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ENCOUNTERING POST-SETTLER STATE DYNAMICS

Understanding Namibia's Housing Challenges and State Housing Policy

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DECLARATION

I declare that this dissertation is my own work. It is submitted for the degree of Doctor of Philosophy in Development Studies to the University of Pretoria. I hereby confirm that this thesis is my own work and it has never been submitted for examination of any other degree in any other university in Namibia, South Africa and the entire world.

Signature: …….....Date: ……

ABSTRACT

The urbanisation and housing crisis in contemporary Namibia has been the subject of intense debates in recent years. Much of these debates have focused on the post-independence government, which has been blamed for inadequate policies and lack of political to provide adequate houses for its citizens. Many observers saw the housing crisis as yet another instance of corruption and nepotism within the government and property development institutions in the country. Such a narrative has come to dominate both public and private spaces, leading to social agitation and the formation of a social movement – the Affirmative Reposition (AR), which has positioned itself as people' saviour.

This thesis has analysed the urbanisation and housing crisis, and attempts to take the discussion beyond this simplistic perspective, thus filling a gap in housing debates in the country by focusing on the bigger picture. It questions the 'state is to blame' narrative for being reductive – reducing all post-independence development problems to the state. By questioning the current narrative on the housing crisis, the analysis adopted a broad historical and political economy approach, and views the housing provision crisis as having both historical and post-independence roots.

The central aim of the thesis was therefore to offer a counter narrative to the foregoing narrative on the housing crisis by offering a deeper analysis of both historical and post-independence factors that contributed to the crisis, and to link the crisis to the broader African development question. This was done through a number of stages: First, through an analysis of the colonial historical context and its implications for post-independence development; second, by analysing phenomena after independence that resulted from the fall of colonialism; and finally, by analysing realities of the people in urban areas. The approach adopted for the analysis of the housing crisis was therefore grounded on discourses of Africa's development crisis, including those of economic collapse and 'failed' or vampire' states.

More specifically, the analysis explored the role played by the colonial history and the crisis of expectations after independence. The analysis pointed to many factors that contributed to the housing crisis after Namibia's independence, but also argues that apportioning the blame

for the crisis to the post-independence government is rather reductive and has resulted in limited and incomplete understanding of the housing crisis.

The analysis suggests that the country's settler period should be a critical starting point to understanding the post-independence housing crisis. By focusing attention on the post-independence government and placing the blame for the housing crisis directly at its door steps, it is easy to end up neglecting historical factors and their consequential effects and manifestations after independence. These are not peculiar to Namibia, but have also been experienced in other post-colonial states in the region. These were often responsible for the demands, expectations and challenges that were encountered after independence, which any explanation that focuses on the government and its failures fail to fully explain.

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DEDICATION

This work is dedicated to my one and only daughter Pauline Faithfull Kandenge, who, despite her young age, got used to the idea of me being a student and was robbed off of motherly love and attention she deserved. I had deprived her of motherly care she needed at the age of three when I gave her to my elder sister to do my master's degree which is the foundation to the present study. I don't know how to repay for the times that we lost; I never loved you less, and you were just a victim of my circumstances, I LOVE YOU MY FAITH.

LIST OF ACRONYMS

AR:	Affirmative Repositioning
BIA:	Banking Institutions' Act
BoN:	Bank of Namibia
BTP:	Build Together Program
CoA:	Co-operatives Act
CoW:	City of Windhoek
FLTA:	Flexible Land Tenure Act
FSA:	Friendly Societies Act
LAA:	Local Authorities Act
NHA:	National Housing Development Act
NHE:	National Housing Enterprises
NHEA:	Namibia Housing Enterprise Act
PFA:	Pension Fund Act
SDFN:	Shack Dwellers Federation of Namibia
UA:	Usury Act
GoN:	Government of Namibia
CBS:	Central Bureau of Statistics
NSA:	Namibia Statistics Agency
CoW:	City of Windhoek
SWAPO:	South West People Organisation
NHIES:	Namibia Households Income and Expenditure Survey

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CHAPTER ONE: INTRODUCTION: THE HOUSING 'CRISIS'

1.1 INTRODUCTION

This study sets out to investigate the housing crisis in post-independent urban Namibia. It provides a counter-narrative to the popular 'state is to be blamed' narrative (crisis scenario) that currently dominates housing debates in the country. As Emily Roe once argued:

> The [crisis] scenarios have for a time stabilised policymaking in the face of a highly complex and uncertain.... development, 'but in ways that have ignored or ultimately increased that complexity and uncertainty and thus the need for ever more crisis scenarios' (Roe, 1995: 1065).

It is an analysis of the apartheid historical context and an assessment of the post-independence dynamics and their contribution to the problem of housing provision in the country's urban centres as evidenced by a clogged housing waiting list. In the City of Windhoek and many other towns, the existing houses remain inadequate and unavailable to low and middle-income groups, while the housing waiting list has continued to grow. All of this has been accompanied by an upsurge in the development of informal settlements as people have resorted to self-provisioning of land and construction of informal structures to house themselves.

The SWAPO-led government has been held directly responsible for these developments and has been accused of lacking political will and policies leading to ineptitude to address these post-independence development challenges. The narratives of the crisis have a long pedigree in the continent, and as Chaumba, Scoones and Wolmer have observed, these are increasingly being extended to former settler countries such as Zimbabwe that gained independence late and were regarded as an exception to the general rule (Chaumba *et al.,* 2003). Drawing evidence from both primary and secondary materials, the thesis argues that the narrative of the crisis in post-independent Africa is misleading since it fails to take into account broader processes of development that have informed development trajectories in some countries. Emily Roe has recognised the need for a counter-narrative that is 'steady or sustains (again,

stabilises) decision making better than the currently popular crisis scenario' (Roe, 1995: 1065).

This study assists in the understanding of the urban housing crisis in post-independent Namibia and contributes to current debates on the postcolonial urbanisation and challenges of development faced by former settler states in the region and broadly to postcolonial Africa's crisis of development (see, Arrighi, 2002; Ayittey, 1998). More importantly, it contributes to the current search for long-term and lasting policy solutions on the land and housing question in post-independent Namibia. In this respect, it carries significant lessons for stakeholders in Namibia's urbanisation process and other former settler states in the southern African region that have faced continuous service delivery protests after independence. For academics, this study is important because it moves the Namibian housing crisis beyond the urbanisation discourse and locates it within the broader discourse of the African crisis of development and explanations of Africa's failed development or continued underdevelopment.

More broadly, this study contributes to existing knowledge on post-settler states, particularly in southern Africa and the burning question of development in the post-settler period. The biggest challenge faced by former settler states is generally believed to be the unsettled land question (Moyo, 2007), but the study has shown that the challenges are broader and the development question, even more complicated. In former settler countries in southern Africa, a large body of research and literature has emerged on the subject of land and land reform. However, what is missing in most analyses is a broader focus on post-settler dynamics outside the question of land and its reform. This study has treated housing and the housing crisis as an integral part of the land question, and together, as broader aspects of the post-settler environment, and the broader African development question.

1.2 MOTIVATION FOR THE RESEARCH

The emergence of an urban housing social movement in the form of the Affirmative Repositioning (AR) in Namibia in 2014 has sparked new debates on urbanisation, urban housing provision and state housing policy in the country since the attainment of independence in 1990. At the core of these debates are concerns about housing delivery and government policy: the housing programs and government commitment to housing provision;

the clogged housing list and the seeming lack of progress in housing delivery and land provision after independence – and the links between these concerns to the growth of informal settlements. These debates have been highly anti-government, sharply critical of the gap between government interventions and realities in housing delivery and have called for a return to the drawing board (AR, 2015a). Such a focus is understandable in the context of political rhetoric by government leaders and the expectations such rhetoric generates among the citizens, although it is difficult to ignore the political agendas of numerous social and political actors.

