The impact of exclusion of the urban ultra-poor from public housing on the lives of those excluded

TOIVO DJEIKO NDJEMBELA

A Dissertation submitted to the Graduate School of Development Policy and Practice (GSDPP) in partial fulfilment of the requirements for the degree

MASTER OF PHILOSOPHY (DEVELOPMENT POLICY & PRACTICE)

Supervised by Professor Rajen Govender and Dr Laurine Platzky

University of Cape Town

Cape Town, South Africa University

February 2018
The copyright of this thesis vests in the author. No quotation from it or information derived from it is to be published without full acknowledgement of the source. The thesis is to be used for private study or non-commercial research purposes only.

Published by the University of Cape Town (UCT) in terms of the non-exclusive license granted to UCT by the author.
PLAGIARISM DECLARATION

1. This dissertation has been submitted to the Turnitin module and I confirm that my supervisor has seen my report and any concerns revealed by such have been resolved with my supervisor.

2. I certify that I have received ethics approval from the Commerce Ethics Committee

3. This work has not been previously submitted in whole, or in part, for the award of any degree in this or any other university. It is my own work. Each significant contribution to, and quotation in, this dissertation from the work, or works of other people has been attributed, and has been cited and referenced.

February, 2018
DEDICATION

This is for you, Mommy and Daddy. Thanks for always believing in my potential and for all the sweat, blood and tears that you shed during the vigorous processes of shaping me into the son you wanted me to become. Thanks for always making sure I had a pen and paraffin during exams in my early days of schooling. We made it! Your indelible fingerprints of grace on my life remain indelible.
ACKNOWLEDGEMENTS

After two years of intensive learning at UCT’s Nelson Mandela School of Public Governance, where I had the honour to meet great professionals in the form of classmates, the teaching and support staff, I embarked on seven months of research.

I would particularly like to single out Professor Brian Levy and Ms Elvina Moosa for a good support system extended to me and, I am sure, my other classmates. You guys are heaven-sent.

Today, as I ink down this note, I am truly humbled at life’s opportunities that God has blessed me with. At personal, academic and professional levels, this has been a huge learning opportunity which will forever be engrained in my psyche.

Preceding the point of penning down this acknowledgement was a process that, without some of the people mentioned below, would not have manifested itself into the completion of this intense programme.

I would thus like to thank my colleagues at New Era Publication Corporation, who stood in for me while I was away for classes in Cape Town, or in the field gathering information for my research. To my classmates, the Class of 2016, you supported me greatly and were always willing to help me. I am unable to convert my gratitude into words.

I would also single out Dr Selma Ashikuti of the University of Namibia, a friend of 15 years who, despite her own burden of PhD studies with the University of Reading, has always spared a minute for me every time I sought her guidance.

To my own family, especially Taimi, Brooklyn and Knowldge who looked after our home while I was away for school, thank you kindly. The same gratitude is extended to my partner of many years. She knows herself.

To Martha Wilhelm, the only other Namibian in my class at UCT, thank you for the memories of inspiration and your never-say-die attitude towards school and family. To all my friends who spurred me on when I thought this academic journey was insurmountable, I owe you my being.

Thank you very much, everyone!

Toivo Ndjebela
ABSTRACT

Namibia has experienced an upward growth of informal settlements since independence. Such settlements have become an integral part of urban areas in the country, a situation that begs for, first, acceptance of this reality and, second, action to mitigate challenges that are generally associated with living in such areas. Due to such challenges, which include high rates of poverty as a result of unemployment among slum dwellers, informal settlements have become the glaring face of social exclusion in Namibia. In order to arrest this exclusion, planners and policymakers need to find ways of upgrading these settlements so that the residents’ quality of life is incrementally enhanced. This paper is an outcome of a study conducted in five informal settlements in Windhoek, with a deliberate focus on access - or lack thereof - to basic services and infrastructure. Having highlighted the level of exclusion in those informal areas, this paper recommends that instead of re-inventing the wheel, government must embark of a sustained deliberate exercise to upgrade the existing informal settlements instead of demolishing or eradicating them. Policymakers are urged in this study to accept that people, out of desperation fed by social factors, would continue to occupy land illegally. Policymakers must thus find ways to amicably regulate these invasions. This would help attain a degree of inclusivity and compliance with the Constitutional requirement of ensuring dignity for everyone in the country.
# TABLE OF CONTENTS

**CHAPTER 1: INTRODUCTION** ................................................................. 1  
Background of the study ........................................................................... 1  
Problem statement .................................................................................... 4  
Research questions ................................................................................... 6  
Research objectives ................................................................................... 6  
Significance of the study ........................................................................... 7  
Limitations of the study ........................................................................... 7  

**CHAPTER 2: LITERATURE REVIEW** .................................................... 9  
Informal settlements and land tenure rights .............................................. 9  
Social housing .......................................................................................... 12  
Context of Namibia’s housing challenges ................................................. 14  
Principles of Namibia’s National Housing Policy (as revised in 2009) ....... 18  
Targets and Commitments of Namibia’s National Housing Policy .......... 21  
Lessons for Namibia from global trends .................................................. 23  

**CHAPTER 3: METHODOLOGY** .............................................................. 24  
Research design ....................................................................................... 24  
Population ................................................................................................. 26  
Sample and sampling procedure ............................................................... 26
Data collection procedure ................................................................. 27
Research instruments ........................................................................ 27
Questionnaire .................................................................................. 27
Interviews ....................................................................................... 28
Data Analysis .................................................................................. 29
Ethical considerations ..................................................................... 30
Summary ........................................................................................ 31

CHAPTER 4: RESEARCH FINDINGS, DATA ANALYSIS AND INTERPRETATION ................................................................. 32

Increase in rural-urban migration .................................................. 32
Non-affordability of formal housing .............................................. 34
Field work ....................................................................................... 35
Socio-economic factors in informal settlements ....................... 37
Non-permanent status of the informal settlements .................. 38
Water/Sanitation ........................................................................... 39
Electricity ....................................................................................... 42
Transport and road infrastructure .............................................. 44
Unemployment ............................................................................... 46
Access to health ............................................................................ 47
Hepatitis E outbreak, a brief case study ....................................... 48
Education and recreation ............................................................. 49
CHAPTER 5: SUMMARY OF FINDINGS, CONCLUSION AND RECOMMENDATIONS ................................................................. 54

Summary of findings & conclusion .............................................................................................. 54

Recommendations .......................................................................................................................... 57

References ....................................................................................................................................... 61
<table>
<thead>
<tr>
<th>Acronym</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>NHE</td>
<td>National Housing Enterprise</td>
</tr>
<tr>
<td>NPC</td>
<td>National Planning Commission</td>
</tr>
<tr>
<td>GDP</td>
<td>Gross Domestic Product</td>
</tr>
<tr>
<td>WHO</td>
<td>World Health Organization</td>
</tr>
<tr>
<td>UNICEF</td>
<td>United Nations Children's Fund</td>
</tr>
<tr>
<td>NAMPA</td>
<td>Namibia Press Agency</td>
</tr>
<tr>
<td>NUST</td>
<td>Namibia University of Science and Technology</td>
</tr>
<tr>
<td>SDGs</td>
<td>Sustainable Development Goals</td>
</tr>
<tr>
<td>NSW</td>
<td>New South Wales</td>
</tr>
</tbody>
</table>
CHAPTER 1

INTRODUCTION

1.1 Background of the study

During German’s occupation of Namibia, then known as German South West Africa, the country was divided into two parts, namely the Police Zone where whites lived and the northern and north-eastern areas where homelands where reserved for blacks (UNIN, 1988).

When German troops withdrew from the country in 1915, Namibia became a British protectorate through South Africa. The new South African administration did not change the racial demarcations regarding settlement. Its urban policy, as was the case with the Germans’, bordered on creating white cities and towns. Blacks were allowed in such exclusive white areas strictly as contract labourers who had to leave town once their contracts ended.

Supporting laws were also enacted in order to ensure that blacks did not enjoy comfort in urban areas. Pass laws, which helped confine them to so-called homelands, as well as laws prohibiting them from owning urban land, were put in place (Christenesen et al, 1999).

Even when they lived in such urban areas, blacks lived on the peripheries of such towns, where they endured inferior social services compared to whites living in the same towns.

Upon Namibia's independence in 1990, the new government abolished apartheid policies and a new national constitution – which gave all Namibians the right to live anywhere in the country – was adopted (Namibian Constitution, Article 21 (1) (h)).
With freedom of movement now guaranteed and the right to settle anywhere assured, the country observed a dramatic increase in informal settlements in urban centres. The immediate effect of such increase was overcrowding in Namibian cities and town, as well as individual households in those urban areas, as people arrived in huge numbers in search for better economic opportunities. With these unplanned arrivals, many local authorities in these urban areas could not cope with the new influx, which meant basic services such as clean water were no longer readily available to everyone, especially those who set up illegal structures at the peripheries of such towns and cities. Thus, public health issues such as limited provision of clean drinking water and adequate sewage disposal, became frequent challenges.

The then new government identified housing as one of the most pressing developmental priorities it aimed to immediately embark upon.

To meet this challenge, government adopted pertinent international legal instruments, introduced a number of national policies, and has been allocating financial resources to facilitate access to housing among low income- and ultra-low-income households.

These interventions were necessitated by the fact that at independence, the Namibian government inherited a very unequal pattern of settlement as a result of apartheid policies followed by the colonial government (Itewa, 2002). Large numbers of people were living in poor housing conditions in areas designated by the previous colonial government. In addition, there is evidence to suggest that after independence, rural-urban migration increased, leading to even more severe housing shortages in the urban areas.

