

The summary of global trends and experiences presented by the UN Special Rapporteur provides some relevant lessons for Namibia, including the following:

- Market-based housing finance always targets the more affluent sections of society which have the necessary means to take out housing loans;
- Banks traditionally focus on higher income groups and as lenders benefit from interest payments on housing loans. Their focus on collateral excludes low income groups and mortgage markets discriminate against low-income borrowers;
- A study in 12 African countries found that less than 10 percent of the local population is eligible for mortgage finance;
- Microfinance institution and “subprime loans” to lower income earners emerged strongly in the 1990s and during the 2000s. They targeted people who could not be eligible for regular mortgage finance but effectively were discriminatory for the poor. They were classified as “high risk” groups by lenders and thus were charged higher interest rates. The market logic was as follows: the poorer the client, the more likely it is that there will be defaults and this risk will be “balanced” by reducing the time over which the loan has to be repaid and by increasing the interest rate. This reinforces the vicious cycle of poverty and increases the likelihood of default. Such practices are inherently discriminatory and focus on profitability while neglecting issues like tenure security, location and availability of services.
- Demand subsidy programmes are usually based on the rationale that low- income groups will be able to finance their housing through the free market. In reality demand subsidies linked to mortgage finance often do not target the poor and in effect benefit the middle and upper middle income groups.
- In the absence of state land planning, the availability of subsidies has led to significant increases in land and housing prices, a general affordability problem for low-income households and long waiting lists;
- Community funds are a more recent form of microfinance, developed mainly in Africa and Asia. They provide financial and technical support for land purchase and communal infrastructure. Such funds consider location, access to infrastructure and services and security of tenure. Their interest rates are lower and the repayment periods are longer than with other microfinance institutions. The Baan Makeng programme in Thailand, for example, enabled local communities to carry out housing programmes themselves. However, community funds face a challenge

of financial sustainability.

Housing experiences in countries like Kenya, Zimbabwe, South Africa and Singapore may also provide some lessons for Namibia in its quest for decent and affordable mass housing. These cases are presented in a summarised form, focusing on the key aspects.

## **Zimbabwe<sup>77</sup>**

As was the case in Namibia, urban settlements before independence in 1980 were developed to serve the interests of the colonialists, while marginalising and deliberately restricting the migration of Africans to urban centres. Municipal councils provided accommodation, and strict standards and enforcement restricted the supply of urban housing. Access to housing depended on “race” and ability to pay rent. Coupled with restrictions on land ownership, many Africans could only maintain rural homes and rent urban accommodation. The rural areas acted as a pool of cheap labour, which the colonial administration could draw from for work in towns, and on farms and mines.

At independence, there was massive demand for accommodation across all urban centres because of rural-urban migration and the prospects for jobs in towns. The new government therefore adopted a number of initiatives to address the housing problem. In addition to limited council housing provision (delivered to those on the council waiting list), individuals, the private sector, and community-based organisations and cooperatives were the main players in providing housing. The Ministry of Public Construction and National Housing was responsible for the construction and maintenance of government buildings and for building accommodation for government employees. Laws were enacted to protect the security of tenure of those that were in rented accommodation.

The level of poverty and unemployment increased from 2000 onwards. It became increasingly difficult for individuals to build their own houses, and to access serviced land. With growing urbanisation, the housing gap increased, and many people could not access decent and secure housing. The informal sector expanded as people eked out a living on the edge of society. With this

<sup>77</sup> The sections on Zimbabwe, Kenya and South Africa are based on the draft report prepared by B. Chripanhura and H. Jauch (2014) for the Ministry of Labour and Social Welfare and the International Labour Organization (ILO) on the opportunities of linking housing with employment and skills development.

came expansion of informal settlements because people lacked adequate incomes to pay rent. It is estimated that the country had a backlog of 1.25 million houses (including all types of housing) by 2012. The growth of slums around urban areas was also characterised by over-crowding, resulting in excessive pressure on infrastructure and services, which began to crumble at an increasing rate. Many low-income households increasingly relied on housing cooperatives to access housing.

In Zimbabwe, the challenges to housing delivery include lack of access to serviced land; lack of access to finance; inadequate provision of social services and infrastructure; lack of government investment in housing/ low prioritisation of housing; and high prices of construction materials as well as shortages thereof. The government tried to address the problem of land scarcity by acquiring peri-urban land and then handing it over to local authorities. However, the delivery of housing was poorest during the economic crisis period (2000 to 2009), and individual construction projects funded by diaspora funds were the main delivery mode. Small-scale builders and individuals with brick laying skills constructed many of the houses.

In 2012, the government introduced a National Housing Policy, through which the government adopted a hands-off approach, being merely a facilitator and regulator rather than a direct provider of housing. Despite the government's recognition of "housing as a human right and need", the private sector, individuals and community-based organisations (CBOs) and/or housing cooperatives were the main drivers of housing initiatives.

Municipal councils play a key role as planners and providers of land; they assist in encouraging CBOs (national and international development organisations) to work towards housing delivery, and they enforce the standards that all houses should meet. Thus, at foundation, slab, window, and roof levels, all houses have to be inspected by a competent council building inspector.

## **Kenya**

Kenya was also a settler-economy and the colonial administrators did not recognise the rights of Africans in towns. The indigenous population was restricted to communal areas, and only allowed into urban areas to work for the European settlers. In the 1940s, municipalities provided accommodation for "single" African men while their families remained tied to their rural

homes. Over time, more workers were needed in towns, resulting in African migration into towns, but there was racial separation of residential areas. African areas were over-crowded and had limited access to services.

At independence the government introduced a national housing policy (in 1966) with the aim of correcting the colonial injustices and to improve black Kenyans' access to decent housing. The policy was targeted at providing housing with local authorities and the private sector was called upon to provide rental housing. The plight of urban housing shortage and rising poverty resulted in the IMF funding a low-cost housing project in the 1970s. Despite this intervention, the shortage of accommodation persisted and an increasing number of people could not afford the available rental housing as inequality increased. Many Kenyans migrated to towns because of better access to services and infrastructure. Rural-urban migration resulted in rising unemployment and the mushrooming of squatter camps around major cities. The situation was worsened when the government decided to no longer provide rental accommodation.

A new approach to urban housing provision was introduced in the 1980s. This centred on non-governmental organisations (NGOs) and CBOs working together to provide housing for the urban poor. However, the initiative was constrained by lack of finance and by political interference. As poverty and unemployment continued to increase in urban areas, the accommodation shortages worsened and slums expanded. Kibera became the largest slum in the country, and by 2011, there were over 200 slums in and around Nairobi.

The growth of slums and of the population living in these squalid conditions resulted in the government launching a new National Housing Policy in 2004 under which it committed to improving the living conditions of the poor. Together with the CBOs, NGOs and other forms of housing cooperatives, housing for the poor was developed under the umbrella of the National Cooperative Housing Union. Despite these efforts, the shortage of housing, especially for the low-income groups, remained very serious to this day. Presently, the situation is made worse by the fact that the bulk of new constructions tend to target middle-income and high-income individuals (that is, developments in middle- and low-density areas, which are very expensive given that more than 80% of demand for housing comes from low-income individuals who can afford mortgages (NACHU, 2013). The delivery also tends to favour well-established institutions. People with low incomes suffer from financial exclusion and cannot afford mortgages; hence they are excluded from the

new residential developments. Instead, access to housing for poor people mainly occurs through self-help projects, housing cooperatives, and financial support from microfinance institutions.

Housing delivery through cooperatives has many variants in Kenya. One approach is for the cooperative to purchase un-serviced land and then service that land with members' contributions. Once the land is serviced, two strategies can be adopted:

1. The cooperative builds houses that will be allocated to members according to an agreed formula. The houses will not be transferred to the member until houses for all members have been constructed; or
2. Members are allocated their serviced stands to build their houses upon full payment of the land value. Depending on resources, members may adopt an incremental housing approach where they build the house room by room. Members tend to build more rooms than they need so that they can rent out the excess.

In both cases, the cooperative receives and administers donated funds on behalf of the members. It also offers technical assistance with support from international non-governmental organisations.

### **The main housing issues in Kenya can be summarised as follows:**

- a) There is significant shortage of housing for low-income people. Over 80% of the demand for housing is from the low-income households, yet a similar proportion of new constructions targets middle and high income households;
- b) There is a significant market gap between low- and middle-income households. Low-income households find it difficult to keep up with rentals hence they are mainly relegated to the slum areas of urban areas. They also have to endure over-crowded accommodation;
- c) Housing cooperatives are the main provider of housing to low-income households. The cooperatives also offer services aimed at improving the quality of life and productive capabilities of their members through

programmes like youth training and empowerment, gender equity and promotion and HIV/Aids awareness and management.

## South Africa

South Africa was severely affected by the racial policies introduced to protect settler interests. After the achievement of democracy in 1994, the government adopted active policies of involvement in the provision of housing to the poor. The Reconstruction and Development Programme (RDP) aimed to redress the legacy of apartheid colonialism and to bring about greater socio-economic equality. The RDP had many dimensions, including the provision of low-cost housing to the majority of the people. It was anticipated that the programme would be people-driven so that communities could determine the process of constructing their own houses. Through the programme, the government provided 1.1 million low-cost houses (Lodge, 2007). There were also significant improvements in access to potable water and to electricity.

Under the housing component of the RDP, the government provided a subsidy (R15,000) to prospective beneficiaries earning less than R3,500 per month. The delivery mechanism was that the houses were not actually constructed by the state, but by private developers. To qualify for the programme, the developers had to submit proposals to regional governments for the schemes that qualified for the subsidies. In the initial stages of the programme, the release of the subsidy funds had to be sanctioned by community representatives and provincial housing boards. This process was cumbersome, creating problems for developers. In response to these challenges, the approval system was streamlined and decentralised to municipal authorities.

One of the challenges that affected housing delivery under the RDP was the low level of subsidy. Lodge (2007) reported that the price for serviced land ranged from R8-12,000 while the subsidy was only R15,000. This was a disincentive to big contractors, so mainly small contractors constructed the houses. While this may have been an advantage from an empowerment perspective, it was costly to the housing programme because the small contractors could not use economies of scale in the procurement of inputs. To maintain their margins, they had to keep costs low. They achieved this by compromising the quality of the houses. By 2000, about 70% of the RDP houses were reportedly of poor quality and did not meet the requirements set out in the government building regulations. There were several cases of

social houses being condemned as failing to meet the building regulation standards.

In May 2014 (eNCA, 2014) the public protector was called in to probe the construction of hostel accommodation in Pretoria. This construction had started in 2006 and by 2014, the 104 units remained unoccupied, mainly because they failed to meet the building regulation standards. It was alleged that corrupt councillors might have been behind this failed project. This and other cases indicate the inefficiency in resource use that has inflicted the social housing programme.

Another challenge of the housing programme is that since the new homeowners are supposed to pay for the houses, they have to take out mortgages. Yet over the years many have fallen behind with their payments and have been evicted. The repossession pose a serious challenge to the social nature of the low-cost housing programme as the houses may end up in the hands of financial institutions and the high-income earners.

At present, different provincial administrations have different low-cost housing programmes. Recently the Free State Provincial administration was showcasing its approach to mass housing on the 2014 World Habitat Day. The provincial administration was reported as having constructed nearly 200,000 low-cost houses since 1994. Its current approach is to provide bigger houses (varying floor area, between 50sqm and 74sqm) and different styles of houses. The administration also provides low-cost rental units to those that cannot afford the RDP houses.

The main challenges that affect low-cost housing in South Africa are:

1. The rate of housing delivery lags behind the demand for housing. The country therefore still grapples with a massive shortage of low-cost housing, and there are many slums around major cities;
2. Repossessions are reversing the gains made in providing housing to the urban poor;
3. The low-cost housing programme became a way of empowering small contractors (the SMEs of the construction sector). However, failure to deliver quality and failure to implement projects in line with government building standards means the lifespan of the houses is reduced and maintenance costs are huge;
4. The process of delivering housing is slow. There is competition to

- access the houses, and corruption has become rife among councillors in the allocation of the houses;
5. There are reported cases of fraudulent contracting in the construction of the houses, and also in the administration of the subsidies. These malpractices cause significant inefficiencies and misallocation of state resources.

## Singapore

Singapore's public housing programme is widely acknowledged as having succeeded in meeting critical housing shortages, preventing housing prices from spiralling out of control, and encouraging social cohesion. Public housing was regarded as a permanent solution for the majority of residents and substantive subsidies and government funds were key interventions (Miller 2014).

In 1947, about 300,000 people lived in shacks with no sanitation, water or any basic health facilities while another 250,000 lived in run-down shop houses. Policy interventions were very limited under the colonial administration which only constructed 4 003 new units while the requirement stood at 14,000 units. This changed when Singapore achieved self-rule in 1959 and independence in 1965. Recognising that access to land is critical for housing, the government passed the Land Acquisition Act in 1966, allowing the government to compulsorily acquire any land of private and commercial use for public interest purposes. The state determined compensation which was usually much lower than the market price. This approach has helped the government to lower the costs of housing and today about 85 percent of Singapore's land is in state ownership (Yuen 2005).

Singapore considered housing as equally important as economic progress and the government committed itself to subsidising three basic services for the whole population, namely education, health care and housing. Thus the Housing Development Board (HDB) was established in 1960 to administer the public housing programme which today covers 900,000 apartments and provides housing to 82 percent of Singapore's residents (Miller 2014). Parallel to the HDB, Singapore set up the Economic Development Board (EDB) to enhance economic growth, employment and housing at the same time. Singapore rejected the incremental construction of assisted self-help in low-income housing and instead launched a comprehensive public housing sector development programme. The government played the major role in

determining the production and consumption of housing in an affordable and inclusive way. There was a clear pro-poor goal to maximise the housing options for poor residents (Yuen 2005).

The HDB set the context for adequate housing by insisting on standards of sound construction and good designs while providing affordable rent for lower-income groups. It also enabled lower middle income groups to own their own houses (*ibid*). Emphasis on home ownership began in 1964 with the government's Home Ownership for the People Scheme (HOPS) which offers residents substantive grants towards the purchase of an HDP apartment. Public housing is sold on a 99-year leasehold basis. A policy introduced in 1964 allows for the use of Central Provident Fund (CPF) savings (the country's social security programme) to make down payments and monthly mortgage instalments. About 80 percent of HDB house owners have their entire housing repayment drawn from their CPF account. However, using the CPF account leaves older Singaporeans vulnerable as they may be guaranteed a home but may lose on their retirement savings (Yuen 2005; Miller 2014).

HDP controls every aspect of the housing system, including the building and selling of apartments and acting as a low-premium mortgage lender. Construction of housing is contracted out to the private sector and the centralisation of public housing has helped to avoid duplication, fragmentation and bureaucratic rivalries. The HDP's tiered grant system awards the highest subsidies to households with the lowest incomes. Singapore recognises varying incomes and family sizes and thus offers flats of various sizes. These flats are not just priced based on costs but also in terms of affordability for purchasers. Thus poor families in risk of homelessness can obtain a rental apartment for as little as US\$20 per month while 3-room flats are affordable for about 90 percent of the country's households. The poorest 5 percent of income groups are accommodated in the public rental sector (Yuen 2005; Miller 2014).

The eligibility conditions for public housing are clearly and publicly set out. Flats are allocated on a needs basis (e.g. families are considered ahead of singles) and on a first registration basis. The HDB maintains detailed application lists to match demand with supply. An income ceiling is imposed as a cut-off point for HDB flats since they are designed for people who cannot afford private housing. The eligibility criteria are regularly reviewed and adjusted to consider changing income levels, private housing prices, etc. (Yuen 2005).

Public flats and estates are continuously upgraded with residents' participation. Residents pay only a small fraction of the upgrading while 10-13% of the HDB's annual budget is spent on upgrading. This resulted in attractive housing options for almost the whole population which lives increasingly in high rise buildings due to the limited land surface available in Singapore. Singapore's diverse housing interventions had a significant impact for lower-income groups as they could select the housing option which they considered most appropriate. In addition, people of different backgrounds (Chinese, Malays and Indians) lived together in the public housing schemes which thus provided for better social integration (*ibid*).

## **Lessons for Namibia**

The cases presented above provide some lessons for Namibia in its quest to achieve adequate housing for all. First, the Zimbabwean and Kenyan cases of leaving housing provision to the private sector and individuals has not been effective and inclusive and is likely to also not work effectively in Namibia because of the low household incomes. Second, the system of national (appropriate) building standards strictly implemented by city councils may be necessary for Namibia in order to address the problem of poor quality houses. Lack of building standards and poor enforcement will, as is the case with some projects in South Africa, result in poor quality houses, some of which may be uninhabitable.

Namibia can benefit from actively promoting and assisting community-based organisations as was done in Kenya and Zimbabwe. CBOs are a clear testimony of successful household and individual involvement and people's direct and active participation in the construction of their own houses. Government would still have to play an active and supportive role to ensure success of this approach on a large scale.

Fourth, the cases have shown that the private sector may not be capable of delivering houses to low-income households which do not have a regular income. In Zimbabwe and Kenya, low-income households rely on CBOs and on own-initiatives to build their houses, while in South Africa they receive government subsidies. Yet, with high and rising levels of poverty, the government of South Africa may have to contend with rising expenditures and state provision of housing may trigger corruption, as highlighted by the case of South Africa.

Finally, the case of Singapore has shown that when housing as a basic human right is fully recognised by the state, comprehensive housing solutions can be found outside the confines of the market. Such an approach requires an unwavering political commitment and the allocation of sufficient resources to realise the right to housing as a public good. The large amounts allocated to the Mass Housing programme could enable Namibia to play a similar role in ensuring access to land and adequate houses for all, provided that the required regulations are introduced and applied in a consistent and pro-poor manner as discussed in sections 5 and 6.

## **Namibia's housing policies, programmes and actors**

### ***The National Housing Policy***

After independence in 1990, Namibia introduced a number of initiatives to address the problem of housing shortage. These include the National Housing Policy of 1991, which stated that government should make resources available to produce infrastructure and facilities to give every Namibian a fair chance "to acquire land with access to potable water, energy and waste disposal system, and to have access to acceptable shelter in a suitable location at a cost and a standard which is affordable to the individual (National Actin Plan of MRLGHRD 1996)" (quoted in Matthaei and Mandimika 2014:13).

The national housing policy was revised in 2009 and recognises that the housing shortage problem is manifested through the growth of informal settlements in and around major urban areas, and over-crowding in existing housing structures. The policy identifies the need for research and for the adoption of alternative technologies and construction materials as methods and approaches to reducing the cost of construction. The use of alternative technologies and materials is anticipated to create local jobs (as opposed to exporting jobs to SA by importing virtually all building materials). At the same time, the housing policy acknowledges that the possible adoption of alternative technologies in housing delivery may be labour saving and therefore not create as many local jobs in the construction phase.

The policy identifies people participation as central in the construction of houses (p. 8). It points out the importance of sector value chains with potential to support housing developments, and states that the role of government is to "facilitate and promote partnership between all relevant public and private parties concerned with the delivery of land, shelter and human settlement development." (p.9). The legal framework governing the NHP consists of

the National Housing Development Act of 2000 under which urban councils are mandated with putting in place build-together committees and providing low-cost residential accommodation in their areas. The Local Authorities Act of 1992 (as amended) provides for municipal and town councils to establish housing schemes. The NHP policy is also linked to the National Development Policies and Vision 2030. Thus, housing is part of the broader strategy to enhance economic development and social welfare.

Other initiatives under the NHP include the upgrading of informal settlements and providing services. While the Build Together Programme (BTP) targeted very low-income households, the NHE, in collaboration with regional councils, targeted low to middle income households. Under the current setup, the BTP is now incorporated into the MHP.

The NHP proposed the establishment of the National Housing Advisory Committee that advises the minister on housing-related issues. Furthermore, the Habitat Research and Development Centre was established by the Ministry to become the focal point for research and development of the Namibian housing sector. Its mandate includes research into alternative construction materials, designs and appropriate technologies as well as renewable energy for low-cost housing.

One aspect that is missing within the NHP is the possible role that can be played by housing cooperatives. There is mention of community-driven housing processes (p. 14) but without elaboration on the nature and structure. This could be linked to what the NHP calls 'supporting people-housing processes'.

The NHP states that the land for housing construction should be provided by regional and local authorities. In addition, municipalities and town councils have a role to play in providing serviced land and necessary infrastructure. The Ministry of Lands and Resettlement is responsible for security of tenure, especially in rural areas so that there is a sustainable leasehold land tenure system. The government, through the Ministry of Regional and Local Government has the overall oversight on the provision of housing across the country. It operated the BTP, and the NHE was the implementing authority. Private individuals, estate agents and contractors are responsible for the construction of houses.

The NHP realises the need for community capacity building in the process of delivering housing. It notes the possible employment effects and utilisation

of local materials in the construction of houses. It also points to the need for housing interventions to target the poor who are currently excluded from the formal housing market.

The NHP envisioned the need for various modes of housing delivery and proposed four types of housing delivery modes, namely:

1. Credit-linked housing – this is where buyers purchase the type of houses they want and afford on the market. Potential buyers get mortgages from financial institutions and use the mortgages to buy houses.
2. Rental accommodation – the policy encourages private developers to construct more houses so that there is enough rental accommodation. It is also envisioned that the government could construct low-cost housing for the poor who would then rent-to-buy. Councils could do the same as well. The policy anticipated that by fostering the availability of rental accommodation, the market rental prices could be stabilised.
3. Social housing which entails the provision of subsidised housing for the benefit of households at the tail end of the income spectrum. Social housing was aimed at poor people so that they can access decent housing. The government BTP policy was expected to support the provision of social housing.
4. The private sector initiative where houses are constructed by property developers and by the people themselves. This is where the developers or individuals acquire land and build their houses.
5. The NHP anticipated that modes 1 and 2 could be implemented by the NHE in collaboration with the Government Institutions Pension Fund (GIPF). The NHP is clear in its objectives and intentions and it highlights the need for job creation through housing.

## ***The Build Together Programme and the National Housing Enterprise***

Before the announcement of the mass housing programme in 2013, the Namibian Government ran two housing programmes, namely the Build Together Programme (BTP) and programmes undertaken by the state-owned housing organisation, the National Housing Enterprise (NHE).

The BTP commenced in 1992 and was decentralised to the Regional Councils and Local Authorities in 1998. The BTP targets urban and rural low-income groups and was assisted by the United Nations Centre for Human Settlements

and the United Nations Development Programme. Financed through a revolving fund, its aim was to assist low-income inhabitants with monthly household incomes of N\$3,000 or less with the construction of houses and also with the upgrading of services, community facilities, and purchasing of construction materials (Delgado 2015).

By July 2011, a total of 9,609 houses were completed under the Decentralised Build Together Programme (DBTP) in all 13 regions.<sup>78</sup> A total of 17,329 people have benefitted under this scheme since its inception.<sup>79</sup> The effectiveness of the scheme was hampered by issues such as the non-availability of affordable serviced plots, lack of technical staff, high cost of building material, cumbersome and outdated planning and proclamation processes.<sup>80</sup> Those charged with overseeing the DBTP in the regions, that is, regional councillors and local authority councillors have also been accused of defrauding the system by either taking loans themselves or awarding them to persons who are not eligible for assistance.<sup>81</sup> These and other ills have caused the former Minister of Regional and Local Government, Housing and Rural Development (MRLGHRD), Jerry Ekandjo, to concede that the DBTP, in its current form, has not "put a dent in Namibia's housing issue [backlog of 80,000]" and thus announced his intention to review the scheme to make it more effective.<sup>82</sup>

The delivery rate of affordable housing by the NHE to low- and medium-income groups of the Namibian population, according to its statutory mandate, similarly leaves much to be desired. By way of contributing towards the realization of Vision 2030 and NDP goals, the NHE was tasked with the construction of 7,000 houses by the year 2012. This meant a delivery of 1,200 houses per annum but the average number of houses delivered per annum by the NHE since 1990 was only 457 (Office of the Ombudsman 2013). The table below summarises the total number of houses delivered by the NHE across Namibia.

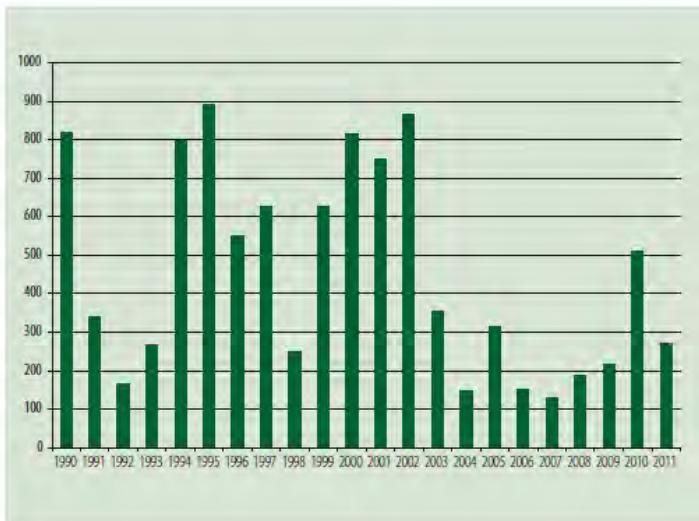
<sup>78</sup> Ministry of Regional and Local Government, Housing and Rural Development, Decentralised Build Together Programme Workshop Report-Keetmanshoop, Swakopmund, Rundu and Ongwediva June/July 2011, MRGHRD, p. 8, 2011.

<sup>79</sup> Parliamentary Standing Committee on Human Resources , Social and Community Development, Report on the motion on housing and transport conditions of urban workers, Windhoek, 2012, p.3.

<sup>80</sup> Ibid.

<sup>81</sup> Lindsay Dentlinger, 'Build Together Programme abuse spirals 'out of control'', The Namibian, March 17, 2006, retrievable [http://www.namibian.com.na/index.php?id=28&tx\\_ttnews\[tt\\_news\]=26532&no\\_cache=1](http://www.namibian.com.na/index.php?id=28&tx_ttnews[tt_news]=26532&no_cache=1)

<sup>82</sup> Adam Hartman, 'Build Together under review', The Namibian, 29 August 2011, retrievable at [http://www.namibian.com.na/index.php?id=28&tx\\_ttnews\[tt\\_news\]=86454&no\\_cache=1](http://www.namibian.com.na/index.php?id=28&tx_ttnews[tt_news]=86454&no_cache=1)

**Figure 1: Houses delivery by the NHE**

**Source:** IPPR

During an interview, the NHE cited the unavailability of serviced land, the lengthy process of acquiring virgin land for servicing, insufficient funding from central government, the continuous escalating costs of building materials and other housing inputs, the dependency on imported building materials, and fluctuating interest rates, as the prime factors hampering its operations (*ibid*).

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

The SDFN was formed in October 1998 by several groups (30) that had already been operating in Namibia since the late 1980s. An NGO which supports the SDFN, the Namibia Housing Action Group (NHAG) was established in 1992. The SDFN essentially operates a housing saving scheme aiming at enabling access to housing for the lowest income groups. A savings group is formed which deposits monthly instalments into a fund. After a certain period of time, the group is able to purchase collectively a block of land, and members are then able to start building a housing structure and start living in their premises. Each savings group manages its own funds which are used to assist the poor with a number of necessities towards the goal of building a house (Delgado 2015).

The MRLGHRD supports the fund of the SDFN since 2000-2001. Government matches SDFN members' savings as part of the Twahangana Fund. The total amount provided by government until 2013 was N\$19,599 million for the construction of 1,002 houses, and in the current financial year N\$3.5 million are earmarked. The SDFN buys a block of virgin land and then provides services themselves from the accumulated savings. The land is held in the group's name, not in individual names (as envisaged in the flexible land tenure system). In some cases, serviced land is made available by municipalities to the SDFN (Simion interview).

The main challenge the SDFN faces is the availability of land as the federation's operations and successes depend on land being made available by municipalities (Delgado 2015).

### ***The Mass Housing Programme***

The announcement of the national mass housing programme (MHP) in 2013 provided some hope that the issue would finally be addressed comprehensively. Under the MHP, the NHE's mandate was extended beyond the original target group to include low-income earners. The MHP in its current form adopted the credit-linked and subsidized housing modes. It is anticipated that higher-income earners will continue to be served by banks with little or no subsidy, while low-income earners will largely be subsidised. In fact, the MHP proposes the implementation of the housing programme through seven sub-programmes, namely:

- a) Land use planning, design and service infrastructure sub-programme
- b) Construction and delivery of credit-linked housing sub-programme
- c) Informal settlements upgrading sub-program
- d) Social/subsidy housing sub-program
- e) People Housing Processes (Community Self-Help Housing) sub-program
- f) Rural Housing and sanitation sub-program
- g) Strengthening the legislative, regulatory and policy environment and capacity building sub-program (p.10)

In addition, the Blueprint of the MHP (p. 9) states that the affordability objective will be achieved through:

1. the adoption of a housing price and production management and control model that sets thresholds within which all contractors and professional service providers will set their costs with the aim of making house prices affordable. In this regard, the NHE, a key implementing agency of the programme, will enter into a formal partnership with Roads Contractors Company (RCC) to implement such a cost management model;
2. the utilization of alternative building methods, materials and technologies that are cost-effective. However, as discussed above, cost-effective technologies may not necessarily deliver on the jobs front;
3. Government subsidization of selected groups of people who are unable to qualify for credit facilities rendered by the financial service sector; and
4. market price reduction to be caused by expansion in the supply of the housing stock.

The choice of housing delivery mode has considerable impact on the speed and labour market outcomes of the MHP. People-housing processes through CBOs have proved to be popular and resilient in some countries. It ensures people participation and ownership of the programme. Mortgage financing is selective and favours the already better off. The sub-programmes (c), (d) and (e) listed above have the potential to deliver the most benefits to many people (the mass component), the majority of whom are low-income earners.

### ***Implementation and affordability***

During the first phase of implementation (2014-2016), many of the stated objectives and ways of operationalizing the programme seem to have been ignored. The NHE argues that it does not prescribe a particular mode of delivery but merely looks "at economics of the Model". Furthermore, phase 1 served the purpose of experimentation and to test "unconventional ways of doing things. Whatever shows to be more promising or practical can then inform the next phase which is going to start in 2016. We are supposed to draw lessons from the first phase which will then inform the next phase" (Hailulu interview).

There is a widespread consensus that the houses built during phase 1 are too expensive for the low-income people because the NHE chose to sub-contract the construction to private entities. Some have argued that the houses would have been cheaper if the NHE had constructed them itself. However, the NHE did not want to have an in-house construction company because under the BTP this was not justifiable. Under the MHP, however, it is possible to justify the establishment of an in-house construction company because now there is a critical mass of houses to justify such a step. The CEO of the NHE stated that this is an option, but at the present moment the NHE opted to use the private sector to contain costs and to maintain quality. The current mode also holds direct benefits for the private companies and SMEs which are awarded tenders or act as subcontractors. Nonetheless, direct delivery on the MHP by the NHE could be justifiable, especially with regard to land servicing where the NHE can undertake civil and surveying work, thus reducing costs (Hailulu interview).

