



REPUBLIC OF NAMIBIA

# NATIONAL PLAN OF ACTION

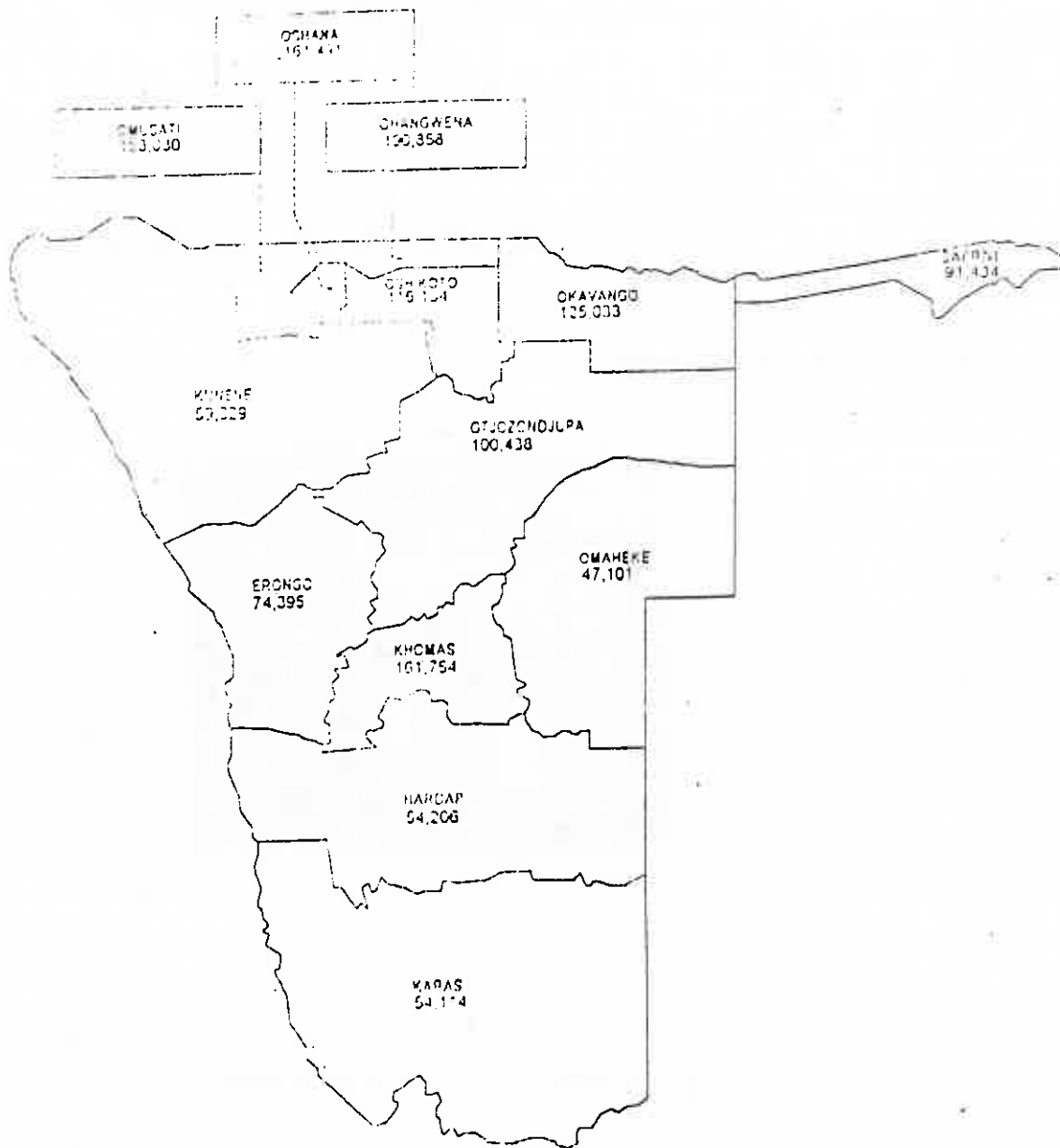
MARCH 1996



NATIONAL HABITAT II COMMITTEE

*MINISTRY OF REGIONAL AND LOCAL GOVERNMENT AND HOUSING*

## THE NAMIBIAN HOUSEHOLD POPULATION DISTRIBUTED BY REGION



The Namibian household population is about 1.4 million. Another 100 000 live in institutions. Thus the total Namibian population is about 1.5 million.

Basic Facts of Namibia

General		Gender	
Land area	823 144km <sup>2</sup>	Women	723 593
Population	1.4 million	Men	686 327
Official language	English	Employment rate	
GNI (all income earners 1994)	NS6,700	Women	80.5%
Average per capita (private households)	NS2,800	Men	79.4%
Exchange rate (1993)	US\$1=NS3.267	Unemployment rate	
No access to heating	23%	Women	19.5%
Access to electricity	24%	Men	20.6%
Access to safe water	56%	Illiteracy rate	
Lacking sanitation	61%	Women	24.3%
Own a radio	59%	Men	22.2%
		Primary school enrollment	
		Girls	84%
		Boys	80%
		Secondary school enrollment	
		Girls	86%
		Boys	82%
Vital Statistics		Housing	
Population density	1.7 pers/km <sup>2</sup>	<b>Type of houses</b>	
Population growth (1981-1991)	3.16 p.a.	Detached	34%
Geographical		Semi-detached	3%
Urban areas	28%	Guest flats	0.3%
Rural areas	72%	Homesteads	50%
By age		Improvised	7%
0-15 years	42%	<b>Tenure type</b>	
15-64 years	53%	Owner	69%
Above 65 years	5%	Rented	17%
		Rent free	14%
		Homesteads Occupied (traditional)	96%

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# 1. Introduction

A significant number of Namibians are living in poverty under conditions of inadequate housing and homelessness. In order to provide support to those who are in need of shelter, the Government has prepared this National Plan of Action. It is a guide to all participants and stakeholders through its National Committee, created to prepare the country's preparatory activities to the Second United Nations Conference on Human Settlements (Habitat II) or City Summit. The Government of Namibia will promote co-operation amongst various housing agencies to eradicate shelter problems.

Namibia is a vast, sparsely populated country on the south-western coast of Africa. It is bordered by Botswana, Zimbabwe in the east, South Africa in the south and Angola and Zambia in the north east. The capital, Windhoek, is located in the centre of the country and has a population of approximately 182 000 in 1996.

The country is semi-arid, with the Namib desert, the oldest in the world, extending along the entire coastline. The Kalahari Desert forms the south-eastern border with Botswana. The country's only perennial rivers are on its borders: the Orange river in the south, and the Kunene, Kavango, Zambezi and Kwando-Linyanti-Chobe rivers in the north. Namibia has a total surface area of 824 269 km<sup>2</sup>. Its total population for 1995 was estimated at 1 603 500 (1 424 710 in 1991 according to the 1991 Population and Housing Census), with an annual population growth rate of 3,0% and a population density of 1,95 persons per square kilometre.

Namibia, Africa's last colony, became independent on 21 March 1991 after 105 years of foreign rule. The Government of the Republic of Namibia was formed in terms of the Namibian Constitution which was unanimously adopted by the 72-member Constituent Assembly on 9 February 1990. A Bill of Fundamental Rights and Freedoms forms the basis of the Constitution. The Constitution lays down the division of powers between the executive, the legislative and the independent judiciary.

The executive is headed by the President who is assisted by the Cabinet. The President is elected by direct popular vote for a term of five years and can be re-elected for a further term of office. However, the first President of independent Namibia was elected by the Constituent Assembly.

The Cabinet of the Republic of Namibia consists of a President, a Prime Minister, a Deputy Prime Minister and Ministers, each heading a ministry. The bi-cameral legislature consist of a 72-member National Assembly, elected for a term of five years, and the National Council consisting of two representatives of each of the 13 regions. The National Council reviews bills passed by the National Assembly and recommends legislation on matters of regional concern. Members of the National Council are elected

for a six year term from members of the various Regional Councils.

The Judiciary is independent and subject only to the Constitution and the law. A Supreme Court, a High Court and a number of Magistrates and Lower Courts share judicial powers. To guard all fundamental human rights, the Constitution furthermore provides, on recommendation of the Judicial Service Commission, for the appointment of an Ombudsman to report to the executive and the judiciary on any irregularity or violation of a fundamental human right by an organ of state or a private institution.

Regional and local authorities, as established by an Act of Parliament, consist of freely elected regional and local authority councils and function as local units of government. For the utilisation and control of communal land the President will be assisted by a Council of traditional leaders, also to be created by an Act of Parliament.

The Constitution furthermore empowers Parliament to establish a Namibian police and defence force, the commanders of which are appointed by the President. A number of statutory bodies advise the President on relevant matters of state. These include the Judicial Service Commission, the Public Service Commission, the Security Commission, the National Planning Commission and the Attorney-General.

Namibia's economy is mostly dependent on its natural resources. Agriculture, mining and fishing constitute the main economic sectors in the country, contributing to more than 40% of the Gross Domestic Product. The manufacturing sector is small, contributing only 3,5% to GDP. The unemployment and underemployment rates are high, thus affecting approximately 60% of the labour force. An estimated 19% of the labour force is unemployed, while 40% is underemployed. This means that such people are employed, but available for more work.

Namibia is classified as a middle income country, due to a per capita Gross National Income of N\$ 5712. This average, however, conceals a highly unequal distribution of income amongst the population. Just over 8% of the total population earn more than 50% of total household income, while the remaining 90% earn less than 50%. Poverty, therefore, is widespread in Namibia. Depending on the definition of poverty, between 40% and 53% of the population can be classified as poor. Rural areas are more heavily affected by poverty than urban areas, with 51% to 67% of the population being poor. Table 1 provides an illustration of the distribution of income in urban areas. It shows that just over 62% of all households earn less than N\$ 1250 per month, and 56% less than N\$ 1000.



Table 1: Estimated urban household income distribution, 1993

Income per month (N\$)	Percentage	Cumulative percentage	Programme
0 - 499	42,2	42,2	B u i l d Together
500-999	13,3	55,5	"
999-1249	6,7	62,2	"
1250-1499	7,8	86,9	NHE
1500-1999	5,6	74,5	"
2000-2999	8,9	83,4	"
3000-3999	3,3	86,7	P r i v a t e sector
4000-4999	5,6	92,3	"
5000+	6,7	100,0	"

Source: Directorate of Housing, Survey results

The development of housing strategies and policies in Namibia, therefore, take place against the background of widespread poverty and a highly skewed distribution of income. Under such conditions most people cannot be expected to pay much for shelter. Even if deprived of employment in some cases, and a good, steady income in others, this does not imply that people do not have a right to shelter. Government at all levels, the private sector and non-governmental organisations are faced with the challenge to extend access to affordable shelter for as many people as possible. The National Plan of Action aims to address this challenge.

### 1.1 National Commitment of the Government

The Government of the Republic of Namibia is committed to uphold the Constitution and to support the principles of the National Housing Policy and Programme with all the resources at its disposal.

Housing is one of the four development priorities of the Government of Namibia along with Education, Health and Agriculture. In 1994 approximately 1.9% of the capital development budget was committed for the Build-Together National Housing Programme and 10.6% for water supply, sewerage and roads in rural and urban areas. The Government is committed to increase the level of investment in the housing sector over the next five

years.

Since the 1994 PrepCom I meeting in Geneva, the Republic of Namibia has embarked upon full preparations for the Habitat II Conference to be held in Istanbul in June 1996. A National Habitat II Committee has been established with representatives from the Government at all levels, the private sector, NGO's, CBO's, youth, women, donors and interested individuals. This committee has prepared Namibia's National Plan of Action which has been forwarded to the Habitat II Secretariat, for incorporation into the Global Plan of Action. The Build-Together National Housing Programme, a NGO case study and the OSHIP project have been identified as examples of Best Practices. Namibia is committed to participate in all international conferences in the Human Settlements Sector.

#### **1.1.1 The Constitution**

The Constitution of the Republic of Namibia provides a framework for legislation and policies to safeguard Namibians' right to shelter. The following provisions have a direct bearing on the process of shelter and demonstrate the Government's commitment:

Article 8 - Respect for Human Dignity:

(1) "The dignity of all persons shall be inviolable".

Article 10 - Equality and Freedom from Discrimination:

(2) "No persons may be discriminated against on the grounds of sex, race colour, ethnic origin, religion, creed or social or economic status."

Thus public resources are also targeted at all Namibians, including informal settlers.

Article 13 - Privacy:

(1) "No persons shall be subject to interference with the privacy of their homes, correspondence or communications."

Thus the option of evictions is not applied unless all other available financial and social disciplinary means have been exhausted.

Article 14 - Family:

(3) "The family is the natural and fundamental group unit of society and is entitled to protection by society and the State."

Therefore the head of each household is responsible for construction while the government acts as facilitator.

## Article 16 - Property:

(1) "All persons shall have the right in any part of Namibia to acquire, own and dispose of all forms of immovable property and movable property individually or in association with others and to bequeath their property to their heirs or legatees."

Women, both single and married, therefore have a right to own property in Namibia.

## Article 21 - Fundamental Freedom:

(1) "All persons shall have the right to:  
(g) move freely throughout Namibia;  
(h) reside and settle in any part of Namibia."

Therefore influx control introduced under apartheid has been abolished.

## Article 95 - Promotion of Welfare of the People:

"The State shall actively promote and maintain the welfare of the people by:

- a) enactment of legislation to ensure equality of opportunity for women; to enable them to participate fully in all spheres of Namibian society;
- e) every citizen has a right to fair and reasonable access to public facilities and services;...
- j) consistent planning to raise and maintain an acceptable level of nutrition and standard of living of the Namibian people."

### 1.1.2 The National Housing Policy

The Government of Namibia has a National Housing Policy which was approved by the Cabinet in June 1991. The National Housing Policy guarantees the right to housing especially for the formally disadvantaged communities like the ones labelled as "squatters" and those living in compounds ("single quarters").

The central goal of the Policy is: "To make resources available and to direct their use into the production of infrastructure and facilities so that every Namibian will be given a fair opportunity to acquire land with access to potable water, energy and a waste disposal system, and to have access to acceptable shelter in a suitable location at a cost and standard which is affordable to the individual on the one hand and to the country on the other hand".

The Build-Together National Housing Programme of Namibia, targeted at the lowest income groups, is based on the following principles:

- Should be responsive to people's needs;
- People should be in the centre of the housing process;

- People should be involved and be in control of the whole process;
- People should take decisions and initiate action;
- Maximum choice must be offered through a wide range of opportunities
- Implementation should be decentralized to local authorities and communities;
- Mobilisation and maximization of use of local resources and material;
- + Role of the State is to facilitate while the role of the people is to decide and act;
- Emphasis should be on the process of housing rather than the product.

## **1.2 International commitment**

Since the adoption of the Universal Declaration of Human Rights in 1948, the right to adequate housing has been recognised as an important component of the right to an adequate standard of living. The Namibian Government reaffirm its commitment to achieve the right to adequate housing progressively by improving the living conditions of all Namibians.

The Government of the Republic of Namibia commits itself to the implementation of the National Plan of Action in co-operation with all key actors and supported by the international community taking into account that human beings are at the centre of concern for adequate shelter for all and sustainable human settlements development.

## 2. Description of the Sector

### 2.1 Settlement Pattern

Namibia inherited a very skewed pattern of human settlements development at the time of independence in March 1990, as a result of the homeland policies followed by the colonial Government. The 6 northern regions of Kunene, Omusati, Oshana, Ohangwena, Kavango and Caprivi encompasses 56% of the total population, but their land area is only 28.6% of the country. The unbalanced distribution of population is also evident from the fact that the population density of Oshana region is 24 persons per square kilometre while it is 0.52 for the Omaheke region. The homeland policies restricted the majority of people to small settlement areas designated as communal land. The remainder of the land was converted into large commercial farms. The notorious apartheid pass laws prevented people from moving into the towns in other parts of the country. The majority of the people living in the communal areas had to manage with very poor social and physical infrastructure, while the commercial areas were well serviced. As a result the communal areas are presently characterised by large informal settlement areas of traditional housing with poor services.

The policy of separate development was widely enforced by the colonial government. It was not only applied at the national level, but also at the municipal, town and village levels. All the towns and formal villages in Namibia are characterised by dual settlements; a well-serviced modern part for the minority and match-box type houses and shacks for the majority. Another legacy of apartheid is the "single quarters" accommodation. The 1991 Population and Housing Census defined single quarters as living premises consisting of either a room or a set of rooms with shared toilet and kitchen facilities. This form of accommodation formed an integral part of the migrant labour system introduced into Namibia by the previous administration. Men were recruited from the rural areas to work in factories and service industries in the towns. Legislation barred such workers from bringing their families to the towns to live with them. To accommodate these men, local authorities and/or employers built long lines of rooms similar to barracks. When restrictions of movement of people was lifted after Independence, men naturally brought their families to live with them. This led to severe overcrowding in the single quarters, causing major social and health problems. It was not uncommon to find 15 people and more crowded into a room in many of the single quarters in the towns.

Over the last five years a natural spill over from the single quarters has taken place. People have started to build shacks in the surrounding areas to accommodate the growing numbers of encroachers. Single quarters became reception areas to newcomers and served as a place of refuge for evicted farm labourers. Large

market places developed at many single quarters, providing food and consumer items for low-income groups. Limited toilet and water facilities naturally made single quarters very unhygienic.

The 1991 Housing and Population Census, the first after Independence, provides a more accurate picture of the population characteristics of Namibia. It was established that 1 318 935 people belonged to households that occupied some form of shelter. Of this population, 349 751 or 26.5% lived in urban areas. These areas are designated in terms of the Local Authorities Act of 1992. Pre-Independence census figures are inaccurate and distorted and therefore not useful for examining tendencies. Since Independence, urban areas registered unprecedented growth. In part, this reflected the freedom of movement enshrined in the Constitution after years of mobility restrictions on people to live in a place of their choice. An interesting demographic characteristic revealed by the 1991 Census is the relatively high number of households headed by single females. This figure is 41% for both urban and rural areas, and emphasises the need to safeguard the rights of single women to land and shelter, as well as the importance of incorporating them in shelter strategies.

As will be seen below, different sectors in the housing process have targeted different income levels.