However, by confining the debates on the government and focusing on policy issues, the opportunity to situate contemporary problems of housing, land and urbanisation within a broader context of the colonial legacy, and other postcolonial dynamics as has happened elsewhere in postcolonial southern Africa, was lost (Bond, 2010; Dickinson, 2002). In Namibia, like in other former colonial settler states in the region, it is difficult to ignore how expectations of the present continue to shape and influence public opinions and views on government policy and the postcolonial state. Certain interest groups, drawing on quantitative rather than qualitative outcomes, have placed policy at the centre of the housing and urbanisation crisis, portraying the government response as timid and a politicking gimmick (Indongo *et al*., 2013). Conversely, the activities of the AR have also politicised the housing crisis, and by presenting itself as a pro-poor social movement, the inadequacies of government policy were confirmed.

However, a focus on important aspects of the colonial history, particularly the restrictions on African urbanisation including sufferance policies, and post-independence growth in the African middle class, increased migration to cities after independence and a crisis of expectations that accompanied the attainment of independence, have remained conspicuously on the periphery of housing and urbanisation debates in postcolonial Namibia. David Mosse has warned about the relationship between policy and practice, arguing that it is not the gap between intention and results, but its absence (Mosse, 2005). Certainly, in Namibia, the post-settler state and its development partners, like others in Africa after successfully negotiating colonial subjugation, embarked on ambitious programs of redress.

In urban areas, the postcolonial government identified human settlements as an area of priority and embarked on an ambitious housing strategy since independence. The government approved the housing programs in 1991 and reviewed them in 2009, to address the skewed settlement patterns inherited from the apartheid regime (GoN, 2009a). In the context of redressing the colonial disparities in the provision of human settlements, the Build Together Program (BTP); the National Housing Enterprise (NHE); and Shack Dwellers Federation of Namibia (SDFN), became central to government efforts to provide shelter to a previously disenfranchised citizenry. These three premier housing initiatives operated differently (each focused at a distinguished group and service package), and also provided loans and financial services to different categories (from the upper middle class to the ultra-poor living in slums) (Nakweenda, 2014).

In Namibia, on the one hand, the attainment of independence in 1990 signified the end of influx control policies and opened possibilities and opportunities for previously restricted populations into the urban areas (Indongo *et al*., 2013). The result was an influx of people into cities, which contributed to rapid urbanisation. About 30 percent of people were considered urbanised in 1998, which included a large proportion of people living in informal structures (Fjeldstad *et al*., 2005; Gachocho, 1999). According to the NHIES (2012), the population increased from 1.4 million in 1991 to 2.1 million in 2011. Figures taken from the NHIES survey reveal that 45 percent of the population currently resides in urban areas and 35 percent of these live in improvised housing. Improvised housing in urban areas increased from 27 percent in 2003/2004 to 30 percent in 2009/2010 (NHIES, 2012).

Immediately after Namibia got independence in 1990, the rate of urbanisation increased. Urbanisation rate has been estimated by the National Planning Commission (NPC) to be 4.5 percent per year, which is higher than the average population growth of 3.3 percent (GoN, 2009a). Moreover, the urbanisation rate in Namibia is projected to rise to almost 60 percent in 2025, up from 41percent in 2001 (ibid). On the other hand, statistics on the housing backlog per income bracket shows that there were more people without access to housing in the low-income group of N$ 0 – 1,500, where 27, 249 were still waiting for housing and the N$1,500 – 4,600, which had a backlog of 29, 554 in 2008 (BoN, 2008). This can be compared to the N$4,600 – 10,500 income category that had a waiting list of 4, 201 and the

N$10,500 plus income category where only 706 people were in the housing list in the period 2014 – 2015 (BoN, 2008).

In Namibia, responses to the post-independence urbanisation are basically framed in terms of the housing programs, of which a number of these were launched since 1990. While the National Housing Enterprise was the flagship program that started well before independence, it was through the Build Together Program that the government demonstrated its intention to house the poor. This was a unique program, which targeted low-income earners, who were encouraged to form groups to save money for land and to build houses in rural and urban areas, with the support of government (GoN, 2007).

However, explanations of the post-independence urbanisation crisis have been very critical of the government and bore a striking resemblance to earlier explanations of the African crisis (see, Ayittey, 1998). The assumptions embedded in the neoliberal discourses left unchallenged the myths about government being an inefficient agent of development that is characterised by predation and corruption where the political elites capitalise on a political economy of disorder (Chabal & Daloz, 1999). The appropriation of the same arguments used in a critic of the early postcolonial African state was striking (see, Arrighi, 2002; Ayittey, 1998; Bates, 1981). It is specifically this context, together with the current initiatives to find a lasting solution to the housing crisis, which formed the motivation for this research.

1.2.1 WHY WINDHOEK CITY?

The study chose to ground most of the analysis on the City of Windhoek as an urban area because of its rapid urbanisation after independence, and the fact that it has the highest housing backlog. The City of Windhoek is the country's administrative and industrial capital and has attracted both educated and less educated migrants after independence (Indongo 2015). It had also played an active role in the implementation of separate development policies, dividing different ethnic groups into separate geographical zones during the apartheid period. Thus, the City of Windhoek provides an excellent case study for any study that focuses on both history and the present.

This study used the City of Windhoek to explore certain critical aspects of the housing question, particularly, who were the people in the housing list as well as the situation of rapid urbanisation and population growth. The development of Otjomuise Township shows that the City of Windhoek is becoming a temporary transit settlement for migrants (Section 6.3.1, Chapter 6). It has also experienced growth and expansion of informal settlements, like other major urban centres in the country. This is another major reason for choosing the City of Windhoek as a case study. However, questions could be asked as to whether the City of Windhoek represents the situation across the country. This is not the issue here. The City of Windhoek only provided a perfect setting to build a counter-narrative to the foregoing, 'it is the government and corruption'.

1.2.2 WHY IS THE AR AN IMPORTANT PLAYER?

The Affirmative Repositioning social movement is one of the central actors in Namibia's housing crisis and is therefore central in this analysis. As a social movement, the AR has become highly relevant in Namibia's current environment, and its relevance cannot be understated. As Bebbington (2010: 1) noted about social movements:

> .... [they] emerge to challenge dominant ideas as to how society should be organised, to draw attention to needs not currently attended to under existing social arrangements, to argue that existing arrangements need protecting and deepening, and to make visible identities rendered invisible or abnormal by prevailing relationships of power.

According to the Namibia Sun of the 24 July 2015, the AR emerged in Namibia in 2014 as a response to the slow pace in housing delivery. Formed by three young male graduates from the University of Namibia, the social movement managed to position itself as a representative of the landless Namibian citizenry in the land and housing question. By adopting a pro-poor approach, it also managed to present itself as a saviour of the poor people. It adopted a radical approach in articulating land and housing grievances, through mass mobilisation and marches. Since its formation in 2014, the organisation has presented a serious threat to the government and made a significant impact on the country's political arena. Berker (2016: 1) noted, 'while it has been described as the biggest peaceful mass action since Namibia's independence in 1990', due to the level of organisation as well as the variety of political

promises it generated, fears were raised that it might become an opposition 'political party in the making'. Critical questions have been raised about the organisation:

- What are the meaning and the philosophy behind the Affirmative Repositioning movement?
- What exactly are its demands?
- What effects will the social movement have on the country as a whole?
- Where is it going from here?
- Whom does the movement represent?

These questions have remained unanswered in Namibia today. The condemnations of the movement continue, and the ruling party (SWAPO) has generally not been impressed by the initial land grabs it initiated, and the subsequent mobilisation actions. Since its formation in 2014, the movement has been mobilising through social media platforms for residents to apply for even small residential land titles from municipalities (Berker, 2016).

The City of Windhoek has promised to attend to the 14,000 land applications submitted by the youth during one of these marches. Given this massive application in the City of Windhoek, the mass action idea has spread like veld fire among the youth and reached other towns in the country. As a result, it became a national phenomenon. In the second round of mass action, which took place in February 2015, thousands more people applied for land and applications which were handed over to the municipalities of Windhoek and a number of other towns in the country. In the end, over 50,000 housing applications were submitted to local authorities across Namibia. Of these, 16,000 were submitted to the City of Windhoek alone (Berker, 2016). As Berker noted, if we compare these numbers to Namibia's tiny population of just 2.3 million people, and the capital's moderate size of 322,000 inhabitants as of 2010, this was an astonishing amount.