According to the 1991 Namibia Population and Housing Census, the urban population of Namibia stood at 28%. Subsequently, this population increased to 33% in 2001 and further to 42% in 2011 (Namibia Statistics Agency, 2012).
The World Urbanisation Prospects report suggests that Namibia's urban population stood at 46% in 2016, with an urban growth rate of 4.6% per annum (World Bank, 2016). This trend is not unique to Namibia but it is also observed in most southern African countries where levels of urbanisation are estimated to have reached over 50% (i.e. 61% in Botswana, 62% South Africa).

Colonial land policies were an integral part of the apartheid system and caused disruptions to land distribution and use. The colonial urban policy created towns for exclusive white residential recreational and business purposes with investments focusing merely on these areas (Jauch, 2015).

Because only the white minority were allowed to register rights over land in the Deeds Registry while black Namibians were denied access to urban land ownership, large scale black urbanisation was discouraged and successfully prevented until independence.

Blacks in inferior townships were excluded from using their land as collateral for economic development and for upgrading their dwellings. Informal settlements were regulated and the expansion of black townships was prohibited, which led to overcrowding in urban black townships (Matthaei & Mandimika, 2014, p.8).

In July 1991, Cabinet approved the National Housing Policy which encouraged partnerships between the public, private and community sectors in housing development. However, this policy was reviewed in order to tackle contemporary issues affecting sustainable delivery of housing in Namibia. Key factors and conditions that prompted the review of the existing housing policy included the need to acknowledge and recognise the inseparability of housing from municipal service infrastructure at a policy level. The 1991 housing policy also did not give due recognition and support to the critical role the people housing processes can play in addressing the housing backlog in the country.
through their own contribution. The Ministry of Regional and Local Government, Housing and Rural Development (2009) also stated that the old policy did not recognise the decentralisation of housing function to local and regional authorities as the policy of decentralisation was only adopted by the Government in 1996, six years after the housing policy was passed.

However, 27 years after the adoption of the National Housing Policy (it was reviewed in 2009), access to affordable housing remained a considerable challenge for many Namibians because unprecedented increases in house prices continue to reduce the majority of the population’s ability to access affordable housing. Moreover, the increase in house prices poses a threat to financial stability, especially in the event where such high prices are not supported by any economic fundamentals, for instance an increase in household incomes (Bank of Namibia, 2011).

This is despite the fact that in 1993, parliament passed the National Housing Enterprise (NHE) Act No 5 of 1993, which led to the establishment of the National Housing Enterprise (NHE), a state-owned entity charged with the responsibility to provide housing to low- and middle-income inhabitants of Namibia and financing of housing for such inhabitants.

1.2 Problem statement

This research paper primarily explores the impact of the exclusion of poor Namibians from urban public housing on the lives of those excluded. The paper further assesses whether the exclusion, detailed in Chapter Four, is a result of the way government’s policy on housing is structured or due to the poor implementation of that and of related policies. The paper seeks to provide insight on the depth of the challenge of providing decent housing in Namibia, especially as it concerns those at the lower end of the economic spectrum.
The paper aims to examine the impact that the government policy – the National Housing Policy and related policies, laws and by-laws have on the exclusion of the poor in relation to satisfying their housing needs.

For example, through Article 144 of the country’s constitution, Namibia has included in its constitutional framework the socio-economic rights as provided for by the International Covenant on Economic, Social and Cultural Rights, according to which all States Parties (including Namibia since its accession to this treaty in 1994) recognise the right of everyone to an adequate standard of living in terms of its Article 11. The Namibian Constitution does not explicitly provide for socio-economic rights, but such rights are implied. The right to housing is often interpreted as part of the constitutional right to dignity.

Thus, this paper attempts to establish whether the exclusion of poor people from State-funded, or State-subsidised, public housing is, as a consequence, a violation of such people’s rights. In the Namibian context, the right to an adequate standard of living belongs to the body of so-called socioeconomic rights, which are sometimes referred to as the second generation of human rights (Mubangizi, 2006).

The study aims to explore how the purported exclusion of the poor from the mainstream provision of housing by government impacts such people across the spectrum of their lives. The study focuses on the informal settlements in Windhoek. The City of Windhoek has shown that 30 percent of Windhoek residents live in informal settlements (The Patriot, 2016). It is on this basis that Windhoek was chosen for this study.
1.3 Research questions

In order to understand the questions raised in the problem statement, important non-academic publications, such as government policy documents, or development agency reports, have been extensively analysed to establish understanding around not only the Namibian housing conundrum in general, but also the socio-economic factors affecting poor people’s ability to access public housing in the country’s urban areas.

To achieve that understanding and the goals of this research, five key research questions will guide the study:

1. What drives exclusion from the provision of public urban housing?
2. What segments of the population is affected by such exclusion?
3. What are the socioeconomic effects of such exclusion?
4. What measures should government and its development partners take to address such exclusion?
5. What are the programme and policy implications of the research findings?

1.4 Research objectives

The paper studies a sample of informal settlement dwellers who, by virtue of non-affordability, fall outside the current public housing provision framework. The implications of such exclusion, such as how it has affected the poor people’s household security, their family lives and compromised their other life prospects and opportunities, have been highlighted as an outcome of this study.

Whether the impact of such exclusion has been detrimental, neutral or beneficial to those excluded forms part of the findings of this study.
Therefore, this paper draws conclusions and provides insight on;

a) What the policy on public housing is (Characteristics of the policy);

b) How it came about (Factors underpinning policy creation);

c) How it excludes or does not exclude poor people (The degree of policy exclusion);

d) How many poor people have been excluded, if any (The number of people excluded, if any);

e) Where the excluded people, if any, are located, (The geographical location of the excluded), and

f) The impact of exclusion, if any, on their lives of those affected.

1.4 Significance of the study

It is envisaged that this study’s findings will assist policymakers and stakeholders in Namibia’s housing sector in understanding some of the causes of exclusion of many Namibians from the mainstream provision of housing, and what the impact of that exclusion is on those affected by it. It is expected that other researchers will find the findings of this study valuable in identifying key areas that need further study, in order to help stakeholders in the housing sector find lasting solutions to the problem of housing in general, and exclusion from housing in particular.

1.5 Limitations of the study

This is a small-scale research, whose primary sources of information are policy and research papers on socioeconomic issues as they relate or influence the provision of housing in Namibia. Further information is derived from various
literature as well as interviews from a small pool of people living in informal settlements in Windhoek alone. The sample was thus limited to ten informal settlement dwellers only, who shared their experiences insofar as exclusion from the mainstream provision of housing is concerned. Information gathered from these interviews might therefore not be fully representative of the whole country. It is, however, worth noting that the sample was studied in depth.

Also, the fact that the participants knew that they were being studied might have created an unnatural atmosphere which might influence the findings of this research if, though not likely, some choose to provide untruthful or exaggerated information. Any such information may distort the ultimate findings of this study.
CHAPTER 2
LITERATURE REVIEW

2.1 Informal settlements and land tenure rights

A large proportion of the urban population in developing countries lives in informal settlements due largely to rapid population growth and widespread poverty (Gill-Chin, 1987). The rapid urbanisation process has led many developing nations to shift from rural to an urban society, a trend that both legislation and institutions struggled to cope with. Unstable jobs and low wages meant that those living in those structures were unable to afford formal housing.

Informal settlements are more the norm than the exception in many cities of developing countries (Baross, 1990), with the majority of the inhabitants living in informal areas. The increasing population in informal areas necessitated change in policy to deal with these settlements.

In dealing with the spiralling growth of informal settlements, nations embarked on two major alternatives. Some countries sought formal alternatives through subsidised social housing and, later, site-and-service projects. Other nations accepted informal settlements as part of the housing solution, instead of considering it a problem (Payne, 2002).

Geoffrey Payne (2002) observed two important aspects: legality (securing of land and housing tenure) and physical consolidation (dwelling and infrastructure development). While in many countries physical upgrading in informal settlement has been practised through the installation of infrastructure, it is sometimes argued (Werlin, 1999) that without land titles physical improvement would not be sustainable.
In Namibia, for example, the demolition of illegal structures in informal areas is a regular occurrence, meaning therefore that putting up such structures, or improving the existing ones, could be a waste of resources as such could later be bulldozed down by municipal authorities. In the 2017 court case of Likuwa vs the Municipal Council of the City of Windhoek (High Court of Namibia, 2017), the City of Windhoek, which ordered its municipal police to demolish illegally-erected shacks belonging to 16 residents of Otjomuise area of Windhoek, the municipality argued that by law it was unable to allow squatters to set up homes without its approval. The municipality pointed to the Local Authorities Act of 1992, which mandates it to manage land situated within its area of jurisdiction and also to deliver basic services for the benefit of the inhabitants of its area of jurisdiction. The Council is, as such, the owner of the land on which shacks were erected illegally.

Also, lack of land tenure in informal settlements makes it difficult to access mortgages to invest in improving such dwellings. Without State approval to own urban land, people in informal settlements do not own land titles, which are a widely accepted tool throughout the world to secure collateral for loans. In Peru, the growth of informal settlements in Lima and other cities in the country picked up significantly in the 1940s. This was a result of the increase in rural-urban migration, especially in Lima where the city population grew from 600 000 people in the 1940s to 7 million in the early 2000s (Payne, 2002). This influx overwhelmed government to the extent that authorities could no longer repress migrants to cities. Subsequently, authorities started to get involved in the provision of services and tenure to such settlements – in part to gain political support.
The Peruvians, in accepting informal settlements as an inevitable reality, promulgated Law 13517 (Payne, 2002) which stated that informal areas should legally be integrated into formal methods of urban development. The law gave individual property titles and the right to improve existing informal structure, amongst others.

