT	20152 WHK	0.00	20,000.00	6.8.16	plan outstanding
	XXXXXXXXXX	XXXXXXXXXX		1,170.00	20,000.00	131.99	5%	9841 Kat	25335 Whk	0.00	20,000.00	6.8.16	plan outstanding
	XXXXXXXXXX	XXXXXXXXXX		950.00	15,000.00	99.00	5%	1745 KAT	4244 REH	15,000.00	COMPLETE	6.8.11	registered 6/12/00
	XXXXXXXXXX	XXXXXXXXXX		2,440.00	15,000.00	99.00	5%	2988 KAT	21986 WHK	15,000.00	COMPLETE	6.8.11	registered 21/11/01
	XXXXXXXXXX	XXXXXXXXXX		980.21	15,000.00	99.00	5%	5598 KAT	7156 KAT	15,000.00	COMPLETE	6.8.11	registered 17/09/01
	XXXXXXXXXX	XXXXXXXXXX		752.00	20,000.00	131.99	5%	881 KAT	5069 AUSS	20,000.00	COMPLETE	6.8.16	registered 27/05/03
	XXXXXXXXXX	XXXXXXXXXX		1,460.00	20,000.00	131.99	5%	3822 Kat	20992 Bacht	20,000.00	COMPLETE	6.8.16	registered 27/05/03
	XXXXXXXXXX	XXXXXXXXXX		2,000.00	15,000.00	99.00	5%	4492 KAT	60481 KAT	15,000.00	COMPLETE	6.8.11	registered 11/6/01
	XXXXXXXXXX	XXXXXXXXXX		3,000.00	15,000.00	99.00	5%	160 KAT	40139 KAT	15,000.00	COMPLETE	6.8.11	registered 14/08/02

XXXXXXXXXX	XXXXXXXXXX		2,000.00	15,000.00	99.00	5%	4088 KAT	7353 KAT	15,000.00	COMPLETE	6.8.11	registered 21/6/01
XXXXXXXXXX	XXXXXXXXXX		1,000.00	23,000.00	151.79	5%	2386 WAN	7030 KAT	20,843.75	2,156.25	6.8.19	registered 10/03/03
XXXXXXXXXX	XXXXXXXXXX		2,700.00	20,000.00	131.99	5%	2397 KAT	21831 WHK	1,009.50	18,990.50	6.8.16	plan outstanding
XXXXXXXXXX	XXXXXXXXXX		650.00	15,000.00	99.00	5%	7980 KAT	22778 WHK	15,000.00	COMPLETE	6.8.11	registered 3/7/01
XXXXXXXXXX	XXXXXXXXXX		900.00	15,000.00	99.00	5%	4647 KAT	20383 WHK	15,000.00	COMPLETE	6.8.11	registered 14/08/02
XXXXXXXXXX	XXXXXXXXXX		1,250.00	20,000.00	131.99	5%	3106 KAT	61368 KAT	20,000.00	COMPLETE	6.8.16	registered 26/03/03
XXXXXXXXXX	XXXXXXXXXX		1,296.00	20,000.00	131.99	5%	914 Oku	60149 Kat	0.00	20,000.00	6.8.16	plan outstanding
XXXXXXXXXX	XXXXXXXXXX		1,933.00	20,000.00	131.99	5%	33 Kat	5856 Aus	0.00	20,000.00	6.8.16	plan outstanding
XXXXXXXXXX	XXXXXXXXXX		2,085.00	15,000.00	99.00	5%	3232 KAT	580 WHK	15,000.00	COMPLETE	6.8.11	registered 02/04/02
XXXXXXXXXX	XXXXXXXXXX		750.00	15,000.00	99.00	5%	8797 KAT	62125 KAT	15,000.00	COMPLETE	6.8.11	registered 3/7/01
XXXXXXXXXX	XXXXXXXXXX		2,000.00	15,000.00	99.00	5%	2977 KAT	22559 WHK	15,000.00	COMPLETE	6.8.11	registered 20/02/01
XXXXXXXXXX	XXXXXXXXXX		1,400.00	15,000.00	99.00	5%	1749 KAT	6602 AUSS	15,000.00	COMPLETE	6.8.11	registered 01/11/02
XXXXXXXXXX	XXXXXXXXXX		800.00	15,000.00	99.00	5%	235 KAT	7169 KAT	15,000.00	COMPLETE	6.8.11	registered 22/01/01
XXXXXXXXXX	XXXXXXXXXX		2,800.00	20,000.00	131.99	5%	3293 Kat	86424 Eros	0.00	20,000.00	6.8.16	plan outstanding
XXXXXXXXXX	XXXXXXXXXX		750.00	15,000.00	99.00	5%	1545 KAT	987 WHK	15,000.00	COMPLETE	6.8.11	registered 6/12/2000
XXXXXXXXXX	XXXXXXXXXX		1,700.00	20,000.00	131.99	5%	1146 Kd	23259 Whk	0.00	20,000.00	6.8.16	plan outstanding
XXXXXXXXXX	XXXXXXXXXX		913.00	15,000.00	99.00	5%	6350 KAT	62186 KAT	15,000.00	COMPLETE	6.8.11	registered 6/12/00
XXXXXXXXXX	XXXXXXXXXX		1,750.00	15,000.00	99.00	5%	2678 KAT	95131W HK	15,000.00	COMPLETE	6.8.11	registered 21/02/01