The current system of awarding tenders to contractors who then outsource the work to various sub-contractors was widely criticized as inefficient and as a main source of inflated construction costs, reportedly resulting in square metre prices of around N\$6,600 (The Namibian, November 27, 2014). The Ministry, the National Planning Commission (NPC), the Shack Dwellers Federation of Namibia (SDFN) and the Metal and Allied Namibian Workers Union (MANWU) all pointed out that the houses produced in Phase 1 of the MHP were unaffordable to the vast majority of Namibians. As stated by the National Planning Commission: "One of our worries is that the MHP was pushed too fast and did not focus on those with less income. If you look at MHP, it caters for middle-income people like us but it does not cater for those who are in the low-income class. That is very unfortunate and we believe that there should be some adjustments to the programme as it is a long-term one. This is the main concern from our side... With the current implementation methodology and by leaving other stakeholders out, we might not achieve what is required for the country. Those in the middle income categories are few and they can acquire houses through the market while the majority who really need help are left out" (NPC interview).

In its presentation to the National Employment Conference in October 2013, the NHE stated that 87 percent of Namibians have monthly incomes of N\$4,600 or less, and thus cannot afford to buy the houses being built by the NHE. The MHP was widely expected to focus on affordability and reach those that could not secure housing at market-related prices.

MANWU therefore called for awarding housing projects to competent contractors that are able to produce houses at affordable costs and provide job security for the workers employed. The union called for severe limitation on subcontracting where most of the labour rights violations occur. Alternatively, the union proposed that the NHE should set up its own construction company that could run the project across the country. "This would make it easier for the union to negotiate and to monitor the project at all levels. Currently this is very difficult and if things continue the way they are, we are going to face problems" (Jonas interview).

Likewise, the special advisor to the Minister expressed concern about the decision by the NHE to deliver houses via the tender process. "We were fighting from the beginning and we were arguing that the prices were too high. This is an administrative issue about which we cannot say very much. You have read in the papers that we have a problem with the NHE".

Referring to the experiences in South Africa, the special advisor believes that mass housing cannot be delivered through small businesses: "They start to make candles or bricks, et cetera in the community. This does not work. After two years they start another similar project but it does not work because there is no creativity. Work creativity here is very, very low. Buying local materials does not secure you quality and normally the delivery rate is very low. For building 10,000 or even just 1,000 houses you need a lot of bricks and small businesses struggle to deliver them".

Thus, he argues for a move towards prefabricated housing if the housing backlog is to be addressed and if houses are to be made affordable to the poor: "We cannot go on with the same system. Currently the price per square metre at the Omeya Golf Estate is lower than the square metre prices of the MHP. Mass housing should cover people with low incomes while Omeya caters for the upper class. This shows that something is wrong. We need to decide what is really important and provide for people what they really need, which is housing... There are many prefabricated systems available and the skills needed depend on which system will be used. Industries and lifestyles change and this is the case with construction as well. You no longer do everything on site and the level of prefabrication in developed countries is very high. In poor countries, we try to do everything on site but society is going into the direction of prefabrication. The new technologies that could be used for housing now can be applied elsewhere later on. Bricks for construction disappeared in Europe 50 years ago but here we are still using them as they

are labour-intensive. Using big blocks is four times less work but we cannot avoid moving towards prefabricated materials if we want to improve quality. Unfortunately this means less jobs" (Castro interview).

Defending the chosen delivery mode, the CEO of the NHE pointed out that suppliers of building materials as well as Ohorongo cement, commercial banks and municipalities, feel the impact of the MHP. The latter are expected to benefit from larger loan books, higher rates and service payments. NHE also expects the increase in supply of houses to lead to a drop in house prices and cost of accommodation, and thus increase savings at household level. Defending the price structure of houses to be built under the MHP, the CEO argued that "we are catering for both middle- and low-income households. That is why we have nine types of houses, starting with small houses up to 3-bed houses to still be able to cater for the middle income. Of course the middle income is about 25-30%, meaning 70% is predominantly smaller products. The houses under MHP are grabbed before we even complete them. There is no house that has ever stood empty because it was unaffordable... We have 53,000 people on the waiting list. The income of the lowest earner on that list is N\$5,000. The range of incomes is N\$5,000-20,000. If you go to the government today, even a cleaner or receptionist will not earn less than N\$5,000... We have about 87,000 government employees of which only 15-17,000 have access to decent homes. The rest are living in shacks or deplorable housing conditions... A large number of people want and need decent housing (30-40,000 just in government), and these are people earning N\$5,000 or more..." (Hailulu interview).

However, both the MRLGHRD as well as the NHE recognise that even the smallest housing units (D1) which are 32 square metres in size and cost N\$170,000 – N\$190,000 to build will be unaffordable to poor households at market-related mortgages. Government thus decided to provide a 60% subsidy for the buyers of those houses as well as those of the next bigger housing unit, called "core 5". Buyers of core 6 and 7 houses will receive a 50% subsidy from government. Thus D1 houses will be sold effectively for just over N\$60,000 while core 5 houses will fetch a price of about N\$80,000 and are thus affordable even to poor households earning below N\$5,000 per month (Hailulu and Simion interviews).

## ***The exclusion of the Shack Dwellers Federation of Namibia and the Namibia Housing Action Group***

The credit scheme and community based programmes of the Shack Dwellers Federation of Namibia were arguably the most visible and successful low-cost housing initiatives in Namibia since independence. However, the Shack Dwellers Federation was completely excluded from the first phase of the mass housing programme despite its proven track record of being able to provide housing through saving schemes and participatory building methods for as little as N\$30,000 per house or about N\$900 per square metre. As shown by various surveys and income statistics, most Namibians and the majority of shack dwellers earn below N\$2,000 per month and only a few of them will benefit from the MHP houses in phase 1. The SDFN and the NHAG have well documented the economic challenges facing shack dwellers in the country. A survey undertaken in Freedom Square in Gobabis, for example, revealed that 88% of residents there had incomes of N\$1,600 or less per month, with 65% earning N\$800 or less (SDFN & NHAG 2014). The preliminary results of an informal settlements socio-economic survey confirmed that about 70% earned below N\$1,500 per month while only 6% earned above N\$6,000 (The Namibian, Property Insight, November 12, 2014).

The NHE admitted that shack dwellers have a legitimate complaint. When the MHP was developed, "they were supposed to be accommodated in the programme to recognize their efforts. They are able to reach a particular segment of the housing market that we cannot reach. They are therefore a sub-programme of the MHP as per the blue print. They were going to be allocated a grant from the government, about N\$40 million a year... The government then deviated from the original blueprint, and now the shack dwellers are completely excluded... It does not matter who builds the houses, because many houses are needed. We decided to include the Shack Dwellers because the government cannot build houses for people earning less than \$1,500 per month. Shack dwellers have the best cost effective method to deliver to this group. They were going to get 20% of the annual budget" (Hailulu interview).

The exclusion of the SDFN from the MHP has far-reaching consequences for low-income households in Namibia. The SDFN savings scheme specifically targets that group and it now manages to provide loans of N\$30,000 with an annual interest rate of 0.5% (The Namibian, 21 years of shack dwellers, 10.10. 2014). Such loans are still affordable to those with low incomes and

the SDFN thus caters for a particularly needy group that is not catered for by any of the other housing schemes. Over the years, the SDFN and NHAG have been part of various housing initiatives and contributed to the work of the technical housing committees, providing input to housing plans. The SDFN wanted to create jobs for semi-skilled builders and expected more members from the communities to be trained and to be given jobs on housing projects. However, the technical housing committee was ignored when the mass housing programme (MHP) started. "People's housing processes were ignored and we were not even mentioned" (SDFN-NHAG focus group).

Government met the SDFN in April 2014 and explained that the federation was not part of phases 1 and 2 of the mass housing programme. No reasons were given for the exclusion and the Minister merely stated that he wanted just one process, one MHP with high quality standards. He wanted people to get high quality houses through the MHP's kind of social housing programme for people earning N\$1,500-N\$4,500 per month (SDFN-NHAG focus group). Also, the NHE could not give possible reasons for the exclusion of the SDFN in the first phase.

The SDFN thus felt that government had no confidence in their ability to build their own houses and regarded them as inferior. The MHP did not consider the 20 years experiences of the SDFN and also excluded the BTP. "Poor people do not have a bright future in this country. That is what we can all see". This was a frequently stated position during the focus group discussion. The SDFN argues that it manages to build a house of 38 square metres with a loan of N\$30,000, which amounts to N\$900 per square metre – less than 20% of the costs of Phase 1 of the MHP. It believes that the MHP should have been built on this existing model to ensure that those in real need will benefit (SDFN-NHAG focus group).

The NHAG already made a presentation outlining their proposal to government in February 2014. Some 1,000 homes were supposed to be constructed by the SDF in 2014 at a price of N\$30,000-N\$50,000 per house. Secondly, upgrading of informal housing was supposed to happen but now all serviced land was given to the NHE. Plumbing training was part of the proposal as well as block making on site to start businesses. Training for the people in various regions was also envisaged. The NHAG proposals were not accepted as "the President wants nice looking houses". The MHP now takes land to be mortgaged and the proposals of the SDFN and NHAG seem to have been ignored (SDFN-NHAG focus group).

The SDFN is convinced that the MHP must target the poor and that it could build a lot more houses with the money allocated by government to the MHP. The federation expected at least serviced land to be made available to them as one of the benefits from the MHP. However, this did not happen and thus the challenge of affordable mass housing is unlikely to be met. "Why are they (politicians) mentioning poor people if they don't want to help them?" (SDFN-NHAG focus group).

### ***Local authorities, in particular the City of Windhoek***

Namibia's local authorities play the leading role in providing serviced land in urban areas. However, the land proclamation and land servicing process is cumbersome and costly as it involves town planning, layout design and township planning which takes 10-12 months, land surveying which takes 12-18 months and the legal process required for registration and proclamation which takes another 6-12 months (De Kock 2014). The Association of Local Authorities in Namibia (ALAN) admits that these processes present an obstacle to the provision of urban land: "The administrative process and the financial implications of servicing land are creating financial burdens for the beneficiaries. Proclaiming land by the local authority is a process of its own, registration requires the use of consultants because we do not have the necessary expertise within all the local authorities. That is why we use external consultants. Furthermore the deeds office only covers certain parts of the registration process. They then consult an external lawyer to do the work. This increases costs. It would be cheaper to do this in-house and it would shorten the process.

Bigger municipalities have at least some autonomy and they have their processes for selling land. Smaller municipalities do not have the money to service land. With high unemployment in areas like Witvlei, local authorities are unable to sustain their incomes or generate money to service land" (Kambala interview).

Under the Targeted Intervention Programme for Employment and Economic Growth (TIPEEG), local authorities received funding for the servicing of land which partly relieved the financial pressure. Having already lost some income when electricity was taken away from them, many relied on land sales as well as rates and taxes to sustain themselves (Kambala interview). In the case of the City of Windhoek (CoW), the manager of land delivery explained the process leading to the sale of serviced urban land:

"The process of land delivery starts with planning and ends with the sale. There is value addition taking place between planning and sales. The City has a division responsible for planning which deals with township layout, etc. Once a lay-out is approved, the engineering side starts. The latter is funded by the City or by private or public funds. Thereafter we install the municipal services (water, sewer, and electricity) and thereafter we quantify the costs. For example, in Otjomuise Extension 4, 196 erven were serviced in 2013 at a cost of about N\$25 million which translates into N\$127,551 per erf. In Academia, extension 1, 56 hectares (462 erven) were serviced at a cost of about N\$95 million which translates into N\$205,628 per erf.

The City quantifies the costs based on the actual amounts used for servicing. We then add what is called an amount called "urban arterial account" which covers the maintenance of the road infrastructure. This is a very small percentage of the total amount.

Once all this is done, the Property Management Division carries out the selling or leasing. Some of the erven are leased and some are sold. As Project Manager, I am in charge of managing the aforementioned value chain.

There are three methods of sales, namely auctions, private treaties and tenders. This is provided for in the Local Authorities Act. In 2012/2013, the Minister of Housing issued a directive that we must not sell land on auction any longer. However, there was an auction in Academia late last year because the agreement for the PPP between the private partner and the City had been signed before the directive was issued.

Today, there are thus two methods left: private treaty and tender. The trouble with private treaty is that when the demand is very high, who do you sell to? As you might know, last year, there were 14,000 applicants. That's why the preferred method currently is the tender method which gives everybody a chance and is based on the offer to purchase. One of the methods we are using is called the "median offer". We take the lowest and the highest offer and then determine the average between them. Whoever is closest to the average gets the erf. This is one way in which we try to bring down the costs of the erven and we started doing that in 2013 with the Otjomuise Extension 4. Before that, erven went to the highest bidder. This had meant that only people with the most

money got the land. With the new method, those who make the highest offer are no longer advantaged.

On average, the new system results in the municipality receiving prices that are about 50% above the costs of servicing the erf. Thus if the costs of servicing amount to N\$100,000, the person would buy the erf for about N\$150,000, even if the highest bidder offered N\$400,000" (Hochobeb interview).

The high costs of providing serviced land, coupled with a focus on cost-recovery and profitability have effectively prevented access to urban land and housing for the poor in general and also for the vast majority of young people who migrated to towns in search of jobs and better opportunities. This has effectively prevented the realisation of housing as a basic human right. The City has a waiting list that dates back to 2004 and the Mayor noted that "the policies are not really friendly to achieve affordable housing ... There should be a standard to guarantee each and every Namibian access to housing" (Kazapua interview).

The problems experienced in Windhoek include a lack of access to land as well as persisting land delivery and registration practices that have led to poor relationships between the business community and the authorities. The responsibilities for land delivery were neglected due to limited resources and lengthy administrative processes and the Council was faced with severe difficulties in terms of current procedures and possible solutions (Hochobeb 2014). The City's project manager for land delivery thus proposed the following:

- Reduce cost of land (input side) by using alternative methods of construction and materials;
- Ensure that supply of land meets/exceeds demand;
- Exempt the City of Windhoek from Government town planning procedures;
- Have staff dedicated to only work on CoW applications (to fast track approvals);
- Explore different ways of giving access to land or facilitating secure tenure apart from tendering and auctioning as these processes do not always deliver the expected results and are often also financially unsustainable;
- Establish a cross functional body, consisting of the private and public

- sector, to effectively address land specific challenges; and
- Critically look at the way in which the city manages land applications, the internal process of evaluation, pro-active planning for land use management (Hochobeb 2014).

### **Flexible Tenure Land Tenure System**

Although owning a house is largely regarded as the most secure form of tenure, it has become unaffordable to the majority of the population in the face of rapidly rising land and house prices. Today, most of the urban population live on land over which they do not have formal legal rights. This makes them vulnerable to evictions, hampers access to water, sanitation and other key services and it criminalises communities (Matthaei and Mandimika 2014).

The National Land Policy questioned the conventional methods of planning, servicing, surveying and registering land and proposed a system that was more suitable to meet the needs and demands of communities. Thus the policy made a case for different types of secure titles for the poor, considering affordability. As a result, the Flexible Land Tenure System (FLTS) was developed to provide affordable tenure security for informal settlers in urban areas and the Flexible Land Tenure Act of 2012 provides the legal framework. The Regulations Committee was inaugurated in 2013 with the task to revise and improve the regulations for the implementation of the FLTS (*ibid*).

The FLTS concept aims to create an “upgradeable alternative land tenure option to informal settlements which complements the current formal system of freehold tenure” (*ibid*: 20). It aims to create alternative forms of land title that are simple and cheaper than freehold titles and can provide secure tenure to low-income households in informal settlements. The FLTS introduces a “parallel system” to register different tenure types such as the “starter title” and the “land hold title”. These are individual but group-based titles. Practically, a group will apply to a local authority for a block of land on which it wants to establish a “starter title scheme”. This block of land is then surveyed and allocated to the group/community-based organisation and then registered under the freehold tenure system in the Deeds Registry. Individual rights or plots within the block are determined by the group and then registered locally in the Land Rights Offices which will be established in each local authority. Once tenure security is obtained, the occupants can build their own houses and the local authority is expected to provide other services (*ibid*).

Over time, “starter titles” can be upgraded to “land hold titles” or directly to freehold titles. Such upgrading must be based on a decision by at least 75% of the members of the group concerned. Land hold titles are a statutory form of tenure and give the owners similar rights to freehold ownership. They can occupy the site indefinitely, the title can be transferred, is devisable and can be used as collateral (*ibid*). Thus the FLTS could facilitate the work of groups like the SDFN who can buy blocks of land and then subdivide it amongst their members.

## **Socio-economic challenges facing the youth**

As housing provision is directly linked to incomes, this section briefly summarises some of the economic challenges facing Namibian youth. In terms of the composition of Namibia’s population, the latest census of 2011 revealed that Namibia had a total population of 2.113 million people of whom 51.6% were female and 57.2% lived in rural areas (see table 3). Also, Namibia’s population is young with 57.9% of Namibians being 24 years old or younger (see table 4).

**Table 3: Total population by sex and rural/urban areas**

	<b>Number</b>	<b>Percent</b>
Female	1091165	51.6
Male	1021912	48.4
<b>Total</b>	<b>2113077</b>	<b>100.0</b>
Urban	853203	40.4
Semi-urban	50231	2.4
Rural	1209643	57.2
<b>Total</b>	<b>2113077</b>	<b>100.0</b>

Source: 2011 Census

**Table 4: Total population by sex and age group**

<b>Age group</b>	<b>Female</b>		<b>Male</b>		<b>Total</b>	
	<b>Number</b>	<b>Percent</b>	<b>Number</b>	<b>Percent</b>	<b>Number</b>	<b>Percent</b>
0-4 years	142821	13.1	141877	13.9	284698	13.5
5-9 years	120470	11.0	118980	11.6	239450	11.3
10-14 years	123980	11.4	122014	11.9	245994	11.6
15-19 years	121451	11.1	117412	11.5	238863	11.3
20-24 years	109321	10.0	106260	10.4	215581	10.2
25-29 years	90629	8.3	86609	8.5	177238	8.4
30-34 years	75797	6.9	73293	7.2	149090	7.1
35-39 years	64031	5.9	60864	6.0	124895	5.9
40-44 years	51105	4.7	46926	4.6	98031	4.6
45-49 years	43119	4.0	37441	3.7	80560	3.8
50-54 years	34097	3.1	27404	2.7	61501	2.9
55-59 years	26368	2.4	21505	2.1	47873	2.3
60-64 years	22404	2.1	18409	1.8	40813	1.9
65+ years	65572	6.0	42918	4.2	108490	5.1
<b>Total</b>	<b>1091165</b>	<b>100.0</b>	<b>1021912</b>	<b>100.0</b>	<b>2113077</b>	<b>100.0</b>

Source: 2011 Census

Despite having achieved significant improvements in making education accessible, about 10% of Namibian children are still not in school, although the percentage is steadily declining since 2004. Proportionately fewer boys than girls are in school as reflected in tables 5 and 683.<sup>83</sup>

**Table 5: Children in school**

<b>Children in school, in %</b>	<b>2004</b>	<b>2008</b>	<b>2012</b>	<b>2013</b>
<b>Total 6-17 years</b>	<b>89</b>	<b>90</b>	<b>91</b>	
Male	89	89	90	
Female	89	91	92	
5-9	85	86	90	
10-14	95	95	95	
15-17	82	87	85	

Source: Labour Force Surveys

**Table 6: Children not in school**

<b>Children not in school, in %</b>	<b>2004</b>	<b>2008</b>	<b>2012</b>	<b>2013</b>
<b>Total 6-17 years</b>	<b>11</b>	<b>10</b>	<b>9</b>	
Male	11	11	10	
Female	11	9	8	
5-9	15	14	10	
10-14	5	5	5	
15-17	18	13	15	

Source: Labour Force Surveys

Unemployment affects young people most severely as shown in the tables below. Table 12 shows that the employment-to-population ration worsened significantly between 2000 and 2008 but then improved in 2012 and 2013, largely new to the new methodology used for measuring employment and unemployment. Namibia experiences a constant flow of new, young job seekers in the labour market. Less employment opportunities existed for women throughout the years and the gendered nature of unemployment is still characterising the Namibian labour market today. Also, there are less employment opportunities in rural areas compared to urban ones.

**Table 7: Unemployment rates**

<b>Broad unemployment rate<sup>84</sup>(15-64 years), in %</b>	<b>2000</b>	<b>2004</b>	<b>2008</b>	<b>2012</b>	<b>2013</b>
Total	<b>33.8</b>	<b>40.6</b>	<b>51.4</b>	<b>28.5</b>	<b>31.0</b>
Male	28.3	33.8	43.6	23.6	26.7
Female	39.0	47.6	58.6	33.2	34.9
Urban areas	31.3		65.3	28.5	29.3
Rural areas	35.9		36.5	28.4	32.9
15-19 years	67.0	72.0	83.6	56.4	69.4
20-24 years	59.1	61.3	67.4	48.5	52.5
25-29 years	42.8	45.1	53.3	33.6	35.6

30-34 years	31.3	36.6	46.0	24.9	28.6
15-24 years	21.6	64.0	72.2	50.2	56.2
25-34 years	19.1	41.1	50.0	29.6	32.3
<b>Strict unemployment rate<sup>83</sup>(15-64 years), in %</b>	<b>2000</b>	<b>2004</b>	<b>2008</b>	<b>2012</b>	<b>2013</b>
<b>Total</b>	<b>20.2</b>	<b>25.3</b>	<b>37.8</b>	<b>17.5</b>	<b>20.1</b>
Male	19.0	22.4	32.8	15.2	18.1
Female	21.5	28.8	43.3	20.0	21.9
Urban areas	24.0		30.8	20.6	22.2
Rural areas	16.6		47.0	12.7	17.5
15-19 years	49.4	53.1	67.3	33.2	49.8
20-24 years	42.0	45.2	56.6	34.6	39.6
25-29 years	29.9	32.1	43.3	23.0	25.7
30-34 years	19.7	23.0	34.6	15.8	19.9
15-24 years		47.0	58.9	34.3	41.4
25-34 years		27.8	39.4	19.6	22.9

Source: Labour Force Surveys

There is a correlation between the levels of education and unemployment as shown in tables 8 and 9 below. Unemployment is by far the lowest amongst people with tertiary education, although even they are increasingly affected, rising from just 2% in 2008 to 6% in 2013. On the other hand, the level of school leaving does not seem to influence unemployment significantly as the unemployment rate was basically the same for those with primary education and those with senior secondary education in 2012 and 2013. The highest levels of unemployment were experienced by those with junior secondary education.

<sup>83</sup> Unfortunately the available data in the LFS 2008 contains records only for the economically active, and thus does not allow calculation of school attendance for children. For both 2004 and 2012 the estimate excludes a very small number of children reported to be studying through distance education. For 2012 it includes a small number of children reported to be studying part time. The 2004 questionnaire did not distinguish between full- and part-time study.

<sup>84</sup> The broad definition of unemployment includes all those who are available for employment but who are without employment.

<sup>85</sup> The strict definition includes only those who are still actively searching for employment but not those who have given up looking for employment

**Table 8: Unemployment (broad) by education**

Broad unemployment rate by level of education, in %	2000	2004	2008	2012	2013
Total	<b>34</b>	<b>41</b>	<b>51</b>	<b>28</b>	<b>31</b>
None	23	37	53	25	31
Primary	36	46	60	31	34
Junior secondary	42	47	57	34	37
Senior secondary	34	34	42	26	26
Tertiary		8	11	5	9

Source: Labour Force Surveys

**Table 9: Unemployment (strict) by education**

Strict unemployment rate by level of education, in % <sup>6</sup>	2000	2004	2008	2012	2013
Total	<b>21</b>	<b>42</b>	<b>38</b>	<b>18</b>	<b>20</b>
None		6	7	12	15
Primary	20	27	27	18	19
Junior secondary	28	44	42	22	26
Senior secondary	24	22	21	18	19
Tertiary	2	2	2	4	6

Source: Labour Force Surveys

About 50% of Namibian households rely on wages as their main source of survival and over 57% had no secondary main source of income in 2012 as shown in table 10. Pensions provided the main source of income for over 10% of households. In 2013, “other means of income” dramatically increased in importance, constituting the main source of income in almost 10% of households and the secondary source of income for more than 16%.

**Table 10: Main sources of household incomes**

Main household income source	2004	2008	2012 primary	2012 secondary	2013 primary	2013 secondary
Subsistence farming (crop & animal)	23.0	22.4	19.9	8.0	19.0	8.5
Cash cropping	1.1	.4	0.7	0.5	0.3	0.4
Animal rearing	1.4	1.4	0.8	1.0	0.6	0.5
Business activities	5.3	5.9	7.5	5.9	7.0	6.0
Salaries and /or wages	46.9	41.8	49.3	7.5	50.8	3.8
Pension	11.6	10.4	11.0	8.9	10.3	8.2
Cash remittances	9.6	11.0	8.3	7.4	0.6	0.4
Other means of income	.8	6.7	2.0	1.6	9.5	16.4
None				57.5	2.0	
Not stated	.3		0.5	1.6		14.1

Source: Labour Force Surveys

The 2013 Labour Force Survey contained data on the monthly mean wages by industry and sex as reflected in table 11 below. The highest paying industries are transport and communications, financial services, other services and mining while the lowest paying industries are private households (i.e. domestic workers), agriculture & fishing, hotels & restaurants and construction. Male incomes are higher in virtually all industries except agriculture & fishing and hotels & restaurants.

**Table 11: Monthly mean wages (in Namibia Dollars) by industry and sex (2013)**

<b>Industry</b>	<b>Female</b>	<b>Male</b>	<b>Both sexes</b>
Agriculture & Fishing	4 427	2 119	2 509
Mining	9 202	11 124	10 868
Manufacturing	4 719	8 319	7 261
Utilities	3 703	9 600	7 821
Construction	3 974	5 938	5 764
Trade	5 520	7 916	6 869
Transport & communications	16 158	19 723	18 139
Hotels & restaurants	4 790	3 874	4 483
Financial services	14 320	14 615	14 411
Real estate & business	6 065	6 141	6 105
Public administration	8 733	10 795	9 994
Education	9 494	15 235	11 487
Health & social services	8 749	10 735	9 304
Other services	3 374	23 693	13 509
Private households	970	844	939
Extra territorial bodies	5 917	37 000	10 875
<b>Total</b>	<b>6 125</b>	<b>7 315</b>	<b>6 802</b>

Source: LFS 2013

## Child labour

The Namibian government as well as trade unions have taken a clear stand against child labour and forced labour. Namibia has ratified the relevant ILO conventions which are supported in national legislation, including the Constitution and the Labour Act. Further protection for children will be provided through the Child Care and Protection Bill. Until 2012, Namibia was implementing an action plan towards the elimination of the worst forms of child labour.

Despite these legal provisions and initiatives, child labour is still widespread. The most common forms of child labour occur in agriculture and in private households. In 2005, about 83,000 children were affected by excessive hours of work, 160,000 children by schooling-related child labour, and 20,000 by hazard-related child labour. Thus nearly 40% of all children aged 6-17 years were found to be in at least one type of child labour with rural areas being particularly affected.

By 2010, the number of working children had declined to 60.8% of the total and the number of children found in child labour decreased as well from 218,635 children in 2005 (38.5% of the total) to 195,656 (36.6%) in 2010. Child labour continued to affect girls more than boys and rural children were more affected than those in urban areas. Hours-related child labour emerged as the dominant form in Namibia in 2010.

Over the years, the Namibian government implemented several projects to combat child labour. Various government agencies and other stakeholders are continuously collaborating with the ILO to tackle child labour which is underpinned by poverty as the main cause in most cases. The absence of sufficient data on child labour makes it currently impossible to assess the overall success of these efforts. However, greater awareness on child labour and its impact on the affected children as well as enhanced collaboration between various agencies dealing with child labour have been achieved.

## Precarious forms of employment

Namibia's youth is not only confronted by high levels of unemployment but also by many forms of precarious employment which prevent them from achieving a living wage and job security. As part of the global onslaught of neo-liberal

free market policies since the 1990s, Namibia experienced an increasing "casualisation" of work, the increase in "flexible" forms of employment and a growing informalisation of the economy. In an attempt to cut labour costs and to curb trade union influence, employers in various economic sectors, including retail, fishing, mining, hospitality and manufacturing, resorted to temporary and casual work contracts for low-skilled workers. The emergence of labour hire companies (labour brokers) in the late 1990s in particular, highlighted the threat of "casualisation" to workers' incomes, job security and benefits. By 2006, over 12,000 workers were already employed through labour hire companies, which retained a significant part of workers' earnings as their fees and deprived them of the benefits enjoyed by permanent workers. Due to the insecurity of their contracts and their shifts between different workplaces, trade unions found it very difficult to recruit and represent labour hire workers successfully (see Jauch and Mwilima 2006). Many young people who are in desperate search for jobs today find themselves in such precarious forms of employment.

Namibia's labour market today essentially consists of four distinct layers:

1. a small elite enjoying a standard of living comparable to first world countries;
2. a significant group of formal-sector workers with permanent jobs and low to middle incomes;
3. a growing group of casual workers and "labour hire" workers who are the victims of a labour market that virtually forces them to accept any job under any conditions; and
4. unemployed workers who turned to the informal economy, to sex work or to crime as a last resort (Jauch 2007).

While people in the first two categories may afford to buy houses through the mortgage system, those in categories 3 and 4 do not have regular incomes and thus have no chance of owning a credit-linked house. Most youth fall into this category and thus will need access to other types of housing as discussed in the next section.

## Possible policy responses to the current housing crisis

At the global level, the UN's Special Rapporteur on Adequate Housing has called for a paradigm shift from housing policies based on the financialisation of housing to a human rights-based approach to housing policies. In this context, she made the following specific recommendations which are relevant to Namibia as well and are therefore presented in full:

- "a) The promotion of access to adequate housing cannot be based solely on financial mechanisms. Broader State policies and interventions should be adopted, including, *inter alia*, public investments in infrastructure and basic services, human settlements upgrading and rehabilitation, urban planning and land policies, public financing, land and housing provision, rent regulation and related legal and institutional frameworks;
- b) The right to adequate housing should be respected and protected during the design, implementation and monitoring phases of housing policies and programmes and elaborated and implemented with the full participation of affected individuals and communities. The right to adequate housing should be understood as the right to live in conditions deemed adequate on the grounds of security of tenure; availability of services, building materials, facilities and infrastructure; affordability; habitability; accessibility; location; and cultural adequacy;
- c) The design of housing policies should be based on an assessment of adequate housing needs, taking into consideration the specific conditions in each country, in particular, demographic, geographic, economic and social conditions, and the characteristics and composition of the various disadvantaged groups (including low-income households), their housing conditions and forms of tenure;
- d) Housing policies should redress discrimination in access to adequate housing and promote the realization of the right to adequate housing for the most disadvantaged groups;
- e) States should refrain from focusing their housing policies on housing finance schemes with predominantly regressive effects, such as mortgage interest rate subsidies or mortgage interest tax exemptions;

- f) Integrated housing policies should be developed that target disadvantaged groups, including lower-income households. These policies and programmes should ensure access to affordable land and to the physical and social infrastructure that is needed to ensure adequate housing;
- g) States should promote alternatives to housing policies based on private credit and ownership, including through the development of a private rental sector. Adequate legal, financial and tax conditions should be created in order to encourage the supply of social rental housing as well as other forms of collective and individual tenure;
- h) States should promote a mixture of tenure systems, including a public housing sector that is not tied to liberalized markets and limited-profit rental or regulated rent schemes, in order to prevent social exclusion and segregation. A mixture of tenure solutions is essential for the promotion of access to adequate housing for the various segments of society and in order to shield the housing sector from economic and financial shocks;
- i) Legal and institutional frameworks should be created to ensure security of tenure for the various forms of tenure, including rental tenure;
- j) Housing policies for low-income groups must be developed in consultation with these groups, who can best assess the systems that effectively meet their needs;
- k) States are under the obligation to constantly assess the impact of their housing policies and to adjust, when necessary, policies that are detrimental to the progressive realization of the right to adequate housing without discrimination. States should allocate the necessary funds to facilitate effective monitoring at all stages of housing programmes;
- l) In their ongoing assessment efforts, States should employ human rights indicators to identify trends that signal progress, stagnation or retrogression in the realization of the right to adequate housing. All indicators should be disaggregated by prohibited ground of discrimination in order to identify patterns of marginalization and discrimination;
- m) States should take prompt measures to increase the availability of adequate housing options, particularly for those most affected by sub-prime and predatory mortgage lending. States should prioritize funding and construction

of public housing and the promotion of housing assistance in order to address the impact of the economic and financial crises on the most vulnerable;

- n) States should increase their expenditure on housing in order to circumvent the adverse impacts of the crises on the housing sector;
- o) States should ensure that recovery measures do not further erode social housing programmes and policies".