Calculated on World Bank population estimates and urban ratios from the United Nations World Urbanization Prospects, Namibia's urban population stood at 46% in 2016, with an urban growth rate of 4.6% per annum (growth rate of rural population: 0.6%). The major factor influencing the urbanisation in the country is rural-to-urban migration, mainly by young people in search of better social and economic opportunities.

However, many such new arrivals join others in setting up new informal structures in cities, without the benefit of land tenure rights. Those living in informal settlements have, to some extent, access to land but not security of tenure because many of them live on invaded municipal land and can therefore not use the land on which they live to raise capital. Mayor of Windhoek Muesee Kazapua (The Patriot, 2016) says the situation could be improved if government operationalised the Flexible Land Tenure Act, which is not yet operational pending a pilot project to test its effectiveness. The Act was formulated to guarantee security of tenure to those living in informal settlements.

The 2016 estimates indicate that 116 000 of the 325 858 Windhoek residents lived in informal settlements. Residents living in informal settlements across
Windhoek are expected to increase to 148 000 by 2020 (The Patriot, 2016). The migration report by the Namibian ministry of home affairs indicates that by 2030, 60% of the country’s population will live in urban areas (New Era, 2015).

It is sometimes argued that all households are contributors to the city economy, whether formally employed or not. Payne (2002) argues that the wealth of any city is built from every single house and residence-hold, be it a villa employing dozens, a row house, a multi-storey flat, a humble structure of mud, cardboard or plastic sheets with perhaps a corrugated iron roof – all of which form a continuum of the placement of people in the urban area context, and thus have the potential to be economically active.

After all, cities may only provide services to residents if their revenue collection regime covers all households in the city – whether formal or informal – so that municipalities may continue providing basic amenities to all communities within their municipal boundaries, including those that may have erected their shacks without municipal approval. Chapter Four details how in Windhoek’s informal settlements, which are littered with illegal structures, the municipality continues to provide basic services such as water and electricity at a communal level.

2.2 Social housing

The world over, social housing – which is generally described as housing provided for people on low incomes or with particular needs by government agencies or non-profit organisations – has been commonly subsidised through
the supply side as part of the state strategies, particularly in the postwar period, to increase the rate of new construction (Doling, 1997).

Social housing differs from country to country, but the principle remains the same. While there is no one singular definition of the term ‘social housing’, Michael Ball and his colleagues make three key distinct features that inform social rented housing (Ball et al., 1988). First, they wrote, rent levels are not set primarily according to considerations of profit, such that in their activities as landlords the owners of property are concerned to achieve only limited or no profit. Second, dwellings are allocated according to principles of need, with ability to pay not being paramount. Third, the amount and the quality of social housing are strongly influenced by the levels of social demand. In other words, the extent to which governments are willing to pay for housing is important in determining the size and nature of social sectors.

In Europe, for example, countries such as Italy, Belgium and Portugal all offer social housing but using different modalities. However, the common denominator, regarded a ‘consequence’ by John Doling (1997), is that social landlords are able to offer tenancies rents below both what would have been market levels and the real costs of production. In general, Doling further observed, governments would not offer subsidies to landlords without some corresponding restriction on the rents they are allowed to charge.

Government at national and local level may determine rent ceilings, which may in some way be related to market rents in the uncontrolled sectors or to a level that provides landlords with sufficient rent just to be able to meet their costs or even make a small return on their capital, Doling (1997) further wrote.

In Namibia, as is with most of Africa, the concept of social housing has not taken off in a manner that truly addresses the principle for which it was initiated
in the first place. In fact, no one has referred to Namibia’s public housing initiatives as ‘social housing’, which perhaps explains the status quo. The perceived failure of its largest public housing scheme, dubbed the Mass Housing Development Programme, is two-fold. One, houses constructed under this scheme remain unaffordable to many Namibians, especially those in the low-income bracket, and, two, government has not come up with a solid policy on how such houses are to be disbursed upon completion.

As of June 2017, over 2000 completed houses built under this scheme were still standing empty (The Namibian, 2017). Between 3000 and 4000 houses have been built countrywide since the scheme’s inception in 2014, but only 850 have been handed over to beneficiaries.

Ethiopia’s flagship social-housing programme is probably the most ambitious in Africa. But for most locals – as is the case in Namibia - the houses are still barely affordable. The poor cannot afford the down payment for even the most subsidised units. And those who can often struggle to meet repayments, opting instead to rent out the houses and move elsewhere (The Economist, 2017).

The Economist further reported that in Angola, a recent $3.5bn social-housing project on the outskirts of Luanda offered apartments from $84,000, in a country where incomes per person are just over $4,000. In Cameroon, the government’s social housing scheme is out of reach to 80% of the population, according to the World Bank. With such skewed figures, it is hard to accept that these schemes are social housing in the true sense.

### 2.3 Context of Namibia’s housing challenges

As indicated in Chapter 1, both colonial Germany’s and apartheid South Africa’s urban policies in Namibia were designed along racial lines. Whites enjoyed preferential treatment over blacks regarding the provision of housing.
Blacks were not allowed to own property in urban areas, which they only entered as contract labourers. They were required to leave town once their contracts ended.

Supporting laws were also enacted in order to ensure that blacks did not enjoy comfort in urban areas. Pass laws, which helped confine them to so-called homelands, as well as laws prohibiting them from owning urban land, were put in place (Christensen, 2005).

Therefore housing was identified as one of the four priority sectors for the transitional period in Namibia after independence in 1990, the others being agriculture and rural development, education and training, and health (Dobell, 1998).

Regarding housing, a new national housing policy was adopted in 1991. The policy encouraged partnerships between the public, private and community sectors in housing development.

Government, through the ministry responsible for housing, was responsible for the formulation and review of housing legislation, as well as funding of the Build Together Programme for the regional councils and local authorities to provide housing to the low income households (National Housing Policy, 1991).

According to the policy, regional councils and local authorities are responsible for providing and making serviced land available to the public. They are also responsible for the formalisation of informal settlement areas and implementation of low-cost housing such as the Build Together Programme.

The policy further obliges the State-owned National Housing Enterprise (NHE) to provide home ownership through project development and credit facilities in the form of housing loans to low- and middle-income households. The Shack Dwellers Association of Namibia/ National Housing Action Group and other
community-based organisations were to organise low-income communities to establish saving schemes in order to assist with the servicing of land and the construction of houses for their members. The private sector (financial institutions, banks, private property developers) is involved in the provision of housing loans according to commercial banks’ lending rates.

However, a draft report by the Parliamentary Committee on Human Resources, Social and Community Development on the ‘Motion of Housing and Transport Conditions on Urban Workers in Namibia’ (2013) identified the following challenges as having impeded the success of the 1991 National Housing Policy:

**Urbanisation rate** – the increasing rate in rural-urban migration has resulted in tremendous pressure on the formal housing delivery and basic services in urban areas.

**Land development** – land development is an expensive exercise for many local authorities and that makes its cost unaffordable to the low-income population.

**Town planning and proclamation** – the planning and proclamation process is outdated, cumbersome and tends to inflate development costs, and thus, the prices of plots.

**Limited budget** – insufficient budget allocation to the housing sector, specifically for the low-income groups.

**High cost of building materials** – high cost for building materials is another obstacle for the housing industry in Namibia, because most of the materials are imported from South Africa.

**Lack of capacity** – at the regional and local levels, there is a lack of adequate technical, planning, administration skills, and this has resulted in poor performance.
Employer involvement – little assistance has been given by employers to provide housing for their staff.

The parliamentary committee’s report cited, as success, the recognition of housing provision by the government as a priority area (political will), review of the National Housing Policy in 2009, decentralisation of the Build Together Programme to regional councils and local authorities, and the establishment of the Habitat Research and Development Centre as a focal point for research and development of the Namibian housing sector aimed at promoting sustainable human settlements, amongst others.

That level of success has not directly translated into real-life impact on the masses whose search for decent housing – or just a roof over the head - continued to date. Testimony to this is information contained in the Inter-census Demographic Survey Report (2016) by the Namibia Statistics Agency, which reveals that improvised housing units or shacks in urban areas accounted for 39.7 percent of the households, a figure still alarmingly high.

The Namibian government, in the amended housing policy, says it recognises that a house is no longer just a structure that provides a roof over its inhabitants’ heads, but a place of comfort and security. The home, it says, has come to symbolise family, stability, wealth, government says in its white paper on housing (Ministry of Regional and Local Government, Housing and Rural Development; 2009).

Namibia, just like neighbours South Africa and Zimbabwe, is home to stark inequalities in terms of the patterns of land holding by the descendants of white settlers and those of indigenous Africans (UN Habitat, 2005). This is entrenched
in the harsh restrictions on urban land ownership by blacks, implemented prior to independence of the three countries in 1980 (Zimbabwe), 1990 (Namibia) and 1994 (South Africa). The high cost of acquiring a house in the former so-called white areas means the racially uneven pattern of land ownership remains well and alive in Namibia.

Urban land is governed by an established legal system that forms the basis of who has title to it. This system regulates who has rights of use or access to specific parcels of land. Depending on the right, one is either included or excluded from using or accessing specific portions of land. Such inclusions or exclusions (rights), are recognised or recorded by way of a title deed (Harris; 2014).