## **2.2 Institutional Responsibilities**

The pronounced disparities in the human settlements sector made it incumbent upon the newly independent Government to redress the situation and meet the aspirations of the people. In order to develop policies and implement programmes addressing the severe housing problem, the Directorate of Housing was established in the Ministry of Regional and Local Government and Housing (MRLGH) after Independence. The Directorate of Housing was tasked with the following functions:

- to formulate the policy framework for the housing sector;
- to develop strategies to improve the housing condition of the people;
- to facilitate the implementation of a national housing programme targeted at low-income groups;
- to facilitate the provision of housing credit to groups not catered for by the private sector;
- to render an accounting service for the credit system;
- to draft and administer legislation on facilitating a housing process;
- to attend to housing complaints;
- to administer formal schemes;
- to facilitate the upgrading of informal settlements; and
- to render technical services.

In the urban areas most of the land is owned by local authorities. They are responsible for the development of land for housing and the sale of such plots. All residential plots in local authority areas are transferred with freehold title. With

regard to communal areas, land administration and the tenure systems are very different. Land for residential and agricultural purposes is generally allocated by the traditional authorities under the Headmen system. However, in the proclaimed urban areas a system of "permission to occupy" provided by the Ministry of Regional and Local Government and Housing is in place. With the enactment of the Local Authorities Act of 1992, designated urban areas in the former communal areas will be in a position to provide freehold title.

The Ministry of Regional and Local Government and Housing is also charged with the function of physical planning. While larger local authorities have their own planners, smaller ones often lack such professional staff. Where this is the case, the MRLGH assists. Under current legislation, town planning schemes need to be examined and approved by the Namibia Planning Advisory Board (NAMPAB). Once a scheme is approved by NAMPAB, the respective municipality can begin with development work. Land development is normally financed from municipal funds or through loans from either the private sector or central government. There is a perception that planning procedures are too time consuming and that as a result, not enough serviced plots are available in urban areas.

The Ministry of Lands, Resettlement and Rehabilitation was established at Independence in 1990. The functions of the Ministry are facilitated and co-ordinated through two directorates, i.e. Lands, and Resettlement & Rehabilitation.

The primary task of the Ministry are:

- to deal with issues related to land reform and acquisition of land;
- to deal with resettlement of ex-combatants, displaced people, returnees and the landless;
- to assist disabled people to integrate into the mainstream of economic activity;
- to co-ordinate land use planning in Namibia;
- to carry out geodetic, topographical and cadastral surveying of Namibia;
- to control the survey and charting of land for the purposes of registration in the Deeds Registry;
- to prepare and compile maps at appropriate scales; and
- to register all transactions on land including title, deeds and transfers.

### **2.3 Habitat II Process and Membership of Committee**

The Ministry of Regional and Local Government and Housing is the focal point for all preparatory activities for the Second United Nations Conference on Human Settlements (Habitat II). In order to obtain broad and comprehensive participation in the preparatory activities for consideration at the above conference, the Ministry has established a National Committee. All stakeholders active in the housing sector, i.e, the public and

private sectors, NGO's, CBO's, youth, women, regional and local authorities, the trade unions, and churches are represented. Through the efforts of all the partners, Namibia's National Committee would ensure that human settlements are developed in the country on the basis of social, environmental and economic sustainability beyond Istanbul.

#### 2.4 The Scale of the Housing Problem

The Population and Housing Census of 1991 indicates that in the urban areas, out of 73 870 households, 60 996 were living in what is called "good" housing which means 12 874 households are living in "poor" housing (Table 2). Based on the 1991 Census figures, there were 12 278 households sharing a housing unit. Another 5014 households were living in single quarters and 5604 households in "improvised" housing. This would mean an approximate backlog of 35 770 housing units existed in the urban areas as at 1991. For the period 1991 to 1994 the number of new families formed was 8 625 assuming annual growth rate of 3.75. However during the same period it could be estimated that 7320 new housing units have been built in the urban areas using Windhoek as an indicative figure. The housing needs calculated in this section can be considered as reasonable estimates.

The situation in the rural areas was very different. Of the 180 519 households in rural housing units, only 39 573 or 22% lived in what one could describe as good permanent housing. The majority of the rural population, that is nearly 70 %, is found in traditional homesteads. Amongst these families living in traditional homesteads scattered over the rural areas are usually not cared for by the market, however, they need services like water and toilets. The majority of these families use riverbeds for sanitation. In the urban centres there are families living in shacks and other forms of temporary shelter that actually create a demand for housing. In these centres there are 2383 families living in single quarters and another 12 531 in improvised housing. In the central and southern regions of the country, large numbers of families live on commercial farms in housing provided by farm owners.



**Table 2: Urban Housing Needs, 1991**

1. Households living in housing units, 1991	73 870
2. Households living in good housing, 1991	60 996
3. Households living in poor housing, 1991	12 874
4. Households sharing, 1991	2 278
5. Households in single quarters, 1991	5 014
6. Households in improvised housing, 1991	5 604
7. Backlog in housing units(3+4+5+6)	35 770
8. New households formation, 1991-1994	8 625
9. New housing units built, 1991-1994	7 320
<b>Total housing need, 1994</b>	<b>37 071</b>

### 2.5 Access to Affordable Land

Access to affordable serviced land for the low-income groups is one of the main constraints in the housing process. Affordability is a constantly recurring concept in the provision of housing. It refers to what a household can afford to pay for shelter per month without jeopardising its other basic needs such as food and clothing. Ideally, households should not spend more than 25% of their combined monthly income on shelter. Shelter requiring payments in excess of 25% would be considered unaffordable.

The cost of serviced land is unaffordable to most low-income groups. The high cost of serviced land is due to the procedures involved in the planning and development of land and the standards for infrastructure used by local authorities. Although most local authorities have large areas of land at their disposal, the market cost of land may influence the eventual cost of serviced land. With the exemption of low cost land, developed land in bigger urban centres is often sold by public auction. Local Authorities justify the system of auctions on the grounds that they generate more revenue than other forms of alienation.

The cheapest 300 m<sup>2</sup> plot of land available within the Windhoek municipal area in 1991 was N\$ 5841. To acquire such a plot, a 20% down payment is required at the date of purchase, while the balance can be repaid over a 5 year period. In practice this means a down payment of N\$ 1168.20 and a monthly instalment of

N\$ 113.63 over 60 months. If the credit needed to build a single room house as well as other housing related payments are taken into account, 42.2% of households earning less than N\$ 500 per month cannot afford to pay even a plot of land in Windhoek. This category of people earning less than N\$ 500 per month are mostly engaged in the service sector of the city, and without them the city cannot function. Under present circumstances, the only option available to them is to squat on marginal land. It could be argued, therefore, that the current land development and pricing system is contributing to the proliferation of informal settlements.

Initiatives by people to house themselves are stifled by local authority by-laws and other regulations. In general, these regulations do not meet the needs of the low-income sector. In addition, smaller local authorities do not have sufficient funds of their own to carry out land development to meet the needs of the people. Frequently they are also unable to borrow from the private sector for this purpose.

Some local authorities are being criticised by the public for continuing segregated development patterns. The perception is that economic segregation is still visible in urban residential areas. In the former communal areas, land is not mortgageable due to lack of secure tenure. People living in informal settlements of designated towns in the former communal areas, feel very insecure regarding their tenure. This insecurity stems from the fear that with the proclamation of towns, they would be required to pay for the land and other property taxes, or face eviction.

## **2.6 Housing Delivery**

Financial institutions in the private sector mostly cater for the housing needs of the middle and upper income groups, while inadequate credit is available to the low-income groups. The private sector is not interested in the lower end of the market, because of the assumed high risk involved for return on capital and the cost of administering small loans. The product that private sector developers provide in the market is unaffordable to 69% of urban households who earn less than N\$ 1500 per month in 1992.

The private sector will justifiably argue that there are too many rules, regulations and controls which contribute to the added cost. There is a need to simplify some of the stringent requirements set by the private sector to make credit more accessible to low-income groups. The vast majority of people who have irregular employment and who are in the informal economy are not catered for by the private sector. It should also be noted that the returns of the private sector are accumulated with the developers and big contractors and it does not contribute to wealth distribution. Private sector programmes generally do not reach rural areas.

Conventional public sector housing delivery programmes are very

expensive and thus unaffordable to the people they were originally intended for. Public sector housing delivery programmes, therefore, require substantial subsidies from Government, which is not sustainable. Subsidies the Government may be able to provide for housing each year are limited. This naturally limits the number of houses which can be produced by this sector. Mass produced public sector housing schemes can be aesthetic disasters. More often than not they are rows of match-boxes with no identity or individuality.

The majority of Namibians, especially the low-income groups accounting for over 60% of households, are provided with shelter through what is referred to as the people's process of housing. This refers to a housing delivery process in which those people who are in need of housing initiate action, take decisions at the local level and implement the programme. The role of government is simply to support and facilitate this process. Housing produced by the people's process may be very basic, because it does not receive any support from outside. What needs to be acknowledged, however, is the people's ability to shelter themselves. Government, instead of trying to compete with the private sector and the people's sector, can contribute more effectively to solve the housing problem by recognising and supporting the people's sector. Mere recognition of the sector can mobilise a whole lot of potential capacities and resources of the people.

Given the limited resources available to the Government, support for the people's process may be the most appropriate way of addressing issues of "scale" and coverage of the whole country. Government and non-governmental organisations need to identify forms of support for the people's process and utilise their limited resources to provide it. Access to land, bulk infrastructure and access to small credit can be identified as the main forms of support that the Government can provide. Planning of settlements, producing building materials, designing houses, building houses and taking decisions regarding these matters should be left to the people in co-operation with relevant agencies. This process will make people responsible for their own housing and it will mobilise potential resources of the people and communities to supplement what the Government at all levels can provide. The people's sector is the mainstream process of house building, and it needs to be recognised by the authorities in the long run.

At present there is no control over rentals to take into account the needs of the vulnerable groups. This is also applicable to developments targeted for low-income groups. As a result of the high demand for houses, inadequate delivery and consequent high prices, these developments reach the middle income groups.

## **2.7 Standards, Legislation and Materials**

Present building standards are far too high for habitable residential development and as a result the cost is usually high.

Regulations and the procedures do not encourage people to carry out their own development through self-help. Zoning regulations also do not provide for incremental building of a house. Building regulations are currently being revised to make them more appropriate for Namibian conditions and introduce an element of flexibility that will facilitate self-help housing programmes. In revising building standards, the Government is aware of the possibility that lowering these too much may increase maintenance costs in the medium to long term.

There has been no incentive for the production of local building materials. The construction industry is totally dependent on imported materials. Almost 80% of the building materials for the housing sector are imported. Because of the long distances from production factories in South Africa, transportation costs contribute substantially to the cost of building materials.

## **2.8 Housing Finance**

Financial institutions in the private sector that provide credit for housing are reluctant to cater for the needs of the low-income groups. A substantial portion of the capital generated in the banks and insurance companies is invested outside the country. Government has embarked on a phased programme which puts companies under legal obligation to invest more money locally. At the same time, more Namibians need to be provided with access to such capital.

Low-income groups do not have access to small loans, even if they can provide land as collateral, because banks consider lending to these groups as a high risk business. The cost of administering a big loan to a borrower considered as safe is less than administering several small loans at the lower end of the market. Financial institutions, therefore, play safe by providing credit in most cases to those at the upper end of the market. Only households with the main income earner in permanent employment with an income of over N\$ 2000 per month can obtain credit from the private financial institutions, and this constitutes only 16.4% of the urban households. The rest of the population in the urban areas have to depend on programmes of the Government and the National Housing Enterprise (NHE), a parastatal.

Government cannot afford to provide a high subsidy in order to adequately house all its citizens. Whatever small subsidy the Government can afford should be targeted at the lowest-income groups and it should reach a larger number of people to achieve basic shelter rather than a few people to obtain high quality houses. Also, subsidies should be used to catalyse more investment of the beneficiaries. Given the private sector's reluctance to enter into the low-income market, on the one hand, and the limited resources of the Government to meet the relatively substantial housing need on the other, the housing process will have to rely more on the resources of the people. It is important, therefore, to develop a housing process which

can mobilise the resources of the people, their ingenuity, their resource networks and their skills.

## **2.9 Employer Housing**

State employees like teachers and nurses working in remote areas are compelled to live in temporary shacks, tents and caravans due to lack of accommodation. Understandably, the productivity of such public employees is likely to suffer and it is difficult for them to provide good quality teaching or health care. Civil servants living in such conditions are likely to move to areas where better accommodation is available. Single quarters and hostels are another form of employer housing that was provided during the apartheid era. There is a need to upgrade single quarters and make them habitable for families.

The provision of housing by employers is usually tied to employment with a particular employer. This may create problems for many people. When an employee leaves employment or is retrenched the family loses the house as well. This also creates an undue hold of the employer over the employee. Furthermore, tied housing may also affect labour mobility negatively as it diminishes the degree of freedom that employees may want to opt out of or change their employment. Finally, tied housing may restrict the use of an employer's property as collateral. For these reasons, employers need to be encouraged to support employees to buy their own houses through housing allowances.

## **2.10 Social Housing**

There are no sufficient programmes to assist old age pensioners, disabled people, the destitute and female-headed households in securing shelter. More often than not people falling into these categories survive on very little. Given the high cost of housing generally, they are often forced out of the housing market and eventually left homeless.

## **2.11 Public Participation**

Before Independence, decisions about the urban low income housing process were taken by the authorities, parastatals and private sector institutions without consultation. The majority of people had no opportunity to participate in this housing process. The systems that were in place also did not encourage self-help housing. This tendency continued well after Independence. To this day, little consultation takes place with people when development plans are prepared in the urban development process.

Due to the lack of a popular participatory ethos, community-based organisations also did not develop a spirit of advocacy which could make an impact on the decision-making process of urban development. Decisions about urban development planning continues to be in the hands of a few professionals and consulting

companies. This closed door approach to urban development planning has also helped to maintain the vested interest of a few construction monopolies. Whatever urban development that has taken place since Independence does not indicate any significant deviation from the segregated development patterns inherited at Independence.

### **2.12 Resettlement**

In general, resettlement policy covers all kind of displaced people in the country. However at the beginning resettlement programmes focused on the following types of vulnerable groups who needed immediate attention:

- i) returnees after Independence,
- ii) demobilised ex-combatants and their families,
- iii) any other displaced persons,
- iv) small scale livestock farmers with a maximum of 15 heads of cattle and a maximum of 90 small stock who require grazing areas.

An estimated number of 80 000 people fall into these categories who are presently landless, homeless and unemployed. The thrust of the resettlement programme is to ultimately make the beneficiaries self-reliant either in terms of food production or income generation through self-employment.

### **2.13 Unemployment and Poverty**

Rampant poverty and unemployment, particularly amongst the youth, are major obstacles to improving the living conditions of the people. Poverty manifests itself in many ways, the most traumatic of which is limited access to food and shelter. Lack of access to land to "live" on and to "produce" from, thus exacerbate the level of poverty. Any housing and settlement development programme, therefore, should be implemented as a strategy for wider alleviation of poverty. Old regulations and procedures deprive people of the opportunity to break away from the cycle of poverty. The use of highly capital intensive methods in the construction industry contributes towards the high rate of unemployment in the urban areas. Presently, there is no incentive for the adoption of labour-based methods in the construction industry. Existing health regulations may have to be reassessed to facilitate home-based industries. Local authorities are being encouraged to apply existing planning legislation flexibly and in line with the kind of industry they intend to attract.

### **2.14 Home Ownership vs Rental Housing**

At the time of Independence, local authorities held a large stock of rental houses in what was referred to as townships. Previously, apartheid laws did not permit the ownership of houses for the majority of the people. During the time of transition

after Independence, these houses became overcrowded and backyard shacks began to emerge. In the absence of any feeling of ownership, these houses had no regular maintenance and they began to deteriorate. The provision of rental housing by the local authorities during colonial times did not encourage a spirit of home ownership.

### **2.15 Rural Areas**

The settlement pattern in Namibia is very distorted because of the homeland policies practised by the previous colonial administration. The areas covering the 6 northern regions are home to 56% of the population. Although the majority of the people were forced to live in these areas, social and physical infrastructure was neglected. Large informal settlements have developed with little or no infrastructure. Marketing restrictions on agricultural produce imposed on these areas marginalised the people into subsistence farming. As a consequence of these difficult economic and living conditions, people have started migrating from the north to urban areas in central and southern parts of the country. The rural areas in these southern parts of the country are characterised by village centres. The village centres of the communal farming areas have become informal settlement areas for displaced farm labourers. This category of people do not have a place of their own, any resources, or any means of steady income.

### **2.16 Informal Construction Sector**

The informal construction sector has been deprived of equal access to economic opportunities due to the established regulations and procedures. However, the informal construction sector has the potential to generate employment for a substantial number of semi-skilled and unskilled people. In the absence of any incentives and recognition, this sector tends to be exploited by the formal sector.

### **2.17 Urbanisation**

Similar to many developing countries, Namibia is experiencing a high rate of urbanisation. Most of the people moving into urban areas are the youth. This is a natural process associated with economic development. It is important to harness the potentials of this process rather than allow it to become a burden on the urban economy. In this regard, a balanced growth of rural centres, small towns and urban centres has to be promoted, to limit the influx of people to centres such as the capital city, Windhoek. To achieve this, employment opportunities like markets need to be established in rural areas. The proclamation of new towns may provide an incentive for many people to stay in the regions. Without economic incentives to decentralise, however, proclamation on its own will not succeed to keep people where they are. The availability of water and its sustainable use need to be taken into account when developing an urbanisation

strategy.

Urban areas of Namibia are growing at a rapid rate of 3,75% per annum. Although urbanisation is normally associated with economic growth, it is occurring in Namibia mostly due to push factors from rural areas. Retrenchment of farm labourers is one of the main contributory factors for the high rate of urbanisation in the central and southern parts of the country. Evicted farm labourers move into towns and erect shacks on marginal land and then try to make a living by doing some casual work in the town. This category of people have no land to call their own for any agricultural pursuit and therefore they have to come to towns to earn something.

According to the 1995 municipality census the capital city, Windhoek, is growing at a rate of 5,43% per annum. Based on this rate, the counted 1991 census of Windhoek at 147 000 to 181 635 in 1995 and will grow to 236 271 by the year 2000. It is likely that this rate of urbanisation will increase.