Based on this framework, Namibia would need to consider the following specific interventions to realise housing as a basic human right for all and to make urban land and housing available to the youth:

### **Commitment to housing as a basic human right (de-financialisation)**

This implies a departure from the market-driven housing and land policies that were implemented since independence. As observed by Delgado (2014), the materialistic view regards housing as an exchange value, as a financial asset, while the human rights perspective regards housing as a use-value, emphasising what the house is used for. While these approaches can co-exist, there is the danger of one approach overtaking and marginalising the other and in the case of Namibia, the emphasis on housing as a profitable and tradable asset has contributed to a large extent to the crisis of housing as a basic need. This will have to be the first point of intervention and practically it will mean limiting the number of houses that an individual may earn, possibly restricting foreign ownership, preferential allocation of urban land and houses to first-time buyers.

Practices like those of the City of Windhoek to award serviced land to the highest bidder, which was the norm until 2013, are inherently anti-poor and have paved the way for elite control over land and housing. This will have to be turned on its head deliberately if housing as a basic human right for all is to be realised. Undoubtedly, there will be severe resistance from the local and foreign elites as well as from the financial sector, which hugely profits from the inflated housing market.

## **Regulations: taking a pro-poor stance**

Linked to the above, there is a need to regulate affordable housing in line with income levels. Singapore's public housing programme has shown that this can be done and an immediate intervention in Namibia is the regulation of rent. In its absence, rent levels have increased to almost the same level as mortgage payments and in some cases rentals seem to have even gone beyond that point. As a result house owners (often multiple owners of houses) purchase property as an investment and then let the tenants pay off the mortgage. This practice worsens the housing crisis and drives up prices. Strict and enforced rent regulations could thus contribute to ending speculative house purchases and make more houses available for those in need rather than for those who turn housing into a profitable investment.

The second important aspect of regulations is improved tenure security. Currently the power is tilted in favour of house owners who are able to evict tenants with little difficulty, not as a matter of the tenant's social circumstances and needs. Better security of tenure together with the provision of rental stock could present a viable housing alternative for those who either do not want to purchase their own house or are unable to do so.

Delgado (2015: 92) has aptly summarised the varying interests at play between the elite's approach to housing and that of the working class and the poor:

### **Rising house prices**

Elite: this most likely would benefit homeowners, since the value of their property grows.

Working class: this increases the difficulty of accessing housing.

### **Rent increases**

Elite: landlords can increase rents in order to increase their income drawn from their properties. Working class: a raise in rent can mean an effective eviction. This is particularly true for those whose income does not increase regularly (e.g. pensioners).

### **Home loans**

Elite: an important share of the banks' portfolio are usually home loans. The more home loans they grant, the more profit they draw.

Working class: a home loan not only effectively almost doubles the price of the property, but also decimates in the long run the disposable income of households which could otherwise be spent on their children's education.

### ***"Housing market"***

Elite: real estate companies are the more profitable and the more competitive according to the bulk of properties sold and their value.

Working class: the lack of rent controls and other rental rights are not coincidental. They are believed to be "stifling" the housing market, making it more "rigid" and "less fluid", which means that it's harder to get a tenant out of the property in order to sell it. Lack of rent controls reduces the dignity and security of tenure for those who can only afford this.

### ***Construction sector***

Elite: not only construction companies and developers benefit directly, but also a thick professional class charging fees for their services, therefore inflating prices regardless of whether the project is meant for profit-driven (e.g. a shopping mall) or social purposes (e.g. low-income housing).

Working class: the lack of surveyed land is not due to the actual lack of land, but due to the costs of servicing. Furthermore, the fact that 85% of the population is not able to access the most affordable housing structure from the state-sponsored program for housing, has its ground on "affordability".

These different and vested interests show that policy choices will have to be made in terms of which interests are meant to be served.

### ***Reducing housing costs***

There is widespread consensus that houses are overpriced and out of reach for the vast majority of citizens. Besides the regulatory measures mentioned above, including severe limitation on multiple ownership of houses and rent controls, there is a need to simplify and speed up the delivery of serviced land in urban areas as proposed by ALAN and local authorities (Kambala interview; Hochobeb 2014). There is also a need to explore alternative housing technologies and materials. As pointed out by the MRLGHRD, the Habitat research and development centre which operates within a directorate of the Ministry is ideally placed to assist with alternative building materials and technologies to be applied in the MHP (Simion interview; Kambala interview). Likewise, the NHE is aware that in order to reduce the costs of construction,

alternative housing technologies and solutions need to be applied: "As the first phase (of the MHP) moved so fast we could not actually use alternative building technologies, materials and solutions. However, we created an alternative building technology village in GOREANGAB in Windhoek. We have allowed alternative technology promoters to put up their show houses and have them put to the test in terms of social acceptability and also to look at the costs and time involved in constructing those houses... To date, we have 11 companies that have put up houses in villages. We have presented these houses to the community and we can then decide what is most effective and can be used in the next phase. We can also discuss this with the banks to see their receptiveness to finance houses built with such technologies" (Hailulu interview).

## **Diversification of housing delivery and social housing**

A mix of delivery modes and tenure systems seems to be the best option for Namibia and was widely supported by virtually all stakeholders that were interviewed. The Mayor of Windhoek stated that "Namibia should use different housing options. One should be social housing through which many young people can be subsidised by the government. This is part of government's social responsibility and I think they need to do that" (Kazapua interview). Likewise Naome Simion from the MRLGHRD stated that the many mistakes made during the first phase of the MHP should not be repeated in the next phase. She suggested that government should be responsible for the social subsidy housing while the NHE should be responsible for credit-linked housing (Simion interview). The credit-linked delivery mode of the NHE which dominated in phase 1 of the MHP mostly targets middle-income households but it also drives potential house owners into mortgage financing which benefits commercial banks but also drives indebtedness of households.

Government seems to be aware about the severe affordability constraints of the MHP and thus looks at options for social housing as the current social subsidy system implemented under phase 1 of the MHP is not sustainable (Hailulu interview). Internationally, the social housing concept usually refers to the concept of rental housing but in Namibia, the social housing concept targets providing subsidised houses to qualifying individuals. According to the special advisor "this has not been achieved because they have followed the old ways of doing things without changing them. They don't want to change and they always end up with the same product. The NHE decided to

build nice houses with everything. However, these houses are only affordable to the middle class and they are not affordable for poor people. They do not have the courage to build cheaper and give the house to the guy in Katutura who is now staying in a shack. Poor people are regarded as a shame and everybody in Namibia is ashamed of them" (Castro interview).

In terms of economic considerations, it seems economically wasteful and inefficient for the state to first spend billions of Namibian dollars on the construction of houses and then subsidise the price again to make them affordable. Such a practice certainly benefits the property developers and construction companies at the expense of taxpayers. Such a system is economically highly inefficient and should therefore be replaced by alternative modes of housing delivery that are available and hold greater economic and social benefits.

The NHE is aware that Namibia's rental stock is insufficient and thus the parastatal envisages a broadening of its mandate to include the construction and maintenance of rental blocks. The NHE has already completed the construction of rental flats in Eenhana and recently in Goreangab while plans are underway to construct similar rental accommodation in Ongwediva, Ondangwa and Walvis Bay where the required land was already obtained. Rent levels will have to be set in line with income levels as was experienced in Eenhana where rentals had to be reviewed and adjusted. Thus rental accommodation will have to be subsidised to ensure affordability under the MHP (Hailulu interview).

ALAN also holds discussions about rental housing and the municipality of Henties Bay has built basic houses which they are renting out to residents with the option to buy. This allows the municipality to recover some of the costs and re-invest them in additional rental units. Rental options are particularly attractive for people who do not have regular incomes and thus do not want to tie themselves to mortgage payments for 20 years (Kambala interview). The City of Windhoek on the other hand has now rental housing stocks and merely administers a few "inherited" houses that are used as staff accommodation (Hochobeb interview).

## **Supporting "people's housing processes"**

There is widespread agreement that "people's housing processes" such as the schemes successfully run by the SDFN of Namibia over many years

must be a central part of Namibia's housing policy. The ministry pointed out that "in order to tackle the housing delivery challenge, the best option for Namibia is to invest in 'people's housing processes' like the SDF and the BTP and to focus on informal settlement upgrading. These are the most important interventions to address the backlog and this forms part of the MHP blue print" (Simion interview). Likewise ALAN believes that people-led processes have more support and are better than directives coming from the top. There is also a track record of savings groups performing better than the NHE (Kambala interview).

There is little doubt that in terms of cost efficient housing construction and the direct participation of housing recipients, this is the most advanced model in Namibia in terms of providing affordable housing for the majority. Thus the second phase of the MHP should provide sufficient and increased support for the SDFN both in terms of supporting the saving schemes and in terms of making serviced land available.

## **Linking housing and employment**

The MHP presents an opportunity to link housing and employment and thus achieve progress on two social fronts simultaneously. The number of direct jobs that can be created depends on the number of houses constructed. The target for the whole MHP is 185,000 houses, and with the internal formula of 2.5 permanent jobs created per house, the NHE anticipates that 462,500 permanent jobs can be created by 2030. In the first phase, slightly over 10,000 houses are expected to be built, resulting in an estimated 25,000 permanent jobs as well as a significant number of temporary jobs, which are difficult to quantify. Furthermore, additional jobs will be created in the process of servicing land and thus the actual number of jobs created during phase 1 of the MHP could be more than 30,000.

Indirect jobs are created in other sectors of the economy that supply the construction industry. Construction inputs largely consist of imported materials thus limiting the benefits to the retail industry. A deliberate and strategically targeted intervention is required to set up local supply chains in line with Namibia's industrialisation policy. This will result in the creation of a significant number of manufacturing jobs in addition to those created by the construction of houses.

The implementation of the first phase of the MHP has been hasty and concerns have been raised over the cost of the houses and the subcontracting processes. Being a complex and massive programme, NHE states that it is willing and able to modify the programme in order to ensure the greatest possible benefit. This is certainly required and a more inclusive and participatory process of housing delivery is not only needed but also urgently required as large amounts of public resources are spent on the MHP. In terms of knock-on effects, the programme can have significant and positive value-chain impacts across the economy but this will only occur if it is a targeted and deliberate outcome.

However, there is a possible contradiction regarding the combination of providing a large number of affordable houses and creating the largest number of jobs possible. Prefabricated housing systems have far shorter delivery times and can cut housing costs to cater for those who are in dire need of decent housing. Such processes, however, are far less labour intensive than the common construction of brick houses. Thus a conscious weighing up of costs and benefits has to be undertaken in order to decide on delivery modes that can address the housing backlog, ensure adequate housing and sanitation standards, utilise solar energy and create a large number of jobs at the same time.

## **Focus on the youth**

There are possibilities to focus particularly on the youth when it comes to urban land and housing. Other policies such as Namibia's national employment policy of 2013, have recognised the importance of paying particular attention to the plight of the youth. The national employment policy acknowledges the persistent high levels of youth unemployment and calls for youth education and skills development interventions as well as youth business support programmes (Government of Namibia 2013). In terms of access to urban land and housing, the Windhoek Mayor called for the accommodation of youth concerns in housing and land policies. He called for the introduction of a certain quota for young people, not to discriminate against others but in recognition of the fact that young people generally do not have savings and are thus excluded from access to land. He also called on the Ministry to accommodate young people in housing programmes (Kazapua interview).

The NHE's waiting list consists of people in different age groups and cannot target young people above others. However, particular institutions could request the government or the NHE to develop special projects that target young people. Young people who enter the labour market are often excluded from available housing options and the NYC could establish a database to document the housing needs of young people. This could then result in the construction of rental flats in particular areas, depending on the demand. In the past, the NHE has provided particular housing schemes for staff of companies who approached the NHE with a specific proposal and the NYC could play a similar catalytic role regarding housing for the youth (Hailulu interview).

## **Conclusion**

Adequate housing must be regarded as a basic human right and the notion must include access to water, sanitation and power. Housing as a basic right of citizens is envisaged in the National Housing Policy and is also recognised as an international indicator of development. The achievement of adequate housing for all requires not only technical changes to Namibia's housing and urban land delivery systems but first of all the political will to depart from the notion of regarding the housing market as primarily an investment opportunity for profitable returns. International experiences have clearly shown that the financialisation of housing markets and the spread of market-based housing finance always benefitted the more affluent groups in society at the expense of the poor.

Leaving housing provisions to the private sector and individuals has neither been effective nor inclusive. The price of housing and urban land has to be regulated but Namibia has currently no clear policy on rent control, on multiple house ownership and on social housing. These factors combined with speculative purchases of housing stock have resulted in average house prices reaching about N\$800,000 in Namibia in 2014. Job entrants and potential first-time buyers as well as over 90% of Namibians are thus excluded as they cannot afford an average house at current price levels because of their low income.

Systematic state planning and the deliberate avoidance of further "apartheid ghettos" is required to ensure that housing estates create social inclusion and that housing subsidies do not result in land and house price increases

as happened frequently in unregulated housing markets. The state has an active role to play not only as a regulator but also as a provider of public housing as Singapore has done with great success. Namibia urgently needs regulations regarding rent and multiple house ownership, for example restricting individual ownership to not more than two.

Affordability of housing is always linked to income levels in the country and thus finding a comprehensive housing solution in Namibia requires a successful economic development intervention to overcome poverty. Once again, Singapore has achieved that to a significant extent.

Namibia's housing policy and the MHP Blueprint provide for a variety of housing delivery modes but do not mention housing co-operatives as a possibility. Phase 1 of the MHP was implemented in a hasty and often uncoordinated manner and has resulted in a one-dimensional and ineffective construction of overpriced houses. Thus the affordability objective of the MHP was not realised resulting in government having to provide substantive subsidies to make the MHP houses affordable to low-income households. This is economically wasteful and unsustainable and thus needs to be fundamentally changed in the second phase of the programme.

Practices such as selling serviced urban land to the highest bidder are blatantly anti-poor and have contributed to the escalating prices for urban land and housing. There is an urgent need to review the lengthy and cumbersome process of township proclamation and land servicing to make them cheaper and faster. The envisaged flexible land tenure system allows groups of people to access urban land with land titles and thus could enhance the work of savings schemes like the one operated by the SDFN.

Community-based housing initiatives like the one of the SDFN have not only a proven track record but also hold great potential in terms of providing a participatory and affordable form of housing delivery. Such initiatives need to be supported systematically to widen and increase their impact. The exclusion of the SDFN from phase 1 of the MHP was a regressive step and undermined housing delivery for and by the poor. This has to be reversed in phase 2 of the MHP.

The provision of adequate housing for all holds great potential in terms of sustainable job creation and a more inclusive economic development path. Housing construction does not only create thousands of direct jobs but can

also provide thousands of additional indirect jobs if the building technology and materials are provided locally. Thus the creation of value chains around the MHP is an opportunity that must not be wasted. In addition, the MHP provides the opportunity to create construction-related skills on a large scale. There might be a trade-off between employment and the rapid creation of a large number of houses through prefabricated systems and this option has to be carefully weighed up in terms of social and economic benefits.

Namibia's youth is confronted by a host of socio-economic challenges, including mass unemployment and precarious forms of employment and incomes. Unlike the National Employment Policy of 2013, the current housing policies do not focus on the youth at all. The NYC as a national umbrella body can advocate for policy interventions that benefit the youth not only as recipients of housing but also as participants in the housing construction and allocation process.

## **4.2 Discussion**

### **Participant (Acting Chairperson of Hardap):**

I just want us to look into the Build-Together system where people got houses for N\$40,000 and when you do the exact calculation per square metre is amounts to N\$833.33. People who qualify for the Build-Together Housing Scheme should have a basic salary of less than N\$3,000 per month so that it caters for the youth, the domestic workers, and the people working on farms who can make an instalment of N\$300 or N\$400 per month. We must push the agenda of bringing back the Build-Together Programme because it was much better than this mass housing programme and even better than the Shack Dwellers Federation.

Emma Theofilus, Secretary for Basic and Secondary Education of NANSO: I think we need to advocate for having a regulator because that is the only way we can have a certain regulation on the prices of land and houses. We need to speak with one voice. We all know that young people in Namibia like to complain, but when you suggest solutions they might not understand them and thus might not support them. We have so many platforms where we have seminars and youth forums and social media, so it is important that our discussions do not end here. Let us get the buy-in of our fellow young people and speak with one voice whether it be on social media, whether it be on radio or television. We need to advocate for the changes we want to see.

That is the only way we can get the attention from the policy-makers and to change the laws that are infringing on our right to housing.

### **Participant:**

As a young person I feel the paper speaks for me and I would like to use it as a blueprint for the way forward. We have identified what the problem is and now we need to ensure that the actions we want to take will lead to tangible results. Our key problem is the urban housing and land issue. We have large areas of land in rural areas which are neglected because everybody is moving to the urban areas. We therefore need to look at the contributing factors and empower rural areas through decentralisation of services so that we create lucrative opportunities and employment. We should not look at Windhoek in isolation, because no matter how many houses we build in Windhoek, we will still end up with a bigger problem because people will continue to migrate. We thus need to address the economic factors outside Windhoek.

### **Beatrice Katungondo, Deputy Chairperson, NYC Board:**

I would like to touch a little bit more on the mass housing project, on phase 2 that is starting next year (2016). We have a lot of young people who are graduating from vocational training centres and we have young engineers who are graduating from the university. Instead of giving one person N\$29 million to build 35 houses we should pump this money into creating more jobs. We should take the vocational training centre graduates and the university engineers to service land and to build more houses so that a better balance is achieved between expenditure and benefits.

### **Narikutuke !Naruses, City of Windhoek:**

The NYC should take the initiative to ensure the implementation of the recommendations on land reform and housing. This should be one of its key mandates and involve the identification of laws to be changed and the construction of houses for the youth. Do we need mass housing to build a house for the youth? How can we be involved individually? How can the National Youth Council ensure that each youth is capacitated to be able to contribute to constructing a house? Let the National Youth Council establish vocational training centres in various regions and towns that would implement the mass housing.

## **Participant:**

We really need to take a bold stand on phase 2 of the mass housing programme so that it should not be implemented the very same way that the first phase has taken place. This will never work. Most of the companies that were awarded tenders in the first phase are not fulltime construction companies but are middle-men. There are a lot of us upcoming so-called entrepreneurs that are being subcontracted to do the actual work. The poor subcontractor who builds the house receives N\$900 per square metre while the contractor receives N\$6,000.

As the National Youth Council, we are responsible to push for the position of the young people because this is our mandate. What will be the best approach to push for change? Should we follow the example of AR or should we approach the young parliamentarians? How are we going to push? What is the approach we are going to take to fast-track these changes?

## **Ephraim Nekongo, Oshana Region:**

I always say mass housing is a good thing, but perhaps the way it is implemented is what needs to be polished. Mass housing should be classified into classes, so that it can respond to all the housing needs of the people. You cannot expect somebody from a kambahu to buy the same house as the rest of the people who earn more. The programme needs to be classified into classes, to accommodate people with different incomes.

Regarding the proposal to regulate the number of plots a person can own, I fear that before that can be implemented you will see more rich people grabbing land so that the limitations will not apply to them. Perhaps we have to find measures to stop them, so that by the time we start implementing the new policy we do not have some people owning a hundred plots and saying they owned them before the new policy was introduced.

Wyno Johannes, President of the Namibian Young Christian Workers:  
Our organisation uses a methodology called "See, Judge and Act". What I am seeing now is what we call neo-colonialism coming back to Namibia, because the land is sold to people who have money and those are foreigners. We have to stop people from buying a lot of land in our country because they are no longer coming with weapons. When you buy a house in Windhoek,

the bank sends its valuators, and if the house is worth N\$300,000 the seller is going to ask for a larger amount. How can that be stopped? Maybe, we as young people can lobby and put pressure on the government and also network with other youth organisations. We must also develop a strategy to get more education on housing needs and we must exchange ideas with other young people from outside the country. We must take into consideration that we have only a few young MPs in Parliament, so they will not be able to fight those older people alone.

### **Participant:**

Most of the issues that we have raised in this gathering have to do with laws, out-dated laws, amendments of laws and I do not see anyone from the National Assembly here. We should ask for a platform where our representative, in this case the Executive Chairperson of the National Youth Council, can represent the voiceless young people. He should be given an opportunity to go and address the National Assembly about the recommendations of this conference.

Secondly, when we are talking about the review of the second phase of mass housing programme, I am appealing to the housing minister that a certain quota of new houses should be given to the young people. Also, the amendments of policies and laws should accommodate the needs of young people.

Thirdly, as a local authority we do not get subsidies and thus it is difficult for us to sustain ourselves. Apart from revenue collections and the land that we are auctioning in many prospective local authorities, we have no other sources of income although we are a structure of the government. I feel certain allocations should be made for the local authorities with the condition that the land be serviced and allocated to the young people.

### **Hanna, Otjiwarongo Youth Forum:**

The problem with the informal settlements is that the municipalities are telling the communities that this is just a place for a certain period until people will be moved to a better place. Therefore people end up living in kambahus and they do not build quality houses. Some people earn low salaries, but they are able to buy their own materials. Over time, people can buy bricks, door

frames and materials, and as long as the municipalities tell the people what type of house they are expected to build within a certain period of time, we will be able to end people sleeping in kambahus. All of us will have quality houses and people will feel safe.

### **Participant, member of the NYC Board:**

Housing in Namibia is in a serious crisis. People want land in general, but I think the immediate objective is for everybody to have a dignified place to live. I want us to perhaps assist and direct government as to how best to deal with the mass housing programme. The objectives are excellent but the way and manner in which we approached and executed the programme is what we should really talk about. Firstly, I think we have made a serious mistake to assign this programme to an already struggling institutions such as the NHE. We should appreciate the efforts by other institutions, such as the Build-Together Programme and the Shack Dwellers Federation, who are really trying their best. They have delivered better results than the NHE.

My suggestion is that central government should deal with housing matters because land and housing is not a municipal issue. If we leave it to the councillors in the local authorities and regional councils to deal with, we will not be able to solve this problem. Central government should own this programme and make land available in all the municipalities. Central government must buy and make land available to the municipalities.

Secondly, central government should make money available and service the land, because we do not want to allocate unserviced land to people to build their houses. Thirdly, we have Namibians from different backgrounds in terms of their economic status. I want my mother and grandfather who are selling kapana to have a dignified and decent house. The government must build houses targeting different people in different categories. People must be given houses, even if they have to rent from government for a period of 99 years and those houses should then be passed on to the next generation. It should not be sold, the ownership should remain with the government through municipalities, but it should be assigned and dedicated to that family for as long as the family lives.

Houses should be made available for low-income people at affordable rates so that a person can either pay N\$500 or N\$300 per month. People

with middle and high incomes should deal with the NHE and others, but central government should take ownership of this programme, make money available, service the land, donate land to the municipalities, and build houses for those who cannot acquire loans from the commercial banks. This will help us to live in a harmonised and dignified Namibia. Otherwise, we are just talking about the land while not confronting the current situation and thus not being able to find solutions. I think the political will is there, as our President said that everybody must have a dignified life which entails eating food (as we cannot eat a good constitution) and living in good houses.

### **Solomon, ALAN:**

ALAN has already forwarded some recommendations to government, raising similar issues to the ones we are discussing here. There is a need for service level agreements between the mass housing project owners and local authorities. Currently we do not have such agreements and that creates loopholes. The need for funding to service land from central government cannot be over-emphasised. Central government must make sure that they provide funds for local authorities to service land, because there is no need for us to talk about land if it is not serviced.

As youth we should propose a scheme whereby a group of five or ten youth can afford to buy land and put up a structure. We should also consider removing the middlemen and let the local authority provide houses as this is already provided for in the Local Authorities Act. The process of proclaiming a suburb and servicing the land involves seven structures and that process is too long. Let us narrow it down to maybe two or three. Also, the professional fees which are added need to be done away with to reduce the price of land.

We need to have a national budget for local authorities in our country for us to fast-track this land delivery issue.

### **J.J. Strauss, Arandis Town Council:**

I want to talk about the affordability of houses, specifically in Arandis. We have the Husab Uranium Mine development and there is quite a demand for houses in Arandis. As a result, we attract a lot of property developers who want to make profit and this makes it very difficult for the council to keep the house prices low. The council is forced to enter into partnership with property

developers because of the lack of subsidies from the Ministry of Urban and Rural Development to service our own land. The price of land is increased by a substantial amount and then added onto the house prices.

The young people who are now employed by Husab get a subsidy to acquire a house and if they do not buy a house in Arandis, they will lose the subsidy. As a council we have to ensure that these youngsters are not exploited, but it is extremely difficult to negotiate with property developers to bring prices down.

I think the Build-Together Programme was a very good programme and the only problem was that the local authorities were forced to build houses for a mere N\$40,000. If that amount had been increased to at least N\$120,000, we would have done better. I want to propose that the National Youth Council creates a task force to participate in the Local Authority Reform document discussion, because many of the issues that were raised here are actually covered in that document. It was drafted by a foreign consultant, which we as local governments had issues with, but now is the time for the youth to make a contribution.

The other recommendation I want to make is for the National Youth Council to get involved in the implementation of the decentralisation process. The Act provides for organisations such as the NYC to be a part of the Local Authority Development Committees that will be established so that your concerns will be heard by the Municipal Councils.

There is also a provision in the Local Authorities Act for partnerships, the joint venture regulations and the commercialisation regulations. Young people can have their own joint venture agreement with any local authority. It is legal, and the youth can sit down with local authorities and negotiate land prices for young people. This is actually what I was hoping for. Currently the town council is negotiating the terms of the servicing of land with the property developers but why should we negotiate with them? If we have an organisation that is representing the youth and has young people with the technical ability and know-how, then they can be the ones to service the land. In order to construct houses for the youth, you need to have that partnership with the municipality.

The NYC should have a social housing programme, similar to the Build-Together Programme, for the Youth specifically. This involves the servicing

of land and the building of houses for rent so that young people have accommodation while they are newly employed. We have a big issue in Arandis with the students, for example. Their parents pay a lot of money and the youngsters that are with Rössing and Swakop Uranium rent rooms inside other people's houses for a lot of money. There is an opportunity if the youth is organised.

### **Patrick Haingura, Ministry of Sport, Youth and National Service:**

Regarding urbanisation, there is always this notion of looking at young people as the ones who are migrating to cities for a better life, but we should think beyond that. It is a question of a rights-based approach. There is a policy document in the name of the African Youth Charter that outlines this rights-based approach. It covers land issues and other youth related matters, and our discussions here should focus on rights.

The National Youth Council that we knew yesterday is not the National Youth Council that we have today. The National Youth Council is now a state-owned enterprise, meaning that it is a legal public institution. The legal framework is provided by the National Youth Council Act which can be amended if it is not sound on some matters that affect young people. The National Youth Council has a very strong mandate and voice as per the provisions of the Act. The NYC can engage all relevant stakeholders regarding the land and housing matter. However, there is still more information needed that the young people should be aware of. It is an on-going process and the youth need to engage the relevant stakeholders, whether or not it has to do with the legal amendment of policies and laws. Recommendations should be well informed on what exactly went wrong with this issue of land and housing in Namibia.

### **K.K. Marenga, Church of Africa Youth:**

The question of migration is not about housing but it is about the decentralisation of various services. If we do not have a VTCs in the hubs of the various regions, people will be forced to move to the City. Thus we need to look at the decentralisation of various services, not only by government but we should also advocate for tertiary education institutions and other services to go to the other regions.

Secondly, why can we not just take land together with the construction of houses and give it to one company? I propose that we should incorporate the Shack Dwellers Federation, the Build-Together Programme, the NHE, and the mass housing programme into one kind of parastatal company that will service land and build houses countrywide while water and electricity can be left to the municipalities.

### **Participant:**

Our lawmakers have amended our own constitution to provide for a third term for the Founding President, and they amended the constitution to give power to the president to appoint governors instead of them being elected by the people. Why then is it difficult for our own lawmakers to hear our recommendations and to make the necessary legal changes to fast-track the land and housing process?

### **Herbert Jauch (response):**

The question of the political aspect of housing was raised a few times. I think politically there is no better time to address the housing issue than now. The new minister of housing said that we cannot leave house prices to market forces, and this constituted a very fundamental political statement, which was very different from everything that was said before. Our discussion here on the control of house and rental prices fits precisely into that statement. Thus it is a politically opportune moment in the sense of challenging power structures and interests, and shifting the housing debate towards the interests of the poor instead of the interests of the elite. Changing the status quo will require various interventions, beyond just occupying some land, although this is one possible action.

Regarding the limitation on ownership of land and houses, those who are multiple owners should be given a certain period in which they need to sell. This would be an interim arrangement, but if it is implemented systematically, there will be thousands of houses available for sale and the astronomical prices will come down. If all those people who have now 10 or even more houses in Windhoek are forced to sell in the next two or three years, that housing bubble will start to burst and this needs to happen. Of course, it means that those ones who are now multiple house owners will lose their profitable investments, but they will not be kicked in the street and be homeless. They

will still have another place to stay but it will mean we are shifting the housing policies towards the interest of lower-income households. This is a political choice we need to make. We cannot do both, we cannot please the elite to make multi-million dollars with speculative housing investments and say we want decent housing for all and guarantee housing as a human right. It is a choice. So far, the housing market has worked for the elite, now it is time to shift it to serve the majority.

Our new President said that government wants to wipe out poverty in this country and not merely alleviate poverty. A decent life out of poverty means decent shelter, adequate housing. So, it is time to push these ideas now. It is encouraging to hear that the churches will get involved in the housing issues and I hope that the trade unions and youth organisations will do likewise. That will make it easier for government to change, because let us not forget that business people and the elite will also try to influence government. They will argue that we should not destroy the housing market and the financial system and we will need to counter those arguments if we want to ensure that housing becomes a human right for all.