The Affirmative Repositioning movement also issued threats of a Zimbabwean-style land grab if housing applications were not processed and approved by July 2015. Thus, the social movement has thrown the housing issue back into the policy agenda in Namibia. As such, it has been seen as a great success. As a senior academic researcher from the University of Namibia noted:

> Namibia should be thankful that the Affirmative Repositioning (AR) has brought the issue of urban land to the forefront, as it has changed the understanding of the utilisation of land in the country (Namibia Sun, 24 July 2015).

The AR has also raised awareness of corruption within the housing delivery system and has helped to solve a number of cases related to corruption in the housing sector. This has ensured that housing benefits do not only accrue to the elites who are well connected and have the resources to pay their way to houses. A case often referred to is that of a family eviction after the rightful owner had passed on. While another similar case of this nature involved a well-known politician, who could not be evicted from the land he had grabbed. There were complaints that:

> Corruption had become endemic in the housing sector, and land grabbing by elites was becoming a norm, where those well connected to the system were left to grab land and to continue to develop it with no interference from authorities, but when an ordinary citizenry grabbed a small piece of land in the poorest of areas in the City, they are taken to court and have their property demolished by the City police (int. Windhoek, June 2017).

Corruption, therefore, became a rallying point for the AR and gave even more impetus for its mobilisation activities. This also gave justification for the 'government is to be blamed' narrative since as we can read from the excerpt above; the government appeared to condone corruption (AR, 2015a). The power of mobilisation when you have a powerful narrative cannot be understated, and when dealing with the poor, issues can quickly become explosive. Through the AR mobilisation, Namibia was on the verge of a chaotic land grab. Suffice to say that the AR was also beginning to question the Willing-Seller-Willing-Buyer model of land reform.

1.3 AIM OF THE STUDY

The housing problem in post-independence Namibia has become synonymous with housing and land shortages. The gap between housing delivery and needs has for long been accepted as a part of the land question in postcolonial urban Namibia. Virtually most policies and strategies aimed at alleviating the housing problem reflect this preoccupation with numbers.

The broader aim of the study was to provide an assessment of post-independence dynamics in the country, particularly, phenomena at the level of individual, society and state that have an impact on the housing crisis in the country's major urban centres.

This thesis would be the first detailed counter-narrative to the crisis narrative about post-independence housing and housing provision, and the first methodological analysis of post-settler dynamics, linking development challenges after independence to both the historical past and the subsequent crisis of expectations after independence. It aims to improve our general understanding of post-settler state dynamics and their link to the unfortunate settler history and nearly over a century of colonial subjugation and separate development.

By grappling with this history and its causal effects and positioning the crisis narrative within what Chaumba, Scoones and Wolmer (2003: 534) described as a, 'well-rehearsed narrative on "African crises" of economic collapse, political instability, socioeconomic inequalities, corruption, crime and war, and depictions of "failed", "vampire" or 'collapsed' African states', it is hoped that this study would add another dimension to the literature on the question of development in former settler colonies.

This research relied on a combination of research methods that complemented each other and allow for a balanced narrative that is informed by what is already known and what was not known. The use of both quantitative survey and an ethnographic case study is unique in Social Science research, but Rutherford and Addison used it with success in their study of Zimbabwean farm workers in the Limpopo Province. The adoption of this approach, which 'explains both process and outcome of phenomena through complete observation, reconstruction and analysis of the cases under investigation' (Zainal, 2007: 1), is the strength of this thesis.

The narrative of 'crisis' in Namibia's housing and housing delivery system, has shown how narratives and debates on development in any particular country, continue to be influenced by dominant discourses and narratives of a particular dominant era. Critics and civil society alike managed to generate a crisis scenario from the country's failure to satisfy housing

needs, drawing on a familiar crisis narrative that has dominated development debates in what Emily Roe has called a 'continent of Except Africa' (Roe, 1995: 534). Thus, Namibia could not be an exception in this 'continent of exception', where only South Africa and Zimbabwe were allowed that privilege (until Zimbabwe embarked on a chaotic land reform process in 2000).

These accounts in Namibia tended to portray policy and initiatives on housing as inadequate, and have failed to appreciate the significance of rapid urbanisation and population growth after independence. These distorted accounts have unfortunately shaped the way the general citizenry, the majority of whom are poor and are in desperate need for housing, now view their lack of housing. The realities of the gap between demand and provision of the housing cannot lie only with the government, and are much more complicated as this study has demonstrated. The AR has mobilised the poor against the slow delivery of housing and, therefore, reinforced the understanding that the government is standing on the way of a miracle – delivery of houses for all.

Specific objectives of the study

(a) To trace through Germany colonial and South African apartheid racial, class, discriminatory and segregation laws, the context of Namibia's current housing crisis and to determine the extent to which certain episodes in the country's history appear to have influenced the contemporary situation and how we can map the way forward.
(b) To identify and investigate the sections of the population that is mostly affected by the housing problem.
(c) To examine the postcolonial policy framework on settlements and urban housing provision, and assess the performance of such policies in dealing with the urban housing crisis.
(d) To examine the involvement of the AR movement with the housing question, particularly its motivation, its constituency and its possible effects.

1.4 RESEARCH QUESTIONS

To achieve these objectives, the study was framed into one major research question and four specific research questions.

Major question

What are the factors that contributed to unsatisfied housing demand in Namibian cities after independence in 1990?

Specific research questions

(a) What historical factors contributed (explicitly or implicitly) to current challenges in urban settlement and provision of housing in major Namibian cities?
(b) Which sections of the Namibian population (social, class, racial status, origin, where they work) are most affected by the housing crisis? Where do the majority of the people on the housing waiting list originate from?
(c) What are the policy initiatives that were adopted by the Namibian Government and other stakeholders in relation to settlements and urban housing since independence in 1990? What have been the challenges in the provision of housing since 1990?
(d) How relevant is the AR movement in the Namibian urban housing crisis? Who is likely to benefit from the movement's agency and activism?

1.5 OPERATIONALISATION OF CONCEPTS

The complexity of Namibia's post-independence urban housing question and its manifestation needs to be understood historically, taking into account both the long-term implications of settler rule and the immediate history of political independence and freedom in 1990. The theoretical basis of the argument outlined in the thesis builds from concepts such as state, government, migration, urbanisation, housing policy, corruption and colonialism. These concepts reveal the connections between different aspects of the housing and land question in post-independence Namibia.

Using the concept of state relates to the broader aspects of the question and links to the broader continental debates on the postcolonial state and development. The deployment of the concept government is useful in our understanding of the administrative agent behind policy processes and the subject of blame. The concept of migration is always central in urbanisation debates and is used here, in line with its general usage in urbanisation studies.

The concept of corruption relates to debates on development or lack of development in Africa.

1.5.1 Differentiating state from government

Diamond (1999: 224) noted that 'the boundaries between the state and government are blurred and are thus a matter of a degree rather than a matter of either-or view'. It is therefore normal for the two terms to be used interchangeably although there are obvious differences. This section attempts to provide these differences and to provide working definitions adopted by this thesis.

1.5.1.1 Understanding the concept of state

The concept of state is useful for unravelling the ideology, which shapes lives in some way or another. According to Du Pisani (2000), statehood does represent not only an institutional ensemble but also a body of attitudes, practices and codes of behaviour. As such, Lodge (1998: 21) defined the state as the principal means through which wealth can be accumulated and as the pivot of class formation, 'hard' in its deployment of violence in search of hegemony, 'soft' in its lack of legitimacy and institutional coherence'.