The greatest challenge that towns in Namibia are facing, is to meet the demands created by urbanisation and to harness the potential of the process for development.

## **2.18 Environment**

According to the 1991 Census, 128 270 or 50 % of all households were living in traditional houses referred to in the census as 'kraals/huts'. The latter are defined as 'a hut or group of huts built with poles, sticks with or without thatch (grass) and/or mud plastered or unplastered with cow dung'. It is estimated that about 150 solid trees are required to build one traditional house. In addition many more trees are used for the construction of a homestead fence. Considering that new households form at a rate of approximately 3.1% per annum, 11 760 new traditional houses will be built each year. At an average of 2,8 traditional houses per homestead, this represents the establishment of an estimated 4200 new traditional homesteads each year. Assuming that most people will continue to build traditional homesteads with trees, 1 764 000 trees will be consumed each year for the establishment of new homesteads. The continued consumption of such large quantities of trees will further exacerbate the serious deforestation taking place in the northern regions.

Availability of grass for thatching is also a severe problem in the villages. Women, who are the main collectors of grass, have to walk tens of kilometres to obtain grass for roofing. At projected growth rates of traditional homesteads, the continued use of thatch for roofing will increase deforestation particularly in the northern regions. It is necessary, therefore, to find alternative ways of constructing traditional homesteads.

Poor access to water and sanitation create unhealthy living environments for many households. Nationally, about 40% of households have no access to safe water, while 61% is using the bush as toilet facilities. In rural areas, 95% of all households



use this practice. Informal urban settlements are most affected in this regard. Overcrowding in these settlements contributes to the spread of diseases, particularly tuberculosis (T.B.). Improved housing conditions and living environments have a positive impact on the eco-system and the health of the people. Given these benefits of proper shelter, the provision of decent housing cannot be seen merely in economic terms.

Water is the single most limiting factor in the urbanisation process. The availability of water influence options for economic development and diversification. If urbanisation is not carefully managed, it may lead to the over-exploitation of existing limited water resources.

### **2.19 Role of Women**

A special characteristic of the households in Namibia is that 41% of them are headed by single women. These women are economic producers as well as mothers. As the creators of shelter and protectors of their families, they face specific problems concerning customary rights to land and shelter. Considering their circumstances, it is not surprising to find that the strongest initiative to acquire shelter comes from women. This fact is amply demonstrated by the number of women actively involved in the on-going Build-Together Programme.

### **3. REVIEW OF PROGRESS SINCE INDEPENDENCE**

#### **3.1 National Housing Policy**

The Ministry of Regional and Local Government and Housing appointed a Housing Policy Advisory Committee soon after Independence to ensure the development of a sound and comprehensive approach to housing development. The committee was composed of representatives from private and public sector interest groups. In November 1990 it drafted the National Housing Policy through a consultative process. Soon after, in July 1991, this was approved by Cabinet. The National Housing Policy analyses the housing situation in the country and provides a broad framework for action to be taken in the sector and it also identifies areas where further studies and research are required.

The National Housing Policy could be considered a milestone in independent Namibia's movement towards developing an enabling housing process. The policy clearly emphasises the need for a partnership between public, semi-public, private and popular sectors, where the Government's role would be that of a facilitator rather than a direct provider. The primary responsibility for the provision of housing is placed on the head of each household, while government is expected to intervene only in areas which are beyond the individual's control such as access to serviced land and finance. The Policy makes provision for the creation of an enabling environment for individual families and communities to house themselves. The Government strongly supports the principle of home ownership as a means of providing security, stability and economic power to the family unit and creating a basis for the development of strong and motivated communities. The Policy advocates community participation at all levels in the housing process, i.e. planning, design and implementation.

#### **3.2 The National Shelter Strategy and Implementation of the National Housing Programme**

The National Housing Policy identifies the need to develop a national shelter strategy and to implement a national housing programme. The Ministry of Regional and Local Government and Housing, with assistance from the United Nations Development Programme (UNDP) and the United Nations Centre for Human Settlements (UNCHS), has developed an implementation strategy for national housing programme since 1992. The National Shelter Strategy proposes a 'bottom-up' approach to strategy and policy formulation: from individual families, communities, villages, local authorities, regional councils to the national level. The launching of the national housing programme entitled "Build-Together" in 1992 is the most significant achievement of the strategy.

### 3.3 Build-Together: National Housing Programme

The Build-Together housing programme seeks to assist households which, on account of their low incomes, have no access to housing delivered by private sector developers or the National Housing Enterprise (NHE), a parastatal organisation. While the private sector caters mostly for the middle and upper income groups, the NHE targets the lower middle income groups earning between N\$ 1250 and N\$ 3000 per month. According to Table 1, 62% of all urban households are earning less than N\$ 1250 and thus do not have access to decent housing. The Build-Together Programme was designed for this particular target group and it can be considered as a translation of the National Housing Policy principles into a practical programme.

Following the objectives and the policies of the National Housing Policy, the Build-Together Programme was designed as a "People's Process of Housing". It seeks to provide the opportunity and the freedom for households to build their own houses according to their needs, priorities and most importantly, their resources. Decisions are not taken by outside professionals, contractors and bureaucrats and imposed on the people but the people themselves take these decisions. Similarly, the role of Government is to support this process by establishing a framework for people to take decisions, and by providing technical assistance, most importantly, credit on soft terms. This approach provides people with the satisfaction arising from better housing, and the fact that they are in control of the process. The freedom people enjoy to take decisions about the way they house themselves, is real democracy in action at the local level.

This process is very different from the conventional method of hiring consultants and contractors to build houses. Usually these houses are too expensive for the poor to afford. In the Build-Together Programme people build houses according to their needs, priorities and affordability. Such an approach requires that government puts its trust in the poor; their creativity and their ability to do things on their own. It therefore represents a totally different development paradigm compared to conventional turnkey housing projects.

The Build-Together Programme was launched in the 1992/93 financial year. After the first three years of implementation, 3379 families in 60 areas of all the 13 regions of the country were reached. Loans are available for the construction of new houses, purchasing of plots, upgrading and extension of old houses and servicing of sites. Loans are also available for construction of community facilities and establishing manufacturing yards for building materials. The minimum loan amount is N\$ 1000 and the maximum is N\$ 22 500. This programme not only provides loans to people in urban areas, but it has penetrated rural areas and informal settlements where financial institutions find it too risky to invest. Emphasis in the future will be on these areas. It estimates economic activity in the rural areas and also establishes permanent places for families, thus reducing the temptation to migrate to the cities.

To date, the Build-Together Programme has assisted about 3400 families with N\$42 500 000. An average loan amounts to approximately N\$12 500 which does not satisfy housing needs. Had government built similar houses in the conventional way, the price per unit would have been between N\$35 000 to N\$40 000. Clearly, far fewer households would have benefited. Through its people-centred approach, the BT Programme has been able to satisfy the needs of many more families than a conventional approach would have done.

To date the results of the programme are very impressive. Some women, for example, are building two bedroom houses worth over N\$25 000 with loans of only N\$ 6000. Although a valuation of all the completed Build-Together houses has not been carried out, it is estimated that every house built under the programme is worth more than twice the value of the loan granted. Capital formation through the granting of small loans to low-income families is thus more than double the investment of Government.

The other unique feature of the programme is the very high degree of participation of women. In 1993 over 45% of beneficiaries were female-headed households and in the 1994 this figure increased to over 47%. The degree of women's participation is significantly higher than in other housing programmes in developing countries.

With regard to loan repayments, the borrowers have demonstrated a very high level of willingness to repay. Local level committees known as Community Housing Development Groups (CHDG's), will closely follow up on any defaulters, and this system is more effective than legal action or eviction.

Since the programme has been devolved to local communities and local authorities, these organisations have demonstrated initiative and responsibility for their own development. Some municipalities have developed innovative methods of cross-subsidisation to help the poorest groups in obtaining plots to build their houses.

The advantages of a people-based housing programme as opposed to a conventional housing programme can be summarised as follows:

**Economically:**

the BT programme can meet the housing needs of the poorest groups at a lower cost to the government;

it is affordable to the poorest groups without a heavy subsidy by the Government;

it can reach a larger number of families in need of housing with the limited resources available to the Government;

it can mobilise additional resources from families and networks, thus creating capital formation which is greater than the investment of the Government;

it generates employment opportunities for the semi-skilled and the unskilled within the community; and

the money granted as loans reaches small entrepreneurs and casual labourers in the community, rather than big contractors.

Socially, the programme

provides families with the freedom to decide and act on their own behalf;

creates dignity and responsibility within the family and the community;

gives greater satisfaction to households in terms of what they have achieved with their own sweat equity; and

enables families to improve their housing incrementally as and when their needs change and resources improve.

Considering these factors, it is evident that the Build-Together process is more successful in meeting the low-income housing needs than the conventional method.

With the experience gained over the three years of implementation, the Build-Together Programme has now been articulated as an umbrella programme covering ten subprogrammes addressing the needs of all the low-income groups. People living in single quarters will be covered by the "Single Quarters Subprogramme". Needs of the urban backlog and new families will be addressed by the Urban Housing Subprogramme. Backlog and new families forming in the rural areas will be catered for by the "Rural Housing Subprogramme". Informal Settlements in the former communal areas will be upgraded under the "Informal Settlement Upgrading Subprogramme". New migrants to the towns or so-called "squatters" will be given a chance to establish themselves and improve gradually under the "Incremental Development Areas Subprogramme". Very low-income communities organise themselves and form savings groups with the hope of building a house some day. These groups will be assisted under the CBO Subprogramme. The Social Housing Subprogramme is targeted at the pensioners and the destitute. The need for serviced plots in small towns and villages will be met by the Land Servicing Subprogramme. The Social Infrastructure Subprogramme will assist communities to build their own Community Resource Centres, small markets and other facilities. The need to mobilise the people and improve networking on all these subprogrammes will be covered by the Communications and Learning-Together Subprogramme.

### **3.4 Donor Programmes with the MRLGH:**

Shelter programmes implemented by the Ministry of Regional and Local Government and Housing are supported by several donors and non-governmental organisations. Such assistance is most welcome.

However, there is a need for donors to co-ordinate efforts and input more closely, to optimise their impact. Two of the most important organisations in this regard are CRIAA, a French NGO and Ibis from Denmark.

The Government of France granted N\$4.8 million which is administered by CRIAA. This money has been used for 300 families that were resettled in Okuryangava in Windhoek (Ombili Project). The households received serviced plots with toilets which were developed by the NHE and the Windhoek Municipality. The project included the recruitment, training and supervision of construction teams from amongst the beneficiaries. Housing units of 26 m<sup>2</sup> have been constructed. Plots have been sold on a lease system, while the houses and toilets are being rented. It is envisaged that the rental scheme will be changed to a loan scheme.

CRIAA is also involved in the upgrading of an informal settlement, Sauyema, in Rundu. This includes the installation of basic infrastructure and planning in co-operation with the Rundu Town Council. Two workshops have been held to discuss planning in Rundu.

The Danish organisation, Ibis, is mainly involved in a programme to upgrade informal settlements. A central feature of Ibis' development initiatives in Namibia is the Oshakati Human Settlement Improvement Project (OSHIP). OSHIP is a three year pilot project to end in 1996, with an overall development objective of improving the standard of living of the occupants of the informal settlements in the northern town of Oshakati. To this end, the project focused on the provision of physical infrastructure such as toilets, water points, roads and electricity supply in four informal settlements in Oshakati. This was done through a process of community participation. This approach is in line with the National Housing Policy. As was discussed above, this policy is distinct in the African and even international context, as it no longer sees the residents of informal settlements of low-income communities as a burden, but as viable development partners in the solution to their problems.

The project has been implemented through a strategy comprising two inter-dependent components:

The mobilisation and enablement of the residents of the informal settlements; and

the environmental upgrading of selected locations.

The first is considered both as a pre-requisite for, and means of, implementation, while the latter is an outcome which demonstrates actual achievements of results considered necessary to solicit community participation in the process of human settlement upgrading. In this way OSHIP served as a pilot project and contributed to the development of the National Housing Policy.

OSHIP has also been involved in the area of physical land planning through the lands project. This project seeks to assist the Ministry of Lands, Resettlement and Rehabilitation (MLRR) in efficiently dealing with its responsibilities concerning land reform, land use planning and land administration by way of introducing new land use planning methodologies.

Ibis is also assisting the MLRR to design a cadastral system that will increase the delivery of and access to secure land tenure in urban areas particularly for lower income people, frequently living in informal settlements. It is envisaged that under a new system security of tenure can be incrementally increased as the process of formalising informal settlements progresses. This process will run parallel to the existing land surveying and land registration procedures in which the planning is finalised before land titling and registration. As a final step in the formalisation process, residents can get freehold title.

### **3.5 National Housing Enterprise**

The National Housing Enterprise (NHE) mainly caters for the lower to middle income groups. The NHE has been operating without direct subsidy allocations from the government's capital development budget since 1993. Capital for NHE projects is raised from the private sector and returns on investments already made in housing. The amount of the loan depends on what a particular household can afford. In determining affordability, it is assumed that households should not spend more than 25% of their monthly income on loan repayments. The NHE has targeted the income group between N\$ 1250-3000, or approximately 22% of all households in 1992.

At the time of Independence, the NHE had constructed 5 607 houses of which 75% were in Windhoek, 16% in the north and 9% in the south. Included in house prices are also the parastatal's overhead costs which amount to 21.8% of the house price. The organisation also embarked on self-help projects with loans below N\$1 800. These loans are managed by the participants in a group loan scheme, to save on the proportionally high administration costs for such small loans.

During 1992, up to 376 loans were approved with a total value of N\$ 12 747 000. Thirty-three (33) of these were new loans of about N\$ 2500 each, granted to self-help associations in the south of the country. Seventy-six (76) loans were approved to complete houses already begun. The remaining 267 loans were needed to build new houses. The average loan approved was about N\$ 46 700. During 1992/1993 a further 583 loans were considered. Of these, 72 were for self-help associations and 135 for houses in Okuryangava. The latter were built as a joint venture with a Chinese construction company in Windhoek.

A Chinese project is one of two joint ventures between the NHE and foreign governments. It is being financed through a N\$ 50 million soft loan granted by the People's Republic of China, and

executed by the Chinese Company COMPLANT.

The other joint venture with NHE is an N\$ 18 million grant from the Government of Germany through the Kreditanstalt für Wiederaufbau (KfW). The KfW money is allocated to an upgrading project, a loan guarantee fund, building materials loans and a core house project. A team of German and local consultants are employed to implement the programme with NHE staff. The upgrading project (Oshatotwa) is situated in the Okuryangava and Goreangab townships of Windhoek. The beneficiaries are about 1000 households that were resettled with their shacks from the overcrowded single quarters in Windhoek. They are receiving loans to repay the land and further loans are available for a starter shelter option. A maximum loan of N\$ 36 000 is available to individuals for both purposes. The project embarked on the upgrading of services to individual plots on blocks of land bought from the municipality. The upgrading of services included the improvement of roads. Communal toilets and water taps were available already. Four community centres have been completed.

The core house project includes the servicing of plots and 105 houses constructed in Otjomuise and 63 in Okuryangava. A Building Material Loans System for existing NHE clients has been established, providing loans up to N\$ 5 000 to upgrade houses.

### **3.6 The private sector**

The provision of housing for middle and high income people functions within the open market. Real estate is an important business sector, particularly in the main urban centres. Numerous estate agencies are operating in Windhoek, Swakopmund and Walvis Bay. Finance is available from building societies and banks and with the subsidies that government employees receive the housing development is very active. A 10 % deposit is required by the Building Societies. Their clientele falls into income brackets above N\$ 2000 per month for loans commencing from the N\$70 000 - N\$90 000 range. Speculation is also quite common, and investment in real estate is regarded as lucrative ventures.

The following housing systems exist:

1. **Owner-developer:** Land is bought directly from the municipality through auction or private treaty basis. The buyer obtains a loan from the bank/building society for the land or pays it off on the municipal repayment scheme. An architect or draughtsperson is employed to draw the plan and obtain building permission from the municipality for the plans designed. The owner may appoint a building contractor to provide the material and construct the house, but may also buy the material and employ a builder only for construction.
2. **Developers buy individually serviced plots or blocks of land which they service themselves.** Clients are



identified before construction under plot and plan schemes and the houses are built by the developer's company. This covers the middle to very high income range. These developers have become very active in the construction of houses in larger urban centres.

### **3.7 Community based and non-governmental organisations (CBO's and NGO's)**

Housing related activities of community based organisations increased after Independence. At the time of Independence, two community based housing groups were in operation:

- a. Saamstaan Housing Co-op in Windhoek; and
- b. /Khara Tsasib Housing Association in Mariental.

Both groups are involved in brick-making, developing organisational structures and negotiating for affordable land and housing options. Saamstaan also constructed five houses with a revolving fund received from donors.

### **3.8 Namibia Housing Action Group (NHAG)**

The two CBO's described above as well as a number of others that emerged more recently, formed the Namibia Housing Action Group in November 1992 as an umbrella service organisation for low-income housing groups. Twenty groups, covering about 800 households, are at this stage members of NHAG. The groups are spread all over the country and range from 10 to 200 in number. The organisation is managed by a Management Board, consisting of representatives of the member groups.

The main goal of NHAG is to strengthen individual groups' capacities to obtain housing for themselves. Further objectives include:

- a. to support members in negotiations for alternative solution for example evictions, land issues and loans;
- b. to play an advocacy role in the formulation of housing policies, municipal regulations and standards;
- c. to facilitate the empowerment process in community-based actions related to solving housing problems;
- d. to provide training to members in construction, brickmaking and alternative building methods;
- e. to stimulate awareness and share experiences concerning housing procedures and organisational development;
- f. to establish and exchange links between grassroots organisations and larger service organisations in

Namibian and the international community; and

- g. to provide and facilitate any other services to assist members to obtain shelter.

NHAG employs a support service with six employees based in Windhoek and Oshakati. The support service assists the groups with organisational strengthening, the development of housing saving schemes, planning, preparations for negotiations for land and financing, technical support for material production and construction in both conventional and appropriate methods. The method of operation concentrates on exposure and learning by sharing experiences between communities. The exposure programme also includes visits to communities involved in housing activities outside of Namibia.