Housing is not just an issue of access and distributing because the very process of constructing houses has enormous potential. We heard from ALAN and several municipalities that they hire consultants for the servicing of land. Huge amounts are paid to private consultants and this points to a need to train young people in all the skills and professions needed for land servicing and housing construction. That is one area for immediate intervention as it is possible to train a sufficient number of youth at the polytechnic, vocational training centres, UNAM, etc. for those jobs.

Currently the companies who build houses under the Mass Housing Programme buy their building materials from local hardware stores but they source mostly from South Africa. We are losing thousands of job opportunities by not manufacturing our own building materials. If we link the Mass Housing Programme in a different form to the production of the building materials locally, we will create thousands of new and long-term jobs in Namibia. That is even proposed in the National Employment Policy of 2013. Thus the housing issues touch on the question of affordability, on the question of rental housing, on the question of rent control and price control. We also need to look at the construction of houses in very different ways, using locally built materials.

We heard from NamPower that 80 percent of our energy is imported into Namibia 25 years after independence. It means when the outside supply of energy stops, we will have power cuts and one of the measures to counter this threat is to equip each house with a solar panel to provide basic electricity. In Lüderitz, for example, there are some houses where all basic household goods are supplied with electricity through a solar panel on the roof. You cannot have items like deep-freezers, but the basic electric household goods can be run on solar alone. The next step would be to produce those solar panels locally and to train young people to become technicians to maintain and sustain those solar panels. This is just one example of what could be done if we change our approach to housing. There is the potential to not only solve the housing problem but to some extent to also address the electricity challenge and the unemployment challenge for young people. I think for the National Youth Council this is the time to push for the necessary changes.

**Note:**

Following the discussion, Herbert Jauch's paper was adopted by a show of hands as reflecting the National Youth Council's position on the urban land issue.

#### **4.3 Josua Matati: Land and housing in Namibia: How far are we two and a half decades after independence?**

I am a young person who has shown a keen interest in this debate. Urbanisation has come about as a result of a number of upheavals, starting from land dispossession and finally migration for better opportunities to urban centres. I want to concentrate on the political willingness and on some very bold statements that were made by political leaders regarding the land issues and sometimes, housing. These are not political party issues, these are national issues and my presentation should be understood in that context. There was a proposal in a resolution from the SWAPO Party Elders Council that also became a resolution of the SWAPO Party Congress of 2012, which stated that bylaws applied by local authorities to auction land to the highest bidder should be done away with, to avert the potential of excluding the youth. This reflects that some people already had the youths' interests at heart.

We have allowed the housing issues which are human rights issues, to fall into the hands of capitalist vultures. The SWAPO Congress said that the process of land acquisition of urban land should prohibit the sale of land

to foreign nationals. At one point, people said no land should be sold to a foreign national, and instead it should be leased for 25 years, based on a renewable lease agreement. I hope that this will also be adopted as a government policy.

Already the World Habitat Conference mentioned the problem of too many middlemen involved, which inflated the prices of houses. That is very important and government must strengthen compulsory land acquisition based on the expropriation principle. The Constitution gives us the right but unfortunately you can only expropriate land from people who are not Namibians. However, this has not happened thus far.

The government should facilitate construction of houses under the decentralised Build-Together Programme. This was one of the points that emerged strongly at the Policy Conference of the SWAPO Party. Government must regulate the purchase of communal land for industrial development to ensure that citizens are not evicted and compensated unfairly by investors and local authorities.

Government has come up with a number of initiatives thus far: The Build-Together Programme was introduced but I am not sure if there was any post-mortem analysis done to ensure that the results met the expectations. The Shack Dwellers Federation of Namibia is in operation but “shack” is very derogative term and we need to find a new term for that. Nobody who lives in a shack wants to be referred to as a person who lives in a shack.

The NHE and the mass housing programme were some of the efforts of the Ministry of Regional and Local Government and Housing. The government noted the problem of unaffordable land and plots in urban areas. The Ministry at that time (2012) was busy drafting legislation to govern, regulate and ban land auctioning. This legislation ought to fight rising costs of land and housing and it was suggested that the Local Authorities Act should be amended to stop town councils from auctioning land.

The Ministry of Lands and Resettlement introduced the National Land Reform Programme to resettle farmers and the Affirmative Action Loan Scheme was established to purchase commercial farmland. These schemes were not designed to address urban land acquisition and that is why we seem to divorce urban land from farm land. Most debates on land focus on farm land and the Founding Father pointed to the importance of the land question. In

his 1995 State of the Nation Address he said: "The land question in Namibia is one of the most burning issues facing our young nation... Also it is a highly crucial question to our people as the liberation struggle was about land." Furthermore, in his autobiography, he added that "...land reform must be looked at as the only means to guarantee the livelihood of thousands of people in this country" and that "willing buyer, willing seller was never in line with the SWAPO position in addressing the land question in Namibia."

The Western Contact Group of five, namely Canada, Britain, USA, Germany and England, played a key role in inserting the property protection clauses into the Namibian Constitution and that is why we are living with that burden today of not being able to repossess what we were fighting for. The Secretary of the SWAPO Party Elders Council stated that: "Gallant forces that fought to liberate this country had one common goal, to reclaim the land that was unlawfully taken away from them by colonial forces." Our former President Hifikepunye Pohamba thus warned that: "Lack of land is a serious issue which leads to younger people grabbing land illegally." Job Amupanda stated that "the land question will not go away any time soon" and this is certainly true.

One of the problems we have today is the mushrooming of shacks and informal settlements. History will teach us why we are in this mess today. Before independence there were no shacks in Windhoek and there were no shacks in Walvis Bay in 1994. They came after 1994. When our leaders go to Parliament they are sworn in and take an oath but then you see the contradictions. Three young people grabbed a residential plot and were stopped by the police. Then you have illegal fencing of land by a political leader amounting to almost 30,000 hectares. The leader was ordered by the Court to remove the fence but he did not do that. Instead, a tender was advertised in the newspaper so that those that were willing to go and remove the fence could do that. This costs a lot money.

I am appealing that this conference should not just make proposals like the Land Conference did. Those proposals are just collecting dust and nobody is acting upon those recommendations. We must recognise housing as a basic need and face the challenges of ensuring access to housing for all, especially those with low incomes. Informal settlements are mushrooming and there is a need to curb rural-urban migration and to provide more serviced land. We need to streamline the land acquisition and registration process.

I went to the NHE one day, wanting to buy a house. I was told, "You are highly paid", so I went to the bank which told me, "You are lowly paid". Also, a

young professional may buy a car worth half a million Namibia Dollars which is paid off within five years, while a house that is worth N\$350,000 can only be paid off over 20 years. As a result, many poor people are forced to rent until they reach their final resting houses, which is going to be the cemetery.

I want to recommend that we need to study the recommendations made at the Bank of Namibia symposium, because most of them are actually just a duplication of what we are doing here. We need to accelerate the land delivery process to meet housing demand and we need to use the National Youth Council or the army. In 1989 the SWAPO Party passed a resolution that stated that the army will assist in construction of houses but this did not happen.

Town proclamations should not oppress the local community within the radius of the towns. In the Kavango region, donkeys and cattle are being impounded by those who live in towns. This will soon create a war between the town people and the local communities.

Furthermore, we need to enact and implement new laws on land and we must amend Chapter 3 of the Constitution. In 1960, in the Democratic Republic of Congo (DRC) the army general, who was a Belgian, told the protesting native army officials that "before independence is equal to after independence". Since that statement the country entered into full-blown war. So, let us not allow this "before independence" to remain like "after independence". When I was in Belgium some months ago, I picked up an article which stated that Namibia is an African country not owned by Africans. I think this is true and we should not lose the struggle to change this.

#### **4.4 Discussion Participant:**

I would like to focus on the Constitution and on the statement by the Founding Father. Why are we struggling with the "willing buyer, willing seller" policy? This was not a thought-out strategy and we can review it. Nobody supports expropriation or forcefully taking somebody's land or repeating what happened in Zimbabwe, but that does not lessen the fact that you can die without having access to land. We are fighting for 300 square metres or 150 square metres or urban land, a little plot in a township. We are left with no opportunity but to fight for that and the way land is distributed is just not

fair. We cannot even ask to be given land when the government does not even have land to give us. So, let us tell government that the “willing buyer, willing seller” policy has really failed us. All parties must contribute to solving the land issue.

### **Moses Nakashimba, Women Action for Development:**

Namibia is a developing country with plenty of land and there is no land scarcity in our country. The only problem at the moment is the issue of land distribution. Some potential buyers cannot afford to buy land with their low monthly incomes. I wish to highlight some brief points regarding the land issue in Namibia.

The largest number of Namibian youth is based in Windhoek. People move to cities with their minds on better job opportunities. Some people become permanent residents in the city and they will need shelter/houses for their families. Some people from informal resettlements, such as Havana, are being relocated to Ojomuise where they are given plots with water and electricity to build their houses from the little salaries they earn. Even though they are being moved away from their friends or families, it sometimes really helps to get land legally. On the other hand, this is only being done for very few people. Many a times we see large pieces of land cleared, paved for construction and the building of flats belonging to large capitalist enterprises or wealthy individuals. Sometimes, that place was a residence for poor people and they were simply removed.

Walvis Bay, Swakopmund and Oshakati are also some of the towns with large populations of youth. In these towns, the majority of people are living in shacks. In case there is a fire, people risk losing their lives and their properties because there are no passages for fire extinguishers.

In Namibia, people who can afford land own hundreds of hectares, many of them unused. Something can be done, such as inspecting the land use and reallocating unused land to people who need it. These minor changes can bring great changes in youth’s lives, as well as benefit future generations.

In our contemporary farming practices, some people can no longer afford the farm’s maintenance, including modern farm implement. Some of those people are still capable of maintaining land, but due to large pieces

of land being owned by an individual in different places, that person will just concentrate on the most productive piece of land and leave other land unutilised. The government can always buy that land, develop it for agricultural purposes, employ the growing youth population in the country, reduce the unemployment rate and also feed the nation.

One of the National Youth Council's objectives is to initiate youth development projects and activities with the aim of encouraging the active participation of the Youth in the process of self-empowerment. Land can also be allocated to groups of youth as cooperatives or as small-scale farmers who are willing to produce. Through such practices we can create self-employment for our youth, feed the nation and improve the economy of the country. The youth are the leaders of tomorrow and if we allocate land to them at affordable prices, they can secure land for the next generations. This will really empower young people to develop innovative measures that will benefit them and the country as a whole. If we stand together as one, we can do something better.

## **Chapter 5: The youth and mass housing programme: moving towards a solution of the housing crisis?**

### **5.1 Johannes Uusiku and Tikhala Itaye: <sup>86</sup> Unsheltered: A legal perspective on addressing housing development and delivery for the Namibian youth**

#### **Introduction**

It has been recognised that Namibia has barely begun to unlock the land and housing issue that is affecting many people squatting in informal settlements or renting houses they wish they would someday own for themselves. The right to adequate housing seems to be a contemporary legal problem and questions around policy implementation point towards the need to invoke a human rights perspective regarding the matter. Many scholars and researchers have gambled in the quest for solutions towards the land/housing problem in Namibia but none have actually coined a definite resolution for Namibia to progressively pursue the realisation of housing development and delivery.

The first enquiry, therefore, that must be made in this paper from the onset is on the importance of the right to adequate housing. In Namibia, there is no clarity on the status of social and economic rights. Namibia has however signed the International Covenant on Economic, Social and Cultural (ICESC) Rights. Article 11.1 provides that: "The State Parties to the present Covenant recognize the right of everyone to an adequate standard of living for himself and his family, including adequate food, clothing and housing, and to the continuous improvement of living conditions. The State Parties will take appropriate steps to ensure the realization of this right, recognizing to this effect the essential importance of international cooperation..."<sup>87</sup> With this in mind, and through the indirect application of the Constitutional fundamental rights, the right to adequate housing should be prioritised.

The Namibian National Housing Policy of 2009 stated that, "The role of the government is to ensure that the housing development process is inclusive

<sup>86</sup> Johannes Uusiku and Tikhala Itaye are LLB candidates at the University of Namibia. Itaye is the vice-president of AfriYan Namibia and Uusiku is a member of that organization.

<sup>87</sup> International Covenant on Economic, Social and Culture Rights, 1966.

for all and that those households excluded from the market and conventional housing development mechanism are given the opportunity to access land, housing and services..." Therefore, the second enquiry that will be made in this paper will be on the challenges of enforcing the current housing policy with reference to the established schemes and practices. The policy is very important for social stability and for building a sense of nationhood. Thus, policy implications are crucial considerations to be taken into account.

Finally, it is imperative to look at the population size of the youth in Namibia that will go unsheltered if progressive steps are not being acted upon. This of course would lead to other social discrepancies. Therefore the "Time to ACT is NOW." It is through collective efforts between various stakeholders and the government that progress can be made in the implementation of the current policy by institutionalising an effective strategy.

## **The existing legal framework governing housing rights in Namibia**

This section will outline and examine existing legal frameworks, policies and programs governing housing development and delivery nationally and on an international platform.

### ***The Namibian Constitutional Provisions***

Namibia as a democratic nation has the bill of rights entrenched in the Constitution. Article 5 states that:

The fundamental rights and freedoms enshrined in this chapter shall be respected and upheld by the Executive, Legislature and Judiciary and all organs of the Government and its agencies and, where applicable to them, by all natural and legal persons in Namibia, and shall be enforceable by the courts in the manner herein after prescribed.

This entails that government bodies should respect, promote and uphold every right that people are entitled to. This paper is more concerned with the right to adequate housing and article 16 of the constitution is the right that vests every Namibian citizen with the right to own and acquire property both movable and immovable. It is safe to say that article 16 indirectly comprises of the right to housing as there is no provision in the Constitution that directly deals with the right to adequate housing. Article 21(1) (e) states that all persons have the right to reside and settle in any part of Namibia, further

placing emphasis on this right.

Namibia has no specific provision for the right to adequate housing but through article 144 of the Namibian Constitution, aggrieved citizens may incorporate international instruments such as the Universal Declaration of Human Rights (UDHR), among others that recognizes the right to adequate housing as essential to an adequate standard of living (Nakuta 2015).

Under the Namibian Constitution, housing is not recognised as a fundamental right, rather, along with other economic, social and cultural rights, it is classified as an objective under the Fundamental Objectives and Directive principle of State Policy<sup>88</sup> that provides for “the State to enact legislation that ensures consistent planning to raise and maintain an acceptable standard of living for the country’s people...” However, the provisions under the International Covenant on Economic, Social and Cultural Rights (ICESCR) rights can be directly incorporated through Article 144 of the Namibian Constitution which follows that international law and agreements are binding upon Namibia and are directly enforceable under the laws of Namibia. Therefore people that are detrimentally affected by the inadequate delivery of housing have a platform to enforce such a right. The right to housing needs to be prioritised and legal mechanisms have to be set out clearly in order to alleviate violations and to attain social advancement for marginalised communities. The Constitution therefore serves as a driving force and as an instrument for transformation (Botha 2012).

### ***International legal instruments***

International legal instruments have been developed and signed by Namibia to provide a comprehensive protection for housing development. The ICESC Rights, Article 11.1 provides that: “The State Parties to the present Covenant recognize the right of everyone to an adequate standard of living for himself and his family, including adequate food, clothing and housing, and to the continuous improvement of living conditions”.

The UDHR recognises the right to adequate housing as essential to an adequate standard of living. Article 25(1) of the Universal declaration of Human Rights states that “everyone has the right to a standard of living adequate for the health and well-being of himself or herself and his family, including food, clothing, housing and medical care and social services,

<sup>88</sup> See Article 95 of the Constitution of the Republic of Namibia.

and the right to security in the event of unemployment, sickness, disability, widowhood, old age and or other lack of livelihood in circumstances beyond his control."

The Special Rapporteur on Adequate Housing,<sup>89</sup> has accordingly stated that the right to adequate housing should not be considered narrowly, as it includes various aspects such as security of tenure, affordability, accessibility, location and cultural adequacy. Thus the right to adequate housing comprises of a number of elements.

General comment No. 4 of the United Nations Committee on Economic, Social and Cultural Rights<sup>90</sup> provides for the right to adequate housing. Paragraph 9 stipulates that the right to adequate housing cannot be viewed in isolation from other human rights, as this right is linked to the concept of human dignity and the principle of non- discrimination. It further states that the full enjoyment of other rights, such as the right to freedom of expression, the right to freedom of association, the right to freedom of residence and the right to participate in public decision making is indispensable if the right to adequate housing is to be realised and maintained by all groups in society. Similarly, the right not to be subjected to arbitrary or unlawful interference with one's privacy, family, home or correspondence constitutes a very important dimension on the defining of the right to adequate housing.

Article 2(1) of ICESCR imposes the obligation on states to use "all appropriate means" to promote, *inter alia*, the right to adequate housing. In terms of this obligation, the state itself must refrain from forced evictions and ensure that its law is enforced against its agents and or third parties carrying out forced evictions. Moreover, this obligation is reinforced by Article 17 (1) of the International Covenant on Civil and Political Rights (ICCPR), which prohibits forced evictions without adequate protection. It must be pointed out that the obligation to ensure respect for the right to adequate housing is not conditional upon the availability of resources.<sup>91</sup>

<sup>89</sup> The annual report of 2013 of the UN special Rapporteur on the Right to Adequate Housing (30 Dec 2013) A/HRC/25/54, para 7.

<sup>90</sup> General Comment No. 4 (1991) of the Committee on Economic, Social and Cultural Rights.

<sup>91</sup> The International Covenant on Civil and Political Rights.

## National legislative framework

### **Statutes**

Namibia currently has the following legislation in place to regulate housing: the Housing Enterprise Act, No 5 of 1993, and the Housing Development Act, No 28 of 2000. However, implementation of these laws remains questionable.

The Housing Enterprise Act provides for the continued existence of a body corporate established for the purpose of financing housing for inhabitants of Namibia and generally to provide for the housing needs of such inhabitants. The National Housing Enterprise (NHE) in conjunction with the Ministry of Regional and Local Government, Housing and Rural Development have the mandate to provide for housing needs to low- and middle-income inhabitants and financing of housing for them. This involves:

- Land acquisition from local authorities/municipalities and town councils
- Housing construction
- Provision of housing loans

The Housing Development Act, No 28 of 2000, provides for the establishment of housing revolving funds by local authority councils and regional councils. According to section 9 of the Act, the purpose of the housing revolving fund is to grant loans to persons for the purpose of constructing or acquiring low-cost residential accommodation, or for the purpose of acquiring land, in geographical areas.<sup>92</sup>

These legislative provisions have provided some aspect of security in the provision of housing. However, there is a lack in enforcement mechanisms.

### **Policies**

The government has developed the National Housing Policy, which is dedicated to ensuring that the housing development process is inclusive for all and that those households excluded from the market and conventional housing development mechanism are given the opportunity to access land, housing and services. The National Planning Commission also provides

<sup>92</sup> See Section 9(a) of the Housing Development Act, 2000.

for affordable and adequate housing especially for low-income groups.<sup>93</sup> The policy and programmes in place specifically for housing focuses on sustainable livelihood support for provision of serviced land and housing development.

The Shack Dwellers Federation of Namibia under the National Housing Action Group is part of the national housing programme aimed at improving the lives of the poor by securing affordable land and housing. Their current programmes include community based house constructions (Mwanyekange 2014). Moreover, the Build Together Programme instituted by the government aims to provide affordable loans to meet a range of needs. These needs include the purchase of a serviced plot, a loan to build a house, the provision of roof sheets, upgrading of existing dwellings, a housing loan for savings groups and the community purchase of a partly serviced site."<sup>94</sup>

## **The elements of the right to adequate housing**

The right to adequate housing comprises of a number of elements, and these elements will be discussed below as provided for in the General Comment No.4:

- a) Security of tenure which consists of a variety of forms such as rental (public and private), accommodation, co-operative housing, lease, owner-occupation, emergency housing and informal settlements, including occupation of land or property. All persons are therefore required to possess a degree of tenure which guarantees legal protection against forced eviction, harassment and other threats.
- b) Availability of services, materials, facilities and infrastructure. An adequate house must contain certain facilities essential for health, security, comfort and nutrition. All beneficiaries to the right to adequate housing should have sustainable access to natural and common resources, safe drinking water, and energy for cooking, heating and lighting sanitation and washing facilities, means of good storage, refuse disposal, site drainage and emergency services.

<sup>93</sup> National Planning commission. Special Programs-Housing available at [http://www.npc.gov.na/?page\\_id=424](http://www.npc.gov.na/?page_id=424) last accessed on 27 April 2015 at 09:25

<sup>94</sup> Build Together: National Housing Programme Namibia <http://www.unesco.org/most/africa5.htm> last accessed on 27 April 2015 at 10:10.

- c) Affordability. Personal or household financial costs associated with housing should be at such a level that the attainment and satisfaction of other basic needs are not threatened or compromised. In accordance with affordability, tenants should be protected from rent increases.
- d) Habitability. Adequate housing must be habitable, in terms of providing the inhabitants with adequate space and protecting them from cold, damp, heat, rain wind or other threats to health structural hazards, and disease vectors.
- e) Accessibility. Adequate housing must be accessible to those entitled to it. Disadvantaged groups must be accorded full and sustainable access to adequate housing resources. Therefore disadvantaged groups like the elderly, children, the physically disabled, the terminally ill, HIV-positive individuals, persons with persistent medical problems, people with mental illness, and all other groups should be ensured some degree of priority consideration on the housing sphere.
- f) Location. Adequate housing must be in a location which allows access to employment options and other social facilities. This should be in both urban and rural areas where the financial costs of getting to and fro, can place excessive demands on the budget of poor households. Similarly, housing should not be built on polluted sites.
- g) Cultural adequacy refers to the way housing is constituted. The building materials used and the policies supporting these must appropriately enable the expression of cultural identity and diversity of housing.

These elements have set out a significant criterion which may guide the state in fulfilling international standards and obligations.

## **The prevailing situation in Namibia**

Regarding the current situation, particular focus shall be placed on the historical background on housing/land delivery, the backlog of house applications and the allocated budget targeting mass housing projects.

“Housing has always been a politicized issue and struggles arising out of housing issues play a role in the development of the liberation movement.”

(Bogosi 1992:1) Namibia has emerged from a past where housing was regulated by the apartheid housing policy. It was repealed in 1978, which brought an influx of people into town and has escalated the incidence of squatting. Furthermore, the predecessor to the Namibian Housing Enterprise (known as NASBOCOR) was established in 1978 with the objective of overcoming the huge housing shortages which was to be carried out in terms of the government's National Housing Policy (*ibid*).

***The following problems and constraints relating to housing existed in Namibia at the time of independence:***

- the cost of serviced land which is detrimentally unaffordable to most low-income groups;
- local authorities are using a uniform method in setting the prices of serviced residential plots;
- land speculation by developers is leading to scattered development;
- escalated prices have made it difficult for bona fide low-income developers to gain access to reasonably priced land; and
- the processes involved in the planning, sub-division, survey, proclamation and conveyancing of land are slow and cumbersome (Sweeney-Bindles 2012).

More than 20 years have passed since independence but yet we are still addressing the same problems. The core issue with policy formulation is policy implementation - NHE has not yet achieved its target of building 1,200 housing units per year as expected and despite the authoritative directive and strategic plan in place, the NHE has not fully adhered to its objectives (Titus 2014).

Great consideration has to be given to the lack of good governance. According to Masabo (2009), good governance involves the fair exercise of political, economic and administrative authority in the management of a country's affairs at all levels. It consists of processes and institutions in which citizens exercise their legal rights and obligations. There are three important pillars that Namibia seems to have not mastered: transparency in the affairs of the state, accountability to the public and responsiveness to people's needs. Many applications for housing have been submitted, however not many were approved. The absence of concrete criteria for selection for the resettlement scheme has left many Namibians questioning governance. Thus, by legally enforcing the international and constitutional obligations, the state is left with

no option but to adhere to significant principles towards housing delivery.

Moreover, it has been observed that structural and integration systems are affecting effective implementation strategies. According to Titus, most NHE employees are not aware of the strategic implementation plans in place nor are they being trained on how to implement the technicalities set out (Titus 2014). Furthermore, it has been discovered that no monitoring and performance management systems are in place (*ibid*). This leaves us to conclude that there is an element of non-accountability.

## **Accessibility and Availability vis-à-vis right to adequate housing**

International human rights law establishes norms and principles touching on virtually all facets of life. This is reflected in the consistent reaffirmation by the international community of the indivisibility and interdependence of all human rights, whether civil, cultural, economic, political or social. The indispensable equality of all human rights, now firmly entrenched in the provisions of international human rights instruments, is particularly evident when examining human rights violations relating not just to one right, but to a broad range of human rights. One such infringement of human rights is the inaccessibility and unavailability of housing in Namibia.

In regards to a human rights perspective, the Namibia government being the primary duty bearer to ensure that the rights of the Namibian people are respected and fulfilled, is under an obligation to ensure that land is accessible and available to all by providing a mechanism for the provision of adequate housing. This means that Namibia has failed to make available the necessary implementation structures to ensure this. Namibia is a signatory to the Covenant Economic, Social and Cultural Rights<sup>95</sup> and the General Comment of the Committee on Economic, Social and Cultural Rights<sup>96</sup> which provides that "the means which should be used in order to satisfy the obligation to take steps are stated in article 2 (1) to be all appropriate means, including particularly the adoption of legislative measures". This comment depicts the obligation that Namibia has to promulgate a strategy and design a housing implementation development plan in conjunction with the housing

<sup>95</sup> Adopted and opened for signature, ratification and accession by General Assembly resolution 2200A (XXI) of 16 December 1966 entry into force 3 January 1976, in accordance with article 27.

<sup>96</sup> No.3. Adopted at the Fifth Session of the Committee on Economic, Social and Cultural Rights, on 14 December 1990

policy. This has not been done and therefore must be seen as a failure to make available proper legislation to sustain its legal obligations.

Accessibility in general does not only refer to physical accessibility but also to economic accessibility (general comment no 12). The current situation in Namibia indicates that land in Namibia especially in urban areas is very expensive, which means that citizens do not have access to land to build houses. Thus land is not economically accessible to the citizens for the purpose of building houses. The youth cannot exercise their rights to seek redress when their housing applications are rejected. A lack of access to justice is a strong impediment to the implementation of the legal instruments that are aimed at protecting the needs of the people and holding government accountable for their duties and responsibilities.

## **Conclusion and recommendations**

After almost 10 years since the inception of the housing policy, Namibia's housing problem does not appear to be on the decline. It is evident that the problem cannot be left to the government alone. The establishment of an independent technical team on housing presents an opportunity for eradicating the problem and to oversee the implementation of the policies. The fact that the inaccessibility and unavailability of land for the purposes of building houses constitutes an act which violates the right to adequate housing and other human rights by implication, leads us to the conclusion that there exists a substantial gap between legal norms and practice.

The inaccessibility and unavailability of land for the purposes of building houses is contradictory to fundamental, internationally recognised human rights law. At the national level, this suggests options including constitutional amendments or revisions explicitly designed to protect the right to adequate housing. Comprehensive and detailed legal provisions on the right to adequate housing could also be adopted. Similarly a National Housing Rights Act could be adopted with a view to ensuring full and comprehensive legal protection for everyone regarding housing. Full and active participation during all stages of the legislative process by all sectors of society must accompany any legal developments in these areas in the processes of adopting such legislation. Furthermore effective measures have to be put in place to bridge the finance system between the NHE and the relevant ministries and strategic plans have to be institutionalised to restructure land proclamation.

There is an urgent need to establish a regulatory body that controls pricing of housing and that holds the government accountable. We agree with Titus (2014) on the need to have a strategic management scheme in place to ensure that policies are implemented and executed efficiently and effectively to reap the intended results. If we are to resolve the problems of housing, then this needs to become an operational reality.

## **5.2 Phillip Lühl and Guillermo Delgado<sup>97</sup> : A critical analysis of the mass housing programme**

### **Urbanisation and the idea of housing the masses**

Housing as a social concern is a relatively modern concept. Its roots arguably grew in the same soils that fertilised the industrial age, and the advance of capitalism in Western Europe. With the creation of private property on the one hand, and wage labour on the other (that is someone offering their labour for money remuneration, without owning assets of any kind, including a place to live) the question of providing shelter in the increasingly overcrowded towns and cities emerged as one of the central urban problems. In the squalor of the early industrial cities, most vividly described by Friedrich Engels in the "Conditions of the working class in England in 1844" (Engels 2012), it was evident that extremely unhealthy living conditions would provide hot beds for disease and social unrest, which would ultimately negatively affect the productivity of the workers.

Some of the earliest examples of housing that was not speculative housing for profit, therefore are factory housing estates often included as part of the larger design of factories. Such paternalist, benevolent acts of enlightened industrialists would prove that healthy living conditions would greatly increase productivity and hence improve the stability and profitability of their companies. In light of the growing political clout of the working classes and with democracy gaining foothold in Western Europe in the second half of the 19th century, the nascent democratic state began to assume the responsibility of protecting the most vulnerable in society from the excesses of capitalist development. This brought forward new laws and policies such as the 1901 Housing Act in the Netherlands, which provided for sweeping reforms of housing and urban

<sup>97</sup> Phillip Lühl is a lecturer at the Department of Architecture and Spatial Planning at the Namibia University of Science and Technology (NUST). Guillermo Delgado is an associate researcher at the Integrated Land Management Institute at NUST. Both are members of the Cohabitation Strategies, a cooperative for socio-spatial development, based in New York.

development. Minimum standards regarding natural lighting and ventilation, sizes of rooms and sanitary facilities as well as adequate fire safety became the lowest common denominators for housing development. Slum clearance was the order of the day. Development of large-scale urban infrastructure such as sewage reticulation, street lighting and provision of public transport were necessary to organize the exploding industrial cities. It is in this context that some of the earliest progressive experiments in housing design and provision were created.

Technological improvements made it possible that housing could be increasingly produced according to Fordist principles, allowing for the industrial production and prefabrication of standardised building elements as well as the standardization of housing plans and typologies, often defined in terms of the hypothetical "Existenzminimum" or minimum subsistence standards. Not only did this vastly accelerate the production of housing, and thereby facilitate the provision of affordable and adequate housing to wider parts of the population, it also created the context for increasing industrialisation of the building sector itself, providing much needed employment and income.

The widespread devastation of urban centres during the first and second world wars in Europe only increased the necessity for accelerated housing production and rebuilding of cities. Only strong, well-organized welfare states could shoulder urban development on such an unprecedented scale. The provision and protection of "social housing", as it became to be known in the advanced industrialised countries of the world, was finally accepted as a fundamental responsibility of the state. It was key to improve the living standards of citizens and to improve the general productivity of society, which in turn generated the required income levels to increase the internal consumption of the growing industrial output.

Flanked by dramatic urbanisation rates in the second half of the 20th century, the housing market became an important growth sector, so much so that it was used as a strategy to overcome economic depressions. For example, the suburbanisation of the US with its highway infrastructure and consumerist urban logic did much to boost the US economy in times of economic stagnation (Harvey 2012). More recently, China announced that it would deliberately relocate 250 million people from rural areas to urban centres over the coming 15 years in a move to increase internal consumption of the country's massive industrial output. This will create a domestic consumer market that will make China less dependent on export (Johnson 2013).

This will also artificially boost the construction sector and have several other multiplier effects. No longer merely the consequence of industrialisation and economic growth, “urbanisation” has now become a market-driven activity in itself.