The state is a historical, political and legal phenomenon (Florea & Gales, 2012). They saw a state as 'a human collectively, permanently settled down in a given territory and having a structure of bodies of power that enjoys sovereignty' (ibid: 263). The state, once organised, has a specific purpose and well-determined functions. According to Keulder (2010: 1), a state requires citizens and territory, as well as international recognition and it exists because of its people. From this perspective, Rueschemeyer and Evans (1985:46-4), defined the state as:

> …. a set of organisations invested with the authority to make binding decisions for people and organisations juridical located in a particular territory and to implement these decisions using, if necessary, force (cf. Keuder, 2010: 2).

The state as a corporate group has compulsory jurisdiction, exercises continuous organisation, and claims a monopoly of force over a territory and its population, and including all action taking place in the area of jurisdiction (Du Pisani, 2004; Du Pisani & Lamb, 2004; Jackson & Rosberg, 1982).

Most of the African states emerged with 'distinctive ideology' called African nationalism as a result of Universal African experience of colonial domination. These are states with common political experience in Africa, which have come to accept that freedom could in practice only be achieved within the existing framework of the colonial territories (Jackson & Rosberg, 1982: 17). Thus, the state territory represents the geographic space made up of terrestrial, aquatic and marine areas, the soil, subsoil and aerial space over which the state exercises its absolute and exclusive sovereignty (Florea & Gales, 2012). Together with the population and with the system of bodies of state power, the territory is one of the natural material prerequisites for the existence and the stability of the state as the original subject of international law (ibid: 264).

States are categorised in various forms: democratic, sovereign, colonial, postcolonial, settler and post-settler states. These different categories of state will be discussed below.

Sovereign state

The interpretations and approaches to the concept of "sovereignty" in this study lie within the framework of what is defined as 'a set of rights and attributes possessed by the state in its territory excluding any other state, and also in his relations with other states' (Gevorgyan, 2014: 435). The sovereign state has a defined territory that administers its own government and is not subject to or dependent on another power (Florea & Gales, 2012). Similarly, Eric (2010) defined sovereign as not only a property of individual state but also institutional shared by many states characterised by a common expectation that states will not take away each other's life and liberty.

Accordingly, 'these are a powerful constellation of organised political institutions, is deeply entrenched' (Eric, 2010: 648). The Namibian state was established as a sovereign state, founded upon principles of democracy, the rule of law and justice for all (GoN, 1991). This entails that in the context of international laws the government possesses full control over affairs within a territory (Gevorgyan, 2014). The territory sovereign of the state is also reflected in the fact that law-making activities undertaken through the relevant authorities are centralised in the hands of the state (ibid: 442).

Postcolonial state

Melber (2011) defined a postcolonial state as a state with similar attributes to that of the colonial era in respect to day-to-day living in an African context. The attributes of socialisation and attitudes from colonialism have shaped the new political leaders' understanding of politics and their idea of how to wield power (Lamer, 2006). This study relates to the context of postcolonial states in southern Africa and Africa at large. Southern African postcolonial states are notable for their relative administration capacity in contrast with states in other parts of Africa.

For example, the postcolonial states in southern Africa retained the labour law systems imposed during the colonial period (Fenwick *et al*., 2007). Like their predecessors, many of the postcolonial states imposed tight restrictions on trade unions and industrial action that amounted to efforts to redefine the role of trade unions. Thus, the impacts of colonial policies have an influence on the development of labour law in most countries. As a result, unemployment remains high throughout post-colonial states in Southern Africa (Fenwick *et al*., 2007).

Postcolonial states are however not comparable to the settler states as settler states have been governed entirely by settler administration, unlike post-colonial where part of administration was in the hands of the indigenous population. This only means that the impact of colonialism on postcolonial states was not as great as in settler states in the region. However, postcolonial states in the region also have to battle with colonial legacy, which has a huge development drag effect inertia. These postcolonial states find themselves weak in the face of development challenges as a result of structural colonial fault lines that weaken performance, institutions and institutions and technical efficiency technical efficiency (Fenwick *et al*., 2007).

Settler and post settler states

On the settler state, Keuder (2010: 37) wrote 'settler states entail the states that afterwards, were converted into a settler colony dominated by Europeans to an extent'. This is as close as it can get. Indeed, settler states represent territories that were occupied by a group of settlers from Europe, who expropriated land on a large-scale from indigenous people, for their own benefit (Autin, 2010). These states developed systems of privileges, which encouraged

indigenous people to be treated unequally to settlers. Segregation and discrimination against the indigenous people became a common feature and was institutionalised through law (Federici, & Caffentzis, 2000). Segregation and discrimination led to social conflicts among settlers and indigenous people and even among settlers themselves (Marx, 2017).

In sub-Saharan Africa, we can identify Portuguese settler states like Angola and Mozambique, British settler colonies of Kenya and Zimbabwe, and Namibia and South Africa (Wolfe, 2006). To distinguish settler states from other colonies in general, it is necessary to add that settler states are those categorised as a form of politics which generally has both structural and ideological elements (Lovel, 2007).

Post-settler states, on the other hand, are former settler states after attaining their independence. These states have similar characteristics commonly shared as a result of the apartheid system or institutionalised racism. To distinguish post-settler states from other post-colonial states, it is important to look at the created structures of socio-economic, political and spatial capacitation on their development. Settler colonial impact has created structures of socio-economic, political and spatial capacitation on post settler development.

Because of institutionalised racism and discrimination, development, poverty and its reduction are at the core of policy debates. One of these debates revolve around the land and agrarian question, particularly the need for land reform as 'fundamental dimension of the agrarian question, and the 'agrarian question' as a 'fundamental dimension of the national question' (Moyo, 2007: 3), and the broader process of decolonisation (Hendricks *et al*., 2013; Moyo, 2003).

1.5.1.2 Government

According to Florea and Gales (2012), the state as a political, social body cannot be made up only of the population and territory, but there must, on this territory, exist a political organisation that controls the territory and to which the population that inhabits it should, effectively, be subject to. This political organisation is the government. Florea and Gales see the government as an element of the state, which contributes to the existence of the state. It is a complex concept where different contents and features can be emphasised and boundaries

are blurred and impossible to strictly set up. Diamond (1999) sees government as a realm between state and society.

According to Florea and Gales (2012), the government is the element that gives the shape and the proper character of the state, ensuring its territorial and political integrity, at the same time being awarded the function of accomplishing the implementation of the laws of the state. Siko (2014: 47) defined government as a 'vast conglomerate of loosely allied organisations, each with a substantial life of its own'. This study relates to government as a group of people with the authority to govern a country or state; a particular ministry in the office or a particular political party.

1.5.2 Migration and urbanisation

Migration and urbanisation have often been seen as interrelated concepts although the two are surrounded by a great deal of controversy (Collinson & Kok, 2006). This study attempted to clear the misconception surrounding these two interrelated concepts. Urbanisation is the increase in urban population of the country or area due to urban population growth, urban natural increase, urban net migration, reclassification of rural to urban areas, etc (Kok & Collinson, 2006). It is a process that is deeply influenced by the scale and nature of economic, social and political change (Tacoli, 2017; Lemon, and Cook, 1994).

Urbanisation is a distinguishing characteristic of contemporary Africa, and it is greatly spurred by rural-urban migration (Indongo, 2015). The ever-greater numbers of people move to a small number of rapidly expanding cities, leading to increased urbanisation (Odoemene & Odoemene, 2005). In many African countries, urbanisation after independence meant that a new African government now determined national policies (Potts, 2016: 254). Thus, laws which had constrained rural-urban migration and family migration were relaxed (ibid).

On the contrary, migration is defined as a geographic movement of people across a specified boundary for the purpose of establishing a new permanent or semi-permanent residence (Indongo, 2015). It is in this sense that Sinha (2005) sees migration as a movement involving a change of residence of substantial duration. Migration is caused by push and pull factors. Pull and push factors that determine migration exist at both the origin and destination place of the migrant. Rural-urban migration can create unfavourable social crisis such as housing.

There are many forms of migration, but this thesis focuses on rural-urban migration and attempts to relate it to urbanisation, looking at causes and consequence of migration and urbanisation in post-settler independent states. In these states, post-independence migration and urbanisation trends need to be situated within a historical context since the legacy of apartheid could not through discriminatory migration and urbanisation be washed out of issues of the post-independence.