NHAG members are also involved in the production of bricks and contribute labour when houses are constructed. In addition, they are running income-generating projects like the Gubasen Brickmaking Project and Graus Brickmaking Co-operative, which produce bricks to generate income. Keetmanshoop Housing Union and Graus Brickmaking Co-operative have also embarked on experimenting with alternative building materials.

The majority of the housing groups have a very high percentage of women members (60-90%) and the average monthly incomes range from about N\$150 to N\$400. Saamstaan Housing Co-op constructed 53 houses and /Khara Tsasib 24 houses. Both groups are also beneficiaries of the Build-Together programme. Affordable land has become a critical issue for all members. Saamstaan, /Khara Tsasib and Keetmanshoop Housing Union negotiated for affordable land and Saamstaan also embarked on the development of communal plots. They provided their own internal service reticulation with the money received as part of the Build-Together loan.

### **3.9 Sustainability of the Build Together Programme (BT)**

Although the Build-Together Programme has been successful in meeting the housing needs of the lowest income groups at a level affordable by the beneficiaries and the Government, it cannot depend on central Government for funding in the long term, in view of future resource constraints. Therefore, it is proposed to establish a revolving housing fund in each of the 13 regions of the country under the control of Regional Councils to be capitalised from the capital development allocation. It is estimated that if the projected level of funding continues to be available to the programme for the next nine years and a loan recovery rate of over 80% is maintained, these regional funds could be revolving and self sustaining after a decade.

The Directorate of Housing is presently in the process of drafting a National Housing Development Bill. This will provide for the establishment of Regional Housing Funds and the devolution of implementation to the regions, local authorities and Community Housing Development Groups. It will also streamline

the administration of housing schemes which are still administered under different legislation inherited at independence. It is anticipated that the Housing Act will be operational in 1997. The Regional Housing Funds will be able to raise funds in the private market and receive donor funds. The Directorate of Housing will provide the administration and accounting services for these funds and monitor its utilisation in order to achieve the national housing development priorities.

### **3.10 BT Loan Recoveries**

The BT Programme is lending money to target groups that are considered high risk by the private sector lending institutions. The implementation of the BT programme is based on trusting ordinary people to be able to build houses and their willingness to repay loans. The establishment of local level committees known as the Community Housing Development Groups will play a key role in checking on the repayment of the borrowers. They will be responsible for the selection of applicants, checking their creditworthiness and the monitoring of building progress. Although guarantees, legal contracts and bonds are obtained from the borrowers, the most effective way of ensuring good repayment is through social discipline and community pressure. A recovery level of at least 80% is necessary to sustain the housing funds and programme implementors will have to make great efforts to maintain such a high rate of loan recovery. Beneficiaries who are in permanent employment (about 80%) are expected to enter into debit order agreements for the loan repayment, either at the source of employment or at their banks. This will ensure that a high repayment rate is maintained for the BT Programme.

## **4. POLICIES AND STRATEGIES**

The Government of the Republic of Namibia is committed at the national level to the following objectives:

### **4.1 Partnerships**

To achieve the goal of sustainable development, all agencies as well as organised community groups involved should co-operate and create an enabling environment where communities will feel free to participate in the shelter process.

All the stakeholders in Namibia's National Plan of Action should adopt the goals of adequate shelter for all and sustainable human settlements development in an urbanising world.

In order to achieve the broad goal of the National Plan of Action, the Government believes that all actors must follow the principle of working together on the basis of partnerships. The Government is further encouraging integrated strategies and co-operation to achieve the activities planned by each stakeholder. This section indicates a clear objective on problem areas in the human settlements of Namibia and guides all stakeholders towards collective action and sharing resources.

The specific primary development goal, as established in the National Housing Policy, is to enable 70 % of the households of Namibia to have access to adequate shelter by the year 2000.

### **4.2 Right to housing**

The Government of Namibia recognises the principle of equality in order to achieve the central goal, that is that all Namibians have equal rights to basic housing. The objective is to create the necessary conditions for every Namibian to achieve this according to their needs, priorities and affordability.

Provision of serviced land with secure tenure for the low-income groups is a basic objective of the National Plan of Action. This includes the regularisation of informal settlements and the establishment of incremental development areas. Government's priority is the adequate provision of affordable land with secure tenure for the low-income groups. Established local authorities will be encouraged to reduce the cost of development by adopting appropriate infrastructure standards, and to apply cross subsidisation in order to make land more affordable to low-income groups. Informal settlements will be subjected to a programme of land regularisation and upgrading. This is a more satisfactory and affordable option than relocation. Local Authorities will establish Incremental Development Areas for new migrants to the towns. In these areas, families will be permitted to build with temporary materials and improve on them according to their needs

and affordability.

As explained earlier, the delivery of serviced land is expensive due to several factors. The conventional land development method can be described as 'consultant designed, tender board controlled, contractor executed process. This process is expensive and time consuming. An alternative process where the community, with the assistance of a consultant, design its own housing, purchases materials locally and contracts the community for execution of the project, has been tested on a small scale and has proved to be more effective and cheaper. Community contracts and incremental development of infrastructure will have to be adopted in order to develop land rapidly. Simplification of planning procedures and granting of tenure will be pursued. Filling up buffer zones and integration of areas through planning will be undertaken.

New residential areas should be planned to accommodate a wide range of plot sizes and hence should offer varied plot prices. Whilst catering for size and buying preferences, this approach also lessens exclusivity and promotes social integration to an acceptable degree.

Cross-subsidisation between residential areas is an accepted and applied practice in most towns in Namibia. Local authorities must ensure and promote continued application of cross subsidisation. Income derived from plot sales in higher income areas are often used for upgrading or provision of bulk services to lower income residential areas. It should, however, be noted that the affluent constitute only a small proportion of the population of Namibia. This sets limits to the amount of cross subsidisation.

#### **4.3 Housing Delivery: Promotion of Housing by the People**

The National Housing Policy has explicitly stated that responsibility for the provision of housing lies with each head of household. Government will act as a facilitator or to enable every family, particularly in the low-income groups, to acquire housing. This means that the process of housing has been placed in the hands of the people who will be actively supported by Government. People in need of land and housing will decide and act on their own behalf according to their needs and priorities within the programme framework. This position stems not only from the fact that Government resources are insufficient to provide housing for every family in a conventional way, but also from the fact that people's abilities and their needs and priorities have to be respected. This means that the process of housing should be 'people centred' and fully participatory.

By promoting housing by the people, the potential resources of the people, their skills and ingenuity can be mobilised to supplement what the government can provide. The limited resources that are available to Government should provide a maximum number of families with basic shelter, rather than supply a few households with high standard housing. This necessarily calls for

a radically different approach of empowering the people to house themselves. The improvement of living conditions through improved housing provides dignity and hope to the family, which in turn creates upward social and economic mobility. Improved living conditions significantly improve the health of the family, thus their productivity and the human settlement environment. It is seen as an effective means of alleviating poverty. Therefore, the objectives of investment in the housing sector is both social and economic.

The Government will establish an enabling environment for individual families, communities, local authorities, non-governmental organisations and the private sector to participate actively in and contribute to the housing process. This a major strategy of the sector. Removing existing legal and procedural restrictions and creating conditions for the mobilisation of the resources of all actors will be carried out through formulation of appropriate programmes and enabling legislation. A spirit of partnership will be fostered between the people, non-governmental, and private sectors towards the development of the housing process. Government does not wish to develop a dependency syndrome through its assistance. It will assume the role of facilitator rather than direct provider, participating only in those aspects of housing which are beyond individual control, such as the provision of land with secure tenure and access to credit.

In keeping with the spirit of a People's Housing Process, the objectives of the National Plan of Action will be to devolve the decision-making process to the lowest effective level possible. This will enable the mobilisation of the initiatives and the skills of the people at the local and community level to solve their problems. This is also perceived as a means of "de-professionalising" housing and making space for people to generate their own solutions.

#### **4.4 Introduction of Local Building Material and Simplified Standards**

Existing building and construction standards will be revised so that they become performance based rather than prescriptive. This will enable the self-builders to observe safety and at the same time operate with less restrictions. Where possible, government will promote the development of local building materials and building components, cognisant of the fact that this has to be done on a sustainable basis.

#### **4.5 Housing Finance: Optimisation of Available Financial Resources**

One of the main objectives is to improve access to credit for the lowest income groups and to encourage the private sector to reach lower levels of the middle income market.

The reliance on the provision of contractor built conventional houses is not a feasible option considering the financial constraints of government and the large housing backlog to cater for. The objective, therefore, is to utilise government and private sector resources optimally in order to satisfy the needs of as many low-income families as possible. This will be achieved by supplementing government resources with the resources of household such as labour and local building materials.

In order to meet the financial needs of low-income groups, a non-conventional credit system will be adopted. Government will encourage significant increases in private sector, donor, local authority and non-governmental investment in low and middle income housing throughout the country. Incentives and enabling legislation will be formulated in this regard. In order to increase recovery on loans, credit programmes will make increasing use of debit orders to enhance financial discipline.

#### **4.6 Employer Housing**

The National Housing Policy does not accept housing tied to a particular job but would encourage employers to facilitate credit incentives for employees in order to acquire their own housing. Employers should recognise the fact that the productivity of adequately housed and contented employees is higher than that of people who are homeless. Special housing allowances could be an incentive for employees to obtain loans and build their own house. Low-income civil servants, who do not have access to credit due to the area they are living in, should be provided with credit. This would apply to civil servants in remote rural areas and informal settlements in urban areas as well.

#### **4.7 Social Housing Objective**

It is planned to assist at least 5000 destitute cases to have adequate shelter during the 1995-2000 period.

Community Housing Development Groups in all areas will be provided with assistance to establish social housing programmes on a self-help basis for pensioners and the destitute, including street children. This programme will be co-ordinated with local authorities, the Ministry of Health and Social Services, Ministry of Lands, Resettlement and Rehabilitation and the National Housing Enterprise.

#### **4.8 Resettlement Objective**

It is planned to resettle 80 000 people and assist these groups to make a living from agriculture and self employment.

A comprehensive study of the resettlement programmes implemented to date will be carried out to assess their cost effectiveness and impact. On the basis of these studies alternative approaches

to resettlement will be developed for communal areas and commercial areas. Recognising that the disadvantaged groups also have the potential to contribute to the productive sector, the intention is to develop programmes to integrate them into the sector. These will be both agriculture and other productive enterprises. Performance targets will be established for stock farming and cropping for the settlers to increase their output. The backup support systems for the resettled families will be established with the help of NGO's and other Government services.

#### **4.9 Employment Creation for the Semi-skilled and Unskilled to Reduce Poverty**

Investment in housing and resettlement would focus on alleviating poverty.

Government will encourage and promote the informal and small builders sector through the development of a process of housing which will accommodate this sector.

Employment spin-offs through investing in the National Housing Programme will be targeting at unskilled and semi-skilled workers in communities, rather than big contractors. Where it is technically feasible, contracts for infrastructure works will be awarded to community groups. Where informal contractors in general lack particular skills, joint ventures between them and NHE for example will be encouraged. It is intended to carry out all infrastructure works by labour intensive methods. By involving a larger number of people at community level, especially women, people will be able to improve their own situation, which in turn will reduce poverty.

The Directorate of Housing has implemented a few pilot projects with labour intensive methods, and found that this method was about 30% cheaper than capital-intensive methods. In addition, money spent on projects actually trickled down to the poorest unemployed groups in the community. Many women also benefited by digging trenches for water and sewer networks. On the job skills training in plumbing and building will be an integral part of these labour based infrastructure works. Care will be taken that skills imparted during this process will be marketable and not limited to particular schemes.

#### **4.10 Home Ownership**

The Government's objective is to foster home ownership as a means of creating stable families and responsible communities with identity and recognition.

The Government strongly supports the principle of home ownership as a means of providing security, stability, and economic power to families and creating a basis for the development of strong, motivated communities. On this basis, housing stock owned by local authorities before independence was alienated to tenants immediately after independence. Since then, many houses have been



upgraded by their new owners, either by using their own savings or through Build-Together loans. Local authorities will continue the process of alienating the remaining rental houses.

#### **4.11 Investment in the Rural Areas**

A substantial portion of the Government sponsored housing programmes will be targeted at rural and formerly neglected areas.

An active programme of support to villages and settlement areas to establish Community Housing Development Groups will be carried out. Support will be provided to these groups to develop their capacity to implement the Rural Housing Subprogramme in their areas. Regional councils will play an important co-ordinating role in the mobilisation of people and supervising the programme at village level. A proportionally high share of public investment in housing will be targeted at rural areas.

The Rural Housing Sub-Programme needs to be supported by wider economic measures. Attempts need to be made to diversify the rural economy. This requires increased investment in non-agricultural activities. Marketing systems need to be improved and the purchase of community produced goods encouraged. More attention will be paid to the provision of basic services to that sector of the rural population living in traditional shelter and therefore not making major demands on the provision of housing.

#### **4.12 Urbanisation**

Government will assist the smaller Local Authorities with appropriate programmes to face the challenge of urbanisation to mobilise the potentials of the people for their own development. At the same time, the objective is to invest in rural areas to bring services closer to the people and stimulate the rural economies.

It is important to perceive urbanisation not as a problem, but to see its potential for growth. The process provides a large pool of labour, which, though often unskilled, can be trained. Although the per capita demand for city services of newcomers is much lower than that of average city dwellers, their contribution to the urban economy could be much greater, if properly directed. It must be noted that in newly industrialising countries which have recorded rapid economic growth, urban centres have acted as engines of growth. Many rapidly growing economies have had an urbanisation rate in excess of 3% per annum, although their natural growth was less than 1.5%.

In order to harness the potential of the large pool of labour that the process of urbanisation provides, local authorities will have to generate labour intensive infrastructure development and maintenance programmes. This will enable towns to improve their infrastructure at lower cost. Many local authority officials tend

to view urbanisation as a problem, as it manifests itself very often in rapidly growing informal settlements. It is important, therefore, for town councils to address this problem timeously, by providing plots of land properly planned but only partially serviced. The development of these areas can be carried out by utilising community labour. Initially, plots could be leased to newcomers until such time that they can afford to buy them. These areas could develop incrementally with time, as and when the settlements consolidate.

#### **4.13 Environment**

The objective is to promote the construction of more permanent dwellings with the use of locally available building materials like clay, natural stones and bricks in an environmentally sustainable manner. It is also the objective to improve the living conditions.

Large scale deforestation brought about by an estimated annual consumption of 1 764 000 trees for traditional homestead construction cannot be allowed to continue. The only answer to this problem is to develop alternative building materials such as natural stones, clay bricks and sand/cement bricks. The strategy is to launch a community awareness programme through the Community Housing Development Groups. All new homestead builders should use renewable local building materials such as stone and sun dried clay bricks where available. Informal settlements will be regularised and upgraded to improve water and sanitation conditions.

#### **4.14 Women and the BT Programme**

The objective is to empower women through the housing process and to provide equal access to resources. Their role in decision-making will be strengthened.

Women are taking a very active part in the BT Programme and the activities of the CHDG's. This is evident from the fact that over 41% of the beneficiaries are female headed households. Housing conditions affect women and children most and it is natural that women have come forward to improve their shelter with the help of the BT programme. The programme intends to encourage more women to participate, learning building skills and being in the centre of the construction process. The programme empowers women to take development into their own hands. Women will be encouraged to form savings and credit schemes to meet their regular credit needs and to improve their houses. A special programme to help such community-based organisations will be developed under the Build-Together Programme.

## **5. PLAN OF ACTION**

### **5.1 Introduction**

As discussed in section 5.3, the National Housing Policy envisages that central government should only play a facilitating role in the provision of shelter. It will create an environment which will enable individual families to become directly involved in the housing process. In order to achieve this, it is vital that the public, community and private sector support each other. These sectors will be encouraged to participate in and contribute to the provision of shelter, either individually or collectively. In addition, the assistance of donor countries and organisations will be sought to strengthen the process.

### **5.2 Public Sector**

#### **5.2.1. Central Government**

##### **5.2.1.1 Land Development Programme**

New planning legislation has already been prepared to streamline the planning process. This will help overcome the long delays experienced in planning and proclaiming land. The Ministry of Regional and Local Government and Housing in Cooperation with the Local Authorities will carry out a programme to rapidly proclaim land in the urban centres of the communal areas. This will enable local authorities to award freehold title to occupants.

After proclamation of these towns, it is expected that private sector developers will move into these urban centres to build housing schemes and other facilities. In the meantime MRLGH will prepare guidelines for new local authorities on the development, allocation and the sale of land. These guidelines will safeguard the interest of people who have obtained plots from traditional authorities such as the headmen and will prohibit arbitrary evictions.

The Ministry of Lands, Resettlement and Rehabilitation will prepare a draft Urban Land Policy for submission to Cabinet. After approval, further consultation will be held with all stakeholders concerned. Amongst other things, consultations will include whether the present cadastral system is appropriate for shelter. Investigations in the MLRR into alternative ways of providing low income communities with tenure security at affordable cost will be supported.

The Directorate of Regional and Local Government Co-ordination, in co-operation with the local authorities, will implement programme of servicing land using labour intensive methods as much as possible. These areas will be planned as mixed residential areas and different methods of cross subsidisation will be applied to make land affordable to low-income groups.

### 5.2.1.2 Build-Together National Housing Programme

Although the housing needs of individual families vary substantially, broad categories of requirements have been identified in chapter 1. These categories are:

- 1) the need to upgrade Single Quarters and convert them into family units;
- 2) the need to build new houses to cover the backlog in urban areas and to keep pace with new household formation;
- 3) the need to build new houses in the rural areas to cover the backlog and to cater for new household formation ;
- 4) the need to regularise and upgrade informal settlements with the provision of services;
- 5) the need to make land available for newcomers to towns (urbanisation process);
- 6) the needs of organised community-based groups who have saving schemes;
- 7) the needs of pensioners, the destitute and homeless streetchildren;
- 8) the need for serviced land in both urban and rural areas;
- 9) the need to establish social infrastructure facilities for communities; and
- 10) the need to mobilise all the people for a national housing movement.