XXXXXXXXXX	XXXXXXXXXX		1,129.00	15,000.00	99.00	5%	206 KAT	7463 KAT	15,000.00	COMPLETE	6.8.11	registered 21/6/01
XXXXXXXXXX	XXXXXXXXXX		1,399.00	15,000.00	99.00	5%	2862 KAT	60928 KAT	6,750.00	8,250.00	6.8.11	cancelled
XXXXXXXXXX	XXXXXXXXXX		1,100.00	10,000.00	66.00	5%	3048 KAT	22698 WHK	9,150.00	850.00	6.8.6	registered 6/12/00
XXXXXXXXXX	XXXXXXXXXX		3,000.00	20,000.00	131.99	5%	4628 KAT	1269 WHK	20,000.00	COMPLETE	6.8.16	registered 03/04/03
XXXXXXXXXX	XXXXXXXXXX		1,000.00	20,000.00	131.99	5%	311 KAT	8449 BACH	20,000.00	COMPLETE	6.8.16	registered 22/04/03
XXXXXXXXXX	XXXXXXXXXX		1,050.00	15,000.00	99.00	5%	1343 KAT	24173 WHK	15,000.00	COMPLETE	6.8.11	registered 19/09/02
XXXXXXXXXX	XXXXXXXXXX		656.00	15,000.00	99.00	5%	4191 KAT	20570 WHK	15,000.00	COMPLETE	6.8.11	registered 28/5/01
XXXXXXXXXX	XXXXXXXXXX		3,000.00	20,000.00	131.99	5%	310 Hak	22286 Kat	20,000.00	COMPLETE	6.8.16	registered 19/08/03
XXXXXXXXXX	XXXXXXXXXX		1,500.00	15,000.00	99.00	5%	5756 KAT	22687 WHK	15,000.00	COMPLETE	6.8.11	registered 8/10/02
XXXXXXXXXX	XXXXXXXXXX		1,200.00	15,000.00	99.00	5%	1095 OKU	60008 KAT	15,000.00	COMPLETE	6.8.11	registered 23/01/01
XXXXXXXXXX	XXXXXXXXXX		1,300.00	15,000.00	99.00	5%	8845 KAT	60947 KAT	15,000.00	COMPLETE	6.8.11	registered 23/01/01
XXXXXXXXXX	XXXXXXXXXX		1 631.00	15,000.00	99.00	5%	6060 KAT	7961 KAT	15,000.00	COMPLETE	6.8.11	registered 02/04/02
XXXXXXXXXX	XXXXXXXXXX		1,200.00	13,000.00	85.80	5%	4975 KAT	5050 AUS	13,000.00	COMPLETE	6.8.9	registered 22/01/01
XXXXXXXXXX	XXXXXXXXXX		650.00	20,000.00	131.99	5%	6543 KAT	1034 WHK	589.37	19,410.63	6.8.16	plan approved
XXXXXXXXXX	XXXXXXXXXX		1,950.00	20,000.00	131.99	5%	2331 Kat	21379 Whk	20,000.00	COMPLETE	6.8.16	registered 27/05/03
XXXXXXXXXX	XXXXXXXXXX		1,449.00	cancelled								
XXXXXXXXXX	XXXXXXXXXX		1,050.00	20,000.00	131.99	5%	6469 KAT	61954 KAT	18,551.13	1,448.87	6.8.16	registered 19/08/03
XXXXXXXXXX	XXXXXXXXXX		1,900.00	20,000.00	131.99	5%	6364 Kat	7251 Kat	0.00	20,000.00	6.8.16	plan outstanding