Impoverished rural people were trapped in rural areas, and that legacy of apartheid homelands policy continues to haunt post-independence governments, as more people migrated to urban areas when all discriminatory policies were abolished resulting in increased urbanisation. The only people who survived the former apartheid homeland policy, where labour migrants who were mostly men and were employed on a fixed term contract in urban areas (Collinson & Kok, 2006). However, this did not accord them an opportunity to acquire urban housing due to the discriminatory apartheid laws in place. As a result, labour migrants needed to acquire housing with the rest of the population after independence.

1.5.3 Housing policy

Policy refers to 'the principles that govern action directed towards given ends' (Titmuss, 1994: 139). The concept denotes actions about means and ends, which implies changes in situations, systems and behaviours and practices, or in other words, it implies actions in relation to a problem, which is intended to solve a problem (Schwartz, 2006). The policy is a process involving an initial formulating of a problem or planning, or policy-making stage, followed by execution of the policy and sometimes followed by evaluation of the success of the policy (Malpass & Murie, 1988: 5). The use of a policy is very important in the housing organisation (Schwartz, 2006).

Housing policies are usually referred to as state housing policies for both national and local level (ibid). Housing policy refers to the government's actions and measures put in place to ensure the provision of affordable and quality housing stock to the citizenry of the country (Lalloo 1999). The housing policy acts as a framework to direct and guide utilisation of resources towards housing production and delivery. A particular policy is only successful if

societies, organisations or groups of people affect changes. Thus, a policy is something that can be controlled by a human being for successful implementation (Titmuss, 1994).

The policy in this study is used as an action and problem-oriented sense. The problem which drove the formulation of the housing policy in Namibia originated from the apartheid systems, which disadvantaged blacks in respect to property ownership (Bolt *et al*., 2010; Fortuijn *et al*., 1998). Literature and the increasing body of evidence on housing, illustrate challenges of the colonial era in regard to registration of land and acquisition of housing for blacks, where according to the NCY (2005), a white minority was allowed to register rights over land, while blacks were denied access to urban land ownership.

Black migrants were only allowed to enter towns as contract labourers; as a result, large-scale black urbanisation was discouraged and legally prevented (ibid). At independence, the National Housing Policy was developed to accommodate the previously disadvantaged groups in respect to housing provision. The concept of housing policy in this study therefore takes into account the analysis of the legacy of colonialism: the African "location" or township, the displaced urban settlements or dormitory towns of the African reserves, and the rural homestead (Lalloo, 1999).

1.5.4 Corruption

Corruption is a social, legal, economic and political concept enmeshed in ambiguity and consequently encouraging controversy (Khan, 1999). Corruption is also defined on its broader sense, which involves the whole scope of corruption which expands from taking any pecuniary benefit to doing any unethical thing. Corruption may entail 'abusing one's official authority to give favour to an individual or group of individuals in exchange for monetary or non-monetary gains' (ibid: 10). Corruption generally involves bribery, nepotism, or bestowal of patronage by personal choice rather than by economic rationality and merit, and misappropriation of public funds and resources for enriching private ends (NIED, 1997).

In alignment with the above definitions, two definitions of political and administrative corruption are adopted in this thesis. Political corruption refers to 'the behaviour of (elected) public officials, which diverges from the formal components - the duties and powers, rights and obligations - of a public role to seek private gain (Kramer, 1997). Administrative

corruption refers to 'the institutionalised personal abuse of public resources by civil servants' (Gould, 1991).

There are various approaches to corruption: public-interest-centred, market-centred, public-office-centred, public-opinion-centred and legalistic (ibid). This thesis focuses on public-office-centred protagonist's stress, which entails the misuse by incumbents of public office for private gain is corruption (Theobald, 1990: Kramer, 1997). The degree of corruption may vary from place to place, however, the means of indulging in corruption is more or less the same (Khan, 1999).

Most states in Africa have considerable variation in administrative governments, which leads to administrative decay where the resources of the state have been plundered and regulations abused by government officials at all levels (Jackson & Rosberg, 1982). The plundering of resources has been done for peoples own personal benefits than was intended for. Lack of capacity for the state can result in desertification of citizenry from basics of living such as housing (Jackson & Rosberg, 1982).

1.5.5. Understanding colonialism

For countries like Namibia which were subjected to colonial rule and apartheid policies, a concept such as colonialism in its real term can be a core value to this study. The term 'colonialism is the determining marker of history' (McClintock, 2009: 86). Colonialism refers to an ideology where Africa was expropriated of its natural resources, and indigenous population was deprived of their basic rights and freedoms, with limited access to resources in their respective countries, instead of the commonplace in the provision of cheap labour (Arrighi, 2002). Africa colonialism entailed involvement of restrictive laws, which were enacted to curtail human rights and to deprive indigenous people of all political activities (Mapuva & Chari, 2010). In Namibia, this denied black Namibians of access to land, either through direct land dispossession in rural areas or through the severe limitation imposed by influx control in urban areas (National Youth Council, 2005) resulting in fewer black people with housing ownership in urban areas in the post-independence period.

1.6. ORGANISATION OF THE THESIS

The thesis consists of seven chapters. The first chapter provides an introduction, motivation for the study, aims and objectives of the study, research questions and the basic concepts and how they have been used in the thesis. The chapter sets the scene for the rest of the thesis by critiquing the dominant narrative on the housing question and argues that the current narrative fails to accommodate broader aspects of the problem including historical factors.

Chapter Two is a review of broader theoretical literature. It begins by giving a comprehensive account of settler colonialism globally, and reminds the reader of the southern African context including that of Namibia. The chapter then discussed the post-settler context, highlighting the legacy of settler history and the implications to post-settler developments. The chapter then proceeded to look at the broader African development question, focusing on the two perspectives on the African development crisis. By looking at these perspectives, the chapter attempted to situate Namibia's housing question and the narrative of crisis within the broader African environment and dominant explanations of the continent's lack of development progress.

Chapter Three discusses the methodology adopted in the study. The chapter began by describing the research approach and what guided the adoption of such an approach. After describing the research approach, the chapter outlined the methods and tools that were used to collect data. The chapter adopted mainly four research techniques: a review of literature, key informant interviews, a survey conducted in the City of Windhoek and a case study. These techniques became appropriate in a broad study that focused on both national and local level issues. Lastly, the chapter described fieldwork experiences and demonstrated the shortcomings of normative frameworks for factors that contributed to unsatisfied housing demand in Namibian cities after independence in 1990.

Chapter Four provided an insight into Namibia's settler history and the post-independence social environment. The study argued that these two periods should be factored into any analysis of contemporary development events and manifestations in the country. The study traced the history of colonialism and its causal effects on post-independence dynamics in relation to urbanisation, migration, and human settlement provision crisis. Attention was paid

to issues pertaining to segregation policies, urbanisation, the position of the indigenous person in the colony, and expectations brought by independence in 1990.

Chapter Five focuses on the post-independence housing initiatives and the emergence of the Affirmative Repositioning as a pro-poor social movement. The first section focused particularly on the housing initiatives that were put in place to achieve post-independence the housing delivery mandate. It also looked at the operations, achievements and challenges that were faced by various programs. In the second section, the chapter provided a discussion of the accompanying financial services that the Government of Namibia initiated to assist beneficiaries with financial assistance. The two sections set out to challenge the notion that the government lacked political will in delivering housing to the general citizenry. Last, the chapter answered questions about the AR and discussed its motivation, its constituency, its role in Namibian society, and position in the housing crisis.

Chapter Six provided a grounded analysis of the housing crisis in post-independence Namibia, focusing particularly on the post-independence dynamics. The assumption that guided this chapter is that national level dynamics can be understood better from local level situations since it is at the local level where people that form part of the problem are situated. In the case of the housing question, the City of Windhoek as the country's capital was always going to be key. The chapter focused on the City of Windhoek and analysed the housing question from data from a small survey and a case study. The chapter focused on an important question: who are the people in the housing list? It also provided an analysis of the general environment of housing in Windhoek.