Table 3 presents in summarised form the estimated magnitude of needs identified above. Juxtaposed are 10 sub-programmes of the Build Together Programme and three additional sectors involved in addressing those needs. These sub-programmes will be discussed in more detail below.

**Table 3: Housing needs and programmes**

	<b>Housing Needs</b>	<b>Number 1995-2000</b>	<b>Build-Together Sub-programme</b>	<b>Number 1995-2000</b>
1	Single quarters	7 397	Single quarters sub-programme (SQUSP)	5 000
2	Urban backlog and new families formed	30 964	Urban housing sub-programme (UHSP)	17 025
3	Rural backlog	38 613	Rural housing sub-programme (RHSP)	30 890
4	Informal settlements	6 034	Informal settlements upgrading sub-programme (ISUSP)	5 000
5	Newcomers to town	8 000	Incremental development areas sub-programme (IDASP)	6 000
6	CBO group needs	1 500	CBO groups sub-programme (CBOSP)	1 500
7	Pensioners/destitute	2 500	Social housing sub-programme (SHSP)	2 500
8	No land in small urban and rural areas		Land servicing sub-programme (LSSP)	3 000
9	Need for social infrastructure for communities		Social infrastructure sub-programme (SISP)	
10	Need for mobilisation		Communication and learning-together sub-programme (CLTSP)	
11	Middle income group in urban and rural areas		NHE programme (20% urban 10% rural)	10 000
12	Urban middle and upper groups		Private sector developers (15% urban)	5 800

69 13	Well-off individual needs		Private sector individuals (5% urban 10% rural)	5 200
	<b>TOTAL</b>	<b>95 008</b>		<b>91 915</b>

#### 5.2.1.2.1 Single Quarters Upgrading Sub-programme (SQUSP)

There are a total of 7397 single quarters housing units in the country (Census 1991). Of these, 5030 are in urban areas (excluding Walvis Bay) and 2367 in the rural areas. More than half of these units are located in Erongo and Khomas regions. Most of the bigger single quarters compounds are found in the big towns like Windhoek (1631), Swakopmund (1297), and Lüderitz (231). The single quarters in Walvis Bay have 2380 beds in 151 structures. There are single quarters in village council areas as well. In harbour towns like Walvis Bay and Lüderitz, some single quarters will have to be provided to accommodate single people and seasonal workers. This, however, should not be done by local authorities but by employers.

The Single Quarters Upgrading Sub-programme commenced in 1993/94 fiscal year in Windhoek. Where possible, upgrading will be carried out for a whole compound. It is planned to upgrade 5000 units during the 1995 - 2000 period.

The upgrading programme is carried out with the full involvement of single quarters residents. Where physically possible, single quarters will be demarcated and alienated to tenants for upgrading with an upgrading loans. Since each unit is occupied by more than one family, different options have to be made available to them. In the case of Windhoek, single quarter residents have the following options:

- buying a new house from the NHE;
- buying an upgraded single quarters unit from the NHE;
- buying a plot and building a house with a Build-Together loan; or
- obtaining transitional residence from the local authority in a Incremental Development Area.

Residents can avail themselves of any of these options, subject to their incomes.

Old single quarters units are being converted into one- and two-bedroom flats. Construction work is being carried out by community members assisted by building contractors,. The former are also involved in the manufacturing of bricks. The Single Quarters Upgrading Sub-programme will be implemented as a community-based upgrading programme getting residents to take the initiative and come up with appropriate solutions.

Some local authorities are experiencing financial difficulties

in upgrading single quarters. Others have come up with innovative ideas to convert single quarters such as leasing single quarters to employers on a long term basis. The conditions of lease stipulate that the lessor is responsible for the upgrading of single quarter establishments at his/her own expense.

#### **5.2.1.2.2 Urban Housing Sub-programme (UHSP)**

The urban housing need for 1995 was estimated at 26 453 households, excluding single quarters and improvised housing. Another 4 511 new households will be formed between 1995 and the year 2000 solely from natural growth. An estimated 30 964 new houses, therefore, will have to be built in the urban areas during this period. It can be assumed that approximately 20% of this need will be met by the private sector and another 20% by National Housing Enterprise programmes. (Please see Table II). The needs of the lowest income groups, i.e. those earning less than N\$1250 per month, and representing 18 574 households or 60% of the total number of households will not be served by these two suppliers of shelter. Of this number, it is estimated that 5% or 1548 households belong to organised savings groups that would be covered by the CBO Sub-programme. This means that the Urban Housing Sub-programme has to meet the needs of 17 025 households during the 1995-2000 period. The UHSP will be implemented on participatory principles and approach. However, with the enactment of the National Housing Act more powers will be devolved to Community Housing Development Groups, Local Authorities and Regional Councils.

#### **5.2.1.2.3 Rural Housing Sub-programme (RHSP)**

In 1991 of the 180 519 households who lived in rural areas, 125 704 lived in traditional housing. Although the quality of shelter in traditional housing is adequate, majority of these houses do not have proper toilets, although water may be available within a walking distance. As mentioned previously, the scale of deforestation has to be arrested quickly in order to prevent a complete breakdown of the eco-system. A campaign will be launched to encourage all the people who are building new homesteads to build them with permanent material like sun dried clay blocks and sand cement blocks. For people who build their new homes with permanent materials, roofing sheets donated by the Japanese Government will be provided free of charge.

In 1995 an estimated 204 758 households were living in the rural areas. Assuming a decline in the population growth rate to an average of 3% per annum over the next five years, the number of new households formed during the period will be 32 613. In 1991, 12 531 families in rural areas were living in improvised housing, and about half of these were in informal settlements of over 50 units (covered under ISUSP). Therefore, a backlog of approximately 6000 units will have to be added to the figure of

new households formed increasing the total need to 38 613 for the rural areas. The Rural Housing Sub-programme is targeted at the those people earning less than N\$ 1250 per month. These comprise about 80% or 30 890 of the total of 38 613 households. The sub-programme will provide credit to rural households for the construction of basic permanent shelter.

#### **5.2.1.2.4 Informal Settlements Upgrading Sub-programme (ISUSP)**

It is estimated that there are 61 informal settlements consisting of more than 50 families. The total number of families living in these informal settlements is 6034. People here live without any formal security of tenure. In the communal areas, some may have obtained permission from the headman of an area to occupy a piece of land. However, in other urban areas informal settlers have no rights and are often referred to as squatters. Under this sub-programme, these settlements will be upgraded wherever possible. Upgrading will involve on site planning of the settlement with the involvement of the community, on site demarcation of the plots, identification of access roads and other uses by the community and finally the installation of water and where feasible, sewers.

After regularisation of the plots, tenants will be granted secure tenure rights to their plots. Once this has happened, households can build their houses with their own resources or with the assistance of a loan provided by the sub-programme. It is planned to upgrade at least 50 settlements covering 5000 families during the 1995-2000 period.

#### **5.2.1.2.5 Incremental Development Areas Sub-programme (IDASP)**

The National Housing Policy established the need for incremental development areas for recent migrants to the urban areas and other squatters who are not in a financial position to purchase plots. To ease their situation, such newcomers will be allowed initially to build their houses with any form of temporary material. They will be encouraged, however, to improve their houses incrementally as and when they can afford it. Infrastructure of these areas can also be improved incrementally, as and when the local authority can afford it and when settlements become consolidated. Communities should be involved in infrastructure development, so that they can gain some short term employment and on the job training.

Several municipalities have already established incremental development areas and others will be encouraged to plan such areas. The best example is found in Otjiwarongo, where the municipality has been able to settle over 800 families on well set out plots. One water standpipe is available for every twenty plots and garbage is collected by the municipality. It is noticeable that people are building very large houses with temporary materials and have fenced in gardens and pit latrines.



Demand for such plots is increasing in most urban areas. In Windhoek alone, over 900 families have been resettled already, while there is an estimated need of 1000 more Incremental Development Area plots. Under the Incremental Development Areas Sub-programme, local authorities will establish 8000 plots over the 1995 - 2000 period.

#### **5.2.1.2.6 Community Based Organisations Sub-programme (CBOSP)**

There is an emerging trend for very low-income communities to form savings associations with the aim of building a house in the future. The majority of members of such organisations are female-headed households. In 1995, there were about 20 such groups around the country. Affiliated to their umbrella body, the Namibia Housing Action Group (NHAG). The Build-Together Programme has so far assisted with housing loans to three of these groups: the People's Square Project in Windhoek consisting of 22 families; the /Khara Tsasib Project in Mariental with 14 families; and the Keetmanshoop Housing Union with 12 families. It is estimated that about 1500 families belonging to such community-based organisations will require group loans to build their housing over the next five years.

#### **5.2.1.2.7 Social Housing Sub-programme (SHSP)**

Target groups such as, the old and destitute, i.e., the San Community are completely marginalised when competing for the little resources at the disposal of the families. The Social Housing Sub-programme has been designed as a community-based approach to care for the housing needs of the old and infirm. Community Housing Development Groups will be provided with loans via the Local Authorities to build small houses for identified beneficiaries along with rental income generating semi-detached houses to cover cost and repay the loan. The communities as a whole will have to take responsibility to look after the aged and the pensioners living amongst them. The CHDGs will build the houses, identify old age beneficiaries, homeless streetchildren, identify other tenants, collect the rents and repay the local authority.

This programme is conceptualised as a strategy for alleviating urban poverty. The construction of houses will be carried out by trainee builders under the supervision of a master builder. When the master builder is satisfied with the skills acquired by the trainee, he/she should be given a certificate attested by the CHDG. This Social Housing Sub-programme will achieve the objectives of sheltering and caring for the old and the destitute, rental housing for people in need, an income for the CHDG, and training for builders to acquire skills to make a living. During the plan period 2500 such units will be built.

#### **5.2.1.2.8 Land Servicing Sub-programme(LSSP)**

The Land Servicing Sub-programme is targeted at small local authorities, village council areas and settlement areas. Due to many years of neglect, these areas do not have any serviced plots for people to purchase and build their houses. The Ministry of Regional and Local Government and Housing will co-ordinate the programme with regional councils and local authorities for the preparation of plans and the development of services. Larger local authorities will carry out their own programme of land servicing to meet the growing needs in their towns. With regard to the development of infrastructure, only labour intensive methods will be used in order to create employment to the people living in these areas. It is planned to service 3000 plots during the period 1995-2000.

#### **5.2.1.2.9 Social Infrastructure Sub-programme (SISP)**

In the development of communities with a housing front, it is important to develop social infrastructure for communities to function in a more cohesive manner. Community Resource Centres play a central role in uniting communities with their multipurpose functions. The Social Infrastructure Sub-programme will assist CHDGs to construct community resource centres in residential areas. As the name implies, these centres will be a resource to the community. In the morning hours they will be used as kindergartens, and in the afternoon as training centres for such activities as sewing, carpentry, etc. In the evenings as the centres will accommodate literacy classes, meetings and social events. Community Resource Centres will also have all the information relating to the Build-Together Programme and will also serve as offices for CHDG. The Communication and Learning Together Sub-programme will also use the Resource Centres for the programme activities. Communities also need market places for the selling of their produce. CHDGs will be assisted in making market places under this programme.

#### **5.2.1.2.10 Communications and Learning Together Sub-programme (CLTSP)**

The Build-Together Programme requires a mass networking programme to mobilise people for the improvement of shelter and their environment. Public sector resources to solve the housing problem are limited and it is necessary to mobilise the resources of the people. The CLTSP is a awareness-building programme to mobilise the resources of the people and their networks. The programme will be designed on community based, attractive communication methods. These methods would include among other things poetry, community children's drama, story telling, radio and video programmes and public meetings. The campaign for the construction of rural homesteads with permanent materials will also form part of the communications strategy. Along with the communication

programme, the on-going Learning Together Programme will be expanded to cover more communities on a regular basis. This will enable more communities to interact with each other and facilitate the horizontal transfer of skills and knowledge.

#### **5.2.1.2.11 Resettlement Programme**

The Resettlement Programme is targeted at an estimated 80 000 people who are landless and homeless. These include returnees, ex-servicemen and other displaced persons. The programme is planned and designed in accordance with the aspiration of the target group and consistent with the overall national development objectives. The aim is to ultimately make beneficiaries self-sufficient either in terms of food production or self employment. The necessary infrastructure like water, electricity and housing will be provided at the resettlement sites to facilitate the families to settle down and be self-reliant. The programme will also provide vocational training and identification of market facilities.

#### **5.2.2 Regional Government**

##### **5.2.2.1 Association of Regional Councils of Namibia(ARC)**

Regional Councils, through the Association of Regional Councils, have also committed themselves to contribute towards the provision of shelter. The plan of action of the ARC reflects an awareness that the meaningful provision of shelter needs to go beyond the simple provision of housing. Issues such as employment and training have to be addressed in order to enable people to participate fully in the housing process.

In terms of their joint plan of action, regional councils will involve themselves in the following activities.

- \* to strengthen and restore the contact between elected and the electorate and establish forums for discussion and debate;
- \* to intensify training and capacity building of Regional Councils;
- \* to implement Congress resolutions;
- \* Regional Councils will seek to reduce the level of unemployment through income-generating projects to enable more people to afford shelter. The Association realises, however, that the provision of housing alone will not necessarily lead to an improvement of living conditions and, therefore, commit itself and all Regional Councils to the activities mentioned below.

Regional Councils will strive to attain improvements in all the fields mentioned within the time frame specified by the First National Development Plan. Activities include the following:

- o reduction of the crime rate;
- o reduce other social problems such as drug and alcohol abuse, rape and teenage pregnancies;
- o provision of clean water and electricity
- o improve health services and thereby reduce diseases such as malaria, TB, measles, diarrhoea, HIV/AIDS and STD;
- o promote education through the provision of class rooms;
- o encourage community participation to provide shelter for the very low income groups, while exploring alternative ways of constructing houses to limit deforestation.
- o. establish Development Advisory Committees to advise Regional Councils on development issues;
- o review Regional Councils Act to empower Regional Councils
- o promote closer co-operation among all stakeholders

### 5.2.3 **Local Government**

#### 5.2.3.1 **Association of Local Authorities (ALAN)**

Local Authorities have drawn up a collective plan of action through the Association of Local Authorities of Namibia (ALAN). As the lowest level of government, Local Authorities are likely to be more directly involved in the shelter process than regional councils. Planned activities include the following:

- \* contribute to the National Plan of Action and support the activities of the National Committee now and after the Istanbul Conference;
- \* encourage Local Authorities to build and strengthen urban HABITAT coalitions by working through local organisations;

- \* lead urban HABITAT coalitions in identifying priorities and issues;
- \* facilitate information dissemination and awareness-building among their constituencies and other key actors during the HABITAT II process and beyond;
- \* facilitate the capacity-building of CHDG's through training;
- \* provide communities, particularly the vulnerable and disadvantaged sections, with better communication and information systems. To educate them on municipal procedures and regulations to improve access of communities to applicable legal matters;
- \* to promote active participation in events related to the Istanbul conference;
- \* attend the World Assembly of Cities and Local Authorities which will take place in Istanbul on 30-31 May 1996 prior to the City Summit;
- \* lobby their governments to adopt Rule 61 which provides for the participation of accredited international associations of local authorities to participate in the Istanbul Conference;
- \* implement local Agenda 21 in conjunction with GPA recommendation;
- \* encourage international municipal co-operation;
- \* encourage labour-intensive construction practices wherever feasible;
- \* permit the use of local building materials and make these available in local authority areas to low-income groups; wherever feasible
- \* in accordance with the directives of NHP strive to facilitate access to serviced land to communities.
- \* commit themselves to participatory planning processes in all towns, villages and the capital city.

#### 5.2.4 Parastatals

##### 5.2.4.1 National Housing Enterprise Lower Middle Income Housing Programme

The National Housing Enterprise Lower Middle Income Housing Programme mainly caters for the needs of households earning N\$1250.00 - 3000.00 per month. This represents 21% of urban households. This category of households has at least one income-earner in permanent employment. The programme will be implemented nation-wide including communal areas and village council areas, where private sector developers are not likely to operate. Houses of different designs and sizes are built on a turnkey basis by the NHE and mortgages are provided at market interest rates. The cost housing units built under this programme will range from N\$35 000 - N\$100 000. Although the parastatal is owned by Government, it does not receive any capital subsidies from it. NHE housing programmes are implemented with funds borrowed on the open market. Financial sustainability of the programme is an important consideration for the NHE, which enforces an effective loan recovery system. Beneficiaries are provided with a certain degree of choice regarding design at the time of applying for the programme. The NHE will build 10000 housing units under this programme over the 1995 - 2000 period.

#### 5.3 Community Sector

The full participation of all the actors and groups in the housing sector will be promoted. Individuals and organisations in both the public, private and non-governmental sectors who have a stake in the housing process will be provided space for their actions and contributions.

Aspects which need to be addressed:

- \* Group organisation to facilitate representative presentation of community needs,
- \* Encouragement to communities to participate in planning processes and co-operate with government and local authorities involved,
- \* Demonstration of financial responsibility in the repayment of housing loans and in regard to municipal services rendered,
- \* Exercising of control over group affairs and over members of such groups,

- \* Identifying realistic goals and expectations in regard to the shelter process, taking into account affordability levels,
- \* Commitment to contribute financially and physically in the form of labour to the shelter process.

### 5.3.1 Women's Plan of Action

5.3.1.1 The Namibian Government inherited a socio-economic and political system which was based on rigid structural imbalances based on race, ethnicity and gender. Under the system of Apartheid, women and particular black women suffered multiple oppression. They suffered as part of the colonised race whose land had been appropriated by the colonialists, with basic freedom and human rights denied by the colonial rulers. They suffered discrimination based on race. But they also suffered as women due to existing patriarchal structures in their own socio-economic and cultural system.

Before 1978, black Namibians could not own land and properties in urban areas, which was designated as "White Areas". All houses were rented from municipalities. New policies were introduced but it forced thousands of Katutura inhabitants into chicken runs, old cars and backyards. The people mostly affected by these new policies were single-mothers, their children and old people.

The new Namibian government has created a positive policy environment which is conducive to the process of redressing gender imbalances in the society. The Constitution of Namibia which is the supreme law of the State does not only condemn Gender Apartheid, however, but calls for Affirmative Action to support efforts of redressing gender imbalances.