## **Housing and township development as key tools to consolidate apartheid**

In the colonial contexts in Africa and elsewhere, housing took on a much more sinister form of development. Here, the provision of housing to the urbanising colonial subjects was hardly a matter of providing equal opportunities for all. It was a necessary action to mitigate the impact of land dispossession, creating – by force – an urban indigenous working class, to serve the colonial economy. In the context of racially biased civilizational theories, it was normal for the colonisers to develop different housing typologies for different “races”. Housing for “Europeans” was usually modelled along the lines of middle-class European apartment buildings. In countries with significant Asian or mixed-race populations, second tier housing would be developed to accommodate their presumed “higher” civilizational level. Africans would occupy the lowest tier, usually simple dwellings with the most basic sanitation. In addition, the “native” settlements would usually be removed from the colonial settler town, yet close enough to ensure its service.

Under apartheid the so-called “native housing question” became central to the administration of this unjust system. Housing types were developed to be efficient and cost effective in their production, allowing for self-construction.

The National Building Research Institute of the Council for Scientific and Industrial Research (CSIR) in South Africa employed architects and town planners to develop efficient housing models for natives. The typology that was thus developed, was “a small single-story one-family unit built in the middle of a plot of standardized measures” (Vestbro 2012). Contrary to the bogus version of apartheid as “separate development” according to different cultural traditions and ways of life, this typology was rolled out across South Africa, and to a certain extent Namibia, as part of the township developments.

Not considering them as future towns and cities, but rather as containers for the black working class, the newly established townships were developed along the lines of “encampment” (de Carlo 1977). Also, the ideological

distance between the concentration camps established during the Herero War 1904-07, and the “native location”, is not large. Unlike the largely emancipatory housing developments of the early 20th century in Russia and Western Europe, here the modernist tenets of rationalisation, standardisation, and “Existenzminimum”, were stripped of their progressive layers and reduced to merely enable an efficient system for housing those on whom the functioning of the apartheid economy depended most: the urban black worker.

Nevertheless, forced closures of inner city black or mixed neighbourhoods across South Africa and Namibia, and the relocation of their inhabitants to racially segregated townships beyond the peripheries of the towns, would be promoted as a matter of development. While the original settlements would be declared as slums and thus unfit for human inhabitation, the new settlements would offer basic services and “brick houses”. Resistance against such relocations and the inherent marginalisation of the inhabitants would thus be seen as a matter of “thankless pride”<sup>98</sup> by the apartheid authorities.

## **Neoliberal urbanisation and the global “financialisation” of housing**

As part of a financialising global economy in the wake of neoliberal economic reforms since the 1970’s, housing has become a market in itself. Its provision has largely been delegated to the private sector based on the assumption that it would – driven by its profit logic – efficiently construct the required numbers with acceptable quality, while the state would facilitate the necessary reforms and create incentives (for instance making credit more widely available, giving land for free, or reforming property laws) to allow larger numbers of investors (usually private developers, builders, and banks, rather than housing cooperatives or non-profit groups) to participate in the market. Individualised homeownership has been elevated to “best practice”. Governments see housing as a financial vehicle for low-income groups to enter (and thus grow) the credit economy through mortgages. Rhetoric around the benefits of finance is then developed, guaranteeing “access to finance”, letting “finance work for the poor”, or lamenting that “the poor are underserviced by finance”.

<sup>98</sup> Thankless pride is the title of a video documentary about the relocations to Katutura, commissioned by the Municipality of Windhoek in the 1970s. The author has viewed the documentary at the National Archives of Namibia, although without sound.

However, the recent US mortgage crisis has taught us that homeownership does not equal security of tenure. Neither does the neoliberal golden egg of individual land titles for the poor have the long-term emancipatory effect. In the skewed economies of most of the developing world, land titling ordinarily opens up the arena for further land speculation on a micro scale (Rush 2013). Even micro loans of 20 years, aimed to produce homeowners, are most likely to produce homelessness in views of macro-economic instability, the fragility of a globalised economy and the ubiquitous “junk-credit” that low-income groups have become dependent upon to compensate for stagnant real incomes (as in buying furniture, clothes, or even groceries on credit). The risk of default on loans is thus extremely high. In this context, state programmes are set to mitigate the risk and make investments safer for private investment to flourish. As the world financial crisis has shown, this usually entails the public (or taxpayer) absorbing the risk and private institutions absorbing the profits, potentiating the acquisitive power of the already empowered, while deeply immersing people – who more often than not end up losing the very home they were promised to own – into debt.

In a milestone UN publication in 2012, the Special Rapporteur on Adequate Housing, Raquel Rolnik, exposed the regressive character of the “financialisation of housing” that has been the global neoliberal best practice from the 1970s onwards. “Housing finance” is here defined as “the financial policies and programmes aimed at financing the cost of housing for individuals and families by providing loans (mortgages or micro loans) or grants (subsidies or tax exemptions) for the purchase, rental, construction or improvement of housing” (Rolnik 2012). The report expands on the 1948 Declaration of Human Rights inclusion of “the right to housing” by elaborating on what “adequate housing” entails. It exposes the limitations of equating “the right to housing” to “affordability”. “Adequate housing” must consider the location within the urban fabric, its proximity to infrastructure, accessibility, the capacity of inhabitants to transform it, and many other factors that compose a fuller lived experience.

Massive financialised housing projects in developing countries have neglected these many aspects by providing cheaply built, minimum-sized houses, more often than not far from desirable areas, with little or no infrastructure, and with little or no job opportunities nearby. Such housing developments often enhanced urban marginalisation. In other words, they represented development that was “underdeveloped”. At the same time, such housing is often characterised by low-quality materials and standardised processes

that do not generate skills amongst workers. Closer to home, the more than one million houses built since 1994 under South Africa's Reconstruction and Development Programme (RDP) have failed to be the emancipatory agents they were promised to be, and have largely become containers for the urban poor, denying them access to the city, and entrapping inhabitants in substandard housing inadequate for further development (Legassik 2013). In practically all examples of mass housing built by neoliberal states, inhabitants had no participation in the process except for a few cosmetic changes, be it the decoration of public areas, choice of a predetermined set of finishes for their house, and in some cases the choice between an extra room or a set of appliances. In addition, large-scale market-based housing interventions usually reproduce capitalist city structures with the central and/or well-equipped, desirable areas for the rich and the peripheral and/or ill-equipped, undesirable areas for the poor.

The report further condemns "financing" as inherently discriminatory, particularly in housing. In finance lingo, 'risk' is that which makes financial operations uncertain. The higher the risk, the higher the interest for the debtor, hence the higher the return for the creditor. To insure themselves against this risk, banks and financial institutions enforce higher interest rates and other small-print requirements in the financial services for lower-income people, which more often than not are not fully understood by the "beneficiaries". An example of this inherent discrimination can be found in the Namibian Usury Act of 2004, which stipulates interest-rate ceilings for conventional money-lending institutions at 1.6 times the prime lending rate, as opposed to micro-credit institutions that are allowed to lend up to N\$50,000, set at two times prime (Usury Act 2004). In other words, by being poor, one is subjected to higher interest rates than higher-income people. The report concludes by recommending states to invest more resources in housing and to encourage the supply of social rental housing as well as other forms of collective and individual tenure. Most importantly, the report indicates the fundamental need to develop alternatives in close collaboration with groups of low-income inhabitants, who do not stand to gain from financialised schemes in the long term.

Mass housing programmes, in the context of an unchallenged market economy, can thus be seen as a massive transfer of public resources into private hands, a redistributive project to empower those already empowered. Mexico's massive privatised housing production of the last 20 years, for example, is severely in discredit for the undignified dwellings and urban

conditions it produced far away from city cores<sup>99</sup>. It also created behemoth companies to construct these dwellings, which are now bankrupt, leaving an economic imbalance at the expense of taxpayers. The Mexican state has to date poured the equivalent of N\$58 billion just to repair the economic damage left by predating developers (Mendez 2013).

## **Misjudging the land question: Namibia's first 25 years of Independence**

In Namibia, the housing question forms part of the larger post-colonial condition. As private property was a colonial import, it naturally enfranchised the colonial settlers, and disenfranchised the majority indigenous populations. Since private property has been enshrined in the constitution of independent Namibia, so too have the inequalities that derived from this highly unequal distribution of resources been inscribed in the post-colonial state. Recent figures show that the poorest 75% of the population receive 37% of national annual income, while the richest 4% absorb 30% of national annual income. The contrast between average annual per capita income of N\$3,535 of the poorest 25% and the average annual per capita income of N\$253,138 of the richest 1% is even starker. It is 71 times more. Moreover, annual household income, expressed per capita and differentiated according to language groups, shows that the highest average incomes are generated among German-speaking Namibians with an annual income of N\$158,298 at their disposal, while black groups vary between N\$6,853 and N\$26,696 on average (NPC 2010). Although the exact figure seems to be contested, Namibia's GINI coefficient lies somewhere at 0.74, making Namibia, coupled with South Africa, the most unequal society in the world.

However, it took the country and its policymakers more than 23 years to wake up to the realities of rapid urbanisation and its implications for the land question. With about 43% of the population living in urban centres in 2011 (Nakale 2015) the agrarian land question can no longer claim singular political importance within post-independence reform, as it did since the land conference in 1992, which concerned itself exclusively with the agrarian land question and the unequal distribution of ownership inherited from colonial times. While fundamental questions about the principles of private property were not asked, claims for restoring pre-colonial ancestral lands where rejected outright, closing the doors for meaningful re-distribution.

<sup>99</sup><http://www.aljazeera.com/video/americas/2013/10/mexico-housing-scheme-hits-snag-2013101352315436597.html>, 13.10.2013

Long overshadowed by “land reform”, housing production at best occupied a peripheral position within post-independence reform priorities.

Three major housing mechanisms were developed and implemented since 1990. Firstly, the Build Together Programme targeted low-income groups of monthly incomes up to N\$3,000 with loans ranging from N\$3,000 to N\$40,000 at 4% to 7% interest rates. During its first phase – from 1992 to 1997 – a mere 10,244 houses were completed, and another 16,428 in the second phase from 1998 to 2010. Secondly, the Namibia Housing Enterprise provided houses for people with monthly incomes of N\$5,000 or above, which in Namibia represents less than 13% of the population. This was facilitated through mortgages administered via commercial banks at a prime interest rate less than 1%, in line with financialised housing production elsewhere in the world. Housing delivery of this model has fallen dramatically short of its target of 1,200 houses per annum, with only 253 houses built per annum from 2003 to 2011, down from 600 houses per annum from 1990 to 2002 (Sweeney-Bindels 2011).

Finally the Shack Dwellers Federation of Namibia developed a widely acclaimed people-driven housing process, based on self-help savings schemes able to accommodate the lowest income groups. In spite of its popular appeal, the SDFN has received minimal government funding over the years, and has thus not succeeded in considerably increasing its output to provide a sizable alternative. It becomes clear that large parts of the population, the urban youth, the landless and the unemployed, fell through this net.

On an urban scale, the locations of these housing initiatives usually followed international trends, being located on the peripheries of formal towns and sometimes beyond, building on the foundations laid out by the apartheid planners some decades ago. In other words, while independence meant abolishing legal discriminations, it did not question fundamental socio-spatial discriminations on which the colonial system had flourished. In this light it seems that mixing different (income) classes remains an absolute taboo in this country, and yet it is a necessary step to overcome segregation.

## A first conceptual framework for the Namibia Mass Housing Programme

Namibia's Mass Housing Programme was introduced to the public towards the end of 2013. Its official policy document, the "Blueprint" identifies the problem of growing informal settlements and the current national housing backlog, estimated at 100 000 housing units and growing at an annual rate of 3,700 units (MRLGHRD 2013), as the main challenges. High land values and slow output of service land and housing construction are other factors increasing the problem. In addition it acknowledges lack of capacity within Government authorities to implement a housing programme of such magnitude, as well as vested interests of professionals and institutions in the private sector to maintain the cumbersome, and costly established land delivery process. According to the Blueprint, more than 73% of Namibians do not have access to credit facilities to enter the housing market, while existing government mechanisms such as the Build Together Programme and National Housing Enterprise have not had a sufficient impact over the past 20 odd years of their existence.

Aligned with Namibia's Vision 2030, Government aimed at investing N\$45 billion to build 185,000 houses over the next 18 years, or N\$2.5 billion for about 10,000 houses annually through a "robust and effective housing delivery programme where affordability is the key feature" (*ibid*:6). This in turn is expected to create 20,000 jobs annually, drive the industrialisation of the housing sector, and have positive ripple effects in other industry sectors. Government will fund the programme in collaboration with private capital through Public Private Partnerships (PPPs), debt financing and the mobilisation of household savings, all channelled through a National Housing Development Fund established specifically for this purpose. The Namibia Housing Enterprise was assigned to become the main implementing agency.

The Blueprint furthermore reiterates existing housing policy papers focussing on housing as an economic growth engine; capital investments in infrastructure and servicing of land; mobilisation of domestic savings and affordable credit to provide and finance housing; providing subsidies for social housing, as in sustainable human settlements through integrated housing development approaches; promotion of alternative building materials; strengthening the regulatory frameworks; and supporting people-centred housing processes.

For this purpose an implementation plan outlining seven sub programmes was to be put in place, managed by a “Programme Management Structure” involving the housing directorate of the ministry of Urban and Rural Development, the NHE as well as other housing implementation agencies.

The seven sub programmes comprise:

- a) Land use planning, design and service infrastructure;
- b) Construction and delivery of credit-linked housing;
- c) Informal settlements upgrading;
- d) Social/subsidy housing;
- e) People Housing Processes (Community Self-Help Housing);
- f) Rural Housing and sanitation; and
- g) Strengthening the legislative, regulatory and policy environment and capacity building. As a conceptual framework the Blueprint seems to cover the necessary areas for intervention. However, its ambitions regarding the qualitative impact of mass housing on Namibian towns and cities are not spelt out.

## **NMHP Phase I 2014-2016: A pilot phase derailed**

The hasty development of the blueprint did not forebode well. Its inception just a mere two years away from general national elections, during the last two years of President Pohamba’s last term in office, was seen by many as indicative of political manoeuvring. The rightfully acknowledged lack of capacity could not be adequately addressed in preparation for the programme’s implementation. The Namibia Housing Enterprise, which had previously implemented mortgage-financed housing aimed at middle-income buyers, became, against the directive of the blueprint, the sole implementation agency of the programme. Encouraged by the apparent massive inflow of state funds, it up-scaled its conventional credit-linked housing production dramatically, by calling for and awarding tenders to construction companies, which often had questionable or non-existent track records in housing production. In many cases, the tender process itself was called into question as signs of favouritism emerged (Confidente, June 13, 2014).

The scale of the operation implied that few Namibian contractors, and especially those with Black Economic Empowerment credentials, could shoulder contracts of such proportions. This often led to sub-contracting of the works to large-scale foreign companies, mostly from South Africa.

Allegations of profiteering by middlemen of up to 57% (Steenkamp 2014) were reported in the media while construction prices kept increasing well above the stipulated square meter costs. As could be expected, the quickly assembled construction collaborations quickly ran into problems. Actual housing production fell behind targets so that by March 2015, halfway through the pilot phase, only 1,071 houses had been completed, out of the planned 10,000 houses countrywide (Graig 2014). To add insult to injury the quality of some of the houses was put in question by the beneficiaries, showing cracks only weeks after completion, with ceilings falling down and sewer systems being blocked (Mbauruma 2015).

The increase of house prices, apart from missing the target group of the Mass Housing Programme, had larger negative implications for price levels of low-cost housing across the country (Graig 2014). NHE Housing typologies, previously aimed at middle-income buyers, would now be rebranded as "affordable housing". In order to maintain the affordable housing concept, Government was compelled to subsidise the inflated selling price up to 60% in order to make houses affordable to the target market. This equates to Government paying "twice" for the same house: first to overcharging contractors producing houses above their legitimate cost, and second to buyers to allow them to afford the house. Surely such practices quickly irked various stakeholders within Government, to the point of advising the former President to halt the project altogether. Calls to audit the programme and review its implementation came and went and Government continued to give ambiguous signals about the future of the program.

Rather than diversifying housing production as elaborated in the Blueprint, it was chosen to "integrate" the Build Together Programme into the NMHP, essentially starving this mildly successful housing delivery mechanism of funding. More critically, the promised increased financial support for peoples housing programmes such as the Shack Dwellers Federation was withheld based on unclear motives. Added to this fact was the usurping of all municipal serviced land for the NHE credit-linked housing, leaving no land to develop alternative forms of housing.

## Towards inclusive cities in Namibia: how to transcend apartheid geography?

Despite these immediate signs of poor implementation of the pilot phase of this ambitious programme, larger questions regarding the urban future of Namibia must be raised. In the first instance all the sub-programmes of the NMHP need to be implemented in addition to the on-going implementation of the credit-linked housing by the NHE. These other sub-programmes will require different implementation agencies, which in most cases will need to be established. Furthermore the decentralisation of funding and implementation of housing initiatives is necessary to develop capacities in all regions.

Namibia has the unique opportunity to forge a different way of development, in which housing would take centre stage to overcome the socio-spatial legacies that apartheid planning – modernist to the bone – has bequeathed upon us. This needs to take place on several levels, as has been hinted in the previous sections, and requires critical and systematic analysis of the political (structural), economic, geographic and social realities that structure our everyday existence. In comparison to the 15 pages of the Mass Housing Blueprint, the 1963 Odendaal Report that prepared the ground for the full-scale implementation of apartheid in South West Africa is a document of 500 pages with numerous maps, infrastructural plans, statistics and the like. This indicates the extent of planning that is required for a policy that intends to transform a society and its space radically. In this light, the blueprint leaves way too much to the imagination and is largely based on a review of international “best practices” that, upon closer inspection, are not such good practices after all.

Some essential aspects are missing in the blueprint, namely that to enable economic emancipation of the poor, they need to be housed in areas that offer them maximum access to public infrastructures to enable alternative – informal – economies to make up for the lack of formal employment; that housing needs to become a real redistributive mechanism, similar to agrarian land reform, so as to address the inequalities Namibia inherited; that encouraging mixed-income neighbourhoods will lead to further social integration and upliftment; that alternative housing models need to be developed to allow people to have a choice rather than be given a one-size-fits-all solution to their problem; that a section of the housing sector needs to be protected from the market through stabilised rents and strengthened

tenant rights to avoid speculation; and finally that the deeply entrenched principles of segregationist modernist planning need to be reviewed in order to think up more socially interactive cities.

## **5.3 Discussion**

### **Participant:**

Mass housing should not have been given to the NHE. I want to propose that we recommend that the whole mass housing should be moved from NHE to the Shack Dwellers Federation because they provide services closer to people and cheaper housing, because members are personally involved in building their own house. I therefore move that the mass housing programme should be given to the Shack Dwellers Federation, so that we can get affordable and cheaper housing.

### **K.K. Marenga, Church of Africa Youth League:**

Regarding the issue of serviced land, I want to point out that if we were to wait for land to be serviced, this would delay the issue of giving land to the people. If you look at a typical example in our communal lands, we just occupy land there and then you construct your own house and your toilet, some of them not flushing, and it is not harmful. So, this issue of serviced land will delay us.

The issue of land and housing should be given the same priority like education, because before I can receive education I need to have shelter. In other words, the government should subsidise land for Namibians.

### **Chris, Karibib Town Council:**

As a local authority councillor one may need to pinpoint one or two issues that have been raised. One is that we have two statutory bodies that control the acquisition of land. Secondly, if you look at the affordability of land, land is based on the actual cost that the town council or municipality spent on servicing that specific land. The provisions of the Local Authorities Act direct us how to deal with these issues. Sometimes we have to use very heavy earthmoving equipment, which costs a lot. Sometimes we have to spend millions of Namibian dollars on servicing of land. What would you do? You

---

add this cost onto the actual price of the land.

It is true that land acquisition is very expensive and we have to tell each other the truth. In order to get that erf to put up your house, you will have to fork out a lot of money. These are the things we are dealing with on almost a daily basis, because we want the central government to subsidise the servicing of land in order to at least make it cheaper, so that everyone can have a place to stay and call himself a Namibian.

### **Jeremy (Christian organisation):**

The issue we are discussing is very emotional. A hundred years ago, people died, they were killed, they were removed from their land and our fathers fought for this country to be independent. Today, we have been independent for 25 years and the Universal Declaration of Human Rights outlines that people must enjoy a decent living standard. We still struggle for this today.

Woodrow Wilson said if you cannot convince them, confuse them. We have been confused after independence on the issue of land. We are being told about systems and we are being told that they cannot be changed. When the NYC leaders meet our members of parliament, please let them change the laws if they are the lawmakers. After 25 years, the majority of people who are suffering are black, living in informal settlements, having no toilets while the white minority are living on commercial land, owning nice houses in towns and cities. Let us take this issue seriously. Our brothers and sisters have died without even owning a piece of land in this country. Our young people are dying in poverty, so our government must listen to us. Mandela, who is the leader of our National Youth Council, take this issue further, we are behind you, we will support you. Let us not be told that this system cannot be changed.

### **Participant:**

My problem is the injustice within the justice system. We have all kinds of inherited laws. At times we do not consider our own situation, we just copy and implement them and then try to enforce them while knowing that they do not benefit the majority. When one talks about how serious a crime is, it is normally translated into monetary terms. For example, anything that is up to the value of N\$500 may be considered a less serious crime. However, N\$500

means nothing for a managing director but N\$500 to an old pensioner means most of the income for a month. Therefore, these two are affected by the N\$500 in completely different ways. This is what I mean by injustice within the justice system.

There is a serious resistance to the use of alternative building materials because alternative building systems are much cheaper and thus more affordable. This, however, affects the financial institutions because they will no longer have to give these high loans and therefore they will earn less interest on the loans. That is one of the reasons but why do we allow it to happen?

Another challenge relates to our lawmakers because we tend to live in two different worlds. When somebody is an ordinary person then he or she is vocal about issues but when the person crosses the line and becomes a lawmaker, then he or she starts changing the perspective and tells us: "you know comrade, these things cannot be done this way because there are laws". The same happens with professionals. When you move and become a professional, you become a completely different person. When you talk about construction, then you are talking about professional fees and you forget that we are talking about an issue that is in fact the right of the masses.

We have to talk about something that needs to be changed or we should keep quiet and suffer in silence, which is not what we want. We need to bring about changes, no matter what it takes. We have to find a way to make life better for the masses instead of trying to construct houses for the elite and protect it by electric fences. Even the rich need to remember that they are not safe as long as the masses are not happy.

### **Edison Tjihero (Namibia Housing Action Group and Shack Dwellers Federation of Namibia):**

The approach of the Shack Dwellers Federation is that the people define their own needs, they define their own time and how they want to achieve their objectives. Our job is actually to support them to reach their goals. We engage the local authorities, we negotiate with them to make land available. Once they have done that, we engage them further on the community servicing the land and we want local authorities to understand that the core aim of the process is to make housing affordable. The moment you bring a contractor in, the costs go up. Thus we deal directly with the community

because we believe the communities have the skills and know-how to deal with their own problems.

How do we finance our approach to housing? The communities themselves know what their needs are and they came up with a fund to which they themselves are contributing and we are also receiving additional funding from the government. The members then borrow from that fund and repay the money to help another person who also needs a house. The house that we are providing is a house which costs N\$35,000 and has a size of about 34 square metres.

How do we deal with the legal framework? Our main focus is not for individuals to have a title deed but rather to have a roof over their head. We are more focusing on security of tenure rather than on having a title deed. The issue of title cannot be ignored, but it is dealt with later, once people are able to deal with it because it also costs money. Currently it is an agreement within the community that members own their particular portion and the community is involved right from the beginning when the loan for the construction of the house is given. The community knows who the members are, they know where their houses are and they know what their problems are. Even if a member is not able to pay the monthly payment for the loan, the community discusses it to find solutions and there is no eviction.

## **Participant:**

I am a member of the Usakos Town Council and want to touch on the process of land delivery especially within the existing legal framework. We have NAMPAP and the Town Planning Boards. These committees comprise of permanent secretaries, for instance, but most of the times they do not have time to meet.

Karibib is currently busy with extension 2 and just the process of getting that extension registered probably took two or three years. As local authority councillors, we are expected to deliver within a timeframe of five years but just to get an extension registered takes you about two years.

The other challenge, especially for smaller local authorities, is that they are struggling with capacity, especially when it comes to development planners, land planners and land surveyors. Thus they are forced to engage private

surveyors who are charging a lot of money. They are forced to engage consultants, contractors, etc. and at the end of the day the input costs for a mere 300 square metres are so high that you and I will not be able to afford that land.

We are more concerned with the City of Windhoek to speedily deliver land, forgetting that the majority of people who move there are coming from smaller towns. I am sure if we can assist all local authorities to ensure that land delivery is done within a very short period of time. The City of Windhoek might not be confronted with such a large migration challenge. In Karibib and Usakos, we cannot afford to pay the salaries for these expensive professionals, but if government can look at ways of even having one planner for these two towns that would really help.

### **Participant:**

As young people we should consider a memorandum of understanding between the National Youth Service and the National Youth Council, as well as the Shack Dwellers Federation and the different local authorities to come up with something tangible. The National Youth Service can bring the skills, the National Youth Council coordinates, the Shack Dwellers Federation makes its input and the different councils help us access serviced land.

We should also consider different subsidy brackets for different income groups based on the same concept as the income tax. If you earning within a specific category, the government should subsidise a certain percentage of the housing costs for you to get a house. I think that can work as one of the modalities to address the housing issue.

### **Johannes Uusiku (response):**

Regarding the issue of less serious crimes you need to understand that a crime, whether committed by a rich person or a poor person, is the same and those people will be given the same punishment, be it a fine, be it a term of imprisonment. Should you decide that you will be fining a rich person who has committed the same crime as a poor person with a huge amount, then you will be discriminating and then it will become an issue of equality.

Regarding the availability of services which are delaying the allocation of

land, I am of the opinion that it does not really delay the allocation of land, because it will not help to allocate land to people if there is no electricity or water. If you allocate land only, then there will be another issue about water and electricity. It is better to service the land and then allocate the serviced land.

Regarding the high costs of servicing land in townships, I would like to know where the money used for servicing is coming from. Does it come from the national budget or do local authorities borrow it? I am of the opinion that if it is coming from the national budget which each local authority is receiving annually, then local authorities do not need to add that amount to the price of the erven, because they already received that money to develop their town.

### **Phillip Lühl (response):**

One contribution pointed out the issue that we cannot isolate housing from economic opportunities and opportunities to sustain a livelihood. This is very essential because usually our zoning laws do not allow that. So, if you have a residential erf you are supposed to live there, and you are not supposed to have a business there. This needs to change because that is where people start small businesses.

There is a growing understanding within the ministry that the Shack Dwellers Federation services the lower income sector and the NHE services income earners of N\$5,000 and above. The gap that exists between the two needs to be filled by some entity that does not exist yet but which hopefully will be developed in future to provide state subsidised, affordable and adequate housing. Hopefully that is going to happen during the second phase of the mass housing programme.

On the issue of human rights, I agree that housing should be seen as a human right and this sums up the importance of housing. The challenge is that human rights are very difficult to enforce and we have to make sure that besides making a broad statement about human rights, we have to see which specific legal issues need to be attached to actually make these rights enforceable and not just dreams. The issue of the state having to provide a type of social housing by giving subsidies according to income, is one of the gaps that need to be filled.

## Chapter 6: Resolutions and recommendations

Following intensive group discussions, feed-back and further plenary discussions, the colloquium adopted the following resolutions and recommendations:

### **National Youth Colloquium on the Youth Urban Housing Crisis Resolutions May 8, 2015**

The National Youth Council of Namibia (NYC), held its second National Youth Policy Colloquium from May 6 to 8, 2015. The colloquium was held under the title "The Youth Urban Housing Crisis" and was held following the NYC's Intergenerational Dialogue on Youth and land held in February 2014, which recommended amongst other things the upscaling of the NYC's interventions on housing particularly in urban areas. Amongst others, the NYC has published a booklet titled: "Youth and land" which outlines youth views on increased access of young people to opportunities under the current land reform program. Subsequently, NYC has advocated for and ensured the prioritisation of young people in the land reform process.

In this regard, and being convinced that current legislation and policy dealing with housing has vastly underserved the youth demographic, and further convinced that special attention must be paid to the particular housing needs of Namibia's young people both because of the social-economic vulnerability and due to their demographic importance.

Believing that investment in young people is an investment in the future of the country. Further being aware that if Namibia does not upscale its current investment in young people the youth demographic dividend will result in a deadweight effect.

1. It was noted that the San people though marginalized, were the first settlers in Southern Africa. It was resolved that research be encouraged to trace the history of dispossession of land from indigenous minority groups. The meeting further appreciated the paper on "Land Dispossession in Namibia: Tracing the History and Modes of Dispossession". However, the conference noted that only minor acknowledgments were made in reference as to how land was dispossessed from indigenous minority groups.

2. **Resolved** that indigenous minority people being the first settlers in Namibia should be the first prioritised in resettlement programmes and other development programmes.
3. **Noted** that NYC, as the umbrella body for youth organisations, must support youth organisations to be the agents of change in their own communities. It is represented in all regions and constituencies and run programmes targeting young people, but more should be done to reach out to young people working on farms, including helping such young people to be organised into representative groups.
4. **Resolved** that NYC structures in the regions should make themselves more visible in all spheres of development.

## **WILLING BUYER WILLING SELLER POLICY**

5. Willing buyer, willing seller land acquisition approach has proven to have been too slow and not cost effective in solving the problem of land acquisition for resettlement. The approach is not only a challenge for Namibia but has also not worked for other countries such as South Africa and Zimbabwe.
6. **Noted** that government does not have capable negotiators on the willing buyer, willing seller concept and that is why government is unable to buy land at affordable prices. Recommended that government should employ capable negotiators to assist in this regard.
7. The approach has resulted in the distortion of land prices by commercial farmers, and thus had the unintended effect of furthering the class/race divide and enriching the existing landowning class at the expense of the landless.
8. **Resolved** that government should enforce an area size based tax system, as this will force landowners to sell excess land at relatively affordable prices.

## DOES OUR CONSTITUTION AID OR IMPEDE LAND REFORM IN NAMIBIA?

**9. Noted** that the legal system of the colonial master created a land tenure system that benefited the oppressive racial minority at the expense of the poor vulnerable majority. However, after independence a new constitution was designed to reverse the previous system and significant progress has been made to date but much more still needs to be done.

**10. Noted** that former colonial masters manipulated laws and policy to acquire land and if the problem of land is to be addressed that a legal reform process has to be followed.

## POSSIBLE POLICY/LAW REFORMS

**11. Noted** that land ownership is a human rights issue and that current debates on the acquisition of land are fruitless, stifling the development imperative of reform. Landowners are protected by section 16 of the Constitution (right to property). Even if everybody agrees to change this section, it cannot happen because it is part of the fundamental rights. The only way to change that is through section 132 (amendments and repeal of the constitution) by means of referendum but that is a long process.

**12. Unanimously** agreed that the constitution is impeding land reform in Namibia.

**13. Recommended** that land or access to land in general should be taken as a human rights issue and not a price or commercial factor. We should track how far the land tenure as a system of the government is. This conference should look into the recommendation of the land conference of 1991 to review what has been achieved so far.