Chapter Seven is a discussion of key themes and pulled them together in an attempt to reach a conclusion and make policy recommendations. It focused on the two main themes that inform this thesis: the settler history and its causal effects; and the post-settler dynamics and crisis of expectations. Overall, this dissertation challenges the existing arguments and narratives on the housing crisis in post-independence Namibia as being a narrow analysis of the contemporary situation that fails to incorporate broader aspects including the country's colonial history and manifestations after independence, whose significance in the present cannot be ignored.

CHAPTER TWO: LITERATURE REVIEW AND FRAMEWORK OF ANALYSIS

2. 1 INTRODUCTION

In this chapter, the concepts and key literature that have been identified and selected are introduced. An attempt has been made to link the concepts in order to formulate a framework of analysis that is ideal for the analysis of dynamics in post-independence Namibia. In qualitative research, it is reasonable to begin from some skeletal design rather than a full analytical framework and work towards a comprehensive analytical framework after fieldwork. The researcher began this study from an understanding that post-independence Namibia is part of an exclusive club of countries in southern Africa, the former settler colonies that experienced extensive white settlements, land expropriation and the 'attendant restricted proletarianization processes, which occurred at the start of the last century' (Moyo 2004: 4).

Due to their settler status, these countries differ from other African states and even other states in the region that did not have a large settler population, such as Botswana, Lesotho, Malawi and Swaziland. While the latter group of countries got their independence early, the settler white population had deep-rooted interests in the former and was not willing to let go of it power and privileges. As such, these countries were among the last countries in the continent to gain independence, and because of the deep-rooted settlers' interests, the land question remains unsolved decades after independence (Moyo, 2007). In a broader sub-Saharan African context, Namibia's former settler context places her in the same league as Kenya, South Africa, Zimbabwe, and to some extent Angola, Mozambique and Zambia.

However, after data collection and analysis, a different analytical path started to emerge. The researcher began to realise that these countries were also part of the broader postcolonial Africa league, and despite late attainment of independence, they were part of the broader African politico-economic space, and the housing problem and the narrative of crisis in Namibia was, therefore, a significant part of the 'African crisis' narrative that dominated development debates elsewhere in postcolonial Africa in the 1970s (Arrighi, 2002; Ayittey, 1998). From this perspective, the housing problem and the 'crisis narrative' could not be understood apart from South Africa and Zimbabwe, and more broadly, from post-independence Africa as a whole. This study, therefore, attempted to understand the dynamics in post-independence Namibia from her settler past and post-settler status, together with her being part of a broader postcolonial Africa. Thus, in order to understand dynamics in the post-independence period, it was necessary to begin from the settler state context. The two periods are interrelated, and in any analysis of contemporary development in former settler colonies, history is always a useful starting point.

In Namibia, however, very few have attempted to understand the present housing challenges from such a historical perspective, where not only the country's colonial past but Namibia's particular situation as a former settler colony provides a basis for analysis. Not only has this resulted in a narrow public perception of the housing problem in post-independence Namibia, but it has also contributed to a lack of appreciation of the challenges at hand. It is evident in some writings that a broader analysis of historical aspects is critical to ensure a better understanding of how both black and the white settler communities were regulated in terms of land distribution and housing provision in the settler period. As Werner (1993: 135) once wrote:

> Historically, apartheid-colonialism has denied black Namibians access to land, either through direct land dispossession in rural areas or through the severe limitation imposed by influx control in urban areas.

It is the argument in this thesis that such a narrow focus prevents us from seeing the housing crisis in terms of the bigger development picture in post-settler Africa, and broadly on postcolonial African development.

This chapter, therefore, provides an analysis on settler state politics and the post-settler dynamics. It also discusses issues of African development after colonialism within this long history of colonial subjugation and attempts to link these to the broader narrative of the African crisis. In doing this, it takes cognisance of the fact that European powers colonised most of Africa, and that the transition to independence was not an easy journey (Ayittey, 1998). It is also cognisant that some of the development problems currently faced by African states are internal problems, which could have been avoided (Ayittey, 1998). This has also been recognised by those that Arrighi (2002) has referred as internalist, who have pointed to a horde of issues that include among others, misguided leadership, problems of governance, systemic corruption, capital flight, economic mismanagement, collapsed infrastructure, political tyranny, flagrant violations of human rights, and military vandalism, among others (see, Bates, 1981; Chabal & Daloz, 1999; World Bank, 1981).

The chapter is divided into three broader sections. The first section after this introduction dealt with settler and post-settler dynamics. It is an analysis of the social, political and economic environment and its effects on different population groups. The section that follows is a discussion of the narrative on Africa's development or what is generally seen as the challenge of underdevelopment. It discussed the two schools of thoughts that have dominated discussions and debates on why the continent has not made greater strides in development after independence. This section attempts to locate debates on Namibia's housing crisis within this dominant narrative.

2.2 THE SETTLER STATE POLITICS

2.2.1 Conceptualising the settler state

In its simplest definition, settler rule can be defined as the type of colonisation in Africa and elsewhere in the world, in which European settlers imposed direct rule on their colonies. The concept is closely linked to the concept of colonialism. While scholars have variously defined the term settler state or colony based on their own understandings, as a concept it entails the same ideology. For example, Lovell (2007: 3) defined settler colonialism as 'a form of politics, which generally has both structural and ideological elements'. This was done so that

institutions of economic structures of the colonial settler states could be strengthened, built and legitimated by the philosophy of discourses about identity.

On the other hand, Max (2017) referred to settler colonies as areas outside of Europe where many European immigrants voluntarily settled. The settler community was enormous in number to secure its political dominance even though it formed only a minority of the population. Given that these settlers were without ethnic homes, Mamdani (1998) saw them as rootless, foot-loose, not tied to any specific territory, and always trekking. For example, Australia can be understood as a settler colonial state because it has a history of settlements and colonisation, but also, and more importantly, because its politics and governance continue to be substantially based on settler colonial institutions and ideas (Lovell, 2007).

However, a depiction of a state as settler colonial does not necessarily exclude the depiction of that same state in other ways. For instance, many settler colonial states, including the United States of America, Canada and New Zealand are also referred to as liberal democratic states (Lovell, 2007). In the African continent, there were colonial states with characteristics of settler states during the colonial era. In particular, the southern African region was often identified as a settler region, given the moderate settler population in states like Angola, Mozambique, Zambia, and high settler communities in Namibia, South Africa and Zimbabwe (Wolfe, 2006; Werner, 1993; Larmer, 2002; Melber, 2000).

Lloyd *et al*., (2013) identified prominent examples of modern settler societies where large numbers of Europeans settlers developed their own ways of life, and promoted their specific economic interests, particularly in terms of land and labour. Countries such as Britain had settler colonies in North America, Australia and New Zealand, and South Africa and Southern Rhodesia; while Spain had colonies in the southern cone of South America; and France had colonies in North Africa and the Pacific (Lange *et al*., 2006).

Seo (2010) identified what he called the settler incidents. These included the Russian expansion into Siberia and Central Asia in the 19th and 20th centuries; Germany attempts to settle in Prussian Poland prior to WWI; the colonisation of the Germany Templars in

Palestine in the 19th and the early 20th Century; and the somewhat exceptional phenomenon of nationally driven Jewish immigration and settlement in Palestine in the first half of the 20th century.

Studies have shown that a number of these areas evolved from older colonies of free European settlements in temperate and colder zones, which were founded before the 18th century. This is certainly true of Quebec, New Found Land, New England, the Mid-Atlantic, the River Plate and Pampas area, Central Chile, and the Cape, which were founded with locally-oriented rather than world-oriented agricultural production systems (McKenna, 1994).

2.2.2 Beginning of settler colonialism in Africa

Settler colonialism in Africa can be traced back to the late 1800s when several European powers including Britain, France, Germany, Belgium, Italy, Portugal, and Spain competed for and colonised much of the continent. In his explanation of the reasons behind European colonialism, Iweriebor (2002: 1) noted:

> European had to demonstrate national pre-eminence through the acquisition of territories around the world, including Africa. These settlers had to find a way to overcome major social problems that grew in Europe such as unemployment, poverty, homelessness, social displacement from rural areas.