The National Land Reform and land question conference convened by the Prime Minister in 1991 recommended very strongly the following:

- ensuring rights and support for women
- the technical committee on commercial farmland mandated to evaluate land policy options
- improving women's access to and control over

land.

The Married Persons Equality Bill seeks to address the problem of certain women, because they are married, they have an inferior status under the law. In other words, the law discriminates against these women and violates the Constitutional guarantee of equal rights between husband and wife.

The above Bill will give husband and wives equal rights to enter into contracts, to borrow money and to buy property such as houses. The amended discriminatory laws will enable women to have equal access and secure rights to land and independent legal economic status.

5.3.1.2 The Department of Women Affairs main goal is to enhance the advancement of women through the following programme:

a) Family Life Empowerment

- \* Improve women's access to clean drinking water,
- \* sanitation
- \* health
- \* educational services
- \* and shelter

b) Income-Generating Activities

- \* Financial and technical support and training through brickmaking projects to build their own shelter or to generate an income.

c) Support to Rural Women

- \* Access to land and control over land
- \* Access to live-stock and property right

5.3.1.3 **Strategies and Activities**

The Department of Women Affairs in the Office of the President has made some efforts to influence the preparation of the Planning Process of the first



National Development Plan through reviewing the Sector Matrices from their Gender perspective, which enabled the Namibian First Development Plan to mainstream Gender Perspective in the Planning Process. We will ensure that these issues are incorporated in the implementation of Namibia's National Plan of Action for HABITAT II activities through the following:

### **Strategy on Gender Issues in Housing and Settlement Policy**

This is one of the sectors which inherited very pronounced structural imbalances in terms of gender, regional, race, rural and urban disparities. The Government has, however, made commitment to recognise the rights of women and men to land and shelter. The Government is pursuing deliberate policies to support women in acquiring this right. The progress in this sector is also attributed to the fact that the Minister responsible for Housing and Settlement is a gender sensitive woman.

The Government of the Republic of Namibia undertook the following commitments with other nations at the Fourth World Conference on Women in Beijing, China, September 1995 on Women and Human Development to eliminate the persistent burden of poverty.

### **Activities**

To analyse policies and programmes from a gender perspective and employment, market and all relevant sectors of economy with respect to their impact on poverty, on equality and particular on women and adjust them to promote more equitable distribution of productive assets, wealth, opportunities, income and services.

Pursue and implement sound and stable macro-economic and sectoral policies that are designated and monitored with the full and equal participation of women.

Eradicating poverty and reducing gender-based inequality within the overall framework of achieving people-centered sustainable development.

Enable women to obtain affordable housing and access to land, removing all obstacles to access, with special emphasis on meeting the needs of women, especially those living in poverty and as female heads of households.

Undertake legislative and administrative reforms to give women full and equal access to economic resources, including the right to inheritance and to ownership of land and other property, credit natural resources and appropriate technology.

Provide women with access to saving mechanisms and institutions and credit.

Enhance the access of disadvantaged women, to financial services. This will include women entrepreneurs in rural and urban, remote areas.

Training for women and institutional strengthening

Make available non-discriminatory and gender sensitive professional school counselling and career education programmes to encourage girls to pursue academic and technical curricula.

Take positive measures to increase the proportion of women gaining access to educational policy and decision-making, such as in the scientific and technological fields.

Promote women's self-reliance including access to employment, land, secure women's right.

Take positive action to facilitate women's equality, access to resources, markets and trade.

Enhance at the national and local level, rural women's income-generating potential by facilitating their equal access to and control over productive resources, land, credit and cooperative structures.

Ensure that women's priorities are included in public investment programmes for economic structures, such as water and sanitation, electrification and energy conservation, transport and road construction.

Provide business services and access to markets, information and technology to low-income women.

Develop programmes that provide training in cooperation with NGO's

Ensure integration of gender concerns and perspectives in policies and programmes for sustainable development.

Support the development of women's equal access to housing infrastructure

Eliminate all forms of discrimination against the girl-child

Eliminate the injustice and obstacles in relation to inheritance faced by the girl-child.

The DWA will facilitate the implementation of the National Plan of Action through Gender Sectoral Committees and will coordinate and monitor the process through the Gender Network Coordinating Committees and its Annual Programme Sharing Forums in cooperation with the Habitat II National Committee.

### 5.3.2 Youth Plan of Action

#### 5.3.2.1 Introduction

Youth participation in the national processes of Namibia is highly relevant, 71% of our population is under the age of 30 i.e. youth and children. Half the unemployed population are of youthful age. A large percentage of those that cannot afford their own housing are young people. It is therefore imperative that they participate in identifying and defining their own problem situation and finding solutions to such problems. Unless the rich potential of young people's energy is utilised in a positive way, the youth will find other means (like alcohol and drug abuse) for diversion.

\* The general goal of the youth is:-

- To extrapolate the Namibian Youth Policy position concerning Human Settlements and Shelter.
- To design a monitoring and evaluation strategy for youth on the Habitat process in Istanbul and beyond.
- To identify areas for successful youth participation in the Human Settlements and Shelter.

\*The specific objectives are:-

- a) To promote provision of adequate shelter for all youth in Namibia
- b) To encourage employment creation through construction projects

- c) Training of youth in Human Resources and Housing Development.

#### 5.3.2.2 Adequate Shelter Programme

Access to safe secure shelter is essential to any person's physical, psychological, social and economic well-being and should be fundamental part of national action towards its achievement.

Since the Build Together Programme only accommodates the lowest target groups in the income brackets below N\$ 1 250.00 (=U\$357), whereas the National Housing Enterprise caters for the income of between N\$ 1 250.00 to N\$ 1 500.00, and the private financial institution for the group with a monthly earning above N\$ 2 999.00 (Source Directorate of Housing 1993), an alternative is needed.

The aim is to provide shelter for rapidly growing youth population, especially unemployed and those in the income bracket of N\$ 1 250.00 - N\$ 1 499.00 currently deprived of their fundamental right.

#### Activities and Strategies

- a) The Youth will assist the Government to formulate and implement programmes that will reduce rural-urban migration leading to improve rural living conditions.
- b) Specific programmes focusing at the shelter needs of girl-child (as identified by Beijing Conference will be critical area for Youth action). The streetchildren and all the children will be target groups.
- (c) The Youth will campaign for the provision of credit schemes for the income groups not covered by the current schemes and ensure to facilitate the youth needs in the process of housing and land acquisition.
- (d) Social and Welfare housing assistance to cater for needs of streetchildren and at risk young people will be highlighted by the Youth.

#### 5.3.2.3 Employment Programme

The construction sector is important in achieving socio-economic development goals of providing shelter, infrastructure and employment to the pool of unemployment youth, especially the skilled ones.

The objective is to ensure the skilled youth are utilised in local initiatives such as the Build-Together Projects to enhance the employment-generation capacity of the construction sector as a means of alleviating poverty among the youth.

#### **Activities and Strategies**

- (a) The involvement of youth with skills in the fields of brickmaking and bricklaying.
- (b) The National Youth Councils and its partners would continue its support to small scale youth engineered construction programmes. It would also advocate for the establishment of training institutions that would carry out research into youth opportunities within the construction industry.

#### **5.3.2.4 Training of Youth in Human Resource and Housing Development**

There are shortcomings in the availability of specialised expertise in areas of human settlements management, land management and in human resource development.

The objective will be to enhance youth participation in Human Resource Development, especially to ensure a high level of understanding and awareness amongst peers.

#### **Activities and Strategies**

- (a) The motivation of local young people to study in the field of urban planning and architecture and housing finance administration.
- (b) The Youth will advocate for and participate in programmes for social mobilisation and awareness raising of potential Human Settlement activities amongst the youth.
- (c) In local authority actions the youth are willing to participate as volunteers in such as clean-ups campaigns, hiking trails, township tourism development and conservation.

### 5.3.3 Non Governmental Organisations (NGO's)

#### 5.3.3.1 Namibia Housing Action Group(NHAG)

As was pointed out previously, the Namibia Housing Action Group is an umbrella organisation for low-income housing groups. Its main goal is to strengthen individual groups capacities to obtain housing for themselves. Further objectives are describe in Section 3.8

In line with its broad objectives, the Namibia Housing Action Group(NHAG) intends to implement the following activities;

a) Organisational and technical support to housing groups: The NHAG Support Service is facilitating the following services to enable the NHAG members to work collectively on their housing problems:

- organisational development,
- conventional and appropriate construction activities and
- negotiation support.

These activities concentrate on developing local group controlled procedures and members learn from each other through workshops and internal exchange programmes.

b) Financing: NHAG members have initiated a saving/revolving loan scheme, where members save in groups to obtain funds from a central loan scheme, both for the construction of houses and income generating purposes. This scheme will start to operate in 1996. Members will have to save 10% of the loan amount as security for their loans. Members will be trained by a firm of auditors to keep the books of a central loan fund.

c) Land: A committee has been formed to improve collective land ownership issues, lobby for the availability of affordable communal plots for housing associations and to contribute to the formulation of an urban land policy.

#### 5.3.3.2 Saamstaan

Saamstaan, as an autonomous body affiliated to NHAG, has committed itself to the following activities in terms of its plan of action:

- a) to provide literacy training
- b) to provide guidance for the youth through big brother, big sister approach ;
- c) to provide management and leadership training as well as credit scheme training,
- d) to strengthen ties with MRLGH and local authorities and all other stakeholders through the creation of a Habitat Coalition
- e) to organise people living in poverty aimed at addressing their housing needs;
- f) to build solidarity among members;
- g) to strengthen the savings system;
- h) to initiate and support brick production;
- i) to act as a pressure group in order to make authorities respond to demands;
- j) as the first self-help housing NGO, SAAMSTAAN will continue to share experiences with others;
- k) to hold regular meetings to address human settlement issues;
- l) to participate in development workshops to build organisational and management skills;
- m) to promote and improve health through training programmes, specifically with regard to HIV/AIDS pandemic;
- n) in consultation with the Windhoek Local Authority and the Ministry of Regional and Local Government and Housing initiate and encourage the establishment of a CHDG in Windhoek; and
- o) to work on the HIC funded case study for HABITAT II.

#### **5.4 Private Sector Developers Programme**

It is estimated that about 15% of the total urban housing needs, representing the middle and upper income groups, will be met by private developers. Developers build houses with short term loans from banks and other lending institutions. Buyers, in turn, pay the developers with mortgage bonds obtained from building societies and banks. Projects are undertaken on a turn-key basis. It is anticipated that private sector developers will provide 5800 housing units during the plan period. The sector will be encouraged through incentive schemes to support the development of housing more strongly than up to now. In addition, it will be called upon to propose, initiate and co-ordinate employment creation through labour intensive production and increased investments.

#### **5.5 Private Individuals Programme**

A large number of well-to-do individuals build their own houses by hiring contractors both in the urban and rural areas. They either finance these with their own savings or some borrowing from the banks. It could be estimated 5% of the urban housing needs and 10% of the rural needs will be met by this means which accounts for 5200 houses during the plan period.

#### **5.6 Implementation and Monitoring of the National Plan of Action**

The commitments made by all stakeholder towards implementing their Plans of Action need to be carefully monitored by the members of the National Committee after the Istanbul Conference. Each sector will be required to submit quarterly reports to the National Committee on its activities. The monitoring reports will also be used to identify good practices, evaluate inadequacies and revise activities and strategies contained in the sectoral action plans, with a view to update the National Plan of Action.

The Chairman will prepare an annual country report reviewing shelter activities to the Minister, who will forward this to the Habitat Secretariat for submission every two years to the UN Commission on Human Settlement.



## **6. INDICATORS ASSESSMENT REPORT**

### **6.1 Background**

The United Nations Conference on Human Settlements (Habitat II or the City Summit) will be held in Istanbul and an innovation of this conference has created an innovation the use of indicators to measure performance of member states in the human settlements field'. Indicators will help countries to establish their standard of performance in housing output and compare shelter policies over time. Indicators are an integral part also of the Habitat II preparations and the presentation of selected indicators will form the underlying structure of country reports.

#### **6.1.2 Indicators definition**

Indicators are not primarily a data collection programme, but is more aimed at development effort. Namibia will gradually build capacity with the aim to carry out indicators studies on all urban centres in the near future. The aim is to build in-country capacity and to use indicators as part of national and local policy-making.

#### **6.1.3 Characteristic of indicators**

They should (be):

- \* Easily understood by all stakeholders;
- \* Related to the interest of one or more groups or stakeholders;
- \* Measurable, using immediate available data at the town, city or national level;
- \* Clearly related to urban policy goals and capable of being changed through the use of policy instruments;
- \* Link between policy and the three themes of economic, social and environmental sustainability.

*Namibia as an active participant of the Habitat Conference has already submitted the following indicators to the Habitat Secretariat: Key Indicators to reflect the National features and Windhoek and Oshakati separately. Urban indicators for the city of Windhoek, with reference to Katutura and Khomasdal, Also a Gender Sensitive Performance indicators. The collection of Key and Urban indicators will continue beyond Istanbul, for the country as a whole. The ultimate objective is to monitor and evaluate the development of human settlement policies for urban and rural Namibia.*

### **6.2 General Census Indicators**

The population of Namibia as recorded by the 1991 Census within the legal boundaries of Namibia was 1 409 920, excluding Walvis Bay. There were 686 327 males and 723 593 females with a ratio

of 95 males per 100 females. 28% (382 680) were urban population (194 479 males and 188 201 females) and 72% (1 027 240) were rural population (491 848 males and 535 392 females).

The area of Namibia is 823 144 square kilometres, giving a population density of 1.7 persons per square kilometre. About 42% of the population are under the age of 15. 53% between 15-64 years, and 5% are above 65 years.

Oshivambo (spoken by 51% of the population) is the predominant language in Namibia. English, the official language, is spoken by 1.5% of the population.

There are 254 389 private households with an average size of 5.2 persons. Male headed households account for 61% of the total population and female headed households for 39% of the total population

26% (who are over the age of 15 years) never attended any form of schooling. Primary school attendance is at 49%, while secondary school attendance is at 45%. Only 6% of the population have tertiary education.

In the case of economic activity, 58% of all persons aged 15 years and above belong to the labour force. 42% are outside the labour force. 81% of the total labour force are employed and 19% are unemployed.

65% of all households have access to safe water. 61% use the bush as a toilet. 32% have no access to heating. 59% of all households own a radio, and 24% have access to electricity for lighting.

Life expectancy is 59.1 years for males and 62.8 years for females. Among Namibian women in the age category 15-49 years, the total fertility rate is 5.4 children per women (Namibia Demographic and Health Survey (NDHS)). For the period 1988-92, infant mortality was 57 per 1,000 live births (NDHS), and for the same period 1988-92, the under five mortality was 83 per 1,000 live births (NDHS).

### **6.3 Economy**

Thirty years of colonial rule left Namibia facing the same legacy of apartheid that operated in South Africa at independence. Namibia's economy was a dual economy that only employed a minority of the population. Currently, the economy is based on a few natural resources, which is capital intensive and with little contribution to employment and income distribution. This has resulted in a wealthy minority and a poor majority.

In 1993 the Gross National Income (GNI) per capita amounted to Namibia Dollars (N\$) 5,712 (US\$1,688). This classifies Namibia a middle income country. In ranking by the Human Development Index, however, Namibia ranks much lower than would be expected from its GNI.

### 6.3.1 Income

The total annual income of private households in Namibia is estimated to about N\$ 3.9 billion. The average annual household income in Namibia is about N\$15,800, and the average per capita income is about N\$2,800.

Female headed households with an average household size of 5.7, which constitute 38% of all households, have an average household income of N\$9,872. Their per capita income is N\$1,740. Male headed households, which constitute 62% of the households and with an household size of 5.7, have an average household income of N\$19,440. Their per capita income is N\$3,427.<sup>1</sup>

### 6.3.2 Contributors to the Gross Domestic Product

Subsistence agriculture contributes only 3% to the GDP but employs 30-40% of the labour force. Commercial agriculture contributes 7% to the GDP and employs 10% of the labour force. Fishing and fish processing contributes 8.6% to the GDP. Mining industries contribute 15-20% to the GDP, but it has a minor effect on employment outside the mining sector because is regarded as an island in the economy. Total government production contributes 25-30% to the GDP but its total expenditure amounts to 46% of GDP in 1994, while the total tax revenue amounts to 25%.<sup>2</sup>

## 6.4 Poverty in Namibia

The determinants of poverty in Namibia can be related to a combination of historical, political, ecological, demographic, administrative and economic factors which individually and collectively shape the patterns of socio-economic welfare (Namibia Poverty Profile). Short term events can exacerbate poverty and vulnerability. Rural-urban migration, as communal farmers flee drought-prone agricultural areas in search for jobs and income in town, can increase the incidence of poverty in low-income suburbs and peri-urban informal settlements.

Many of the structures accounting for poverty in present-day Namibia have their origin in the colonial period. These include discriminatory land and labour policies and the extractive colonial economy which created high income rank distribution.

In 1992 the per capita GNP was US\$1,610, placing Namibia in the lower middle income group of countries (70th poorest of 132 countries). However, this indicator masks an income distribution which is among the most skewed in the world. To illustrate these skewness in the economic resources of a population, percentile groups are frequently used.

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<sup>1</sup> The distribution of economic resources in the population of Namibia, Central Statistic Office; November 1995

<sup>2</sup> The distribution of economic resources in the population of Namibia: Some highlights based on The 1993/1994 Namibia Household Income and Expenditure Survey, November 1995.

PERCENTILE GROUPS	Number of Households %	Average Household Size	Number of Persons %	Total Consumption Million N\$	Total Consumption %	Average Household Consumption N\$	Average Per Capita Consumption N\$
#<P90	90	5.4	91.5	1582	50.6	7179	1245
#>=P90	10	4.8	8.5	1547	49.5	63255	13136
NAMIBIA	100	5.7	100	3129	100	12783	2253

From the above table it is clear that the distribution of household private consumption is very skewed. 8.5% of the population consumes 50% of the private consumption in private households. The other 91.5% of the population are also consuming 50% of the total private consumption. However, their annual per capita consumption is about N\$1,200 as opposed to the better off group, whose annual consumption is N\$13,100.