	XXXXXXXXXX	XXXXXXXXXX		900.00	20,000.00	131.99	5%	8942 KAT	7755 KAT	20 000.00	COMPLETE	6.8.16	registered
	XXXXXXXXXX	XXXXXXXXXX		1,200.00	20,000.00	131.99	5%	1217 Kat	5384 Whk	0.00	20,000.00	6.8.16	plan outstanding
	XXXXXXXXXX	XXXXXXXXXX		1,000.00	14,000.00	92.40	5%	8589 KAT	62462 KAT	14,000.00	COMPLETE	6.8.10	registered 6/12/00
	XXXXXXXXXX	XXXXXXXXXX		1,251.00	20,000.00	131.99	5%	22 Hak	60160 Kat	15,178.05	4,821.95	6.8.16	registered 13/08/03
	XXXXXXXXXX	XXXXXXXXXX		2,100.00	15,000.00	99.00	5%	4518 KAT	24838 whk	12,575.26	2,424.74	6.8.11	registered 02/10/02
	XXXXXXXXXX	XXXXXXXXXX		1,153.25	20,000.00	131.99	5%	2370 Wan	60459 Kat	20 000.00	COMPLETE	6.8.16	registered
	XXXXXXXXXX	XXXXXXXXXX		1,026.00	15,000.00	99.00	5%	6257 KAT	7136 KAT	15,000.00	COMPLETE	6.8.11	registered 01/02/01
	XXXXXXXXXX	XXXXXXXXXX		780.00	20,000.00	131.99	5%	8759 Kat	60714 Kat	57.50	19 942.50	6.8.16	plan approved
	XXXXXXXXXX	XXXXXXXXXX		1,560.00	15,000.00	99.00	5%	2699 KAT	40298 AUSS	15,000.00	COMPLETE	6.8.11	registered 07/06/02
	XXXXXXXXXX	XXXXXXXXXX		1,000.00	20,000.00	131.99	5%	5797 Kat	276 Rundu	230.00	19,770.00	6.8.16	await plan
	XXXXXXXXXX	XXXXXXXXXX		750.00	15,000.00	99.00	5%	9280 KAT	4395 KAT	15,000.00	COMPLETE	6.8.11	registered 03/04/02
	XXXXXXXXXX	XXXXXXXXXX		600.00	15,000.00	99.00	5%	4984 KAT	2851 WHK	15,000.00	COMPLETE	6.8.11	registered 12/08/02
	XXXXXXXXXX	XXXXXXXXXX		2,500.00	15,000.00	99.00	5%	83 HAK	21010 WHK	15,000.00	COMPLETE	6.8.11	registered 02/04/02
	XXXXXXXXXX	XXXXXXXXXX		880.00	20,000.00	131.99	5%	5733 Kat	5913 Whk	20,000.00	COMPLETE	6.8.16	registered 16/01/03
	XXXXXXXXXX	XXXXXXXXXX		1,000.00	20,000.00	131.99	5%	570 Hak	80455 Oly	0.00	20,000.00	6.8.16	plan outstanding
	XXXXXXXXXX	XXXXXXXXXX		1,000.00	15,000.00	99.00	5%	363 Hak	80455 Oly	15,000.00	COMPLETE	6.8.11	registered 13/08/02
	XXXXXXXXXX	XXXXXXXXXX		600.00	13,000.00	85.80	5%	175 KAT	912 WHK	13,000.00	COMPLETE	6.8.9	registered 20/02/01
	XXXXXXXXXX	XXXXXXXXXX		1,000.00	20,000.00	131.99	5%	157 KAT	6161 AUSS	20,000.00	COMPLETE	6.8.16	registered 10/03/03