Against that background, there is no evidence to suggest that the Namibian government policies on housing have significantly disrupted the old pattern of ownership inequality, especially to achieve racial integration. South Africa, for example, has the 1995 Development Facilitation Act, which was to be used by local governments in order to effect integration (UN-Habitat; 2005).

The Habitat II Agenda, to which Namibia is a signatory through the Istanbul Declaration on human settlements, encouraged governments to assume, mainly through policy framework, the role of “enablers” in housing development, and backing away from direct delivery processes. The Habitat Agenda encouraged governments to “expand the supply of affordable housing through appropriate regulatory measures and market incentives” (UN-Habitat; 1996).

The Namibian government may seek to redress the housing anomaly through planning and regulatory frameworks that would ease the cost of housing to particularly low-income earners while arresting the pace of demand without necessarily having to spend a bulk of its limited financial resources.
2.4 Principles of Namibia’s National Housing Policy (as revised in 2009)

The housing sector is often described as a major contributor to the national economy. Besides the financial impact on the economy, housing also impacts on social, political and environmental fabrics of society. Sustained and increasing housing development output therefore presents a great potential for various spin-off effects. At the level of general development policy there is a consensus that a properly functioning market economy, underpinned by a dense network of civic associations and overseen by a strong and accountable government, is the best framework for economic growth and social development.

Following Namibia’s independence in 1990, the annual rate of urbanisation has been estimated by the National Planning Commission (NPC) to be 4.5% per year, which is higher than the average population growth of 3.3% (Ministry of Regional and Local Government, Housing and Rural Development; 2009). The NPC further projects the urbanisation rate in Namibia to rise to almost 60% in 2025, up from 41% in 2001, which suggests that the challenges of planned and organised urban development will intensify. Most local authorities experience an influx of people and are not yet in a position to catch up with the task of providing basic services to urban newcomers.

Government estimates that the total number of families living in informal settlements without secure tenure in Namibia was around 30 000 in 2003 or an estimated 150 000 people. A shack count from aerial photos used for the census indicated more than double that number of informal structures in urban areas by 2008 (Ministry of Regional and Local Government, Housing and Rural Development; 2009). The ministry further states that about 70% of the
Namibian population can neither access nor afford conventional home loan facilities offered by the financial market nor can they access urban freehold land and professional services due to poverty and limited disposable income. The housing provision efforts of the government and that of the NHE and other housing developers have concentrated to date in urban centres, thereby excluding approximately 62% of the populace residing in the rural areas. This has resulted in urban-rural imbalances that call for redress. Government, through the ministry of veterans’ affairs, has however started building houses in rural areas for some war veterans who chose to remain in their villages instead of moving to urban areas.

With the escalation of such challenges, the Namibian government identified the need to review the 1991 National Housing Policy in order to provide a national policy and strategic framework within which actors in the housing industry are expected to undertake their housing development and financing operations and activities. The reviewed policy now promotes the provision of four types of housing to the people of Namibia namely: credit linked housing, rental housing, social/subsidy housing, houses built by people themselves (Ministry of Regional and Local Government, Housing and Rural Development; 2009).

Government says the review of this policy became necessary in order to tackle contemporary issues affecting sustainable delivery of housing in Namibia. According to the Ministry of Regional and Local Government, Housing and Rural Development (2009), key factors and conditions that prompted the review of the existing housing policy and the white paper on housing include the following;
a) The need to acknowledge and recognise the inseparability of housing from municipal service infrastructure at a policy level.

b) The 1991 housing policy does not give due recognition and support to the critical role that individual citizens can play in addressing the housing backlog in the country through their own contribution, by supporting them in ways that enables them to build their own homes.

c) The existing housing policy does not recognise the decentralisation of housing function to local and regional authorities as the policy of decentralisation was only adopted by government in 1996, six years after the housing policy was put into effect.

d) The emergence of new alternative building technologies, methods and materials needed to be recognised and vigorously explored at a policy level as a means to reduce building cost and thereby increase the affordability capacity of people in need of housing.

e) The housing policy should make provision for rural housing and for the adoption of integrated development approaches, especially to advance housing provision within the context of the government rural development efforts.

2.5 Targets and Commitments of Namibia’s National Housing Policy

In reviewing the National Housing Policy in 2009, the Ministry of Regional and Local Government, Housing and Rural Development cited the following specific targets of housing output to be developed by every housing institution for the period of five years.

I. The government’s goal is, subject to fiscal affordability, to increase housing stock on a sustainable basis to a peak level of 2 200 housing units per annum until the housing backlog is overcome. The Government, sub-national governments and the NHE shall make
budgetary provision and put in place the necessary housing delivery programs to achieve this goal.

II. The government, in partnership with other role players, is committed to upgrade 75% of the informal settlements to formal townships by the year 2030. The attainment of this goal requires the mobilization of public, private and community resources and energy within the context of public, private and people partnership.

III. This policy advocates the increase of Namibian households that can access sustainable credit facilities to 65% for the purpose of acquiring land and housing by the year 2015. Accessibility to affordable financing will be feasible through government subsidies, affordable credit by financial institutions, self-help saving schemes, donor grants and subnational government subsidized land and services.

IV. The contribution of the housing sector to the national economy (GDP) is to be increased to 12% by the year 2020 through direct and indirect job creation, investment in local infrastructure and other business opportunities so created by the growth in housing stock.

V. The government, NHE and other actors in the housing industry are committed to attract not less than N$1.5 billion private capital for investment in municipal and housing infrastructure development for the next five years. This amount of investment is to be supplemented by investments in mortgages by commercial banks and other financial institutions. Of such investments at least 50% should cater for middle to low income groups (affordable housing).

VI. Ninety percent (90%) of the rural population is targeted to have access to basic services such as potable water, sanitation, energy and decent housing by the year 2030. It is not clear how this ambitious target would be achieved, both in terms of approach and resources.
2.6 Lessons for Namibia from global trends

Jauch (2015) observed that the summary of global trends and experiences presented by the UN Special Rapporteur provides some relevant lessons for Namibia, including the following:

1. Market-based housing finance always targets the more affluent sections of society which have the necessary means to take out housing loans;

2. Banks traditionally focus on higher income groups and owing to the fact that 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;

3. 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 were effectively 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.

4. Demand subsidy programmes are usually based on the rationale that low-income groups will be able to finance their housing though 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.
5. 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;

6. 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 repayments 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.

CHAPTER 3

METHODOLOGY

3.1 Introduction

The purpose of this study was to investigate the impact of excluding poor Namibians from the provision of housing by the state. Chapter Four (findings) clarifies what this exclusion emanates from. This chapter describes the methods and procedures used to collect this information.

3.2 Research design

This was a case study using the qualitative approach. This approach was chosen in order to provide in-depth clarity of the research problem. It further provides insights into the problem and helps to develop ideas or hypotheses for potential quantitative research. Qualitative research is also generally used, as is the case
here, to uncover trends in thought and opinions, and dive deeper into the problem (DeFranzo, 2011).

Although the study followed a qualitative approach, the nature of some of its data necessitated quantitative analysis – especially in dealing with the question of how many Namibians are affected by the exclusion of the provision of housing by the state.

Bodgan & Becklein (1982) maintain that qualitative research is accepted by interpretivists to be an integral part of the quantitative method. Grix (2004) maintains that qualitative research methods allow for in-depth investigation in search for a better, more meaningful understanding of complex issues through the collection of data from several perspectives and the focus on natural settings which are flexible and sensitive to social context.

In addition, qualitative research takes into account historically or culturally significant phenomena, values participant’s perspectives on their worlds, and often relies on the words of individuals as its primary data (Grix, 2004). In this study, the researcher adhered mainly to the qualitative paradigm to research the problem.

The research was based mostly on literature, including review of government policies and blueprints on housing, while field interviews from a small sample were conducted. Interviews were conducted in a natural setup with no interventions, as opposed to an experiment design (Leedy, 1993). The study was conducted in informal settlements in Windhoek between October and November 2017, over a period of two weeks.
3.3 Population

The Windhoek informal settlements were chosen by means of purposive sampling: Windhoek has one of the highest numbers of people living in informal settlements. The 2016 estimates indicate that 116 000 of the 325 858 Windhoek residents lived in informal settlements. Residents living in informal settlements across Windhoek are expected to increase to 148 000 by 2020 (The Patriot, 2016).

The population of the study comprised 10 members of households in the informal settlements of Havana, Hakahana, Illegal, Ombili, Okuryangava and Babylon. Five (5) of the heads of household were female who were deliberately chosen to help deepen the findings, particularly on whether gender makes a difference in as far as the impact of exclusion from providing housing by the state is concerned.

3.4 Sample and sampling procedure

Purposive sampling was the most appropriate for this study due to the fact that Windhoek has about 10 informal settlements, which cannot all be studied due to size and lack of resources on the part of the researcher. Purposive sampling is described as a non-probability sample that is selected based on characteristics of a population and the objective of the study (Crossman, 2017). Purposive sampling is also known as judgmental, selective, or subjective sampling.

This type of sampling can be very useful in situations when a researcher needs to reach a targeted sample quickly, and where sampling for proportionality is not the main concern.

The initial sample comprised five heads of households, the breadwinners, as well as five members of families who are not necessarily heads of their households. This was intentionally done in order to balance the outlooks of
homeowners – who naturally have more pressure to provide for families – and ordinary family members, who usually are not under the same pressure to provide for the families.

Sampling was done in such a way that the 10 participants were from five different informal areas of Windhoek, instead representative of only focusing on one area.

It must be pointed out that due to a lack of random sampling, purposive sampling is sometimes open to selection bias and error.