Currently, there is no acceptable poverty datum line for Namibia, and different institutions are busy with the task of conceptualising and measuring poverty. One of the definitions has been used by the *NAMIBIA HOUSEHOLD INCOME AND EXPENDITURE SURVEY (1993/94)* NHIES and the other by the *SOCIAL SCIENCES DIVISION SSD* at the University of Namibia.

#### 6.4.1 Poverty definition 1

**The poverty indicators as defined by the rate of food consumption in the household.**

If the food consumption rate is 60-79% of the total private household consumption, the household is defined as poor.

If the food consumption is 80-100% of the total private consumption, the household is defined as very poor.

#### 6.4.2 Poverty definition 2

Poverty is defined in terms of a poverty datum line conceptualised in Botswana in 1987. This poverty datum line is defined as the aggregated value of food, clothing, personal items, household goods, shelter and miscellaneous goods and services necessary for a "minimum standard of living". Households where the total private household consumption is below this value are classified as poor.

The Botswana poverty datum line for an adult male living in the rural area was applied to all adults 16 years and above. The Pula

value was exchanged into Namibia Dollars according to the official exchange rate, and the value was increased proportionally to the inflation rate in Windhoek. In this way a Namibian poverty datum line was compiled (APPENDIX 1).

The poverty datum line for a Namibian household expressed in the value of SCL=N\$1,500 \*4.8 (EWS) =N\$7,200. Household where the SCL is below N\$7,200 are defined as poor households (Note 1993 US\$ rate convert) (see APPENDIX 2 for details).

Looking at the first definition based on food consumption about 30% of Namibian households are poor and the frequency of very poor households is 5%. Poverty is 12% in urban areas and 39% in rural areas.

Looking at the second definition based on a basket of goods and services for a minimum standard of living, 50% of the Namibian households are classified poor. 67% are in rural areas and 24% are in urban areas.

Although both of these studies are done by independent research institutions, they fail to understand the social, economic and cultural practices that prevail in all thirteen regions of the country, such as the role of kinship and their reciprocity in poverty and the characteristic of the Namibian poor.

The conclusion of the CSO study, although it derived its poverty profile from three groups (the young, the elder and women), was a result of the skewed economy of Namibia inherited from the apartheid regime and to some intrinsic values of Namibian society itself.

Geographic characteristics also play an important role in shaping both the character of economic deprivation and poverty reduction. What needs to be considered here is a north/south division and an urban/rural demarcation.

## 6.5 Housing in Namibia

Namibia inherited a skewed pattern of human settlement as a result of the homeland policies of the colonial government. Over half of the population live in the six northern regions of the country. This unbalanced distribution of the population is also evident in the wide variations in population density ranging from 26 persons per square kilometre in the Oshana region to 5 persons per square kilometre in the Karas region. "Separate development" was a cornerstone of the colonial government. This was not only applied on a national level but also at a local level with the enforcement of pass laws. Formal settlements were characterised by their dual settlements. A well serviced modern part for the white minority and inadequate houses and shacks for the black majority. Another legacy of separate development was the emergence of "single quarters"; accommodation to house men recruited from the rural areas to service industries in the towns. There were laws prohibiting them from bringing their

families along. Therefore, when the restriction of movement of people was lifted after independence, workers started to bring their families to town. This has resulted in severe overcrowding of the single quarters, which enhances social and health problems.

Readdressing this disparity in the provision of housing is one of the major task of the newly elected government, along with shelter and human settlements development. In order to address this problem, the Directorate of Housing was established under the Ministry of Regional and Local Government and Housing.

The '91 census conducted after independence indicates that at least 1 318 935 of the total population belong to a household occupying one or another form of shelter. The census distinguished between nine types of housing units; a detached house, a semi-detached house or town house, a flat in a block of apartments, a guest flat, a housing unit part of which is used for commercial or industrial purposes, a mobile home, e.g. caravan or tent, a single quarter, a kraal/hut and finally, an improvised building. Furthermore, it recorded a total number of 254 389 household with 75 939 of all the unit types in the urban areas and 178 450 of all the units in the rural areas. 50% of all the housing units are kraals/huts which accommodate 58% of the population. Detached houses cover 33% of all the housing units and accommodate 30% of the population.

#### **6.5.1 Access and affordability of houses**

The market price of serviced land (N\$ 60,00 per m<sup>2</sup>) makes it impossible for low-income groups to have access to houses. Moreover, permission from Local Authorities is required before any kind of building activity may be started. Therefore, people's self-building initiative is often dampened by rigid rules and regulations. Some Local Authorities still implement the notion of separate development by virtue of zoning affordability and price policy.

The private sector housing finance institutions imply an impulsive rule that your monthly instalment for a house should not exceed 25% of your income. This is due to the skewed earning power of the economy excludes the lower income end of the community. Therefore, these institutions only cater for the middle and upper income groups who can afford that "rule". Thus, the burden of access to houses for the lower income bracket has been shifted to the Government in terms of provision of houses. The private sector is not interested in the lower end of the market, because of the risk involved in administering small loans. Therefore, the product that the private sector developers provide in the market cannot be afforded by at least 69% of the households in the urban areas (National Plan of Action).

In the former communal areas land is not mortgageable due to the lack of secure tenure. People in these areas feel insecure regarding their tenure, because they feel that the proclamation of towns will require them to pay for the land and other taxes

or face eviction (National Plan of Action).

## 7. Summary of Indicators

The indicators study has been prepared by completing three worksheets. The following completed sheets are available for detailed information: Key Indicators (Abridged Survey) March 1995 version; Urban Indicators Review (The survey instrument) volume 2, February 1995 and Taking Gender Into Account (A Guide to Gender Sensitive Performance Indicators) volume 4, June 1995. UNCHS and the World Bank have provided the above documents for monitoring human settlements. There are 9 Background Indicators D1-D9; 27 Urban Indicators covering socio-economic development, infrastructure, transport, environmental management and local government. In addition, there are also 10 Housing Indicators H1-H10 covering mostly affordability and availability and housing provision. (See the Appendix 8-10 for a complete list of all the indicators).

As discussed earlier, Namibia only started with systematic data collection after independence. Therefore, some of the key and intensive indicators are not completed in full, due to the lack of data. The following discussion will reflect only those key and intensive indicators which are not completed in full in the worksheets.

### 7.1 Background data

#### *Indicator D6:*

Household formation rate not available.  
(Omit this indicator)

#### *Indicator D7:*

Household income distribution, only consumption as a proxy of income data available  
No wage ratio data available.  
(Omit this indicator)

#### *Indicator D9:*

Tenure type. The '91 census only collected data on owner, rented and rent free.

### 7.2 Urban indicators

#### 7.2.1 Socio-economic development

##### *Indicator 1:*

Households below poverty line (different institutions are working on these issues)  
(Omit this indicator)

##### *Indicator 6:*

Crime rate (murder and theft reported in different categories).

### 7.3 Transport

#### *Indicator 11:*

Modal split (reliable data available only for some cities).  
(Omit this one)

### 7.4 Local Government

#### *Indicator 20:*

The difficulty with this indicator is that it asks for data on all the local authorities and villages combined which cannot be completed in time for the submission of the indicators. Most of the local authorities and villages are still using a book system and record income and expenditure over a three year period. This exercise can be completed when the indicators are collected on each locality in Namibia.

Currently, Windhoek is the only city where data on local government has been completed.

### 7.5 Housing indicators

#### 7.5.1 Housing affordability and availability

##### *Indicator H1: House price to income ratio:*

House prices in Namibia are subject to a number of factors which differ from town to town and from village to village. Therefore, deriving a house price to income indicator is a difficult task. Furthermore, no national housing surveys have been conducted to guide us in this regard.

Using different kind of directives to establish a "house price to income ratio" based on the rule of financial institution, the following formula, felt to be the most accurate estimation according to existing market rates and values, was defined:  $P-D = (S((1+i)^{240}-1)) / (i(1+2)^{240})$  (see APPENDIX 3 for further details).

##### *Indicator H2: House rent to income ratio:*

Currently, there is neither a coherent structure nor rent board in Namibia to control rent prices. Rent is determined by the owner himself and is therefore not related to income.

The data used was collected for the Central Statistic Office's "Household Income and Expenditure Survey 1993/1994". Rent was collected on the basis of subsidies rent and no subsidies rent. The conclusion was that rent paid reflects apartments rent according to the exercise as has been suggested in the worksheet. Therefore, our estimation is as follows:



a) *Subsidies rent*

Average rent	US\$ 831 (\$2715)
Annual income	US\$ 4837 (N\$15804)
House rent to income	0.17

Annual income	US\$ 4837 (N\$15804)
Average rent	US\$ 831 (N\$2715)
Income to house rent	5.7

B) *No subsidies rent*

Average rent	US\$ 1116 (\$3648)
Annual income	US\$ 4837 (N\$15804)
House rent to income	0.2

Annual income	US\$ 4837 (N\$15804)
Average rent	US\$ 1116 (N\$3648)
Income to house rent	4.3

Rent was not collected according to gender. The above result will therefore also reflect the Gender worksheet.

Both these indicators will be of use if a national housing survey is to be conducted.

*Indicator H3: Floor area per person*

Most of the buildings adhere to health regulations which stipulate that floor area per person must not be less than 3.5 square metres. This directive is related both to formal and informal buildings/settlements.

**7.6 Housing Provision**

*Indicator H7: Infrastructure expenditure*

This indicator is in the same category as the local government, and more time is needed to complete it.

*Indicator H8: Mortgage to credit ratio*

This indicator needs more investigation and comments from different agents in the housing sector. Therefore, the work on this indicator will still continue.

## 8. COMMENTS & RECOMMENDATIONS

Most of the data collected during the '91 census were collected on urban and rural disaggregation. Thus, the gender disaggregation in the worksheet "A Guide to Gender-Sensitive Performance Indicators" was completed with most of the data not being available. The data used in the worksheet is derived by using the CSO publication "Women and Men in Namibia", August 1995. (See Appendix 6 for further gender disaggregation)

During the Intercensus of 1996, data will be disaggregated which will facilitate the completion of Gender Indicators.

*Furthermore, please note that most of the data used in the indicators are with reference to 1993/1994, while other years are indicated. The conversion rate used is the 1993 US exchange rate, of 3.267.*

Most of the indicators are of relevance to the situation in Namibia, but it should be stressed that some indicators are asking for too detailed information which currently is not available or not disaggregated to the required level. Accordingly, indicators of relevance to the Namibian situation will be worked on, whereas those irrelevant to the country's situation will be omitted. Most of the indicators will be completed successfully after the 1996 Inter-censal Demographic survey.

A further suggestion is that the following indicators can be used by a wide variety of agents involved in the housing sector and guide them in their future policy analyses on housing matters in Namibia.

1. Background Data ( Indicator D8 City product, Indicator D9 Tenure type, Indicator D6 Household formation rate-problematic)
2. Socioeconomic Development ( Indicators 1-4)
3. Infrastructure (Indicators 7-10 access to infrastructure)
4. Environmental Management (Indicators 15-19 only for those cities having wastewater treatment)
5. Local Government ( Indicators 20-27)
6. Housing (Indicators H1, H2, H3,)
7. Housing provision (Indicator H6)

The structure of the indicators are problematic to deal with in the Namibian context. Most of the data in the country are disaggregated by urban and rural areas. Comparison is also, national against regional disaggregation.

Furthermore, for the assessment of health indicators the country

is divided into four health regions: south, central, north east, and north west. Disaggregation of data of the health indicators is difficult outside the parameters of these health regions. (See Appendix 7 for basic health and education indicators.)

Due to the fact that most of the towns in Namibia are not proclaimed as towns with their own municipality, their boundaries need to be redrawn. Land use is therefore not available (Indicator D1).

The city product and the city investment indicators need to be reconsidered. As mentioned earlier, Namibia is going to conduct a "Levels of Living Survey", and therefore, there is no current data for indicator D8 "daily kilojoule supply of the poor".

The current data collected on employment, indicator A6, are those collected during the 1991 census. The data is recorded as employment, unemployment and underemployment, from the age 10 years and above.

With regard to indicator 5, the number of school classrooms is difficult in the Namibian context, given the fact that in the rural area a classroom can be an informal structure or the space under a tree.

Indicator A17 on refugees includes figures of only those who present themselves to the Ministry of Home Affairs and are seeking refugee status. They are normally relocated to Osire Refugee Camp. The number as per 20/11/95 of refugees was 1,328.

Indicator A18 "death due to violence" can be omitted from the worksheet as no violent encounters have taken place in Namibia after independence.

In the transport section, we can omit indicator 11 in the Namibian context, because this was only recorded once by the municipality of Windhoek, which omitted the city of Windhoek and only focused on the townships of Katutura and Khomasdal.

The air quality indicator A43 is also a difficult one to complete due to the fact that there are currently no data available on air quality in Namibia. The only information gathered is that Namibia is part of the "Framework Convention" and that a survey will be conducted in due course.

Overall, most of the indicators are valid and useful in measuring the performance of an country, so the recommendation to the Ministry of Regional and Local Government and Housing is to establish a focal point in the Directorate of Housing who will be responsible for the establishment of a data base using the worksheets indicators as reference, collecting and publishing the performance of the country and all its towns and villages on an annual basis. Furthermore, a regional task force should be established which can act as an inter-ministerial committee to liaise between ministries and regions for the release of data to complete the indicators. Furthermore, APPENDIX 4-5 reflect the

current situation of Namibia according to some key and extensive indicators. The completion of the indicators in APPENDIX 4, will continue.

## APPENDIX 1

### Explanation of poverty definitions

Adjustments for household composition is made by using the following equivalence weights:

All adults (age $\geq 16$ )	=1
Child (5 < age < 16)	=0.75
child (age < 5)	=0.5

An equivalence weight size of a household (EWS) was then defined:

$$EWS = 1 * X + 0.75 * Y + 0.5 * Z$$

where X=number of adults in the household (age  $\geq 16$ )  
Y=the number of children in the household where  
(5 < age < 16)  
Z=the number of children in the household where age ( $\leq 5$ )

## APPENDIX 2

A private consumption level of the household standardized for the difference in household composition (SCL) is defined;

$SCL = \text{Average (EWS)} * \text{Total household composition} / \text{EWS}$

where Average (EWS) is the estimated arithmetical mean of EWS for ALL Namibian households.

Average (EWS)=4.8 while the average household size is estimated to be 5.7

## APPENDIX 3

### House price to income ratio

$$P-D = (S((1+i)^{240}-1)) / (i(1+i)^{240})$$

P = principal amount  
i = monthly interest rate  
s = monthly instalment  
d = deposit  
240 months (20 years)

Using this formula an annual household income/ house price ratio of 1:1.3. can be defined.

A second directive is as follows:

x / y  
x = value of building completed  
y = number of buildings completed

Result= Average house price divided by annual income = 2.9  
Result= Annual income divided by house price = 0.03

Please note that this applies only to low cost housing in Namibia and therefore it is not a market related indicator, but reflects building cost only.

A third directive is as follows:

x / y  
x= value of mortgage granted  
y= number of mortgage

Result= average value of the mortgage divided by the household income for Namibia. House price to income is 1:6. This refers to mortgage been granted by SWABOU for the whole of Namibia.<sup>3</sup>

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3 SWABOU, one of the leading agents in the housing market in Namibia, grants loans only to those who are able to provide the institution with a guarantee, but loans are not accessible to those who do not qualify in terms of its impulsive rule of 25% of your income:

#### Mortgage granted by SWABOU

In 1993-94 granted 2,134 mortgages with a combined value of NS 214, 846,960.000 (building cost)  
In 1994-95 granted a total of 2,016 with a combined value of NS 220, 762,345.000 (building cost)  
Average value of a mortgage for 1993-94 NS 100,678.05 (US\$ 30,816.66)  
Average value of a mortgage for 1994-94 NS 109,505.13 (US\$ 33,518.55)

Average household income NS 15,804 (US\$ 4,837)

APPENDIX 4

NAMIBIA: KEY AND EXTENSIVE INDICATORS

INDICATOR	WINDHOEK	OSHAKATI	NATIONAL
D2 Population	142388	113692	1409 920
D3 Population growth rate	3.8		3.1
D5 Average household size	4.8	6.7	5.2
D6 Household formation rate			
D9 Type of housing unit			
-detached	82%	11%	34%
-semi-detached	4%	1%	3%
-apartments	7%	2%	2%
-guest flat			0.3%
-part comm/indust			0.4%
-mobile home			1%
-single quarters	4%	3%	3%
-kraal/hut		76%	50%
-improvised home	3%	7%	7%
3 Hospital beds	97.7	140	222
4 Under five mortality rate			87/1,000 births
5 Children per classroom			
-Primary	31.5	42.1	34.5
-Secondary	26.9	36	32.0
7 Households connected to			
-Water	90%		25%
-Sewerage	75%		
-Electricity	84%		
-Telephone	23%		
-Access to safe water	98%		63%
-Water consumption	150 litre per d/p		
-Median price of water in the scare season (US\$)	0.81		
12 Travel times, working trip one way (min)	7-9		



15	Wastewater treated	99%		
17	Waste disposal			
	-Sanitary	90%		
	-Incinerated	0.1%		
	-Open dump	4%		
18	Regular solid-waste collection	93%		
	-Collection frequency per month	4		
19	Housing destroyed	N/A		
H1	House price to income			
H2	Median rent			
H3	Median floor area			3.5m <sup>2</sup>
H4	Permanent dwellings			
H5	Housing in compliance			
H9	Housing production			

## APPENDIX 5

### Crime

Crime	Windhoek		Oshakati		National	
	REP	DET	REP	DET	REP	DET
Theft <sup>4</sup>	7534	3020	1797	1085	17654	8901
Murder <sup>5</sup>	122	80	74	74	393	312
Sexual assault <sup>6</sup>	309	212	119	83	865	644

*(rep refer to as reported)*

*(det refer to as crimes detected, solved)* **SECTION 1**

**4** Theft includes the following categories:

- 1 Theft of horses
- 2 Theft of cattle
- 3 Theft of sheep
- 4 Theft of poultry
- 5 Theft of other animals
- 6 Theft of other items
- 7 Theft from persons
- 8 Shoplifting
- 9 Theft by employees from employers
- 10 Theft of fire-arms
- 11 Theft of explosives
- 12 Theft of pedal cycle
- 13 Theft of motor vehicle
- 14 Theft of motor cycle
- 15 All other theft

**5** Murder includes:

- 1 With fire arm
- 2 With another weapon
- 3 By any other means
- 4 By administering a poison or other noxious substances

**6** Sexual Assault includes:

- 1 Indecent assault
- 2 Rape
- 3 Attempted
- 4 Assault with intent to rape
- 5 Any offence of an indecent nature against a female person not elsewhere mentioned where she is not a co-operating party (only male)

APPENDIX 6

**GENDER**

Out of a total population of 1409 920, women represent 723 593 and men 686 327. (1991 census). The following tables present disaggregation by urban and rural areas. Yet, it does not necessarily follow the Key, Urban and Extensive Indicators.