**14. Noted** further that the means to address the land issues are: willing buyer/willing seller, areas based taxation and land expropriation, which have not been exhausted to date. Government has to find possible ways to get more land and redistribute it fairly.

**15. Noted** that other laws such as the Local Authorities Act and many by-laws are contributing to the problem of land delivery and development and need to be repealed.

**16. Noted** further that the Law Reform Commission compiled a list of obsolete laws and recommended to Cabinet for these laws to be repealed.

**17. Recommended** that the NYC and its structures get access to the list of obsolete laws and start advocating for their repeal.

## MULTIPLE LAND OWNERSHIP

**18. Noted** that due to lack of control on land acquisition, some people own multiple pieces of town land, while others do not have access. Also noted that in some cases foreign nationals at the expense of the indigenous Namibians own land.

**19. Further** noted that there is currently no (accurate) database to indicate ownership, distribution and acquisition of land in Namibia.

**20. Recommended** that a geospatial special database be established to capture landowners. It is further recommended that first land buyers should be subsidised by the state. This should not be the case for subsequent home acquisitions.

## ABSENCE OF TITLE DEEDS FOR COMMUNAL LAND OWNERS

**21. Noted** that traditional authorities take care of communal land on behalf of the state whereas commercial land is privately owned by entities/individuals. While commercial landowners have title deeds, that is not the case with communal land ownership. It was agreed that this discrepancy must be resolved, considering the reluctance of financial institutions to support holders of such leaseholds financially.

**22. Further** noted that the Ministry of Land Reform is in the process of revising the possible ways of making leasehold beneficial to communal landowners.

**23. Resolved** that NYC and its structures should advocate for some speedy way of doing this. This can be through research on the relevant laws and policies as well as learning from international best practices.

## UNDERUTILISED LAND

**24. Noted** that some farmers especially commercial landowners have large tracts of land but are not utilizing all of it while landless people with good ideas on how to utilise the land do not have land.

**25. Noted** that the problem of under-utilised land is not only happening with those who acquired land before independence but also those who acquired it through the land resettlement programme of the government of the day.

## URBAN LAND PRICING

**26. Noted** that prices of land both by local authorities and private entities is not affordable to many Namibians and this is a result of a completely market driven approach to urban land pricing.

**27. Resolved** that there is need to regulate the prices of land and housing through policy and legislative changes. There is also need for political will to address the question of distorted land pricing.

## RESETTLEMENT PROGRAMME

**28. Noted** that some resettled farmers do not have capacity to utilise the allocated land, therefore recommended that the Ministry of Lands Reform should incorporate a mentorship component into the resettlement program to support resettled farmers who are owning land but not able to produce anything. Further recommended that the programme should scrutinise the purpose of resettlement to ensure that famers are only allocated the amount of land that is commensurate with their needs. Noted that opportunities such as provision of funds and training by Agribank exist and need to be utilised. However, the need for collateral makes it difficult for communal farmers to get bank loans.

**29. Further recommended** that, where possible, the Ministry of Land Reform should consider allocating resettlement farms to groups instead of individuals because sometimes the resettled individuals are unable to utilise the whole land provided to them but may be able to do so in groups.

**30. Noted** that there are some people in communal land areas who are doing very well under the current circumstances, but lack necessary basic provisions such as water. This has led to people in communal areas flocking to the resettlement programme.

**31. Recommended** that the Ministry of Land Reform should embark on a programme to assist farmers in communal areas with the provision of water through the drilling of boreholes. Further measures should be put in place in order to lessen the number of people flocking to the resettlement programme.

**32. Further noted** that the application procedures for the resettlement programme are not youth friendly and recommended that they need to be reviewed accordingly to cater for the needs of young people.

**33. Noted** that the San communities were the first indigenous settlers in Namibia, therefore recommended that they should be the first priority when it comes to the resettlement programme of the government.

## URBANISATION AND THE ALLOCATION OF PLOTS BY LOCAL AUTHORITIES

**34. Noted** that Windhoek and many towns are being overwhelmed as a result of migration of people from smaller towns and villages in search of better opportunities. Also noted, with concern, that 25 years after independence, Namibia has only one city (Windhoek).

**35. Recommended** that the government should develop and upgrade smaller towns and villages accordingly and thereby reduce the problem of migration. Further recommended that the problem of migration can be addressed by government investing in rural development programmes. Also, there is a need to look into a deliberate strategy to develop other towns into cities, to provide relief to City of Windhoek. There has to be a deliberate government programme to develop the towns into cities.

**36. Noted** that a minimum size of 300 square meters for plots complicates matters because it puts a lot of limitation on what options can employ to solve land issues.

**37. Noted** that local authorities are returning money to the government, what is happening? We need land. Can local authorities provide the amount of hectares still available?

**38. Noted** that 95% privately owned land in Windhoek needs to be broken down to see who owns such land. Noted that such information is available at the Deeds Office under the Ministry of Land Reform where one can get the names of individuals owning such land.

**39. Noted** that local authorities reclaim land from the people if it is not developed after 10 years. It is recommended that before repossessing the land, local authorities should consider the economic situation of the individuals concerned.

**40. Noted**, with concern, that not all young people will be able to carry the financial responsibilities/burden of land ownership. Further noted that majority of young people are first-time buyers and have limited financial resources, therefore finding it difficult to secure land. Recommended that NYC through its Credit for Youth in Business programme, for example, should consider assisting young people with collateral to secure land. Also recommended that local authorities should make land available to young people based on the percentage of young people in their locations. They should consider revising the auction policy of land because young people will not be able to get land through that process.

**41. Noted** that people who do not have houses of their own (majority of them the youth) are charged exorbitant rental fees by their landlords. Recommended that government should consider constructing accommodation facilities in various towns to accommodate employees at affordable rates. Government should introduce rent control to set limits. Furthermore, it is recommended that government must build housing targeting people in different categories even on rental basis while ownership remains with the government. Such families should be allowed to live there as long as they are alive.

## YOUTH AND URBAN LAND/HOUSING: HOW DO WE ORGANISE OURSELVES TO INFLUENCE THE POLITICAL WILL?

**42. Resolved** that the paper on "Youth and Urban Land/Housing", represents the true position of the National Youth Council in as far as youth and urban land/housing issues are concerned, therefore further noted and resolved as follows:

43. That there is need for the youth to organise themselves to effect change of the laws that are impeding land and housing delivery in Namibia. That can be done by using young MPs to push the agenda through.
  44. That the youth need to push the agenda of bringing back the Build Together Programme because it provides housing at affordable rates.
  45. That consultations with young people need to be conducted in order to get their support and thereby speak with one voice to change the laws that are infringing on their rights to adequate housing in Namibia.
  46. That NYC should take the initiative on the land reform process by creating a platform for more young people to deliberate on the matter. Further, that NYC should create a task force to participate in the land reform process and make the necessary recommendations.
  47. That NYC should consider establishing vocational centres, and have the young people trained and providing housing under the mass housing programme.
  48. That the second phase of mass housing programme should not be implemented the same way the first phase was implemented.
- 49. Noted** that there is a need to investigate ways to implement limitations on multiple ownership of land and houses. If all people who are multiple house owners can be forced to sell their excess houses, there will be enough houses for all.

**50. Resolved** to lobby and network with other youth organisation from different countries especially in countries where housing programmes are considered to be successful and learn from them.

**51. Resolved** that the Executive Chairperson of NYC be mandated to address the National Assembly on the resolutions of this conference.

**52. Resolved** that certain quotas on the mass housing programme should be given to young people

**53. Resolved** that amendments of the various laws affecting land delivery should accommodate the issues of youth so that young people can be accommodated.

**54. Resolved** that a certain percentage of the revenue collected by local authorities should be re-allocated to local authorities on condition that they take care of youth issues.

**55. Resolved** further that central government should reclaim the mass housing programme, but make land available to the local authorities.

**56. Resolved** that the NYC should organise more platform of this nature to consult with young people and other stakeholders who are contributing to the land and housing issues.

**57. Resolved** that there is need for service level agreement between the mass housing project owners and local authorities. Right now no agreement exists and this creates loopholes. Remove the middlemen from the mass housing programme to make houses more affordable.

**58. Resolved** that NYC should take advantage of the statement by the Minister of Urban and Rural Development in which she advocated for proper guidelines, accountability and monitoring systems to be put in place and become effective before the mass housing programme can continue.

**59. Resolved** that the NYC should get involved in the implementation of the Decentralisation Enabling Act so that they can be part of the development of the local authorities.

**60. Resolved** that there is no need to wait for policy change. The NYC should enter into ventures/partnership with local authorities and negotiate prices in favour of young people.

**61. Resolved** that a map must be drawn up for the country to indicate how many hectares of land are available for redistribution and where they are located.

**62. Resolved** that there is a need to train young people in various fields such as engineering including solar electrical, construction that can help them contribute to land solutions.

**63. Noted** that the mass housing programme should use or encourage the use of locally produced materials to construct houses in a cheaper way.

## LAND AND HOUSING IN NAMIBIA 25 YEARS AFTER INDEPENDENCE

**64. Resolved** that studies are needed, following the recommendations of 13th Bank of Namibia Symposium of 2011, and see how to implement them.

**65. Noted** that there is need to accelerate land delivery processes to meet housing demand (e.g. by using the NYS and NDF) as stated in the 1989 SWAPO Party Manifesto as a way to construct mass houses as civic duties, building patriotism and curbing a chain of middlemen which inflates housing prices.

**66. Noted** that town proclamation should not undermine the development needs and interests of local communities for the sake of urbanisation. The social and economic challenges of the urban poor must be addressed, including finding solution to their sanitation, educational and employment needs. It was resolved that the MRLGHRD & MLR must find common grounds on the land issue.

**67. Noted** the need to analyse and study the social, economic and political impact of the Odendaal plan, and ensure deliberate mechanisms to reverse and eliminate the remnants of its impact on our society, including the impact of the plan on our current planning and housing practices

and principles.

## **GRN-organised Land and Housing Conference**

**68. Resolved** that the land price must be reduced by 50% so that it becomes affordable to many citizens.

# Bibliography

- Allen, T. 2000. *The Right to Property in Commonwealth Constitutions*. Cambridge: Cambridge University Press.
- Amoo, S.K. 1997. 'A comparative study of the land tenure systems of Ghana, Zimbabwe and Namibia'. In Hinz M. O. and J. Malan (eds) 1997. Communal Land Administration Paper No. 38. Windhoek: Centre for Applied Social Sciences.
- Bahl, R. Martinez-Vazquez, J and Youngman, J. (eds), 2008. *Making Property Tax Work, Experiences in Developing and Transitional Countries*. Cambridge, Massachusetts: Lincoln Institute of Land Policy.
- Bankie, FB and N. Ithete (eds.) 2014. *Intergenerational dialogue: youth and land*, National Youth Council (NYC), Windhoek.
- Bierfert, A. (1938). 25 Jahre bei den Wadiriku am Okawango. Hünfeld: Verlag der Oblaten.
- Botha, C. 2012. *Statutory Interpretation*. Durban: Butterworth
- Bogosi, R. 1992. Notes on the Housing situation and Housing Policy in Namibia. Windhoek: The Namibian Economic Policy Research Unit.
- Central Statistics Office 1996. *Living Conditions in Namibia*. Windhoek: NPC.
- Christensen, S., W. Werner & P.D. Højgaard 1999. *Innovative land surveying and land registration in Namibia*. London: University College London
- Christensen, Å. & M. Jakobsen 2007. Flexible Land Tenure System as slum upgrading and poverty alleviation in Namibia? Unpublished Master's Thesis, Aalborg University, Denmark
- Claasen, A. 1984. Second Carnegie inquiry into poverty and development in Southern Africa: "The myth of voluntary removals". Carnegie Conference Paper, 74. Cape Town.
- Commissioner, C. B. 1970. Bantodorp regulasies: Administrasie en bestuur van bantodorp: SuidWesAfrica. Windhoek: Bantoe Administrasie.
- de Carlo, G. 1977. What is Housing? In Lazenby, M., & Institute of South African Architects. (1977). Housing people: Proceedings of the Housing 75 Conference held in Johannesburg in October 1975, and arranged by the Institute of South African Architects. London: Ad. Donker
- De Kock, J. 2014. Spatial town planning. Presentation at the 5th National Pathfinders Conference on Local Economic Development, Windhoek 21-23 October 2014.
- Delgado, G. 2014. Building the crisis: Housing finance as a device for uneven territorial and political economy restructuring in the Sub-Saharan periphery: the case of Namibia. Draft paper.

Delgado, G. 2015. Living conditions of workers in informal settlement. Draft report (forthcoming)

de Soto, H. 2001. *The mystery of capital – why capitalism triumphs in the west and fails everywhere else*. London: Black Swan Books

Diescho, J 1994. *The Namibian Constitution in perspective*. Windhoek: Gamsberg McMillan.

Eisnberg, 1993. Different Constitutional Formulations of Compensation Clauses. *South African Journal of Human Rights*. 1993 (9) 412

Enemark, S. (2005). *A cadastral tale*. Copenhagen, Denmark: Aalborg University.

Enemark, S. (2006). Responding to the Millennium Development Goals. Paper presented at the FIG Congress in Munich, Germany, 2006.

Engels, F. (2012). *The Condition of the Working-Class in England in 1844 - The Original Classic Edition*. Dayboro: Emereo Publishers

Goldblatt, I. 1971. *History of South West Africa from the beginning of the nineteenth century*. Cape Town: Juta & Company Ltd.

Government of Namibia 2009. *The Namibia National Housing Policy*. Windhoek: GRN.

Government of Namibia 2013. *National Employment Policy*. Windhoek: Ministry of Labour and Social Welfare

Government of Zimbabwe 2012. *National Housing Policy*. Harare: Ministry of Local Government.

Gurirab, T. 2004. Statement by the Right Honourable Theo-Ben Gurirab, Prime Minister of the Republic of Namibia, on the Acceleration of Land Reform in the Republic of Namibia, 25 February 2004.

Harring, S. and W. Odendaal (2007): "No Resettlement Available": An assessment of the expropriation principle and its impact on land reform in Namibia. Windhoek: Legal Assistance Centre.

Harvey, D. (2012). *Rebel Cities*. Verso.

Hayes, P. et al (eds.) 1998. *Namibia under South African rule, mobility & containment 1915-1946*. Oxford, James Curry Ltd.

Hillebrecht, W. (2015). Hendrik Witbooi and Samuel Maharero: The ambiguity of heroes. In Silvester, J. (ed.), *Re-Viewing resistance in Namibian History* (pp. 38-54). Windhoek: University of Namibia Press.

Hinz, M.O. et al. 2000. The Constitution at Work. 10 Years of Namibian Nationhood. Proceedings of the conference on 10 Years of Namibian Nationhood 11-13 September 2000.

- Hochobeb, S. Access to land. A city of Windhoek reality. Presentation at the 5th National Pathfinders Conference on Local Economic Development, Windhoek 21-23 October 2014.
- Hunter, J. (ed) 2004. *Who should own the land? A Namibian path for Land Reform*. Windhoek: KAS.
- Jauch, H. 2007. Between politics and the shop floor: which way for Namibia's labour movement? In Melber, H. (ed). *Transitions in Namibia. Which changes for whom?* Uppsala: Nordic Africa Institute.
- Kampungu, R. 1965. Concept and aim of Okavango marriage customs. Rome: Pontifical University of Propaganda Fide.
- Karuombe, B. 2003. 'The Land Question in Namibia: Still unresolved?' Paper presented at the 'Land and Livelihoods in Eastern and Southern Africa' seminar held on 27-31 January 2003 in Cape Town, South Africa. Published in Windhoek: Labour Resource and Research Institute.
- Kleyn, D.G. 1996. 'The constitutional protection of property: a comparison between the German and the South African approach' 1996 (11) SAPL 402, pp. 408-419.
- Klug, H. 1996. *Historical Claims on the Right to Restitution, Agricultural Land Reform in South Africa*. Cape Town: Oxford University Press.
- Kohler, O. 1958. A study of Karibib District, South West Africa, Union of South Africa. Pretoria: Department of Native Affairs, Ethnological publication No. 40..
- Land Alliance, 1999. Petition Handed to the Ministry of Lands Resettlement and Rehabilitation at Otjiwarongo, 1 May 1999. Unpublished.
- Lau, B. 1987. *Southern and Central Namibia in Jonker Afrikaner's time*. Windhoek: National Archives of Namibia.
- Lau, B. 1991. *An investigation of the shooting at the Old Location on 10 December 1959*. Windhoek: Academy Printing Department.
- Legassick, M. 2013. No houses, no security, no comfort. In *Amandla*, 31, pp. 10-11.
- Levin, R. M. 1996. Land Restitution, the Chieftancy and Territoriality: The case of the Mmaboi Land Claim in South Africa's Northern province. Pretoria: Centre for African Studies.
- Likuwa, K. 2014. Voices of youth on customary land rights and registration in the Hardap, Ohangwena, Kavango East and Zambezi regions of Namibia. Windhoek: UNAM MRC.
- Lodge, T. 2007 *Politics in South Africa: From Mandela to Mbeki*. New Africa Books, Claremont.
- Masabo, J. 2009. Confronting Grand Corruption in the public: spirited new initiative from Tanzania. *Namibian Law Journal*. Volume 1, Issue 2.

Matthaei, E. and P. Mandimika 2014. The flexible land tenure system in Namibia. Integration urban land rights into the national land reform programme. Paper presented at the 2014 World Bank Conference on Land and Poverty, Washington DC, 24-27 March 2014.

Metal and Allied Namibian Workers Union 2014. MANWU submission on national mass housing project, presented to the NHE on 19 August 2014.

Ministry of Agriculture, Water and Rural Development, 1991. Current Land Tenure Systems in the Commercial Districts. Paper Presented at the National Conference on Land Reform and The Land Question, 25 June-1 July 1991, Windhoek.

Ministry of Environment and Tourism & Ministry of Lands and Resettlement 2007: Land Use Planning and Environmental Sustainability - Contributions to an Analytical Framework for Sustainable Land Use; DEA Research Discussion Paper 76. Windhoek (Namibia): Ministry of Environment and Tourism (Directorate of Environmental Affairs), p. 1.

Ministry of Lands and Resettlement 2001. National Resettlement Policy. Windhoek: GRN.

Ministry of Regional and Local Government, Housing and Rural Development (2013). Final Draft Blueprint on Mass Housing Development Initiative in Namibia. Windhoek: GRN.

Ministry of Urban Development, India, 1998. Guidelines for Property Tax Reforms indicating Patna case as a model for revision of PT assessment Procedure. Delhi: Government of India.

Mostert, H. 1999. The Constitutional protection and regulation of property and its influence.,???

Muendjo C. and Mapaure C. 2010. The Land Matters Report. Berlin, Germany: Auswartiges Amt and Ifa.

Müller, A. 1995. Agricultural Land Tax and the Transition to a Market Economy. In Wunderlich, G. (ed.). Agricultural Landownership in Transitional Economies. Lanham, Maryland, USA: University Press of America.

Müller, A.1998. 'An International Perspective on Land Taxation.' Journal of Property Tax Assessment & Administration, Volume 3, 1997/98. Ulster, UK.

Müller, A. 2000 Addressing Non-payment: Enforcement Issues in Tax Administration in Developing Countries. Paper for the conference "Africa Property Tax Renaissance" in Cape Town, South Africa in June 2000. (Conference proceedings available at [www.ipti.org](http://www.ipti.org)).

Murray. C.O.C. (1990). *No Place to rest: Forced removals and the law in South Africa*. United Kingdom: Oxford University Press.

Mwanyekange, E.P (2014). *An Exploratory study of the role of the Shack Dwellers Federation saving schemes in Housing Development*. Windhoek: University of Namibia.

Naldi, G. 1995. *Constitutional Rights in Namibia*. Cape Town: Kenwyn SA Juta & Co Ltd.

National Housing Enterprise 2014. Mass housing in focus, volume 1, 2 and 3. (Newspaper supplements).

National Planning Commission 1994. The 1993/1994 Namibia Household Income and Expenditure Survey Report. Windhoek: NPC.

National Planning Commission, 1995. First National Development Plan (NDP1) volume 1. Windhoek: NPC.

Ng'ong'ola, C. 1989. 'Compulsory Acquisition of private land in Botswana: the Bonnington

Nujoma, S. 2001. *Where others wavered: my life and participation in the liberation struggle of Namibia*. London: PANAF books.

Office of the Ombudsman. 2010. The Constitution of the Republic of Namibia. Windhoek: Office of the Ombudsman and Konrad-Adenauer-Stiftung

Office of the Ombudsman 2013. A baseline survey on human rights in Namibia. Windhoek: Office of the Ombudsman.

O' Regan, C.M. 1990. Section 5 of Black Administration Act: The case of the Bakwena ba MogopaNo place to rest: forced removals and the law in South Africa. In O'Regan, C.M. (ed.). No place to rest: forced removals and the law in South Africa . United Kingdom: Oxford University Press.

Pankhurst, D 1996. A Resolvable Conflict? The Politics of Land in Namibia. Department of Peace Studies no. 36. United Kingdom: University of Bradford.

Pendleton, W. 1974. *Katutura, a place where we do not stay*. California: San Diego State University Press.

Platzky, C. W. 1985. *The surplus people, Forced removals in South Africa*. Johannesburg: Ravan Press.

Pomuti, A and I. Tvedten 1998. 'Namibia: Urbanisation in the 1990s'. In Kahuure, S. and S. Beattie, S (eds). *In Search of Research: Approaches to Socio-economic Issues in Contemporary Namibia*, pp. 103-139. Windhoek: NEPRU Publication no. 6.

Rao, V.U.A. 2008. 'Is Area-Based Assessment an Alternative, an Intermediate Step, or an Impediment to Value-Based Taxation in India?' In Bahl, R., J. Martinez-Vazquez and J Youngman, J. (eds), 2008. *Making Property Tax Work, Experiences in Developing and Transitional Countries*. Cambridge, Massachusetts: Lincoln Institute of Land Policy.

Riel C.,D. Franzsen and W.J. McCluskey, 2008. 'The Feasibility of Site Value Taxation'. In Bahl, R. Martinez-Vazquez, J and Youngman, J. (eds), 2008. *Making Property Tax Work, Experiences in Developing and Transitional Countries*. Cambridge, Massachusetts: Lincoln Institute of Land Policy.

Shack Dwellers Federation of Namibia and Namibia Action Housing Group 2014. Participatory planning in informal settlement upgrading in Freedom Square, Gobabis. Windhoek: SDFN & NHAG.

SIAPAC 1998. 'Namibia Food Security and Nutrition (Draft) Assessment Report.' Unpublished.

Silvester, J. 1993. *Black pastoralists, white farmers: the dynamics of land dispossession and labour recruitment in Southern Namibia, 1915-1955*. London: History Department, University of London.

Siskonen, H. 1990. *Trade and socio-economic change in Ovamboland, 1850-1906*. Helsinki: SHS.

Stals, E.P. 1990. The Commissions of Palgrave, special emissary to South West Africa, 1876-1885. Cape Town: Van Riebeeck Society.

Sweeney-Bindels, E. 2011. *Housing Policy and Delivery in Namibia*. Windhoek: Institute for Public Policy Research.

Tapscott, C. and L. Hangula 1994. 'Fencing of Communal Range Land in Northern Namibia: Social and Ecological Implications.' SSD Discussion Paper no. 6. Windhoek: University of Namibia.

Titus, WG. 2014. An Evaluation of Strategy implementation practices at the National Housing Enterprise. Windhoek: University of Namibia (Thesis)

United Nations Environmental Programme 2006. Training Manual on International Environmental Law. Nairobi: UN Office Publishing Section.

UN-Habitat. 2004). Pro poor land management – integrating slums into city planning approaches. Nairobi, Kenya: UN-Habitat, United Nations Human Settlement Programme

United National General Assembly, 10 August 2012. The right to adequate housing. A/67/286. New York: UN.

Unterhalter, E. 1987. *Forced removals, the division, segregation and control of the people of South Africa*. London: IDAF Publication Ltd.

van Asperen, P. 2014. *Evaluation of innovative land tools in sub-Saharan Africa – three cases from a peri-urban context*. Amsterdam, The Netherlands: IOS Press BV.

van der Walt, A, J. 1997. *The Constitutional Property Clause*. Cape Town: Juta & Co. Ltd.

van de Walt, A. 1999. *Constitutional Property Clauses. A Comparative Analysis*. Cape Town: Juta & Co Ltd.

van der Walt, A. 2005 "The State's Duty to Pay 'Just and Equitable' Compensation for Expropriation: Reflections on the Du Toit Case". *South African Law Journal SALJ*, 2005 (122): 772 – 773.

- Vestbro, D. U. 2012. Housing in the Apartheid City of Former South Africa. KTH, Urbana och regionala studier.
- Voltz, T. M. 2006. Words of the Batswana, letters of Mahoko a Becwana, 1883 to 1896. Cape Town: Van Riebeeck Society.
- Walker, C. 1982. A process of dispossession: an overview of relocation in Natal. Pietermaritzburg: Associations for Rural Advancement.
- Werner, W. 1993. A Brief History of Land Dispossession in Namibia. *Journal of Southern African Studies*, 19(1), pp. 135-146.
- Werner, W. 1997a. Land reform in Namibia: The first seven years. BAP Working Paper No. 5, 1997.
- Werner, W. 1997b. 'From communal pastures to enclosures: the development of land tenure in Herero reserves.' NEPRU Working Paper No. 60, October 1997. NEPRU: Windhoek
- Werner, W. 2003. 'Land Reform in Namibia: Motor or Obstacle of Democratic Development.' Paper presented at a Meeting on Land Reform in Southern Africa: Motor of Obstacle of Democratic Development held under the auspices of the Friedrich Ebert Foundation, Berlin, 28 May 2003.
- World Bank, 1991. Namibia: Poverty Alleviation with Sustainable Growth. Washington, DC: World Bank.
- World Bank, 1996. Property Tax in Eastern and Southern Africa: Challenges and Lessons Learned. Working Paper 2. Municipal Development Programme. Washington D.C: World Bank.
- Youngman, J.M. and J.H. Malme 1994. An International Survey of Taxes on Land and Buildings. Kluwer. Deventer, The Netherlands: Lincoln Institute of Land Policy and OECD.
- Yuen, B. 2005. Squatters no more: Singapore social housing. Paper presented at the Third Urban Research Symposium in Brasilia, Brazil, 4-6 April 2005.
- ## Newspaper articles
- Augetto Graig (2014). More money for Mass Housing. *Confidante newspaper*, April 29, 2015
- Bulle G Mbauruma (2015). Walvis mass houses falling apart. *Informate newspaper*, May 21, 2015
- Augetto Graig (2014). Mass Housing costs the poor. *Confidante newspaper*, December 11, 2014
- Staff Reporter (2014). Pohamba's daughter gets N\$16mil NHE tender. *Confidante*, June 13 2014

Floris Steenkamp (2014). Mass Housing Price fixing. Informante newspaper, April 23, 2014

Albertina Nakale (2015). Rural-urban migration taking place on massive scale. New Era newspaper, April 2, 2015

Johnson, I. (2013). China's Great Uprooting: Moving 250 Million Into Cities. In: New York Times. [http://www.nytimes.com/2013/06/16/world/asia/chinas-great-uprooting-moving-250-million-into-cities.html?ref=world&\\_r=0](http://www.nytimes.com/2013/06/16/world/asia/chinas-great-uprooting-moving-250-million-into-cities.html?ref=world&_r=0), 03.05.2015.

Rush, E. (2013). How not to grow a new town. Property speculation arrives in Lima's migrantvilles. In Le Monde Diplomatique, September 2013, 8–9

I am angry with you, Pohamba tells Hailulu. The Namibian, 27 November 2014

At 21 shack dwellers come of age. The Namibian, 10 October 2014

Property ownership a far-away dream. The Namibian, 19 November 2014

No stopping mass housing, Informante, 28 August – 3 September 2014

Rundu mass housing workers on strike, The Namibian, 8 August 2014

You need to earn N\$23,000 to afford a small house. The Namibian, 31 July 2014

Build together, mass housing merger concerns SPYL, New Era, 24 July 2014

1,000 mass houses ready by September, The Namibian, 21 July 2014

## Namibian Legislation

The Constitution of the Republic of Namibia Act No. 1 of 1990.

The Housing Enterprise Act, 1993.

The Housing Development Act 28 of 2000

The Flexible Land Tenure Act no. 4 of 2012

## International Instruments

UN General Assembly (UNGA) resolution 43/181

General Comment 7 adopted by the UN Committee on Economic, Social and Cultural Rights (CESCR) on May 20 1997

The annual report of 2013 of the UN special Rapporteur on the Right to Adequate Housing (30 Dec 2013) A/HRC/25/54

The annual report of 2013 of the UN special Rapporteur on the Right to Adequate Housing (30 Dec 2013) A/HRC/25/54

International Covenant on Economic, Social and Culture Rights, 1966.  
The Universal Declaration of Human Rights, Article 25(1).

The annual report of 2013 of the UN special Rapporteur on the Right to Adequate Housing (30 Dec 2013) A/HRC/25/54, para 7.

General Comment No. 4 (1991) of the Committee on Economic, Social and Cultural Rights.

The International Covenant on Civil and Political Rights, 1966.

## **Electronic sources**

Build Together: National Housing Programme Namibia, available <http://www.unesco.org/most/africa5.htm> last accessed on 27 April 2015 at 10:10

Miller, A.B. 2014. Public housing works. Lessons from Vienna and Singapore. Available at: <http://www.shareable.net/blog/public-housing-works-lessons-from-vienna-and-singapore>

National Planning commission. Special Programs-Housing available at [http://www.npc.gov.na/?page\\_id=424](http://www.npc.gov.na/?page_id=424) last accessed on 27 April 2015 at 09:25

Nakuta, J. The justiciability of social, economic and cultural rights in Namibia and the role of the non-governmental organisations, available at <http://www.kas.de/upload/auslandshomepages/namibia/HumanRights/nakuta.pdf>; last accessed 20 April 2015

Chandra, P. 2001. UN body praises Patna property tax assessment model. Available at <http://timesofindia.indiatimes.com/india/UN-body-praises-Patna-property-tax-assessment-model/articleshow/1079792412.cms>. Last accessed 13 February 2010.

Rolnik, Raquel [UN Special Rapporteur on adequate housing as a component of the right to an adequate standard of living] (2012). The Right to Adequate Housing. United Nations General Assembly. <http://direitoamoradia.org/wp-content/uploads/2012/09/A-67-286.pdf>, 12.03.2013.