3.5 Data collection procedure

Participants were interviewed using a questionnaire which was pilot tested beforehand in Hakahana and Ombili. The researcher conducted semi-structured interviews with the participants, and administered the filling in of questionnaires.

3.6 Research instruments

The researcher used two different qualitative research instruments to conduct a detailed investigation into the constraints encountered by informal settlement dwellers.

i. Questionnaire

Questionnaires can be very useful tools for data collection when doing research (Leedy, 1993). The primary reason for choosing questionnaires relates to their structured nature, which ensures the same questions are posed to all participants, therefore creating a sense of comparability. Questionnaires were further chosen for their handy information from respondents, such as knowledge, perception, beliefs and attitudes on specific items. The researcher
designed the questionnaire to access the respective respondents’ perception, opinions and views on the impact encountered by people who, at the time of conducting the research, were perceived to be excluded from the state’s provision of mainstream housing to members of the general public.

The questionnaire comprised both open-ended and closed/structured questions, and was administered to the 10 residents of informal settlements who participated in the study. The open-ended questions allowed the respondents to elaborate their views on the impact they encountered. These views provided the departure point for interview questions. In order to increase the reliability of the questionnaire, a pilot study was conducted beforehand on four participants from in Hakahana and Ombili. This was to test if information obtained and the manner used to obtain such information was scientific enough to create a sense of confidence in the process.

ii. Interviews

As a research strategy, interviews are regarded as having the potential to provide more complete and more accurate information than other techniques (Newman & Benz, 1998). In this study, semi-structured interviews were arranged with the 10 participants. An interview guide was compiled beforehand to standardise the interviews. Robson (2002) argues that semi-structured interviews have predetermined questions, but the order can be modified based on the interviewer’s perception of what seems most appropriate. Question wording can be changed and explanations given: particular questions which seem inappropriate with a particular interviewee can be omitted or additional ones included.

The interview guide comprised mainly open-ended questions which provided an in-depth insight into the respondents. The interviews were conducted after the
researcher had spent two weeks with the participants to provide an accommodating environment.

A portable audio (tape) recorder was used to capture the responses during the interview. The rationale for using this device was so that digital files interviewees’ responses can be stored as backups and can be replayed where clarity is sought. Also, the recording device allows for the research to easily fast forward or backward when searching for a particular point of reference. Transcripts based on digital files allow for the data to be retrieved and examined in a more flexible manner (Heritage, 1984; Lapadat & Lindsay, 1999). Moreover, the accessibility of digital files means that recorded data can be reused and reanalysed in the context of another study because “the original data are neither idealised nor constrained by a specific research design or by reference to some particular theory or hypothesis” (Heritage, 1984, p. 238).

3.7 Data Analysis

Bogdan & Beklein (1982) indicate that there are two approaches to data analysis, namely the inductive and deductive modes. An inductive process means that categories and patterns emerge from data, rather than being imposed on data prior to the data collection (MacMillan & Schumacher, 1997). Data analysis followed the analytic, induction methods although a deductive mode of thinking, that of moving back and forth between analysing raw data and recasting tentative analysis at each phase, was used when necessary.

Collected data were descriptively analysed and interpreted question by question. Data from the different instruments were triangulated, based on the research questions of the study and presented, using the phenomenological analysis technique. The phenomenological method has an idiographic focus, which means that it aims to offer insight into how an individual in a given context
makes sense of a given phenomenon (Nunan, 1922). The data were analysed and the findings were presented according to emerging themes.

For the purpose of this research, a thematic approach was used to help determine what the emerging themes would be. This was done by, first, getting familiar with the data by listening over and over to the recorded interviews. Having listened attentively, the researcher looked for themes with broader patterns of meaning and reviewed those themes to ensure they fit the data obtained. Lastly, identified themes were then defined before writing-up a coherent narrative that tells a story of those interviewed. This helped greatly in determining what information to cite in this research, and which is less relevant for the purposes of this study.

While language was not a particular issue of concern during the interviews, transcribing the recorded conversation presented challenges of, for example, slang, geo-ethnic accents and enunciation which, if not attentively attended to, may distort the original meanings of the interviewees’ contributions and thus lead to wrong thematic conclusions.

It was partially because of such anticipated challenges that the audio recording approach was chosen, so that where further clarity was needed in terms of what the interviewee said, the researcher could go back to the recording for replay until such clarity - of both thought and language - was obtained.

3.8 Ethical considerations

This study was subjected to the ethical standards set by the University of Cape Town by which the researcher has been granted consent to carry out this study. In Namibia, ethical clearance and Permission to Conduct Research credentials were obtained from the Ministry of Urban and Rural Development, the Khomas Regional Council, and from the constituency councillors in whose constituencies research was conducted.
Informed consent and protection of confidentiality are the most crucial foundations of ethical research, (Angrosino, 2013). In light of the above, ethical considerations were accorded primacy throughout this study.

Regarding protection of confidentiality, participants were informed of the means through which their confidentiality and anonymity will be protected. It is important to ensure non-traceability of participants in research (Cohen et al., 2007). Anonymity was used as means of protecting participants’ confidentiality and ensuring non-traceability. Resultantly, participants were assigned pseudonyms.

Information sheets outlining the protection of confidentiality, the nature and aims of the study were distributed to participants before data collection. This information was availed in non-academic language, and participant consent and information sheets were translated into indigenous languages where necessary, as not all participants understood English.

Translation was to ensure that participants clearly understood the information communicated to them. Participants were informed of the fact that their participation in the study was voluntary, and of their right to withdraw for the study at any stage of the study.

3.9 Summary

The purpose of Chapter 3 was to provide the methodology used to undertake the study. The study adhered to the qualitative research design of a case study. The population of the study was 10 people who, because of perceived exclusion from mainstream provision of public housing, live in poor informal settlements. The convenience sampling technique was used to draw a sample of those 10 participants. The following chapter is a presentation, analysis and interception of the collected data.
CHAPTER 4

RESEARCH FINDINGS, DATA ANALYSIS AND INTERPRETATION

4.1 Introduction

As stated in Chapter One, the influx of informal settlements in Windhoek is a result of two main issues, namely the spiralling increase in rural-urban migration and inability by urban migrants to afford formal housing as a result of mainly unemployment, which is one of key catalysts fuelling poverty in general.

4.1.1 Increase in rural-urban migration

Figure 1: Shacks in Havana settlement on the outskirts of the Namibian capital, Windhoek. (Photo: Nampa)
According to the World Bank’s (2002) Country Assessment Report, informal settlements came into being between 1991 and 1998, when the City of Windhoek (called Windhoek City Council at the time) established three so-called ‘reception areas’. These areas were meant to be temporary, until people could be resettled in accordance with squatter policies that were in place. In 1992 the first reception area, what is today called Havana, was established. This was later followed by the establishments of what is today locally known as Babylon and Kilimanjaro. In 1998, a third reception area, consisting of what is today known as Goreangab, was established.

City of Windhoek estimates show that the city is growing at a rate of approximately 4.4 percent annually, but the informal settlement population is growing at a much higher rate of 9.5 percent annually (WHO, 2013). This translates to about 10,000 people moving to Windhoek. Up to 25 percent of the Namibian population of 2.3 million people are living in informal settlements (Informal Settlement Communities & the Shack Dwellers Federation of Namibia, 2009).

It is worth noting, as stated in Chapter One, that migration to urban areas became rife upon independence after the country’s new constitution guaranteed freedom of movement and the right to settle anywhere in the country. Such rights and freedoms inadvertently made it difficult for Namibian towns and cities to cope with the increasing influx of new arrivals, many of whom started setting up informal settlements to live in.

This also meant that many local authorities, who themselves rely heavily on state subsidies to fund their operations, could not afford to extend adequate services to new informal settlements, many of which were set up without consent of such local authority councils. The immediate effect of such increase and local authorities’ limited resources was overcrowding in cities and towns,
which meant basic services such as clean water were no longer readily available to everyone.

4.1.2 Non-affordability of formal housing

Second, with unemployment figures as high as 34 percent in 2017 (Namibia Statistics Agency, 2017), many Namibians cannot afford formal housing in general. Government’s biggest intervention in the provision of housing to the masses was the N$45 billion *Mass Housing* Development Programme through which 185 000 relatively cheap houses are to be built by 2030. The programme was launched in 2013.
Bureaucratic inefficiencies, compounded by inability to afford the constructed houses, lack of funds by government to continue constructing houses and lack of clear policies on how to allocate the houses constructed under this programme (The Namibian, 2017) have undermined the principles of this programme and the general provision of formal housing to the masses.

Affordability of these houses is affected by the high costs attached to them. Some houses constructed under this programme were priced at N$391 636, according to the National Housing Enterprise (NHE) projections, which would translate into a monthly instalment of N$4 309.10 (New Era, 2014). In February 2018, Urban and Rural Development Minister Sophia Shaningwa, under whose ministry mass housing is rolled out, said houses constructed under this scheme were “way too expensive for the targeted group”, and announced new measures to reduce the prices.

“Cabinet decided that despite the government losing, we had to lower the cost price of the houses. The beneficiaries can now expect to pay a monthly instalment of N$550, to NHE, excluding basic services,” the minister said (New Era, 2018).

As of June 2017, only 850 of the nearly 4000 houses constructed under the mass housing programme had been handed over to beneficiaries, a situation mainly attributed to lack of affordability (The Namibian, 2017). Empty houses were in the towns of Oshakati, Oshikuku, Walvis Bay, Windhoek, Keetmanshoop and Swakopmund, among other places.