Urban			Rural		
Women	Men	Sex Ratio	Women	Men	Sex Ratio
188.2021	194,479	103.3	535392	491848	92

**Employment**

Employment/Unemp. rate per 100 persons aged 15 years and above by sex.

Women			Men		
Population	Employment rate	Unemployment rate	Population	Employment rate	Unemployment rate
215 008	80.5	19.5	278 572	79.4	20.6

Distribution of population aged 15 years and above by activity status and sex.

Activity	Total country		Urban		Rural	
	Women	Men	Women	Men	Women	Men
Economically active	39.4	60.6	39.4	60.6	46.1	53.9
Employed	37.6	62.4	37.6	62.4	47.1	52.9
Unemployed	44.4	55.6	41.4	55.6	40.7	59.3
Not economically active	63.8	36.2	64.5	35.5	63.6	36.4
Student	50.8	49.2	52.6	47.4	50.2	49.8
Homemaker	87.1	12.9	85.9	14.1	87.7	12.3
Income recipient	49.5	50.5	47.3	52.7	50.2	49.8
Disabled	43.6	56.4	36.9	63.1	45.2	54.8
Retired/Old age	60.1	39.9	57.6	42.4	60.7	39.3
Other	23.2	76.8	18.3	81.7	33.9	66.1
Not stated	46.3	53.7	39.2	60.8	50.5	49.5

Distribution of employed population 15 years and above by occupation and sex.

Occupation	Total country		Urban		Rural	
	Women	Men	Women	Men	Women	Men
Legislators/managers and senior officials	20.7	79.3	21.0	79.0	19.9	80.1
Professionals	50.3	49.7	49.7	50.3	51.3	48.7
Technicians/Associate Professionals	50.2	49.8	47.9	52.1	53.0	47.0
Clerks	64.0	36.0	65.6	34.1	57.1	42.9
Service workers	50.9	49.1	46.1	53.9	75.3	42.7
Skilled agriculture/fishery workers	58.6	41.4	39.0	61.0	59.1	40.9
craft and related trades workers	24.3	75.7	8.1	91.9	39.4	60.6
Plant and machine operators/assemblers	1.5	98.5	2.0	98.0	0.9	99.1
Elementary occupations	32.8	67.2	50.0	50.0	23.2	76.8
Other	3.9	96.1	5.3	94.7	2.3	97.7
Not stated	46.9	53.1	44.8	55.2	48.5	51.5

Enrollment rate per 100 persons for population aged 6-12 years

Primary school			
Girls		Boys	
Population	27 079	Population	25 303
% Never attended school	88	% Never attended school	10
Enrollment rate	89	Enrollment rate	88
% Left school	10	% Left school	1
Secondary school			
Girls		Boys	
Population	19 847	Population	17 933
% Never attended school	3	% Never attended school	4
Enrollment rate	86	Enrollment rate	86
% Left school	11	% Left school	10

Illiteracy rate per 100 persons for population age 10 years and above.

Urban				Rural			
Women		Men		Women		Men	
Population	145555	Population	153119	Population	371311	Population	327863
Illiteracy rate	9.8	Illiteracy rate	9.5	Illiteracy rate	30.0	Illiteracy rate	28.1

Income

	Of household	Size of household	% Of population	Total income		Average household income NS	Average per capita income NS
				Millions	%		
Female Headed	38	5.7	38	918	23.7	9 872	1 740
Male Headed	62	5.7	62	2 951	76.3	19 440	3 427
Namibia	100	5.7	100	3 869	100	15 804	2 786

## APPENDIX 7

### Health

Life expectancy	
Males	59.1
Females	62.8
Fertility rate (15-49 years)	5.4 children
Infant mortality (1988-92)	57/1,000
Under five mortality (1988-92)	83/1,000
Birth rate (1992)	42/1,000
Death rate (1992)	12/1,000
Hospital beds (defined as number of persons per hospital bed) 222 <sup>7</sup>	
Expenditure on social services per person (1993-94)	US\$236
Acute respiratory deaths according to Health Information Systems (Jan-Sept 1995)	18.9%

### Education

Net school enrollment rate, 15 years and above (1991 census)	
Never at school	26%
Primary school	49%
Secondary school	45%
Tertiary education	6%

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<sup>7</sup> Population projection used for 1995 (1,599 million) Provisional Population Projection- 1991-2011

Total beds for 1995 (7,178) Ministry of Health and Social Services



**LIST OF INDICATORS**

Key indicators	Extensive indicators
<p><b>BACKGROUND DATA MODULE</b></p> <p>Indicator D1: Land use                      Indicator D2: City population                      Indicator D3: Population growth rate                      Indicator D4: Woman headed households                      Indicator D5: Average household size                      Indicator D6: Household formation rate                      Indicator D7: Income distribution                      Indicator D8: City product per person                      Indicator D9: Tenure type</p>	<p>Indicator DA1: Birth and death rates                      Indicator DA2: Migration rates                      Indicator DA3: Household type                      Indicator DA4: Household expenditures                      Indicator DA5: Dwelling type</p>
<p><b>SOCIOECONOMIC DEVELOPMENT</b></p> <p>Indicator 1: Households below poverty line                      Indicator 2: Informal employment                      Indicator 3: Hospital beds                      Indicator 4: Child mortality                      Indicator 5: School classrooms                      Indicator 6: Crime rates</p>	<p>Indicator A1: Illiteracy of poor                      Indicator A2: Daily kilojoule supply of poor                      Indicator A3: Malnourished children under five                      Indicator A4: Social safety net                      Indicator A5: Unemployment rates by sex                      Indicator A6: Employment growth                      Indicator A7: Child labour                      Indicator A8: Minimum wage coverage                      Indicator A9: City investment                      Indicator A10: Airport activity                      Indicator A11: Expenditure on social services                      Indicator A12: Life expectancy at birth                      Indicator A13: Infectious diseases mortality                      Indicator A14: School enrollment rates                      Indicator A15: Adult literacy rate                      Indicator A16: Tertiary graduates                      Indicator A17: Refugees                      Indicator A18: Deaths due to violence</p>
<p><b>INFRASTRUCTURE</b></p> <p>Indicator 7: Household connection levels                      Indicator 8: Access to potable water                      Indicator 9: Consumption of water                      Indicator 10: Median price of water, scarce season</p>	<p>Indicator A19: Cost to household income ratios                      Indicator A20: Sources of water                      Indicator A21: Piped water supply reliability                      Indicator A22: Water leakage                      Indicator A23: Sewage disposal                      Indicator A24: Public latrines                      Indicator A25: Electricity price                      Indicator A26: Line losses                      Indicator A27: Capacity to load ratio                      Indicator A28: Call completion rate                      Indicator A29: Operating to staff ratios                      Indicator A30: New connections to staff ratios                      Indicator A31: Revenue to operating cost ratios.</p>
<p><b>TRANSPORT</b></p> <p>Indicator 11: Modal split                      Indicator 12: Travel time                      Indicator 13: Expenditure on road infrastructure                      Indicator 14: Automobile ownership</p>	<p>Indicator A32: Transport fatalities                      Indicator A33: Fuel price                      Indicator A34: Transport household budget share                      Indicator A35: Transport fuel consumption                      Indicator A36: Length of road per vehicle                      Indicator A37: Road congestion                      Indicator A38: Vehicles failing emission standards                      Indicator A39: Automobile fuel consumption                      Indicator A40: Pedestrians killed                      Indicator A41: Public and mass transport seats                      Indicator A42: Cost recovery from fares</p>

# URBAN INDICATORS WORKSHEET

## LIST OF INDICATORS (continued)

Key indicators	Extensive indicators
<p><b><u>ENVIRONMENTAL MANAGEMENT</u></b>  Indicator 15: Percentage of wastewater treated  Indicator 16: Solid waste generated  Indicator 17: Disposal methods for solid waste  Indicator 18: Regular solid-waste collection  Indicator 19: Housing destroyed</p>	<p>Indicator A43: Air pollution concentrations  Indicator A44: Emissions per capita  Indicator A45: Acute respiratory deaths  Indicator A46: Percent of BOD removed  Indicator A47: Cost of wastewater treatment  Indicator A48: Lowering of groundwater table  Indicator A49: Waste water recycled  Indicator A50: Level of treatment  Indicator A51: Biodegradable waste  Indicator A52: Recycling rate  Indicator A53: Average cost of waste disposal  Indicator A54: Cost recovery  Indicator A55: Industrial waste generation  Indicator A56: Energy usage per person  Indicator A57: Fuelwood usage  Indicator A58: Renewable energy usage  Indicator A59: Food consumption  Indicator A60: Disaster mortality  Indicator A61: Housing on fragile land  Indicator A62: Fatal industrial accidents  Indicator A63: Green space  Indicator A64: Monument list</p>
<p><b><u>LOCAL GOVERNMENT</u></b>  Indicator 20: Major sources of income  Indicator 21: Per-capita capital expenditure  Indicator 22: Debt service charge  Indicator 23: Local government employees  Indicator 24: Wages in the budget  Indicator 25: Contracted recurrent expenditure ratio  Indicator 26: Government level providing services  Indicator 27: Control by higher levels of government</p>	<p>Indicator A65: Change in real per capita total revenue  Indicator A66: Change in real per capita own-source revenues  Indicator A67: Elected and nominated councillors  Indicator A68: Voter participation rates, by sex  Indicator A69: Number of associations  Indicator A70: Citizen involvement in major planning decisions  Indicator A71: Decentralised district units</p>

## LIST OF KEY INDICATORS

<p><b><u>A. BACKGROUND DATA</u></b></p> <p>Indicator D1: Land use  Indicator D2: City population  Indicator D3: Population growth rate  Indicator D4: Woman headed households  Indicator D5: Average household size  Indicator D6: Household formation rate  Indicator D7: Income distribution  Indicator D8: City product per person  Indicator D9: Tenure type</p>	<p><b><u>5. LOCAL GOVERNMENT</u></b></p> <p>Indicator 20: Major sources of income  Indicator 21: Per-capita capital expenditure  Indicator 22: Debt service charge  Indicator 23: Local government employees  Indicator 24: Wages in the budget  Indicator 25: Contracted recurrent expenditure ratio  Indicator 26: Government level providing services  Indicator 27: Control by higher levels of government</p>
<p><b><u>B. URBAN INDICATORS</u></b></p> <p><b><u>1. SOCIOECONOMIC DEVELOPMENT</u></b>  Indicator 1: Households below poverty line  Indicator 2: Informal employment  Indicator 3: Hospital beds  Indicator 4: Child mortality  Indicator 5: School classrooms  Indicator 6: Crime rates</p> <p><b><u>2. INFRASTRUCTURE</u></b>  Indicator 7: Household connection levels  Indicator 8: Access to potable water  Indicator 9: Consumption of water  Indicator 10: Median price of water, scarce season</p> <p><b><u>3. TRANSPORT</u></b>  Indicator 11: Modal split  Indicator 12: Travel time  Indicator 13: Expenditure on road infrastructure  Indicator 14: Automobile ownership</p> <p><b><u>4. ENVIRONMENTAL MANAGEMENT</u></b>  Indicator 15: Percentage of wastewater treated  Indicator 16: Solid waste generated  Indicator 17: Disposal methods for solid waste  Indicator 18: Regular solid-waste collection  Indicator 19: Housing destroyed</p>	<p><b><u>C. HOUSING INDICATORS</u></b></p> <p><b><u>6. HOUSING AFFORDABILITY AND AVAILABILITY</u></b>  Indicator H1: House price to income ratio  Indicator H2: House rent to income ratio.  Indicator H3: Floor area per person.  Indicator H4: Permanent structures.  Indicator H5: Housing in compliance.</p> <p><b><u>7. HOUSING PROVISION</u></b>  Indicator H6: Land development multiplier  Indicator H7: Infrastructure expenditure  Indicator H8: Mortgage to credit ratio  Indicator H9: Housing production.  Indicator H10: Housing investment</p>

List of indicators

Appendix 10

Background data module

Population	Household type
Population growth rate	Average household size
Birth and death rates	Marital status
Fertility rate	Tenure type
Women and men-headed households	

URBAN INDICATORS

**Module 1. Socioeconomic development**

Households below poverty line  
Unemployment rates  
Employment growth  
Informal/undeclared employment  
Child labour  
Minimum wage coverage  
Life expectancy at birth  
Infectious diseases mortality  
Child mortality  
Maternal mortality  
Malnourished children under five  
School enrolment rates  
Adult literacy rate  
Tertiary graduates  
Refugees  
Migration rates  
Crime rates

**Module 2. Infrastructure**

Household connection levels  
Access to potable water  
Sources of water  
Time spent fetching water  
Sewage disposal

**Module 3. Transport**

Modal split  
Automobile ownership  
Travel time  
Transport fatalities  
Pedestrians killed

**Module 4. Environmental Management**

Death from acute respiratory diseases  
Regular solid-waste collection  
Housing destroyed  
Disaster mortality

**Module 5. Local Government**

Elected and nominated councillors  
Voter participation rates  
Local government employees

HOUSING INDICATORS

**Module 6. Affordable and adequate housing**

Tenure type  
Owner occupancy  
Land ownership  
Homelessness  
House price to income ratio  
House rent to income ratio  
Excessive housing expenditure  
Floor area per person  
Permanent structures

**Module 7. Housing provision**

Mortgage loans for men and women  
Employment in construction  
Evictions  
Female property rights

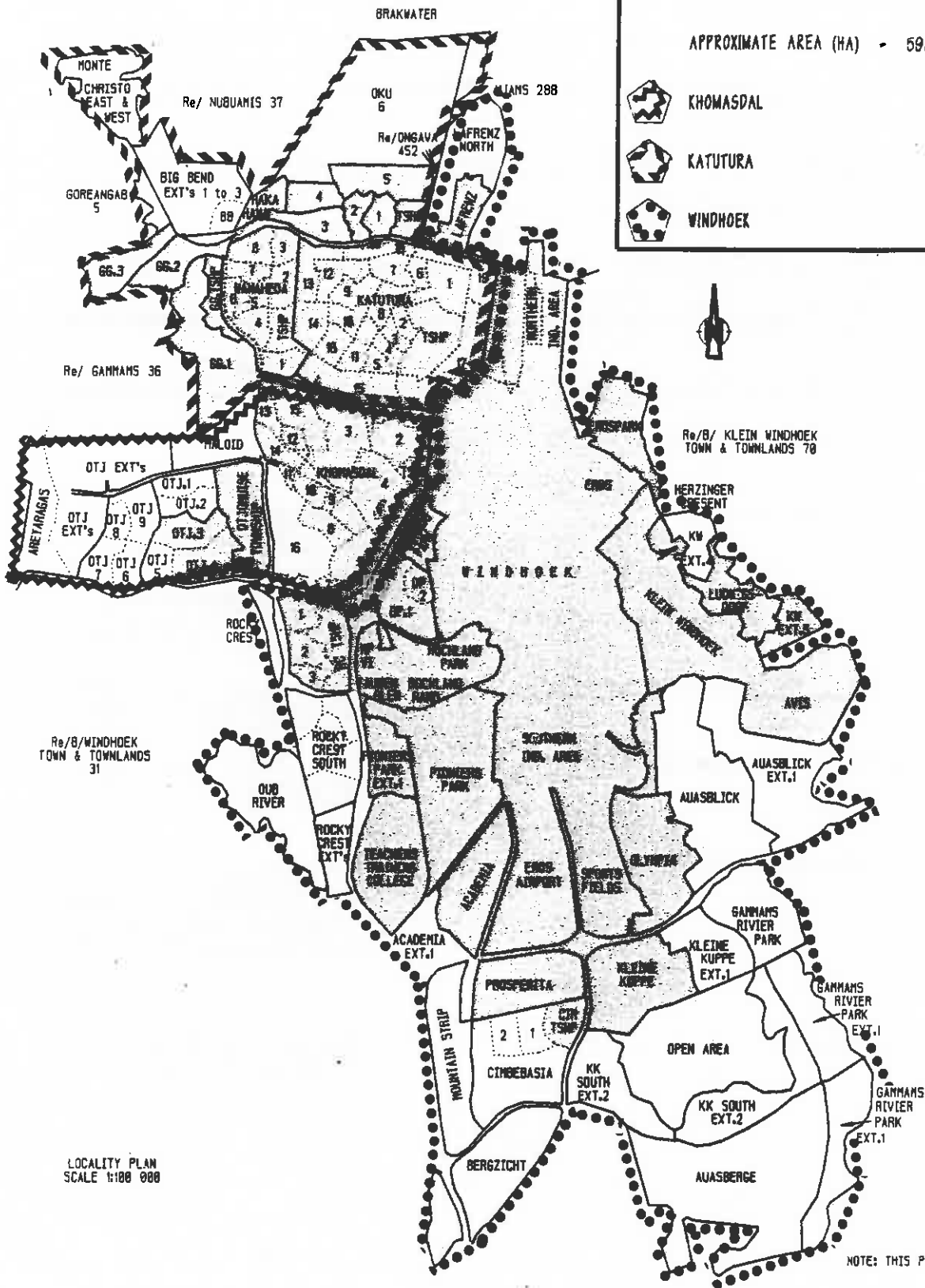
PROCLAIMED TOWNSHIP EXTENSIONS AS ON 31 / 01 / 96

APPROXIMATE AREA (HA) - 8369,6159

UNPROCLAIMED TOWNSHIP EXTENSIONS AS ON 31 / 01 / 96

APPROXIMATE AREA (HA) - 5938,3440

-  KHOMASDAL
-  KATUTURA
-  WINDHOEK



P/2501/A6  
 K:\DATA\ALL\PROJECTS\TP

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