In Europe, the European powers were experiencing problems since the new capitalist industries could not absorb the entire population (Iweriebor, 2002). Given the situation in Europe, the development of settlement overseas would provide a solution by accommodating this surplus population.

After colonisation, this population was then exported to countries like Algeria, Tunisia in North Africa, Angola, Namibia, Zambia, South Africa, Mozambique, Zimbabwe in southern Africa, Nigeria in West Africa, and Kenya in East Africa (Wolfe, 2006). Ultimately, the dominant economic factors resulted in the colonisation of other parts of Africa due to a lack of political and technological power, which challenged the African continent (Iweriebor, 2002).

Settler colonialism in these countries differed from other African colonies in that there was a significant number of Europeans settled in these colonies besides missionaries or European colonial officials (Wolfe, 2006). These colonial states were similar in many ways to settler states like the United States and Canada where a colonial authoritarian, bureaucratic state system including a mechanism of administrative control was developed in order to smoothen effective control and exploitation of the colonised citizens (Iweriebor, 2002). According to Wolfe (2006), the settler population in these states had planned to make the colonies their permanent homes and demanded special political and economic rights and protections. However, their demands for safety depended on the exploitation of the economy and political oppression of the African population, which was comparable large in number (Max, 2017).

2.2.3 Land dispossession in settler states

During settler colonialism, the various settler administrations expropriated large tracts of land from indigenous populations, for the development of settler capitalism and accumulation (Autin, 2010; Mckenna, 2011; Moyo, 2004). For example, in the USA the Homestead Act, which was passed in 1862 granted 65 hectares of land to each new settler and opened doors to land ownership for many settlers (Marx, 2017). In South Africa, where land expropriation was extensive, settler farmers even had to lease the land to indigenous people in what popularly became known as '*kaffir* farming'.

The dispossession of huge amounts of land in South Africa led to the development of an agrarian capital as it was in Australia, New Zealand, Argentina and Chile (Marx, 2017). Namibia also experienced dispossession of land from the natives, which resulted in a skewed distribution of land that became an essential feature in the colonial exploitation of Namibia's resources, directly affecting the profitability of settler agriculture, mining and the industrial sector (Werner, 1993).

In Mexico and India, European colonialism by the Spanish and British ultimately stripped the natives of both land and wealth and led them into a brutal war (Rose, 2015). The rights accorded to natives tended to reflect the imbalance between European powers in any given theatre of colonial settlement (ibid). In Australia for instance, where British dominion was unchallenged by other European powers, the Aborigine population lost virtually all rights to

their territory, with informal variants on the theme of *terra nullius* being taken for granted in settler culture (Wolfe, 2006). Kenya had a capitalist economic system, controlled by the white colonial government, with a relatively strong Asian and small African component, while the majority of Kenyans had no part in the economy (Goosen *et al.*, 2007).

In Zambia (what was called Northern Rhodesia), the settler colony encouraged European immigration and set aside blocks of land, which would in effect be available for exclusive European use (Goosen *et al*., 2007). By 1930, some 60,000 Africans in Zimbabwe (the then Southern Rhodesia) had been forced to move from the land that had been reserved for white settler capitalism and settlements (Luker, 1985). While considerable portions of the land were later returned to the African population in 1947, much of the natural and human resources had been wasted for generations (ibid). As for Namibia, an estimated 40 percent of existing farms were in Germany's hands in 1936 (Botha, 2007).

In Namibia, during the first two decades of the South African settlement program, white Afrikaners from South Africa were given priority over local-born or resident and landless whites (Botha, 2007). Eventually, a total number of 3,211 farms, representing about one half of the total number of farms owned or rented by white farmers in the 1960s, were allocated in terms of the Land Settlement Scheme. Fifty-seven farms were sold to the Germany settler population between 1 January 1943 and 31 August 1943, and the Germans had sold only 11 to the Union nationals. During the same period, the South West African Administration distributed 89 farms to South African nationals and 24 to Germans (ibid).

Moreover, settlers in Namibia took advantage of the plight of stockless pastoralists in the central and southern regions of the country by means of unequal trade and acquired large tracts of land and substantial numbers of the livestock that had survived the rinderpest disease (Werner, 1993). This resulted in only 31.4 million hectares or 38 percent of the total land area of 83.5 million hectares that remained in black hands by 1902. White settlers had acquired 3.7 million hectares, franchise businesses had about 29.2 million hectares and the colonial administration about 19.2 million hectares.

Equally, in Zimbabwe white settlers numbering just 23,730 owned slightly more than 19 million acres of land while an estimated 752,000 Africans occupied 21,390,080 acres of land by 1914 (Moyo, 2004). Moreover, in Zimbabwe, the settler colony reserved a number of areas for natives to create new white settler farms (Moyo, 1986). Similarly, in Algeria, the white settlers, known as the "pieds noirs" for being born in the country, took the most (23%) fertile farmland, a move that resulted in resentment by the native Algerians (Spooner, 2014). On the other hand, before Kenya's independence in 1963, the land was occupied by about 6,000 white farms, all representing the settler community.

2.2.4 Provision of cheap labour

Settler colonies were not primarily established to extract surplus value through indigenous labour, but rather they were premised on displacing the indigenes from the land (Mckenna, 2011). For example, the natives in North America were cleared from their land rather than exploited for their labour (Burns, 2006; Rotz, 2017). In the Australian case, labour was imported to add value to the land (Humphreys, 1997). This was different from the African experience where land expropriations were often accompanied by the expropriation of labour, which led to divided families and the development of a worker-peasantry (Bernstein, 2004; Potts, 2000). While settler methods of administration may have differed, from one occupation to another, the objectives were similar – to keep indigenous people subservient, and wholly dedicated to building the power and wealth of the colonisers (Archer, 2012; Bargh, 2002).

The British colony in Zambia organised labour force on the same basis as in other British colonies like South Africa (Acemoglu *et al.*, 2001). Skilled and semi-skilled work was the preserve of the white settler population, while blacks could only occupy unskilled occupations (Wolfe, 1999). In South West Africa, now Namibia, access to land determined the supply and cost of African labour to the colonial economy (Werner, 1993). This resulted in high wages paid to whites, while African wages were kept very low (Hammer, 2010).

2.2.5 The effect of segregation laws

Settler segregation and discrimination against non-whites communities happened almost in all settler states in the world (Federici & Caffentzis, 2000). However, segregation in settler colonies in Africa where the European imperialists' push was motivated by three main factors, economic, political and social, segregation had a severe impact on the native people (Iweriebor, 2002). Most importantly, settler states had a skewed land distribution pattern (Chingozha & Von Fintel, 2017).

2.2.5.1 Skewed land distribution

In Namibia, South Africa, Zimbabwe and Kenya, colonial policies resulted in the expropriation of land from blacks to whites (Chingozha & Von Fintel, 2017; Moyo, 2004; Wachira, 2008). After the expropriation of land from the indigenous population, homelands or reserves were created as a form of separation of blacks from white land (Mamdani, 2001). The nature of colonial policies in Kenya had spatial differentiation, which was performed by the state spatial-economic roles where blacks and whites were segregated by alienating African land and creating ethnic reserves (Overtone, 1987). In Namibia's case, the northern regions were separated from the rest of the country by a red line border (Pendleton *et al*., 2014; Tapscott, 1993). The southern and central regions where the City of Windhoek is situated were seen as more direct relevance to the process of colonialism and settler-driven capitalism. As such, areas south of the Owambo settlements were converted into a settler colony dominated by settler whites (Dobell, 1997; Kriger, 2004).