### 4.2 Field work

This research examined the impact of exclusion of people from mainstream provision of housing, looking specifically at people who took it upon themselves to set up unregulated structures in informal settlements where many basic services are not provided. Against this background, research questions
were designed to provide insight on whether living in informal settlements, as a result of being unable to secure formal housing, has a bearing on accessing the following services/facilities:

1. Health/medical facilities
2. Employment
3. Education/schools
4. Recreation
5. Water/sanitation
6. Electricity
7. Transport/roads
8. Information/news

Chapter Four thus presents and analyses data obtained from the questionnaires prepared for the study, regarding access to the services/infrastructures listed above. The findings discussed in this chapter evaluated the impact of exclusion of the urban ultra-poor people from formal housing.

This part of the research is of particular importance as it asserts the research findings with a specific end goal to come up with strong recommendations and conclusions on this research.

The findings – derived from responses in the questionnaires - will be used to attempt to answer the overarching research question, which essentially is; what is the impact of exclusion of the urban ultra-poor from public housing on the lives of those excluded?
4.3 Socio-economic factors in informal settlements

Dr Andrew Niikondo, in his study “Migrants to Cities and Towns in Namibia: The Dynamics of Investing in Urban versus Rural Areas”, observed that the growth in informal settlements in Windhoek is influenced by factors such as unemployment, low income levels, a lack of interest in urban investment, a lack of proper understanding of the urban situation, exorbitant prices of land and the lack of government support. The study was conducted in the informal settlements of Havana, Ombili and Okahandja Park, and investigated whether the rural-urban migrants’ economic ties to their rural houses and families affect their interest and ability to invest in urban properties and hence cause them to opt to dwell in a shack instead. It is worth noting that Ombili and Havana were among the informal settlements where this research was conducted.

Jerry Ekandjo, then Minister of Regional and Local Government, Housing and Rural Development, said in 2011 that informal settlements have increased exponentially and continue to increase due to the influx of people from rural to urban centres for better opportunities - employment being the major driving force. “Informal settlers migrate from other areas and occupy spaces that are not prepared and habitable for human standards. They find themselves living in shacks in areas where there are no provision for services, in the form of sanitation, water, electricity, roads, access to social services such as schools, clinics, recreational centres and others. This state of affairs is attributable not only to lack of employment but also to a number of factors which has led to housing ownership not being affordable,” Ekandjo said (Namibian Economist, 2011).

All the 10 respondents interviewed for this research erected their own shelter in spontaneous informal settlements in Windhoek. Such informal settlements, one of them ironically named ‘Illegal’ in reference to having been set up without
permission of the City of Windhoek or any other arm of government, are often formed without land titles. The City of Windhoek, as is with other cities and towns in Namibia, does not extended services to settlements whose establishments it did not approve.

4.4 Non-permanent status of the informal settlements

Namibia, like most countries in Africa and the developing world, is experiencing a rapid urbanisation of its population, sometimes referred to as urban drift. The existing land delivery system in urban areas administered by local authorities and the ministry of urban and rural development has historically concentrated on providing serviced land, for whatever purpose, to middle and upper income individuals and business concerns.

However, the greatest demand now comes from the urban drift, usually the very poor and those disadvantaged under previous regimes, and the present system has yet proved unable to satisfy this demand (Ministry of Lands, 1998).

As of 2015, the City of Windhoek reported that there were 114 000 informal structures/houses in Windhoek (Namibian Sun, 2015). With the exception of Illegal on the western outskirts of Windhoek, many informal settlements in Windhoek have been formally recognised by the City of Windhoek and have access to basic amenities such as communal water taps and communal toilets.

During interviews for this paper, it became clear that the City of Windhoek did not provide water and electricity to many individual households in these informal settlements because such structures were erected illegally as no approval was acquired from the municipality, which owns the land.

Virtually all societies acknowledge the concept of public land ownership to some degree (Payne, 1997). In its extreme form, the State may own all land and also allocate rights of access, use and development and transfer, a situation
which applies in half of the countries in sub-Saharan Africa, Payne further wrote. This is the case in Namibia where all land falling within the legal boundaries of towns and cities belongs to the State, through local authority councils.

Without State approval to own urban land, especially in informal settlements, means owners of this illegal structure do not own land titles, which are a widely accepted tool throughout the world to secure collateral for loans. A small loan would enable many a family in the Windhoek informal settlements to legally obtain a plot from the municipality at a cost, connect to basic services and improve the quality of their existing structures.

4.5 Water/Sanitation

Figure 3: Residents in Ombili make use of makeshift toilets when nature calls. (Photo: New Era)
Responses to the questionnaire showed that land on which their homes (shacks) are erected was acquired without authorisation from government. Therefore, their illegal land occupancy status has deprived them of citizenship rights and access to basic infrastructure and services.

With families revealing they have lived in their informal homes for a long time, some as long as seven years, many of them have found ways to survive, but under extremely difficult conditions. From the responses, it showed that 80 percent of the shacks visited have no sanitation coverage. Research has shown that the main barriers to the implementation of proper sanitation systems are unsuitability of the location of many settlements, high settlement densities, the non-permanent status of the informal settlements and the distance to existing sewerage networks (Mels et al, 2009). On the outskirts of Windhoek lies a small settlement called ‘Illegal’. The area was not approved by the City of Windhoek for habitation and is thus without services and infrastructure - such as a communal water tap. Driving home another message regarding the impact of government services not being easily and adequately accessible, a respondent in this research said of sanitation: “We walk from Illegal to Havana to fetch water. It takes us about 40 minutes to reach there, and another 40 to reach home. We don’t have a credit card for water, so we get other people’s cards to use and pay a certain amount to them. When there are long queues, we could be at the communal tap for as long as two hours.”

The respondent further confirmed that she and her family use the nearby bush to relieve themselves when nature calls. The Namibian newspaper (2013) reported that according to a United Nations Children's Fund (Unicef) study conducted in the same year, 52 percent of Namibians regularly use the bush to relieve themselves, while several toilets built for the poor in Windhoek's informal
settlements have become white elephants. The toilets were built after President Hifikepunye Pohamba had visited and inspected the living conditions in 13 informal settlements in 2010.

A respondent in Havana indicated that she does not use public toilets in her area because they are consistently not in a working order and authorities take long to repair them. Another resident pointed to the bureaucratic bottlenecks, such as having to find the key to the toilet, which is usually entrusted with a community member. “Imagine having a running stomach and the person with the key to the toilet is not at home at that particular moment,” he said.

Unicef Representative in Namibia at the time, Micaela Marques de Sousa, said that diarrhoea – which according to the World Health Organisation (WHO) mostly originates from lack of safe drinking-water, adequate sanitation and hygiene - was the third most common cause for hospital attendance and the second highest cause for paediatric admissions in Namibia.
4.5 Electricity

The majority of respondents indicated that they do not have electricity supply to their households. Many use paraffin to cook, while others use gas or wood. As a result of not having electricity, all respondents said they do not own TV sets. Many answered that they do not see logic in owning TV sets if they have no electricity to power them. Lack of electricity impacts on their family lives negatively, they said, including the fact that their children cannot do their schoolwork after sunset.

A father in Babylon narrated how, in desperate times, he uses his cellular phone to beam light on the books of his children so that they may complete their homework. This is only possible if his phone is charged elsewhere, as he is unable to charge it at home due to lack of electricity. Apart from the

Figure 4: Without electricity connections to their homes, many residents in Havana informal settlement use firewood to cook for their families. (Photo: New Era)
conveniences that electricity would provide at home, families in the informal settlements where this study was conducted also believe pre-paid electricity is a cheaper option than having to refill gas and paraffin containers regularly.

The reason why many houses in informal settlements do not have direct supply of electricity is because such houses were not pre-approved by the City of Windhoek and are thus deemed illegal. Most of the land on which these shacks are erected has not been approved as erven in municipal records and therefore cannot be legally considered for electrification. As stated elsewhere in this paper, the City of Windhoek generally does not extend services such as water, roads and electricity to informal settlements whose establishment it did not formally approve.
4.6 Transport and road infrastructure

Respondents in this research confirmed that due to the illegal nature of some of their settlements, such as Illegal, as well as the steady expansion of legally recognised informal settlements such as Havana, no formal roads were constructed in their areas.

A student from Havana, who schools at the Namibia University of Science and Technology (NUST), said the following during the interview: “I wake up at 4 am to make sure that I catch the municipal bus at the Eveline Court in Greenwell Matongo. I have to walk for about 40 minutes from Havana to
Greenwell Matongo, and it’s not safe walking in the dark at that hour - we just make it by God’s grace.”

At the heart of this student’s story is the fact that there is no bus stop in the Havana area where he lives. It is worth noting that while taxis reach his area, they cost N$3 more than the municipal bus (N$10 vs N$7). Taxi passengers are charged double (N$20) if they ask to be dropped at their homes, which they mostly do when they fear for their safety or when carrying heavy loads (luggage, groceries etc).

He, like other respondents in these interviews, also raised concern about his safety. In general, respondents observed that using a municipal bus – by those who do not live too far from the designated bus stops – provides better personal safety compared to using taxis where incidents of robbery, and even rape, are often reported.

Indongo et al (2013) observed that the rise in the number of people in Namibian cities and town has increased the number of vehicles in such urban areas, which puts a huge strain on the existing roads infrastructure. This leads to traffic congestion especially at peak hours, a phenomenon which was unknown to both towns ten years ago. In this regard, municipalities are faced with challenges of maintaining the standards of the existing roads as well as the construction of new roads as the demand rise.
4.7 Unemployment

Poor rural people coming to urban areas in search of better opportunities have difficulty in finding vacant land on which to settle (Christensen, 2005). Tvedten and Mupotola (1995) noted that as a consequence of increasing migration to urban areas, informal settlements are expanding, which contributes to high unemployment rates.