	XXXXXXXXXX	XXXXXXXXXX		1,300.00	15,000.00	99.00	5%	8890 KAT	1863 WHK	15,000.00	COMPLETE	6.8.11	registered 6/12/00
	XXXXXXXXXX	XXXXXXXXXX		1,950.00	15,000.00	99.00	5%	4547 KAT	61444 KAT	15,000.00	COMPLETE	6.8.11	registered 18/09/01
	XXXXXXXXXX	XXXXXXXXXX		1,800.00	20,000.00	131.99	5%	4206 Kat	22642 Whk	20,000.00	COMPLETE	6.8.16	
	XXXXXXXXXX	XXXXXXXXXX		1,200.00	20,000.00	131.99	5%	14900 ku	50399 Bach	20,000.00	COMPLETE	6.8.16	registered 21/11/03
	XXXXXXXXXX	XXXXXXXXXX		600.00	15,000.00	99.00	5%	9016 KAT	61728 KAT	15 000.00	COMPLETE	6.8.11	registered 12/12/2000
	XXXXXXXXXX	XXXXXXXXXX		2,700.00	15,000.00	99.00	5%	9657 KAT	60553 KAT	15,000.00	COMPLETE	6.8.11	registered 21/6/01
	XXXXXXXXXX	XXXXXXXXXX		1,400.00	15,000.00	99.00	5%	5963 KAT	2493 WHK	771.88	14,228.12	6.8.11	plans approved
	XXXXXXXXXX	XXXXXXXXXX		1,600.00	20,000.00	131.99	5%	215 KAT	60270 KAT	20,000.00	COMPLETE	6.8.16	registered 10/04/03
	XXXXXXXXXX	XXXXXXXXXX		2,285.00	15,000.00	99.00	5%	2612 KAT	2010 AUSP	15,000.00	COMPLETE	6.8.11	registered 29/11/01
XXXXXXXXXX XX	XXXXXXXXXX	XXXXXXXXXX		1,547.00	15,000.00	99.00	5%	3230 KAT	20098 WHK	15,000.00	COMPLETE	6.8.11	registered 05/06/02
	XXXXXXXXXX	XXXXXXXXXX		1,380.00	15,000.00	99.00	5%	7182 KAT	327 WHK	15,000.00	COMPLETE	6.8.11	Registered 02/04/02
	XXXXXXXXXX	XXXXXXXXXX		1,220.00	20,000.00	131.99	5%	5647 Kat	21816 Whk	20,000.00	COMPLETE	6.8.16	registered
	XXXXXXXXXX	XXXXXXXXXX		2,500.00	15,000.00	99.00	5%	4709 KHD	22096 WHK	15,000.00	COMPLETE	6.8.11	registered 20/02/01
	XXXXXXXXXX	XXXXXXXXXX		600.00	15,000.00	99.00	5%	6167 KAT	1447 WHK	15,000.00	COMPLETE	6.8.11	registered 29/04/02
	XXXXXXXXXX	XXXXXXXXXX		2,070.00	15,000.00	99.00	5%	529 Kat	62463 Kat	15,000.00	COMPLETE	6.8.11	registered 04/06/02
	Total				1,403,000.00					1,105,466.04	297,533.96		

THE HOUSES OF THE BENEFICIARIES (GROUPS AND INDIVIDUALS) ARE ILLUSTRATED IN THE FOLLOWING PHOTOS

Photo 1: Incomplete houses: Khomasdal area



These are incomplete houses belonging to the Eagle group members which were build for a period of about two years.

Photo 2: Incomplete house of an individual: Dolam area in Katutura



This house belongs to an individual who is extending the house for the last three years. Such delay was due to financial constraints.

Photo 3: Incomplete spacious house: Goreangab area



This house consists of three bedrooms, kitchen, toilet, living-room and a television-room. It belongs to an individual who obtained the Windhoek Housing Scheme loan from the City of Windhoek. This beneficiary is building her house for a year and a half. She is currently living in a shack next to her house. This house is situated in an area with storm water problems.

Photo 4: Incomplete houses of the Eagle group members: Khomasdal area



These houses are incomplete due to financial constraints.

Photo 5: House underconstruction: Hakahana area



This house belongs to an individual who is currently living in a shack. The house is being built for the last year and a half.

Photo 6: Incomplete big house: Khomasdal area



This house belongs to one of the group members. The group member has been building the house for the last three years. She also obtained the loan from the Windhoek Housing Scheme loan.

Photos 7 and 8: Incomplete houses belonging to the Unonge Uoje members: Green-Well Matong area



Photo 8



These houses are internally not yet fully completed. The beneficiaries have been building for the last two years and a half.

**Photos 9 and 10: Houses under construction of the Eagle group members:
Khomasdal area**



Photo 10



The beneficiaries have been building for the last two years and they experience strom water problems. Both houses are still incomplete.

Photos 11 and 12: Incomplete houses of the Eagle group members: Khomasdal area



Photo 12



These houses have been under construction for the past three years. Such houses are generally regarded by the City of Windhoek as complete.

Photos 13 and 14: Incomplete houses of the Eagle group members: Khomasdal area



Photo 14



These houses have been under construction for the past three years. Such houses are generally regarded by the City of Windhoek as complete. These houses are relatively spacious.

Photos 15 and 16: Incomplete houses of the Eagle group members: Khomasdal area



Photo 16



These houses are also incomplete. The neighbours are complaining that the houses are taking too long to be completed and this affects the valuation of their houses.