<http://www.aljazeera.com/video/americas/2013/10/mexico-housing-scheme-hits-snag-2013101352315436597.html>, 13.10.2013

Mendez, A. (6 May 2013) 'Sector inmobiliario e hipotecario, en crisis desde hace dos décadas: consultor', La Jornada. Available at: <http://www.jornada.unam.mx/2013/05/06/sociedad/041n1soc,01.10.2013>

National Planning Commission (2010). Namibia Household Income and Expenditure Survey 2009–2010 Provisional Figures. [http://www.npc.gov.na/publications/NHIES\\_2009-2010\\_provisional\\_tables.pdf](http://www.npc.gov.na/publications/NHIES_2009-2010_provisional_tables.pdf), 15.03.2013

eNCA (2014) 'Madonsela probes Pretoria housing scandal'. Available at: <http://www.enca.com/south-africa/public-protector-probes-pretoria-housing-scandal>

Government of Namibia (2009) Namibia National Housing Policy. Ministry of Regional and Local Government, Housing and Rural Development, Windhoek. Available at: [http://209.88.21.36/opencms/export/sites/default/grnnet/MRLGH/Documents/National\\_Housing\\_Policy.pdf](http://209.88.21.36/opencms/export/sites/default/grnnet/MRLGH/Documents/National_Housing_Policy.pdf)

Government of Namibia (2013) Summary of Blue Print on Mass Housing Development Initiative in Namibia. NHE, Windhoek. Available at: <http://www.housingfinanceafrica.org/wp-content/uploads/2013/12/Blueprint-Mass-Housing.pdf>

National Cooperative Housing Union (NACHU) (2013) 'Housing sector solutions'. Available at: <http://nachu.or.ke/housing-in-kenya/>

Build Together: National Housing Programme Namibia. Available at: <http://www.unesco.org/most/africa5.htm>

## **Interviews conducted**

Association of Local Authorities in Namibia: Maureen Kambala, chief administrative officer, 28 January 2015.

City of Windhoek: Hon Muesee Kazapua, Mayor, 29 January 2015.

City of Windhoek: Steven Hochobeb, project manager, land delivery. 4 February 2015.

Ministry of Regional and Local Government, Housing and Rural Development: Gabriel Marin Castro, Advisor to the Minister; and Lozonte G. Lopez G. senior consultant, 21 October 2014

Ministry of Regional and Local Government, Housing and Rural Development: Naome Simion, Central Administrative Officer, February 4, 2015.

Metal and Allied Namibia Workers Union (MANWU): Justina Jonas, general secretary, 15 October 2014.

Shack Dwellers Federation (SDFN), focus group discussion, 1 September 2014.

National Housing Action Group (NHAG), focus group discussion, 1 September 2014.

National Housing Enterprise (NHE): Vincent Hailulu, CEO, 27 October 2014 and 5 February 2015

National Planning Commission: Sylvester Mbangu, Chief: National Development Advisor (macro-economic planning department) and Johannes Ashipala, deputy chief: National Development Advisor, 10 October 2014



# Appendix 1: Attendance List

## COLOQUIUM: YOUTH PERSPECTIVES ON THE URBAN HOUSING CRISIS IN NAMIBIA, MAY 6-8, 2015, OTJIWARONGO

DAY 1: May 6, 2015

Full Name	Organisation/ Region	Position
1. Ben Uugwanga	Capstone Research Consultancy	Managing Member
2. Nghitoolwa Hanna	Youth forum	Chairperson
3. Maria Nailenge	Ministry of Education	Member
4. Maketo A.D.	NBC	Reporter
5. Samuel Aochamub	NYC	Secretariat
6. J. Mbemukonga	Ministry of Education	HR Practitioner
7. Mathews Hangula	Oshikoto Regional Youth Forum	Chairperson
8. Mattati Josua	Unam	
9. Elfriede Gende	Rundu Town Council	Divisional head town planning and urban development
10. Hangala Ndeuhala	Berseba V.C.	Acting CEO
11. Christina Scholtz	Kalkrand V.C.	Chairperson
12. Hlivi Maruru	Jackson Kaujeua Academic & Arts Centre NYC	Chairperson
13. Johanna Cloete	Gen Namibia	Country Director
14. Angala Timotheus	Nanso	President
15. Ovaua Kuaima	Kasojetua YG	National Coordinator
16. Raywill Jackson	NNYP-Namibia /National Youth Programme	Member
17. Jefta Mbaha	KYGN	Vice National Chairperson
18. Aline Uiras	Kayec	
19. Sarah Lambert		Member
20. Emma Kaynkos	Bethanie Youth Forum	Member
21. Suaama Nangolo	NOYD	Secretary
22. Cheryl Marsha Sechogele	Wee-Kad Crew	Member
23. Christina Swartbooi	Councillor	
24. J.C. Van Wyk	HRYF	Chairperson
25. Hon C. Nguherimo	KTC	Management Committee member
26. D.U. Muhuara	ATC	Mayor
27. N.N. Salomon	Swk	Alan MC
28. B. Manga	A.T.C.	Chairperson
29. J.P. van der Verthuizen	CCN	Chairperson Youth Forum
30. P.M. Tjozongoro	Nacama	
31. Michael Kandovazu	Kalahari Youth Forum	Chairperson
32. Ailly Kanzi	NYC	2 <sup>nd</sup> princess miss youth Namibia 2015
33. Veparura Kandirikirira	Nudo Youth league	National Organiser
34. Kapukisire Nguvauva	YMACS	Chairperson
35. Alfred Swartz	Ebenneser	Secretary
36. Robertson Katjivari	AGA	Director
37. Joseph N. Paulus	AGA	Founder/Executive officer
38. Sircca Nghifila	NYC	Manager programs
39. Ileni Henguva	NYC	
40. B.F. Bankie	NYC	
41. B. Prince	NYC	
42. Kamati Alfeus	SPYL	
43. R. Shipulwa	NYC/NOYD	
44. Paula Kooper	NYC	
45. Marie Jeanne Ndimibira	Twanguluk	Director
46. Samuel P. Shivute	Omuthiya TC	Chairperson of MC
47. Mpule Sezuni	NNYC	Director
48. Christina Isaaks	Berseba Village Council	Vice Chairperson
49. Jesejas Hamunond	Berseba	Chairperson

50. Maria lukas		
51. Negro Skrywer	Hardap Youth	Chairperson
52. Melanie T. Tjituka	Ovamberu Y.L	Member
53. Williams Tjitare	Nacos	President
54. Ronnie Mutirfa	Kunene	Chairperson
55. Olivia M. Valungameka	Ohangwena RYF	R. Coordinator
56. Salmi Joseph	Kayec Trust	Assistant Youth Officer
57. Helena Kaoe	B.V.C. Bethanie	Councillor
58. Emma Theofelus	Nanso	Sec for Education
59. Maria Nikodemus	YWCA	Youth Coordinator
60. J.J Schmidt.	Maltahohe Councillor	Councillor
61. Markus Saal	Maltahohe Councillor	Councillor
62. Gert Titus	//Kharas Youth Forum	Chairperson
63. Lina R. Upani Constantin	Karibib Town Council	MC. Chairperson
64. Rehabeam Iiyambo	Oshana Regional Youth Forum	
65. Ephraim Nekongo	Oshana Regional Youth Forum	Chairperson
66. Kletus Likuwa K.K. Marenga	UNAM Church of Africa Youth league	Researcher Project
67. Tolla Tjitenda	YMCA	Project and program sec
68. Jeneth Ketji	Swanu YL	S.G.
69. Kavena Quita	NYC	Model
70. Jeremy Kasume	Leodicia Youth	S.G
71. Jesica Ndjoze	Talent Scout Agency	
72. Gerson H. Kamatuka	ALAN	Councillor City Windhoek
73. J.J. Strauss	Arandis town Council	Corporate Manager
74. Immanuel Shikongo	Youth Forum	Chairperson
75. Akser Shideni Mwanganapo	ERYF	Chairperson
76. Maureen Kambala	Alan	
77. Beatrice Kohingondo	NYC	Deputy Chair
78. Jacky Karuuombe	NYC	Coordinator Projects
79. Seth Boois	KVC	CEO
80. Raymond Beukes	BYF	Youth Member
81. Hilda Jesaja	Local Authority	Mayor
82. Clever Mapaure	Law Reform	Lawyer
83. Herbert Jauch		Presenter
84. Bensen Katjirijova	DTA YL	Secretary General
85. Katiti E.A.	NYC	Board Member
86. R.M Muashekele Sibya	Governor's Office	Special Advisor
87. Konrad Beukes	Bethanien Village Council	Councillor
88. Potentius Hartzenberg	BYF	Youth member
89. Domingo Merero	RYF	Youth Member
90. Katrina Shimbulu	ALAN	Councillor
91. Davey Van Wyk	UTC	Councillor
92. Johanna Itondoka	MSYN	Senior Youth Officer
93. Kashiwana Neshila	NYC	Youth
94. Johannes Uusiku	Afriyan	Youth
95. Muesee Kazapua	NYC/CoW	Stakeholder Coordinator
96. Felix Haingurah	Kavango West	Acting Regional Coordinator
97. Kupembona Augustinus Linyando	Kavango East	Coordinator
98. Hago Rust	City of Windhoek	Urban Planner
99. Ephraim Kahepa Katjatenja	Municipality of Omaruru	Erongo
100. Penoshine Rakkel Sakaris	Municipality of Omaruru	Housing & Property Officer
101. Maria Shinavene	Ebenezer Youth of Namibia	Youth Leader
102. Vaino Johannes	YCW	President

**DAY 2: May 7, 2015**

<b>Full Name</b>	<b>Organisation/ Region</b>	<b>Position</b>
1. Shivate S.P.	Omuthiya TC	Chairperson of MC
2. K. Hikuwa	Unam	Researcher
3. J.J. Schmidt	Maltahohe Village Council	Councillor
4. P. Luhl	Polytechnic	Lecture
5. Elfriede Gende	Rundu Town Council	Head Town Planning Division
6. Christina Swartbooi	CLLR	
7. Joseph Kandjimi	SPYL	
8. Ndeuhala Hangala	Berseba V.C.	Acting CEO
9. Jesajas Hammon		Chairperson
10. Gerson Kamatuka	Alan	Cllr Cow
11. Ngithiowa Hanna	Otji Youth Forum	Chairperson
12. Joseph N Paulus	Ashwell G.A.	Founder /Executive
13. J.P. van der Westhuizen	CCN	Chairman Youth Forum
14. Maria Lukas		
15. Williams Tjitaro	Nacos	President
16. K.K. Marenqa	Church of Africa Youth League	Project Officer
17. Michael Kandovazu	Kalahari Youth Forum	Chairperson
18. Veparura Kandirikimira	Nudo Youth League	National Organiser
19. Negru N. Skeywer	Rehoboth Youth Group	Chairperson
20. Hon C Ngaherimo	KTC	MC Member
21. Ovava Kuaima	Kasojetua YG	National Coordinator
22. Nguvauva Kapukisire	YMCA	Member
23. Pulem Tjozongoro	Nacama	Chairperson
24. Immanuel Shikongo	Omusati Youth Forum	Chairperson
25. Mika Kazondunge	Nasem	Chairperson
26. Kavena Quita	NYC	Model
27. Ailly Kanzi	NYC	National Coordinator Afryan
28. Suama Nangolo	Noyd	Secretary General
29. Johannes Uusiku	Afriyan	
30. Jeremy Kasume	Leodecia	S.G.
31. Helena Kaoe	NKB Councillor	Councillor
32. Johanna Cloete	GEN Namibia	Country Director
33. Jecicia Ndjoze	Taleni Scout Agency	Secretary
34. Mathewa Hangula	Oshikoto Regional Youth Forum	Chairperson
35. Rehabeam Iiyambo	Oshana Regional Youth Forum	Rec member
36. Ephraim Nekongo	Oshana Regional Youth Forum	Chairperson
37. Alfred Swartz	Ebeneser	Secretary
38. Beatrice Katungondo	NYC	Deputy Chair of the board
39. John Kantana	NYC	Board Member
40. Ileni Henguva	NYC	
41. Emma Kaynkos	Bethanie Youth	Member
42. Ase Christiansen	Polytechnic of Namibia	Lecture
43. Clever Mapaure	Law Reform	Lawyer
44. P. Haingura	MSYNS	DD
45. R. Shipulwa	NYC/NOYD	
46. M. Saal	Maltahohe	
47. D.U. Muuhura	Arandis Town Council	Mayor
48. S. Manga	Arandis Town Council	
49. Christina Isaaks	Berseba Village Council	
50. Christina Scholtz	KVC	
51. Paula Kooper	NYC	
52. Lazarus Januarie	OEP Otjiwarongo Entertainment Park	CEO
53. Robertson Katjivari	AGA	Director
54. Herbert Jauch		Presenter
55. Moses Nakashimba		Presenter
56. Lina Constantinupani	Karibib Town Council	Mc Chairperson
57. Helmi Maruru	Jackson Kaujeua Academi & Art Center	Chairperson
58. Tolla Tijjenda	YMCA	Chairperson

59. Lucia Mukoja	Tjozondjupa RYF	Chairperson
60. Benson Katjirijova	DTA YL	Secretary General
61. Angala Timotheus	Nanso	President
62. Matati Josua	Unam	
63. Aline Uiras	Kayec Trust	
64. Salmi Joseph	Kayec trust	
65. Narikutuke !Naruses	City Windhoek	Town Planner
66. Hago Rust	City Windhoek	Town Planner
67. Tjipuroina Katjipi	Nasem	SG
68. Shinavene Maria	Ebenezer youth of Namibia	Youth Leader
69. Maria Nikodemus	YWCA	Youth Coordinator
70. Marsha Sechogele	Wee-kad Crew	Show Organiser
71. Elwin L. Gariseb	A.M.E. YPD	President
72. Emma I Theofelus	NANSO	Secretary for basic & Secondary Education
73. Melanie Tjituka Tjikusero	Ovambanderu	Vice SG
74. Ronnie Mutrifa	Kunene	Chairperson
75. Katiti E. A.	NYC	Board Member
76. K. Neshila	NYC	Board Member
77. Olivia M. Valungameka	Ohangwena RYF	R. Coordinator
78. J.J. Strauss	Arandis Town Council	Corporate manager
79. Hilda Jesaya	Alan	Mayor
80. B. F. Bankie	NYC	
81. Dalah Hapulile	National Young Women (NYWA)	Member
82. Sarah Lambert	Youth	Member
83. Mpule Sezuni	NNYP	Director
84. Samuel Aoachamub	NYC	Secretariat
85. Edison Tjihero	NHAG Shackdweller Federation	Land dev technician
86. Armas Amukwiyu	NYC Board	
87. N. N. Salomon	Swk	Alan
88. M. Kambala	Alan	CAO
89. My Ndumdura	Twanangulula	Director
90. Jeneth Ketji	Swanu	Swanu SG

**DAY 3: May 8, 2015**

<b>Full Name</b>	<b>Organisation / Region</b>	<b>Position</b>
1. Maria Lukas		
2. Helmi Maruru	JJKAAC OKH	Chairperson
3. Robertson Katjivari	AGA	Director
4. K. Lukuwa	UNAM	Researcher
5. Clever Mapaure	Land Reform	Lawyer
6. Emma I Theofelus	NANSO	Secretary: Basic Education
7. Shinavene Maria	Ebenezer Youth of Namibia	Youth Leader
8. Melania T Tjikusere	Ovamganderu Youth League	Vice-Secretary
9. Tjipuroina Katjipi	NASEM	
10. Joseph Kandjimi	SPYL	
11. Ronnie Mutorfi	Kunene	Chairperson
12. Rehabeam Iiyambo	Oshana	Rec member
13. Ephraim Nekongo	Oshana	Chairperson
14. Katiti E.A.	National Youth Council	Board Member
15. Elwin L Gariseb	AME YPD	President
16. Maureen Kambata	ALAN	CAO
17. Lina C. Upani	Karibib Town Council	MC Chairperson
18. Ailly Kanzi	National Youth Council	Afriyan National Coordinator Young Women Ass member
19. M. Kapere	NYC	EC
20. Williams Tjiture	NACOS	President
21. Orana Kuaima	Kasojetua	National Coordinator
22. Puleni Tjozongoro	Nacoma	Chairperson
23. Kapukisire Nguvauva	YMCA	Chairperson
24. Gert Titus	Kharus RYF	Chairperson
25. Moses Nakashimba		Presenter
26. Mariezanne		Director
27. Johannes Uuriku	Afriyan	Youth
28. B.F. Bankie	NYC	
29. J.P. van der Westhuizen	CCN	Chairman Youth Forum
30. Jefta Mbeha	KYEIW	Vice Chairperson
31. Muesee Kazapua	National Youth Council	Coordinator Stakeholders and International Relations
32. Michael Kandovazu	Kalahari Youth Forum	Chairperson
33. Joseph N. Paulus	Sshwell Graphics	Founder/Executive Officer
34. Elfrieda Gende	Rundu Town Council	DH: Town Planning
35. Queen Ndaponah	Youth Activist	
36. Samuel Aoachamwa	National Youth Council	
37. Nangolo Suama	NOYD	Secretary
38. Johanna Cloete	GEN Namibia	Country Director
39. K.K. Marenga	Church of Africa Youth League	Project Office
40. Alfred Swartz	Gbenzer	Secretary
41. Matati Josua	UNAM	
42. R. Shipulwa	National Youth Council	Board
43. I. Henguva	National Youth Council	
44. J. Ketji	SWANU	SG
45. Veparura Kanrinkinia	NUDO	National Organiser
46. Negro Skrywer	Hardap	Chairperson
47. Tolla Tjijenda	YMCA	Programs & Project Secretary
48. Immanuel Shikongo	Omusati Regional Youth Forum	Chairperson
49. N.N. Salomon	SWK	ALAN
50. S.N.N. Nghilila	National Youth Council	Manager of Programmes
51. Edison Tjihero	NHAG Shack Dwellers	Land Development Technician
52. Hon C. Ngherimo	KTC	MC Member
53. Jerbert Kaicj		Presenter
54. Kavena Quita	National Youth Council	Model
55. Mpule Sezuni	NNYP	Director
56. Morgan Moss, Jr	NCOBRA	Co-Chair
57. Ndahafa Hapuhle	National Youth Woman Organisation	Member (Interim President)
58. Jeremy Kasume	Levdiua Youth Organisation	SG

# Index

- !Kung 58, 59  
 !Naruses Narikutuke 6, 118, 185, 253  
 Aboriginal 57-60  
 Aborigines 15, 26  
 absentee landlords 27, 33  
 Academia 92, 161  
 access 5-9, 15-16, 20-21, 25-29, 34, 66, 84, 86, 109, 114-118, 121, 124, 127-129, 131, 134-136, 138-142, 144, 147, 149, 152, 157, 162-163, 172-177, 181-183, 193-197, 201-207, 214-215, 218, 222, 226, 229, 231-232, 242  
 access to land 5-6, 15-16, 20, 27-28, 114, 118, 121, 127, 144, 147, 162, 181, 197  
 accessibility 103, 130, 173, 203, 206, 208-209, 215  
 accessible 91, 136, 206, 209,  
 accessing 64, 135, 176  
 accountability 184, 208, 237  
 accessed 248  
 acquisition value 73  
 Act of Parliament 35, 41, 59, 69  
 ad hoc 77, 78  
 adjudication 108  
 administrative 31-32, 49, 53, 59, 76, 81, 83, 95, 156, 160, 162, 207, 249  
 administratively 77, 78  
 advocacy 89  
 advocate 89, 184, 191, 232  
 advocated 17, 84, 86, 89, 229, 237  
 Affirmative Action Loan Scheme for Farmers 27  
 Affirmative Action Loan Schemes 63  
 affluent 137, 182  
 affordability 118-120, 130, 134-137, 145, 154-155, 163, 173, 177-179, 183, 189, 193, 203, 206, 215, 218, 223  
 affordable 30, 43, 85, 101-102, 108, 121, 130, 132, 134, 136, 138, 145, 147, 150, 154-158, 160-163, 174-183, 188-189, 205, 211, 219-227, 230, 233-239  
 Africa 131, 135, 138  
 African Youth Charter 191  
 African(s) 137, 138, 140, 197, 212  
 Afrikaners 90  
 agency 98, 154, 219, 220  
 agrarian 33, 43, 46, 70, 115, 217, 222  
 Agribank 63, 65-67, 110, 124  
 agribusiness 117-118  
 agricultural 4, 6, 16-20, 24-25, 33-34, 41, 43, 45-48, 63-64, 71-72, 75, 79, 114, 116, 120, 199  
 Agricultural (Commercial Land) Reform Act 41  
 Agricultural Bank of Namibia 63  
 agriculture 34, 85, 115, 169-171  
 aid 31, 37, 54, 64, 84, 231  
 alienation 13, 17, 38, 45, 59, 119  
 alleviation 61, 102-103  
 allocation 6, 29, 39, 42, 43, 56, 99, 111, 115, 117, 122, 129, 144, 147, 175, 184, 187, 227, 234  
 alternative technology 178  
 alternatives 4, 68, 112, 130, 174, 216
- amenities 121  
 America 61, 89  
 Amupanda, Job 196  
 analysis 25, 57, 61, 77, 82, 111, 195, 210, 221  
 Anderson, Charles 28  
 animal husbandry 67  
 annual value 73-74  
 anti-poor 175, 183  
 Apartheid 3, 7, 15, 17, 20, 24-25, 34, 36, 39-40, 46, 48, 55-56, 59-60, 87, 127, 142, 182, 207, 212, 213, 218, 221  
 apartments 85, 145  
 applicant(s) 63, 65, 67, 99, 114, 161  
 aquifers 120  
 Arandis Town Council 189  
 Architecture and Spatial Planning 122  
 Article 193  
 Article 10 59, 93  
 Article 100 32, 35, 55-57, 60, 69-70, 94  
 Article 131 39, 68, 70, 87, 89  
 Article 144 48, 202  
 Article 16 32, 35, 38-43, 47, 50, 52, 54, 59, 68-70, 87, 94, 201  
 Article 18, 70  
 Article 22 43, 68-69  
 Article 23 70  
 Article 25 70  
 Article 5 70  
 Ase, Christensen 6, 101, 125  
 Asia(n) 131, 138, 212  
 Association of Local Authorities in Namibia (ALAN) 96-97, 160, 177, 179-180, 189, 193  
 Australia 73, 135  
 availability (services, subsidies, water, land, housing, resources) 19, 118, 130, 136, 137, 149, 152-153, 173, 203, 206, 208-209, 227  
 Baan Makeng Programme 138  
 backlog 7, 139, 150, 156, 180, 181, 207, 218  
 bank, bank's, banks, bank loans 29, 65, 87, 98, 124, 137, 153, 157, 176, 178, 187, 189, 196-197, 214-215, 217, 233  
 bankrupt 216  
 Bantu Commissioner 19  
 Bantustan 18  
 barriers 76, 90  
 Belgium 197  
 Bible 86  
 Bihar 77, 79  
 Bill of Rights 35, 37, 201  
 Black Administration Act 15, 17  
 Black Economic Empowerment 220  
 black farmers 23, 46, 60-61, 93  
 block-erf 104-109  
 blueprint 7, 154, 158, 183, 185, 218-221  
 bonds 121  
 Boois, Seth 91  
 book value 73-74, 81

- boreholes 234  
 Botswana 11, 115  
 Brazil 123  
 British 11-12, 23, 26, 74  
 Build-Together Programme 92, 98, 184, 188, 190, 192, 195  
 business 30, 65, 74, 84, 95, 127, 156, 159, 162, 169-170, 181, 193, 227, 235  
 by-laws 97  
 Cabinet 36, 58, 94, 99, 232  
 California 73-74  
 capacity 48, 50, 55, 64, 67, 72, 75, 76, 80, 82-83, 110, 114, 120, 149, 153, 215, 218, 219, 226  
 capital accumulation 16  
 capital value 73-74, 80  
 capitalist 91, 92, 113, 194, 198, 211, 215  
 casual work(ers) 172  
 cell phone farmers 75  
 Central Provident Fund 145  
 Central Statistics office 34  
 Child Care and Protection Bill 171  
 child labour 171  
 children 19, 21, 25, 85, 166, 171, 177  
 China 133, 212  
 Chinese 85, 146  
 Christian(ity) 86-87, 89, 93, 223  
 Church of Africa Youth 191, 222  
 citizen(s) 24, 26, 35, 40-41, 43, 62, 65, 76, 85, 122, 131, 177, 182, 195, 201-202, 208-209, 212  
 city 16, 80, 89-90, 96, 119-120, 124-125, 146, 161-163, 191, 198, 213, 215-216, 234  
 Cleveland 49  
 Cloete, Johanna 93, 124  
 cohesion 144  
 collateral 51, 64-65, 127, 137, 164, 233, 235  
 colloquium 5, 8, 29, 130, 229  
 Colonial Land Occupation Act 23  
 colonisers 113, 212  
 Committee on Economic, Social and Cultural Rights 136, 203, 209  
 commonages 117  
 communal areas 20-21, 27-29, 34, 58-59, 61-62, 89, 112-113, 115, 117, 140, 234  
 Communal Land 6, 13, 20, 24, 28-29, 32-33, 40, 55-58, 60, 89, 94-95, 115-118, 120, 195, 222, 232, 234  
 Communications Regulatory Authority of Namibia 87  
 Community Based Organisations 138-139, 146  
 compensation 18, 25, 35-36, 38, 42-44, 47, 49, 51-58, 69-70, 72, 76, 87, 106, 108, 117, 144  
 complexes 120  
 compromise(d) 39, 87-88, 206  
 compulsory acquisition 43, 47, 49-50, 52  
 conference(s) 36, 71, 95, 110, 128, 187, 196, 217, 229, 231, 237  
 consensus 9  
 Constituency Youth Forums 30  
 Constitution(al) 5, 27, 31-32, 34-44, 47-53, 55-60, 62, 68-71, 79, 86-89, 92-94, 104, 106, 124, 128, 171, 189, 192, 195-197, 200-202, 208, 210, 216, 231  
 Constitutional Land Law 32, 35  
 construction(s) 7, 13-14, 77, 80, 102, 131, 133, 135, 138-141, 143-151, 153, 155-156, 162, 169-170, 174, 179-186, 192-193, 195, 197-198, 204-205, 212-213, 215, 218-220, 224-225, 238  
 continent(al) 26, 57, 116  
 contractors 142-144, 154-156, 220, 226  
 contracts 45, 108, 172, 220  
 cooperatives 138-142, 148, 199, 214  
 corruption 5, 80, 84, 86, 144, 147  
 cost-recovery 162  
 Council for Scientific and Industrial Research 213  
 Council of Churches in Namibia 123  
 Council of Traditional Authorities 95  
 credit 65, 132, 136, 149, 153-154, 158, 172, 174, 178, 214, 216, 218-221  
 Credit for Youth in Business Programme 30, 235  
 criminal(ly) 59, 88, 163  
 crisis 3, 6-8, 70, 86, 127, 129, 135, 139, 173, 175-176, 188, 200, 214, 229  
 criteria 48, 113-114, 118, 123, 146  
 cross-subsidising 97  
 crown land 32  
 customary (law, land rights) 21, 24, 55, 61, 115, 117  
 Damara 17, 19-20, 22  
 database 83, 99, 182, 232  
 de Soto, Hernando 102  
 debate(s)(d) 4, 8, 26, 31, 40, 58, 93, 114, 129-130, 192, 194-195, 231  
 decentralisation 6, 95, 121, 126, 185, 190-191, 221, 237  
 Decentralisation Act 95  
 Decentralisation Enabling Act 237  
 decentralisation policy 97, 121  
 deeds (office, register, registry) 24, 29, 51, 64, 84, 103-105, 107-108, 116, 126-127, 160, 163  
 default(s), defaulters 65-66, 98, 137, 214  
 Delgado Guillermo 7, 210  
 delimitation 120  
 delivery, housing 4, 7, 92, 130, 139, 141-143, 148-149, 154, 178-179, 181, 183, 208, 217-218, 221, 236  
 delivery, land 6, 92, 96, 118-119, 121, 160-162, 182, 189, 197, 207, 218, 225-226, 231, 237-238,  
 demagogical 32  
 Democratic Republic of Congo 197  
 demographic 173, 229  
 Denmark 73, 101  
 Department of Housing and Urban Development 135  
 design(s/ed/ ing) 31, 62, 76, 79, 103, 109, 125, 130, 134, 136, 145-146, 148, 153, 160, 173, 195, 209-211, 219, 231  
 designated, designates 18, 102, 116  
 destitute 21-22  
 deribalisation 15  
 developers 97, 142, 149, 177, 179, 189-190, 207, 214, 216  
 disabilities 21, 25  
 discourse 10, 60, 113  
 discrimination 15, 17, 59, 136, 173-174, 203, 216, 218  
 displaced 21, 49  
 dispossession 5, 9-10, 14, 16, 20, 22, 23, 26, 60-61, 114, 127, 194, 212, 229  
 distribution 5, 9-10, 16, 17, 22, 26-27, 31-33, 35, 48, 57, 60, 63, 65, 72, 83-85, 114, 127-128, 198, 216-