Many of the respondents in this research did not have formal employment, while others are in low-paying jobs. Many do odd jobs such as being bartenders, selling kapana (braai meat) or vending. Without enough money to save up, it can be said that the occupants of these informal settlements essentially live from hand to mouth.

Naturally, this affects life in these areas in many ways. Without jobs, many stated that they cannot afford gas to cook, send children to decent schools,
access quality health services or get water and electricity connections to their homes, especially such homes that are located in recognised informal settlements.

4.8 Access to health

Figure 7: Parents in some informal areas of Windhoek complained about the exposure of their children to hazardous items at dumpsites within their settlements, as seen here in Hakahana informal settlement.

According to the World health Organisation (WHO), rapid urbanisation and inadequate capability to cope with the housing needs of people in urban areas have contributed to the development of informal settlements. Living in these settlements often poses significant health risks. Sanitation, food storage facilities and drinking water quality are often poor, with the result that inhabitants are exposed to a wide range of pathogens and houses may act as breeding grounds for insect vectors.
WHO further observes that cooking and heating facilities are often basic, with the consequence that levels of excessive exposures to indoor pollution may occur. Access to health and other services may be limited; overcrowding can contribute to stress, violence and increased problems of drugs and other social problems. Together, these pose special risks to children both during the prenatal period and after birth. This indicator provides a general measure of these risks.

4.8.1 Hepatitis E outbreak, a brief case study

In October 2017, Namibian media reported an outbreak of hepatitis E virus in Windhoek’s informal settlements, mostly in Havana. By January 8, 2018, a total of 237 probable and confirmed cases were recorded at various health facilities in Windhoek.

WHO reported that the outbreak was recorded in places where living conditions are poor. “These areas are overcrowded, and have limited access to safe drinking water, sanitation, and hygiene. Additionally, during the rainy season, people often use rainwater or other surface water for drinking and domestic uses. This likely increases the risk of hepatitis E infection. Therefore, the above-mentioned factors might lead to the propagation of the cases from this area to other informal settlements and its distribution to other towns or districts, with similar poor environmental health conditions,” WHO reported in January 2018.

Most of the respondents spoken to have indicated that they walk a minimum of 40 minutes to reach the nearest health facility. Apart from Hakahana and Okuryangava, the rest of informal settlements where this research was conducted do not have health facilities. Residents in Havana said in the past,
mobile clinics were brought to their settlements, but this exercise has since stopped. Respondents, most of whom are unemployed, said they walk to health facilities as they often do not have money to pay for a taxi.

Residents said walking long distances to access health services, especially when sick, exacerbate their conditions. Expectant mothers, some of them heavily pregnant, are sometimes forced by the circumstances to walk long distances for their regular checkups, respondents indicated. Sometimes, those seeking medical attention walk to health facilities in the scorching heat of the sun, rain or extreme cold.

Respondents also said most of the time the health facilities are overcrowded to the extent that some patients would return home without having been attended to. This, they observed, is mostly due to the fact that such health facilities cater for too many residents of different settlements in Katutura.

4.9 Education and recreation

4.9.1 Education

By June 2014, about 300 children from Mix informal settlement north of Windhoek have dropped out of school mostly due to the long distance they have to walk to school (Namibian Sun, 2014). At the time, the settlement did not have a pre-primary school.

In July 2016, a 15-year-old girl from Okahandja Park informal settlement was – according to police - raped by an unidentified man at around 05h00 in the morning while she was walking, in relative darkness, to her school in Otjomuise (Namibian Sun, 2016).
Many informal settlements in Windhoek, such as Illegal, do not have schools. Respondents said their younger children, who are the age of pre-primary school, have never attended school. This could impede these children’s early development, which could have a bearing on their general growth as well as preparations for formal primary school education.

Older children, the study has shown, often walk long distances to attend school in other locations within Windhoek. With some informal settlements set up without permission from government and the municipality, no schools have been constructed in such areas as they are deemed illegal by the authorities. Poverty is generally rife in these areas and parents are thus unable to afford daily taxi fares for their children.

Consequently, cases such as abduction of schoolgirls from such areas, compounded by rape and other similar abuses, are often reported in the media. Also, children have to often endure harsh weather conditions such as heavy rains, extreme heat or cold as they walk to school. Coming from poor families means that these children often do not have appropriate clothes to mitigate the wrath of such weather conditions, such as jerseys or jackets during rainy and winter seasons, or umbrellas during hot summer seasons.
4.9.2 Recreation

**Figure 8**: Without modern recreational facilities in their area, children in Illegal found other ways to keep themselves busy. (Photo: New Era)

Public space has been recognised as an international priority through its inclusion in the Sustainable Development Goals (SDGs). Target 11.7 under the cities goals states: “By 2030, provide universal access to safe, inclusive and accessible, green and public spaces, in particular for women and children, older persons and persons with disabilities.”

Urban parks can contribute to social wellbeing by offering residents a place to relax, socialise, and be in contact with nature (Maller et al., 2008). Aslo, Maas et al. (2006) find that urban green spaces are linked to neighbourhood social cohesion. Urban parks may also contribute to a reduction in crime and violence (Branas et al., 2011).

Some respondents in the Windhoek informal settlements said their children, having no recreational facilities in their areas, visit dumpsites to play with
whatever they can lay their hands on. One parent, in demonstrating real-life effects, said children are sometimes found playing with used needles as well as expired medicine, including Antiretroviral drugs, at the dumpsites.

Due to overcrowding and many structures in informal settlements erected haphazardly and without broader planning, there is little public space left to set up recreational activities, such as playing fields for various sports codes.

According to the New South Wales (NSW) Department of Community Services (2008), encouraging children and young people to participate regularly in sport, play, creative or other activities that they enjoy helps them develop new abilities and skills, self-esteem, confidence and a sense of purpose and identity.

4.10 Access to information

Researchers have often argued that information is a key determinant of community empowerment. Fieldwork already undertaken in Bangladesh by the researcher has shown that there have been some major changes in the economic and social life of people who live in the rural and urban informal settlements due to the influence of information in the last few decades.

The study conducted in the informal settlements in Windhoek shows that battery-powered radio was the most common source of information and news. This is primarily because there is no electricity to power TV sets, while there are generally no shops selling newspapers in these areas. Some respondents indicated that even if newspapers were sold in their areas, they would generally not afford them.

Radio, which emerged from this study as the main source of information for communities in informal settlements, is no longer the most technologically advanced means of transmitting information (Hartman, 2017). Radio signals
are also susceptible to interference from atmospheric conditions and other broadcasts. In addition, it can be hard to receive a clear signal from certain locations, such as areas shielded by mountains.

With digital evolution being at the centre of modern information dissemination in present day, users of radio risk missing out on breaking news and urgent public information due to radio not having generally embraced modern technology. Radio’s lack of visuals also disadvantages its listeners who would, in principle, be better informed when news is accompanied by visual effects such as pictures or video material.
Chapter 5

SUMMARY OF FINDINGS, CONCLUSION AND RECOMMENDATIONS

5.1 Introduction

The main purpose of this chapter is to summarise findings made in Chapter Four, which were necessary to evaluate the impact of exclusion of the urban ultra-poor from public housing on the lives of those excluded. It further makes a conclusion of the entire study and makes recommendations on how to extend inclusivity to affected citizens and mitigating the identified impacts on people living in informal settlements. In the end, the chapter draws conclusions based on the research findings and, by so doing, answer the research questions in Chapter One. Recommendations are based on these conclusions.

5.2 Summary of findings & conclusion

The conceptualisation of this study was formed from its hypothesis; that excluding the urban poor from the mainstream provision of public housing impacts those excluded in many negative ways that have far-reaching implications on their lives in general. In order to accomplish the study’s aim, a qualitative method was used, complemented a theoretical approach to help establish deeper understanding of the topic at hand, especially in relation to how other nations with similar challenges have dealt with such challenges. Chapter Two was particularly dedicated to theory and literature on the subject.

If there is no clarity on how researchers went about analysing their data, or what assumptions informed their analysis, it is difficult to evaluate their research, and to compare and/or synthesise it with other studies on that topic, and it can impede other researchers carrying out related projects in the future (Attride-
Stirling, 2001). For this reason alone, clarity around process and practice of method is vital.

In-depth and semi structured interviews, using questionnaires and follow-up questions to those contained in the questionnaire, were conducted in Havana, Hakahana, Illegal, Ombili, Okuryangava and Babylon informal settlements. The information collected from the respondents was analysed, with some key themes emerging from the data.

The first theme emerging from the study is that exclusion does exist in terms of the provision of formal housing to urban dwellers. This is evidenced by the spontaneous growth of informal settlements in Windhoek, where formal housing does not exist. It can be said that all informal settlement dwellers are essentially excluded from formal housing, because such level of housing provision does not exist in their settlements. Exclusion is mainly driven by poverty, which itself is a product of high unemployment rates in these areas. Only 30 percent of respondents had formal employment.

Second, the study found that the majority of the people in informal settlements belong to lower socio-economic class and have migrated to the city with the hope of better means of livelihood. With low or no education, unskilled and with poor work experience, they have no chance in the competitive job market and pick up lowly paid jobs such as being domestic servants, casual workers, bartenders and street vendors.

Without strong buying power, these people cannot afford to live elsewhere in Windhoek but the impoverished informal settlements where unsanitary and unhygienic conditions are common sight. It could be concluded that the majority of people in these areas live hand-to-mouth, as they do not have enough resources to save up for the future. The few who can afford to upgrade
their structures do not do so because their houses are either erected temporarily or illegally on public land and therefore face a constant threat of eviction. Therefore, the housing structures in these settlements are of lower quality, which puts their lives under constant threats such as fire, houses collapsing due to rain or heavy winds and break-ins.

Of more concern is that there are no recreational facilities in these areas, while the few schools and clinics that are found here are often overcrowded, forcing people to seek such services outside their settlements. There are no obvious benefits observed for the poor and under privileged people living in these areas.

Third, the study further found that due to their weak economic status people, many of whom have migrated from rural areas in search of better economic opportunities, are forced by their circumstances to illegally erect structures (homes) in undesignated areas. Being undesignated, such areas are often not equipped with many amenities, including basic ones such as tap water and electricity.

Fourth, the informal settlement dwellers have very small incentive to maintain their surrounding areas due to lack of secure tenure in informal settlements. Lack of secure tenure is an obstruction to economic and social opportunities like credit facilities, public services and livelihood opportunities in the areas where this study was conducted.

Fifth, at a policy level, the fact that key institutions such as the City of Windhoek do not provide all, if any, services (such as electricity connectivity to individual households) and infrastructure (such as roads, bus stops and taxi ranks) to informal settlements, especially those set up without its consent, also speaks volumes about the level of exclusion in informal settlements. Evidence gathered through this research shows that dwellings in informal settlements are often unfit for human habitation by reasons of dilapidation, overcrowding, lack
of sanitation facility and having drinking water facilities in unhygienic conditions. This breeds indignity and infections in the daily lives of these residents.

It can thus be said that – on the basis of this evidence – residents in informal settlements are often treated as outside ‘normal’ urban considerations, with material effects for residents including discrimination, eviction and displacement. These phenomena are rife in informal settlements compared to formal areas in Windhoek.

To sum up the findings, the study vindicates perceptions that there exists exclusion of many Namibians living in urban areas from mainstream provision of formal public housing, due to a variety of factors, chiefly the uncontrollably high migration from rural areas to towns and cities, and the socio-economic disadvantages emanating from such migration. These include lack of opportunities such as formal employment, which would have enabled them to afford formal public housing. The study further confirmed an avalanche of impacts/effects of such exclusion, especially in relation to personal safety and security and access to basic essential services and infrastructure in informal areas, where those excluded live.

5.3 Recommendations

The upgrading or eradication of informal settlement have long been a subject of global discussion, but gained momentum after it was declared to be one of the Millennium Development Goals agenda (Aigbavboa et al, 2010)

The Namibian Constitution does not have a provision such as Section 26 (1) of the South African Constitution, which provides housing rights protection to the vulnerable (UN-Habitat, 2005). The Namibian Constitution does not explicitly
provide for socio-economic rights, but such rights are implied. The right to housing is often interpreted as part of the constitutional right to dignity.

One of the first steps to rectify the current situation is by enacting laws that would compel, legally and morally, the State to consider all citizens for public housing irrespective of affordability. To this end, the State must take reasonable legislative and other measures, within its available resources, to achieve the progressive realisation of this right.

As part of that legislative intervention, Namibia could introduce targeted initiatives such as the Informal Settlement Upgrading Programme, which the South African government introduced with the sole objective to eventually upgrade all informal settlements in South Africa. Namibia could incorporate in-situ strategies in such a programme, which would allow for the upgrading of existing structures in the informal settlements, instead relocations to other areas. To achieve this goal, overcoming political and economic constraints would become pivotal to the process of implementation.

One of the best examples of in-situ strategies for informal settlements is found in Peru where the growth of informal settlements in Lima and other cities in the country picked up significantly in the 1940s. Like Namibia, Peru’s informal settlements grew due to rural-urban migration (Payne, 2002).

The Peruvians, in accepting informal settlements as an inevitable reality, promulgated Law 13517, which stated that informal areas should legally be integrated into formal methods of urban development. The law gave individual property titles and the right to improve existing informal structure (in-situ), amongst others.

With population in Windhoek’s informal settlements increasing by nearly 10 percent annually, as indicated earlier in this paper, development planners need
to accept that the solution to this migration would be to accept informal settlements as a phenomenon that would be here in a long time.

In order to promote inclusion in general housing, government needs to inject an element of ‘formalisation’ into informal settlements, as it would be extremely hard, if possible at all, to accommodate everyone in the traditional formal housing structure. Such formalisation should be rolled out at both household and neighbourhood levels.

Knowing that people would continue to occupy land illegally due to desperate social factors, government must regulate a process under which it is generally agreed that people can stay on this land, which would be upgraded gradually. Apart from providing greater dignity, as required by the country’s Constitution, this arrangement would also pave way for land to be occupied in a planned, orderly and organised manner. This would make other processes, such as electrification and providing water to individual houses in these areas, as well as constructing critical infrastructure such as roads, taxi ranks and bus stops, easier.

In terms of security and access to funding, government needs to provide informal settlement dwellers with basic tenure recognition. The Informal Settlement Upgrading Programme in general, and the in-situ approach in particular cannot succeed fully in beneficiaries are unable to access funding to upgrade their homes and make them formal or semi-formal. This point cements the argument that informal settlement’s problems are widespread and multidimensional in nature and thus solutions to such problems must be equally multidimensional.

To create greater security and property ownership, the South African Cities Network (2014) suggests that after providing basic tenure recognition, government must later provide additional support, such as upgrading tenure
(e.g. from certificates that recognise occupation to individual title deeds) and services (e.g. from communal ablution facilities to water and sanitation per house). During this consolidation phase, top-structure funding is made available to households that qualify for housing subsidies. The housing subsidy is used to supplement what the household has already built for itself. Consolidation also includes the upgrading of community facilities, e.g. a mobile clinic becomes a permanent clinic, a community hall becomes a multi-purpose centre and a containerised construction site office becomes a business advice centre.

Namibia can also follow the route proposed by the South African Cities Network that the State must subsidise settlements to in order to deliberately influence spatial planning, land rights, physical infrastructure and better housing in these areas. Planning of settlements, which would include transport routes, and social (recreational), commercial and retail sites in poor settlements would build connections between people and services.

This study concludes by stating that informal settlement upgrading would contain the extent of exclusion that people in such settlements currently endure. For this to succeed, there need to be good preparations both in terms of resources, financial and otherwise, will and policy. The dynamics and complexities in such areas need to be fully understood before any upgrades are embarked upon. This could be done through wide consultation with the affected communities and through scientific search for underlying issue impeding human development in such areas.
6. REFERENCES


The transformation of land supply in Third World countries, Avery, Newcastle-upon-Tyne.


**APPENDIX A**

**Informal settlement residents’ interview schedule**

My name is Toivo Ndjembela; I am a Master of Philosophy (Development Policy & Practice student at the University of Cape Town, South Africa. The main purpose of my study is to explore and understand the impact of exclusion of the urban ultra-poor from public housing on the lives of those excluded. In this interview, I wish to explore your experiences and opinions regarding living in informal settlements. There are no right or wrong answers, so, your honesty is very important in helping me represent your real experiences and opinions.

This interview should only take 15-30 minutes. Your participation in this study is confidential, but highly appreciated.
Key focal areas of (possible) socio-economic exclusion

- Access to information
- Health
- Employment
- Services
1. SERVICES

Water and sanitation

- Do you have a water tap in your house?
- If not, where do you get your water from?
- How far is the water point from your house?
- How does not having water at home affect you?
- Do you have a toilet in your house?
- Does it work (Are you able to use it every day)?

Electricity

- Do you have electricity in your house?
- If not, how do you cook?
- Where do you get alternative means to cook (wood/paraffin etc.)?
- Share with me your experiences of moving in your neighbourhood before and after sunset?
- How does not having electricity in your house affect your family life?

Transport

- What is your daily mode of transport?
- How effective is your mode of transport?
- How safe is your mode of transport?
- What would you prefer as your mode of transport? Why?
2. EMPLOYMENT

- Are you currently employed?
- What kind of job do you do?
- Do you have any other source of income?
- Is there anyone else that is employed in your household?
- In which range below does your monthly salary or income fall?
  - N$500-N$1000
  - N$1001-N$1500
  - N$1501-N$2000
  - N$2001-N$2500
  - N$2051-N$3000
  - N$3001-N$3500
  - N$3501-N$4000
  - N$4001-N$4500
  - N$4501-N$5000
  - More than N$5000
- Does your work provide you with medical aid?
- If yes, how effective is your medical aid?
- Does your work provide you with transport?

3. HEALTH

- Where is your nearest health facility?
- How long does it take you to get to the health facility?
- How do you get to the health facility?
• How easy is it to get to the health facility?
• How does the distance between your home and the health facility affect your access to health care?
• Does living in this area make you vulnerable to illnesses? Please elaborate.

4. ACCESS TO INFORMATION

• What are your main sources of information/news?
• How accessible are newspapers in this area?
• How accessible are TV services in this area?
• How accessible are radio services in this area?
• How accessible is the internet in this area?
• How easy is it to get cellphone network connection in this area?
• Which source of information would you prefer to be your primary source of information?

5. Others

Are the following facilities and services available in your area? Please tick.

<table>
<thead>
<tr>
<th>Facility</th>
<th>Yes [ ]</th>
<th>No [ ]</th>
</tr>
</thead>
<tbody>
<tr>
<td>Schools</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Public recreational facilities</td>
<td>Yes [ ]</td>
<td>No [ ]</td>
</tr>
<tr>
<td>Shops</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Thank you very much for your time; it is highly appreciated.