- 217, 232  
 dogma 132  
 donation 45  
 DTA Youth League 90, 122  
 Dubai 85, 91  
 Economic Development Board (Singapore) 145  
 education(al) 5, 22, 87, 90, 102, 113, 136, 144, 167, 170, 177, 181, 187, 191, 222, 238  
 Enhana 179  
 Ekandjo, Jerry 150  
 Emerging Commercial Farmers Support Programme 67  
 empirical 116  
 employment 16, 21, 29, 51, 63, 118-119, 145, 149, 166, 171-172, 180-181, 184-185, 199, 206, 211, 222, 238  
 empowerment 61, 70, 130, 142, 199  
 enabling 32, 34, 50, 152  
 enclosures 34, 113, 116  
 encroachment 69  
 endorsement 94, 105, 107  
 energy 147-148, 181, 194, 206  
 enforcement 37, 68, 81, 138, 146, 204  
 engineers 97, 185  
 entrenchment 68, 70  
 entrepreneur(s) 88, 91, 186  
 environmental(ly) 46, 61-62, 102, 105, 107, 120  
 Epupa Hydroelectric Dam 58  
 erf 104, 106, 122, 161-162, 223, 227  
 Erongo 128  
 erven 89, 91, 106, 108-109, 130, 161, 227  
 estate agents 97, 149  
 Estonia 73, 133  
 ethnic 59, 112  
 European Convention of Human Rights 51  
 European(s) 5, 9-14, 17, 21, 24, 26, 28, 67, 140, 212  
 evaluation 73, 163  
 eviction(s) 6, 108, 163, 176, 203, 205, 225  
 exclusion(s) 32, 141, 158-159, 174, 183  
 Executive 30, 43, 48, 69, 187, 201, 237  
 Existenzminimum 211, 213  
 expropriation(s) 5, 13-14, 27, 31, 36, 38-39, 42-44, 46-54, 62, 69-70, 76, 83, 195, 197, 231  
 Extra Territorial Northern Native Control Proclamation 15  
 families 19, 21-22, 34, 36, 63-64, 133, 140, 145-146, 198, 215, 235  
 farm(s) 5, 17, 23-25, 27, 29-30, 33-34, 40, 46, 49-50, 58, 60-65, 71-72, 75-76, 80-84, 87, 93, 95, 110-111, 114-117, 122-124, 138, 184, 230, 233  
 farmers 14, 20, 23, 25, 27, 29-30, 33-34, 36, 45-46, 49, 55-56, 60-61, 63, 65-67, 71-72, 75, 84, 90, 93, 95, 111, 114-115, 117-118, 123, 195, 199, 230, 233-234  
 farming 6, 10, 17, 20, 22, 24, 33-34, 45-46, 61-62, 64, 67, 76, 110, 114-115, 117-118, 124, 169, 198, farmland governance 76  
 feasibility, study 105, 107  
 fideicommissum 105  
 financialisation 129, 134, 173, 175, 182, 213-214  
 First World War 14  
 flats 85, 121, 125, 145-146, 179, 182, 198  
 Flexible Land Tenure System 6, 101, 103, 125-126, 153, 163, 183  
 Fordist 211  
 foreigners 33, 45, 85, 99-100, 186  
 Free State Provincial Administration 143  
 Freedom Square 158  
 freehold title(s) 33, 38, 61, 103, 108-109, 163-164  
 Fundamental Objectives and Directive 202  
 Gariseb, Elvin 123  
 geological 105, 107  
 geospatial 232  
 German Basic Law 37  
 German(s) 5, 10-16, 23, 26, 37-39, 90, 217  
 Germany 48, 53, 133, 196  
 Ghana 56  
 ghettos 182  
 Gibeon 123  
 Gobabis 158  
 Goreangab 178-179  
 governance 35, 38, 76, 78, 84, 102, 207, 208  
 Government 7-12, 17-36, 41-50, 53-66, 69-82, 84-101, 110, 116-125, 128, 130, 138-162, 171, 178, 181, 183, 187-195, 198-210, 217-226, 230-237  
 governments 26, 57, 75, 77-79, 131-132, 136, 142, 190, 214  
 grant(s) 59, 61, 133, 145, 158, 176, 204, 215  
 grass roots 83, 89  
 Green Paper 129  
 Grootfontein 16, 89, 121  
 Group Areas Trust 15  
 guarantee(d) 37-41, 51, 58-59, 63, 66, 118, 124, 145, 162, 193, 196, 205, 214  
 habitability 130, 173, 206  
 Habitat Research and Development Centre 148, 177  
 Haingura, Patrick 191  
 haphazard 49, 118  
 Hardap 111-112, 184, 242  
 Havana 198  
 health(y) 17, 20, 22, 30, 101-102, 130, 173, 206  
 hegemony 131  
 heirs 35, 105  
 Henties Bay 89, 179  
 Herero 11-12, 14, 17, 20, 56  
 Herero war 213  
 high-income 102, 140, 143  
 HIV/Aids 142  
 Hoachanas 123  
 Home Ownership for the People Scheme 145  
 homeland(s) 15, 18, 21, 56, 59, 112  
 homelessness 136, 145, 214  
 household income(s) 34, 146, 150, 169, 216  
 Housing Development Act 148, 204  
 Housing Development Board (Singapore) 145  
 Housing Enterprise Act 204  
 Human Right(s) 6, 27, 37, 39, 125, 139, 147, 162, 173-175, 182, 193-194, 200, 203, 208-209, 228, 231  
 Husab Uranium Mine 189  
 illegal fencing 116, 196  
 ILO 171  
 immovable 35, 40, 42-43, 70, 105, 201  
 impediment(s) 31-32, 57-58, 70, 209  
 implementation 9, 17, 19, 21, 65, 71, 76, 78-79, 82, 109, 113, 125-126, 130, 153-155, 163, 173, 180,

- 185, 190, 200-201, 204, 207-209, 219-221, 237  
 implication(s) 9, 20, 22, 31, 40, 42, 65, 70, 93, 123,  
 129, 134, 160, 201, 209, 217, 220  
 improvements 51, 82, 115, 142, 211  
 inaccessibility 208-209  
 inaccessible 7  
 income distribution 35  
 income(s) 19, 34-35, 63, 65-66, 113, 120, 139, 145-  
 147, 149-150, 155-158, 160, 164, 168-169, 172, 176-  
 179, 183-187, 198, 211-218, 222-228  
 independence 35-36, 47, 47, 51, 56-57, 59-63, 87-  
 91, 111-113, 116-118, 127-128, 138, 140, 144, 147,  
 158, 175, 196-197, 207, 216-218, 223, 231-234, 238  
 India(n,s) 53, 73-75, 77-81, 84, 146  
 Indian Constitution 79  
 indigenous 10, 13, 15, 23, 39, 56-60, 140, 212, 216,  
 229, 230, 232, 234  
 individual(s) 5, 8, 13-14, 24, 28, 35-44, 51-53, 68, 72,  
 86, 91, 98, 109, 116-117, 130-133, 136-140, 146-  
 149, 153, 163, 173-175, 178, 182-183, 198-199, 206,  
 214-216, 225, 232-233, 235  
 inequalities 31, 62, 127, 136, 216, 222  
 informal settlements 90, 96, 101-104, 109, 119, 126-  
 128, 131, 139, 147-148, 153, 158, 163, 187, 196,  
 200, 205, 218-219, 223  
 informal settlers 101, 103, 163  
 infrastructure 6, 13, 67, 97, 102, 115-116, 124, 130-  
 131, 136, 138-140, 147-148, 153, 161, 173-174,  
 206, 211-212, 215, 219, 222  
 inherit(ance, ed) 9, 22, 33, 58, 65, 85, 86, 101, 113,  
 179, 217, 222, 224  
 injustices 5-6, 31, 61, 79, 110, 112, 127, 140  
 in-migration 101, 128  
 instalments 85, 145, 152  
 institutions 6, 29, 37, 57, 64, 101-102, 131-132, 138,  
 141, 143, 149, 181, 188, 191, 208, 214-218, 224, 232  
 interference 38, 69, 140, 203  
 international 40, 44, 48, 50, 53, 72, 77, 98, 102, 109,  
 114-116, 122, 129, 130-134, 139, 141, 178, 200-  
 202, 206-209, 218, 221, 232  
 International Covenant on Civil and Political Rights 203  
 International Covenant on Economic, Social and Cultural  
 Rights 202  
 international legal instruments 202  
 interventions 3, 7, 118, 121, 144, 146, 149, 173, 175,  
 180-181, 184, 192, 215, 229  
 inventory 74  
 Ireland 135  
 Israel 73-74  
 Italy 53  
 Itaye, Tikhala 7, 200  
 January, Lazarus 91  
 Jauch, Herbert 6-7, 127, 172, 192, 194  
 job creation 7, 29, 149, 183  
 jobs 62, 138, 147-148, 154, 157, 159, 162, 172, 180-  
 183, 193, 218  
 Johannes, Wyno 186  
 junk-credit 214  
 juristic 41, 105-106  
 justice 48, 50-51, 54, 112, 209, 224  
 Kafula, Agnes 84  
 Kalkrand Village Council 91  
 kambahus 187-188  
 Karas 87, 111-112  
 Karas Regional Youth Forum 87  
 Karibib 89, 125, 223, 226  
 Karucombe 34  
 Katiti, Elsarine 22, 93  
 Katjirijora, Benson 122  
 Katungondo, Beatrice 185  
 Katutura 18-19, 91, 179  
 Kavango 10-11, 14-16, 19-20, 22, 28-29, 116, 197  
 Kawana, Dr 99  
 Kazapua, Muese 96, 162, 178, 181  
 Kenya 17, 138-141, 146-147  
 Khoi 14  
 Khomas 128  
 Kibera 140  
 Kleine Kuppe 91  
 Kombat 121  
 Kunene 98, 111  
 KwaZulu Natal 18  
 Labour Act 171  
 labourers 9-10, 14-16, 21, 127  
 Land Acquisition Act (Singapore, Zimbabwe) 52, 144  
 Land Act 14  
 land administration 102  
 Land Advisory Board 95  
 Land and Farming Committees 116  
 Land Conference 36, 71, 94, 112, 117, 196, 217, 231  
 land hold title(s) 6, 103-109, 126, 163-164  
 land policies 3, 14, 16, 127, 173, 175, 181  
 land policy 3, 80, 112, 115  
 land reform 5-6, 10, 22, 27, 29, 31-50, 54, 57-68, 70-  
 84, 90, 110, 112-118, 123, 127-128, 185, 196, 217,  
 222, 229, 231, 236  
 land regulation 32  
 Land Rights Offices 126, 163  
 Land Rights Registrars 104  
 land tax(es) 71-74, 77, 83-84  
 Land Taxation 68, 71-80, 84, 95  
 Land Tribunal 94  
 Land Valuation and Taxation Regulations 71-72  
 landlessness 113  
 language(s) 29, 59, 217  
 Latin America 131  
 Law Reform Commission 94, 99, 232  
 law(s) 9-10, 12, 15-18, 21, 23, 27, 31-55, 58-62, 68-  
 70, 79, 84, 86-92, 94-100, 106, 108, 115, 119, 121,  
 138, 184-187, 191, 197, 202-204, 208, 210-211, 214  
 lawmakers 88, 192, 223, 224  
 leasehold(s) 29, 51, 64-65, 145, 149, 232  
 Legal Assistance Centre 46  
 legal system 31-33, 231  
 legality 43, 47, 50, 117  
 legislative instruments 32  
 Legislature(s) 43, 48, 58, 60, 201  
 legitimacy 31, 54, 62  
 lenders 137  
 Liesbeek River 14  
 Likuwa, Kletus Mukena 5, 9, 21-22, 26  
 literature 9, 18, 32, 130  
 livestock 6, 9, 13, 21, 47, 66-67, 114  
 loans 29, 51, 65-66, 110, 121, 124, 133, 137, 150,

- 158, 176, 189, 204-205, 214-215, 217, 224, 233  
 local authorities 38, 89, 96-101, 119-121, 129, 139-140, 148, 160, 177, 187-190, 194-195, 204, 207, 225-227, 233-238  
 Local Authorities Act 38, 96, 98, 123, 148, 161, 189-190, 195, 223, 231  
 Local Authority Act 96  
 Local Authority Council 97, 123, 204  
 Local Authority Reform 96, 190  
 location(s) 18-19, 72, 75, 77, 80, 82-83, 91, 125, 130, 137-138, 147, 173, 203, 206, 213, 215, 218, 235  
 low-income 6, 92, 98, 101-103, 108, 128, 135-142, 145-158, 163, 173-174, 177, 188, 205, 207, 214, 216-217  
 Lüderitz 12-13, 194  
 Lühl, Phillip 7, 122, 210, 227  
 M'Kata 58  
 Machaube 29  
 Madhya Pradesh 77  
 majority 5, 21, 23, 26-27, 31, 33-34, 39, 46, 59, 73, 92-93, 111-112, 115, 127, 129, 133, 142, 144, 154-155, 158, 162-163, 177, 180, 193, 198, 216, 223-226, 231, 235  
 Malays 146  
 malpractices 144  
 Maltaohoh Village Council 25  
 management 6, 47, 64, 67, 86, 101-102, 125-126, 142, 154, 163, 207-208, 210  
 mandate(d, s) 15-16, 59-60, 96-97, 119, 127, 148, 150, 153, 179, 185-186, 191, 204, 237  
 Mandela, Kapere 4, 30, 223  
 Mangetti 116  
 Mapaure, Clever 5, 31, 33, 94  
 maps 83, 221  
 Marburg 49  
 Marenga, K.K 91, 191, 222  
 market value(s) 51, 53-54, 73-74, 82-83  
 mass housing 7, 89, 92, 121, 129, 138, 143, 147, 149, 153, 156, 159-160, 184-189, 192-193, 195, 200, 207, 210, 215-222, 227, 236-238  
 Mass Housing Blueprint 221  
 Matati, Josua 7, 194  
 Mbæeva, Nathaniel 19  
 mbwiti 16  
 measurers 104, 109  
 media 76, 95, 184, 220  
 median 161  
 mentorship 122, 124, 233  
 Metal and Allied Namibian Workers Union 155  
 method(s) 14, 18, 51, 64, 71-82, 97, 114, 117, 119, 147, 154, 158, 161-163, 207  
 methodology 130, 155, 166, 186  
 Mexico 216  
 microfinance 137, 138, 141  
 microloans 133  
 middle-income 99, 140, 141, 155, 178, 204, 219-220  
 middlemen 189, 195, 220, 237, 238  
 migrant workers 34  
 migration 15, 21, 28, 34, 95, 101, 128, 138, 140, 191, 194, 196, 226, 234  
 Millennium Development Goals 102  
 mineral rights 54, 69  
 Ministry of Agriculture 98  
 Ministry of Agriculture, Water and Rural Development 34  
 Ministry of Education 125  
 Ministry of Enterprise Development 125  
 Ministry of Environment and Tourism 98  
 Ministry of Fisheries and Marine Resources 50  
 Ministry of Land Reform 101, 126, 232, 233-235  
 Ministry of Lands and Resettlement 47, 50, 63, 110, 114-115, 117, 127, 149, 195  
 Ministry of Lands, Resettlement and Rehabilitation 21, 101, 115  
 Ministry of Local and Regional Development and Rural Development 120  
 Ministry of Mines and Energy 98  
 Ministry of Public Construction and National Housing (Zimbabwe) 138  
 Ministry of Sport, Youth and National Service 191  
 minority 31, 127, 223, 229-231  
 misallocation 144  
 Missionaries 5, 10-11, 14  
 Missionary 11, 12, 14  
 mitigating 6, 126  
 model(ed, s) 4, 50, 72, 74-80, 93, 96, 115, 122, 131, 154, 159, 180, 212-213, 217, 222  
 modes 5, 9-10, 22, 26, 130, 149, 153, 178-179, 181, 183, 229  
 monitoring 130, 136, 173-174, 208, 237  
 moratorium 66  
 mortgage crisis 214  
 mortgage(d, s) 65, 67, 101-109, 133-134, 141, 143, 145, 149, 154, 157, 159, 172-179, 214-219  
 movable 35, 40, 42-43, 70, 201  
 multiple land ownership 232  
 Municipalities Act 80  
 Municipality of Omaruru 99  
 Nairobi 140  
 Nakashimba, Moses 198  
 Nama 11-12, 14, 17, 19-20, 22  
 Namatanga 111  
 Namfisa 87  
 Namibia Housing Action Group 152, 158, 225  
 Namibia Housing Enterprise 217, 219  
 Namibian Constitutional Provisions 201  
 Namibian Emerging Commercial Farmers Forum 67  
 Namibian High Court 41  
 Namibian Planning and Advisory 120  
 Namibian Usury Act 216  
 Namibian Young Christian Workers 186  
 NamPower 194  
 Nangolo 25  
 Nangula, Mathew 122  
 National Assembly 41, 55, 187, 237  
 National Building Research Institute 213  
 National Cooperative Housing Union 140  
 National Employment Conference 155  
 National Employment Policy 129, 181, 184, 193  
 National Housing Advisory Committee 148  
 National Housing Development Act 148  
 National Housing Development Fund 219  
 National Housing Policy 7, 129, 139, 140, 147, 182, 200, 205, 207

- National Land Bill 80, 99  
 National Land Policy 71, 110, 128, 163  
 National Planning Commission 34, 155, 205  
 National Resettlement Policy 21-22, 64, 113, 128  
 National Youth Council Act 30, 191  
 National Youth Council of Namibia 3, 27, 30, 129, 185, 186-187, 190-191, 194, 197, 199, 223, 226, 229, 236  
 National Youth Service 226  
 Native Affairs Department 17  
 Native Laws Amendment Act 15  
 native reserves 16, 34  
 Native Successions Act 58  
 Native Trust and Land Act 15  
 native(s) 15-16, 22, 34, 58-59, 197, 212-213  
 Nekongo, Ephraim 186  
 neo-liberal 132, 171  
 Nepal 73-74, 77, 80  
 Neshila, Kashiwana 124  
 Netherlands 73, 133, 211  
 New York 78  
 Nkarapamwe 19-20  
 Nkarapamwe Black Township 19  
 non-accountability 208  
 non-citizens 40-41  
 non-freehold areas 34  
 non-governmental organisations, NGOs 121, 130, 140-141  
 North America 131, 133  
 North South Incentive Scheme 66  
 Northern Rhodesia 16  
 Nujoma, Sam 19, 48  
 NUST 122  
 obsolete 94, 232  
 occupancy 61, 128  
 Odendaal Commission 17, 59, 116  
 Ohangwena 116  
 Ohorongo 157  
 Okakarara 92  
 Okamatapati 116  
 Okorusu 49  
 Omaheke 111  
 Omeya Golf Estate 156  
 Ondangwa 179  
 Ondjora 117  
 Ongombo West 49  
 Ongwediva 179  
 option(s) 6, 27, 31, 42, 60, 66, 70, 96, 111-112, 117, 121, 124, 126, 129-130, 133, 136, 145-146, 155, 163, 174, 178-179, 182, 184, 206, 208, 210, 234  
 ordinance 23, 54-55, 86, 96  
 Oshakati 126, 198  
 Oshana 186  
 Oshikango 85  
 Oshikoto 25, 122  
 Oshiwambo 19  
 Osire Refugee Camp 58  
 Otiherero 19  
 Otjinene 24, 117  
 Otiwarongo 5, 89, 187  
 Ojomuse, Extension 161, 198  
 Ojomunguini 117  
 Otjozondjupa 111  
 Otumumbonde 117  
 Ovahimba 58  
 overcrowding 34, 127  
 Owambo 11, 14-16, 22, 56  
 ownership 5, 9, 12-13, 17-22, 27-39, 44, 53-59, 65, 69-73, 87-88, 99-109, 113, 125-135, 138, 144-145, 154, 164, 174-177, 182, 188-192, 217, 231-236  
 Panchayati Raj Act 80  
 paradigm 86, 173  
 pass, passes, pass laws 16  
 Patna 72, 77-80  
 Payne 129  
 pensions 168  
 peri-urban 139  
 permission to occupy 39  
 perspectives 4, 32, 250  
 philosophy 60-61, 63, 86  
 Physically Active Youth Programme 98  
 planning 7, 11, 15, 19, 46, 61, 67, 80, 93, 96, 99, 102-109, 120-125, 137, 150, 153, 160-163, 173, 202, 205, 207, 219, 221-222, 238  
 Plessis Plaas 111  
 plots 13, 19, 91-92, 104, 106-109, 119, 124, 128, 150, 163, 186, 195, 198, 207, 234  
 Pohamba, Hifekepunye 47, 196, 219  
 politics 6, 17, 56, 101  
 poor 17, 25, 31, 34-35, 46-51, 62-63, 85, 89, 99-103, 114, 129-131, 135-152, 156-163, 175-179, 182-183, 186, 192, 197-198, 205-206, 214-216, 227, 231, 238  
 potable water 142, 147  
 poverty 3, 31, 34, 39, 46, 61-62, 90, 102-103, 113-116, 127, 133, 137-138, 140, 147, 171, 183, 193, 223  
 precarious employment 171  
 prefabricated 156-157, 181, 184  
 prerogative 48  
 Pretoria 143  
 principle(s) 6, 15, 36, 43, 47, 50-54, 86, 109, 135, 195, 202-203, 208, 211, 217, 222, 238  
 private land 13, 32, 45, 120  
 private treaty 91, 120, 124, 161  
 Privy Council 57  
 proclamation 7, 15-16, 59, 150, 160, 183, 197, 207, 210, 238  
 Programme for Communal Land Development 117  
 Programme Management Structure 219  
 prohibition 107  
 project management unit 125-126  
 property 5, 12, 31-57, 62, 65, 69-84, 98-107, 113, 118-119, 125, 132-133, 149, 161, 176-179, 189-190, 196, 201, 205, 210, 214-217, 231  
 property tax 73-84  
 pro-poor 145, 147, 175  
 protection(s) 5-6, 12-15, 31, 37-38, 51, 59, 67, 102, 108, 117, 171, 196, 202-205, 210-211  
 public interest 35, 37-38, 42-43, 47-50, 69, 87, 144  
 public transport 211  
 Punta (Municipal Council) 78  
 quorum 106, 109  
 quota(s) 181, 187, 237  
 racist 31-32, 48, 58, 60, 62

- Rao 75, 81-82, 84  
real estate 134-136, 170, 177  
recommendations 8, 17, 36, 59, 71, 116, 173, 185, 187-192, 196-197, 209, 229, 236  
reconciliation 60, 87, 110, 112  
Reconstruction and Development Programme (South Africa) 142, 215  
redistribution 3, 110-115, 127-128, 217, 238  
redress(ing) 6, 9, 21, 22, 32, 36, 44, 62-63, 72, 79, 84, 110, 112, 127, 142, 173, 209  
referendum 39, 89, 231  
regional council 97, 121, 123, 148, 150, 188, 204  
regional electricity distributors 97  
Regional Land Boards 56  
Registrar of Deeds 103, 105  
Registration and Control and Protection of Natives in Proclaimed Areas 15  
rehabilitate 61  
Rehoboth 57, 111  
religion 93  
relocation(s) 5, 9-10, 14-15, 17-21  
renewable energy 148  
rent(al) 15, 199, 22, 74-88, 91, 125, 131-145, 149, 173-179, 182, 188-193, 197, 205-206, 215-216, 222, 235  
Representative Authorities Proclamation 59  
Representatives Authority Proclamation 57  
reserves 13-14, 16, 21, 34, 56  
resettlement 6, 9-10, 17-18, 21-27, 46-51, 61-66, 71, 83, 111-117, 122-124, 128, 198, 208, 230, 233-234  
Resettlement Policy 21-22, 26, 64, 71, 113, 128  
residents 19, 96, 99, 105, 128, 144-146, 158, 179, 198  
resolutions 7-8, 71, 110, 112, 128, 229, 237  
resource(s) 5, 16, 20, 28, 30, 33-35, 43, 55, 57, 63, 70-72, 84-86, 90, 98, 135-136, 141, 143-144, 147, 162, 181, 203, 206, 216, 235  
responsiveness 208  
reticulation 211  
revaluation 81-82  
revenue(s) 5, 71-84, 187, 237  
revolution 86  
rights 5-6, 12-15, 19, 24, 32, 36-44, 51-62, 68-70, 88, 93, 101-107, 112, 115-118, 127, 136, 140, 156, 163-164, 177, 191, 200-203, 208-210, 222, 228, 231, 236  
risks 101, 117  
Roads Contractors Company 154  
Rolnik Raquel 214  
Rössing 191  
rule of law 35, 38, 43, 48, 51, 53, 84  
Rundu 19-20  
Rural 9, 18, 21-22, 30, 34, 46, 62, 101, 122, 127-128, 131, 138, 140, 149-150, 153, 164-167, 171, 185, 206, 212, 219, 234  
rural-urban migration 34, 95, 128, 138, 140, 196  
Russia 73-74, 213  
Sacharia, Penoshinga 99  
Salt River 14  
San Development Programme 23  
sanctions 88  
sanitation 101, 144, 153, 163, 181, 182, 206, 212, 219, 238  
scarcity 120, 124, 139, 198  
scheme(s) 6, 18, 24, 45, 49, 65, 88, 103-109, 136, 142, 146-152, 158-159, 163, 173-174, 180-184, 189, 201, 208, 210, 216-217  
Schmidt, Johannes 25, 53  
scholars 37, 102, 200  
school(s) 21, 166-167, 171  
secular 88, 92  
segregating 33  
segregation 17, 133, 174, 218, 222  
self sufficiency 63-64  
self-built 131  
sell(ing) 19, 42-43, 49, 66-67, 72, 75-76, 79, 84-85, 88, 91-92, 97, 101-102, 106, 108, 111, 114, 119, 124, 132, 145, 160-161, 177, 183, 188, 192, 220, 230, 236  
serviced 85, 97, 109, 120, 128, 139, 141-142, 148, 150-153, 159-162, 175, 177, 180, 183, 187-189, 196, 205, 207, 214, 221-222, 226-227  
servicing 99, 129, 152, 155, 160-163, 177, 180, 183, 189-190, 193, 219, 223, 225, 227  
settlement(s) 9-11, 14-21, 43, 64, 90, 96, 101-104, 109, 123, 126-128, 131, 138-139, 147-148, 153, 158, 163, 173, 180, 187, 196, 200, 205, 212-213, 218-219, 223  
sewerage 106, 211  
Shack Dwellers Federation 6, 92, 98, 109, 129, 152, 155, 158, 184, 188, 192, 195, 205, 217, 221-222, 225-227  
Shaningwa, Sophia 92  
Shivute, Peter 69  
shortage(s) 9, 135, 139-144, 147, 209  
Simion, Naome 153, 157, 177-178, 180  
Singapore 4, 7, 138, 144-147, 176, 182-183  
Sisiku, Johannes 92  
skills 63-64, 114, 121, 139, 156, 181, 183, 193, 215, 225-226  
Slovenia 133  
slum dwellers 102  
slums 102, 139-140, 144, 213  
small-scale farmers 115, 199  
SMEs 144, 155  
social stratification 135  
socio-economic 22, 61, 84-85, 158, 164, 184  
socio-spatial 218, 221  
solar 181, 194, 238  
South Africa(n) 5, 9, 14-23, 26, 32, 36, 39, 41, 46, 60, 135, 138, 142-143, 146-147, 156, 193, 213, 215, 217, 220, 230  
South African Native Trust 15  
sovereign(ly) 43-44, 113  
Soviet 135  
spatial geo-database 99  
spatially 112  
sprawling 6, 118-119  
squalor 210  
squatting 15, 127, 129, 200, 207  
stakeholders 36, 76-80, 121, 130, 155, 171, 178, 191, 201, 220, 237  
starter title(s) 6, 103-109, 163-164  
statutes 53, 204

- statutory 50, 57, 94, 120, 150, 164, 223  
 statutory bodies 120, 223  
 stepwise 103, 109  
 Straus, JJ 189  
 street lighting 211  
 subcontractors 155  
 subprime loans 137  
 sub-programme(s) 153-154, 158, 221  
 subsidies 46, 133, 137, 142, 144-145, 147, 173, 182-183, 187, 190, 215, 219, 228  
 supply 6, 16, 88, 92, 118, 121, 131-132, 138, 146, 154, 157, 162, 174, 180, 194, 216  
 Supreme Court 41, 52, 53, 58, 69-70, 79  
 Supreme Court of India 53, 79  
 surveyors 97, 226  
 Swakop 13, 191  
 Swakopmund 13-14, 97, 198  
 SWAPO 2, 7, 19, 46, 62, 194-197, 238  
 systematic(ally) 7, 15, 17, 32, 36, 46, 182-183, 192, 221  
 Tamil Nadu 77  
 Targeted Intervention Programme for Employment and Economic Growth 160  
 tax(es) 12, 23, 71-83, 87, 93, 95, 133, 160, 173-174, 215, 226, 230  
 taxable 73, 75  
 taxation 5, 68, 71-74, 77-84, 93, 95-96, 102, 231  
 taxing 73, 81  
 taxpayers 75, 77, 79, 83, 179, 214, 216  
 technical assistance 64, 141  
 Technical Committee on Commercial Farmland 36  
 technical services 63  
 teleological 32,  
 tender(ing, s) 120, 155-156, 161-162, 186, 196, 220  
 tenure 4-6, 13, 31, 61-64, 101-104, 108-109, 115-118, 125-126, 129-133, 136-138, 149, 153, 162-164, 173-178, 183, 203, 205, 214, 216, 225, 231  
 Thailand 138  
 The Division Bench 78  
 Theofilus, Emma 184  
 Third World 62  
 title deeds 24, 29, 232  
 title(s) 6, 24, 29, 33, 38, 43, 57, 59-61, 103-109, 121, 126, 129, 163-164, 183  
 Titus, Gert 87  
 Tjihero, Edison 225  
 Tombo 19  
 town councils 25, 30, 91, 148, 195, 204  
 town planners 97, 213  
 Town Planning Scheme 105, 107, 120  
 town(s) 7, 19, 21, 25, 89-91, 97-103, 119-128, 138, 140, 162, 185, 195-198, 207, 210, 212-213, 218-219, 223, 226-227, 232-235, 238  
 Township Boards 120  
 Traditional Land 24, 55, 74  
 Traditional Leaders 10, 12, 18, 28, 56, 115, 122  
 train(ing) 64, 67, 124, 142, 159, 193-194, 233, 238  
 transfer(s) 59, 65, 81, 101-102, 104-108, 131, 133, 216  
 transferee 105  
 transferor 105  
 transformative constitutionalism 37  
 transition 67, 74, 81, 84  
 transparency 75, 82-84, 208  
 treasury 123  
 treaty 12, 91, 120, 124, 161  
 Tribal Land 14  
 Twahangana Fund 153  
 typology 213  
 UN General Assembly 78, 130  
 unaffordable 7, 22, 129, 155, 157, 163, 195, 207  
 underdeveloped 215  
 unemployment 34, 138, 140, 160, 166-168, 171, 181, 184, 194, 199, 203  
 unions 67, 95, 171-172  
 unitary land tenure 62  
 United Kingdom 37, 133, 135  
 United Nations 78  
 United Nations Centre for Human Settlements 78, 150  
 United Nations Development Programme 150  
 United Nations Special Rapporteur 130, 136-137, 173, 203, 214  
 United States 133, 135  
 Universal Declaration of Human Rights 202, 223  
 University of Namibia 92  
 unlawfull(ly) 49, 88, 196, 203  
 upheavals 194  
 urban arterial account 161  
 urban(isation) 3-9, 15-24, 29-30, 34, 38-39, 61-62, 75-79, 87-89, 92, 95-103, 118-134, 138-141, 144, 147-150, 160-167, 171-177, 181-185, 191, 194-197, 206, 209-221, 229, 233-236, 238  
 USA 73, 121, 196  
 Usakos 125, 226  
 Usakos Town Council 225  
 usufructs 105, 107  
 Uttar Pradesh 77  
 Uugwanga, Ben 86, 93  
 Uusiku, Johannes 7, 8, 200, 227  
 Vagrancy Proclamation 15  
 valuation roll 91  
 valuation(s) 66, 72, 74-75, 81-84, 91, 102  
 Van der Westhuizen, J.P. 123  
 Van Riebeeck, Jan 14  
 vested 38, 43-44, 57, 70, 94, 115, 177, 218  
 Veterinary Cordon Fence 66  
 villages 19, 28, 90-91, 98, 117, 123, 178, 234  
 Vision 2030 76, 148, 151, 218  
 vocational centres 236  
 vocational training centres 185, 193  
 voters 88  
 vulnerable 31, 41, 101, 118, 135, 145, 163, 175, 211, 231  
 wages 16, 85, 168-170  
 waiver 45, 49, 111  
 Walvis Bay 11-12, 26, 179, 196, 198  
 water 55, 57, 101, 104, 120-121, 142, 144, 147, 161, 163, 182, 192, 198, 206  
 welfare 115, 134, 136, 148, 211  
 Werner, Wolfgang 6, 110  
 western 28, 32, 35, 38, 40, 88, 102  
 Western Contact Group 196  
 Western Europe 210-211, 213  
 wildlife 20, 67  
 willing buyer/ seller 23, 25-27, 36, 44, 46-47, 49-50,

- 72-73, 76, 128, 196-198, 230-231  
Windhoek Structure Plan 120  
Windhoek, city of 6, 18-20, 84, 88-89, 92, 95-96, 101, 109, 118-122, 124-126, 129, 160, 162, 175, 178-181, 185-186, 192, 196, 198, 226, 234-235  
Witvlei 160  
women 19, 166, 128  
Women Action for Development 198  
Woodrow, Wilson 121, 223  
World Bank 33, 76  
world financial crisis 214  
World Habitat Day 143  
youth 3-10, 21-22, 25, 27, 30, 85, 91, 96-98, 118-123, 127-130, 142, 164, 171-172, 175, 181-201, 209, 230, 234-237  
Zambezi 116  
Zimbabwe 17, 26, 46, 52-53, 70, 138-139, 146-147, 197, 230