The colonial states divided the natives into ethnicity groups, while the division between natives and non-natives was racial, not ethnic. These made a distinction between the different types of persons: being natives and non-natives (Mamdani, 2005). This was particularly the case in settler Namibia where various statutes were enacted to protect the white settler population, which enjoyed privileged status (Gordon, 2002). This had serious implications for the further development of Namibia as a settler colony particularly, the proclamation of the Police Zone (Werner, 1993). Unable to confront and subdue the powerful Ovambo Kingdoms in the north, the Germany colonial administration announced in 1907 that police protection should be confined to those areas, which fall within the sphere of influence of the railway line or main roads (McKenna, 1994; Miescher 2012). Furthermore, 'settlements must for the time being be confined to the aforementioned areas' (Werner, 1993: 139). The

subsequent establishment of the Police Zone separated those parts of Namibia, which was later settled by white farmers from those areas where peasant production was largely left intact, mostly in the Kaoko, Ovambo, Kavango and Caprivi land (Harring, 2001).

2.2.5.2 Unequal education

Like it happened in the USA and Australia, settlers in Africa established a system of privileges in education, which treated indigenous people differently from settlers in the education system (Lloyd, 2006; Seroto, 2011). For example, in South Africa, legislation for compulsory school attendance by whites was passed in 1931 and was later extended to the small Asian and coloured minorities in 1938, and yet it was only in 1987 when primary education was made compulsory for all races (Lemon, 2015). At least, the Bantu Education allowed equality in secondary schooling up to the university level, where the syllabi were similar (Jansen 1990; Morrow, 1990; Tabata, 1959). In South Africa and Zimbabwe, several methods were meant to keep the settler community in power, which negatively affected the literacy and education of indigenous people (Teferra, 2004).

In South Africa (and Namibia, which was virtually a part of South Africa at the time), Kenya and Zimbabwe, segregation in education was strengthened (Miescher, 2012; Marx, 2017). For instance, in South Africa, Zimbabwe, and Namibia, Africans attended separate schools from the whites (Altbach, 1999; Dierdorp, 2015). In some of these countries, segregation included the provision of separate universities for white people, and African universities were further divided into tribal universities (Morrow, 1990; Reddy, 2004; Seroto, 2011; Tabata, 1959). Namibia had no single university, and the few students who attended university were often educated in South African universities (Dierdorp, 2015). Inequalities in education did not only happen in African settler countries, but also in developed countries such as in Northern America where Indians were only allowed to attend Indian race schools, which were separated from the white schools (Wunder, 1994).

Generally, during settler colonialism in other settler states and crown colonies in Africa, the budget allocated to Africans education was significantly lower than the budget allocation for the whites, as was the case in southern Africa settler states (Trapido, 2008). The effect of low levels of education implied that there were fewer African professionals, which became a

major challenge after independence. For example, at the end of the 1970s, when Portugal finally withdrew from Mozambique and Angola, there was an exodus of whites (about 95% in both countries left the colonies), leaving behind an uneducated indigenous population (Hammer, 2010). Mozambique reportedly had a single black university graduate at the time of independence (Mckenna, 1994). At independence in Zambia, there were fewer than 100 Zambian graduates, and not a single technician among them (Wolfe, 1999).

Zimbabwe had most of its population living in rural areas under impoverished and crowded conditions during the colonial era, and the underdeveloped and difficult living conditions of the peasants in rural areas caused by a number of British colonial and Rhodesian Front continue to define rural areas after independence (Hwami, 2014; Mckenna, 1994). For instance, students attending rural secondary schools could not study disciplines such as physics, chemistry, and biology, and consequently could not take up technical jobs as they were restricted to university courses/programs that did not require a natural science background such as courses in humanities, and in a way leading them to low-paying careers (Hwami, 2014; Mazingi & Kamidza, 2010). A study conducted in both South Africa and Zimbabwe found that besides racial education, there were inequalities in the quality of and access to education (Collangen, 2010).

2.2.6 Limited native urbanisation

The urbanisation process for settler colonies was significantly different from that of any other African country (Potts, 2016; Rotz, 2017). Cities in settler-colonial contexts occupied a paradoxical kind of site in relationships between colonisers and the colonised (Porter & Yiftachel, 2017). Obviously, the colonial practices of control and restriction in the cities were fundamental blocks to African urban dwellers achieving any meaningful political representation until independence (Potts, 2012). It was even worse in settler states in southern Africa where settlers occupied indigenous land and formed a central component of the settler society, yet at the same time rendered indigenous people complete strangers (Porter & Yiftachel, 2017). For a better understanding of the settler colonial contexts, the historical and ongoing dispossession and displacement of indigenous people provided a foundation to understand the production of urban space (Tomiak, 2017).

In settler states such as Kenya, Zimbabwe, and Namibia, from the beginning, Europeans fashioned urban areas in their own image (Botha, 1997; Maylam, 1995; Otiso, & Owusu, 2008; Potts, 2012). The establishment of towns and cities were synonymous with development and progress in the colonialist's endeavour, and constituted a distinct activity, literally building the settler-colonial nation (Porter & Yiftachel, 2017; Mckenna, 1994). Thus, urban settlements have been vital to the development of European settler-colonial societies since their beginning.

Like in Kenya, Africans were not allowed in cities unless they were employed, and those who got employed were limited to domestic, menial, and clerical jobs, and lived in marginal and un-serviced areas in the eastern side of the city (Murunga, 2005; Obudho, 1997; Oyugi & K'Akumu, 2007). As a result, few Africans ever regarded the City of Nairobi to be their permanent home during the colonial times (Home, 2012; Otiso, & Owusu, 2008). In Zimbabwe, the existence of low-income, unplanned and self-built residential areas was highly restricted in order to prevent a huge Africans presence in urban areas (Potts, 2012). As a result, the legal arrangements and the expropriation of land effectively concluded the dispossession and exclusion of indigenous people, who were the original inhabitants of the land (Tomiak, 2017).

Throughout the colonial period, despite the tough colonial context, the sub-Saharan Africa region witnessed a series of 'dispossessions and repossessions' of land, contestations, and negotiations (Edmonds, 2016). In the subcontinent, the accumulation strategies of colonialists were primarily oriented around the enrichment of settler constituencies, rather than the sphere of the indigenous population (Portera & Yiftachel, 2017). Racial segregation became a central mechanism in the development of the internal structure of colonial urban centres, where indigenous people were segregated into separate residential zones by race (Otiso, & Owusu, 2008). This led to an enormous loss of land by the indigenous population to the whites in the 1980s (Edmonds, 2016).

For instance, in the City of Nairobi in Kenya, Africans, Europeans and Asians were separated in terms of occupations and residential areas, with Europeans controlling the greatest amount of the economic and administrative resources and lived in the best areas of the city (Otiso &

Owusu, 2008). In Zimbabwe, controls on who could be in cities had always extended beyond those on labour (Potts, 2012). The colonial state had to control the movement and autonomy of African women for different reasons and this often extended to trying to stop them moving into town. In Namibia, the apartheid laws prohibited women from moving into towns with their husband who went to work as labour migrants (Simon, 1986).

The development of separate spaces by state agents for indigenous and non-indigenous populations, which resulted in racialised dichotomies of urban and rural, properties and people with no property, become significant control instruments in settler colonial Africa (Blomley, 2004; Peters, 1996; Razack, 2002). Urban centres and other capitalist spaces including commercial farms became crucial spaces of segregation. In Zimbabwe, the nature and strength of the implementation of policies on influx control and land have been fundamental influences in making settler-colonial societies (Potts, 2016). In settler states outside Africa, such as in North America, most immigrants to cities were, especially inevitably European settlers, formed through the distinct process of settler colonialism and its central dynamic of supersession, which saw the displacement of indigenous people and their replacement with settlers (Edmonds, 2010).

The context had to change after colonial rule after African leaders led their people out of colonial subjugation; decolonisation began, leading to the dismantling of major colonial segregation instruments and institutions. Reforms of the colonial state, of course, were not new in some states like Namibia, South Africa and Zimbabwe (such efforts having started well before independence), but this time such reforms become a central part of the postcolonial agenda and were given priority by the new governments. It was this new political environment, yet, significantly, contextualised by a long history of segregation and disenfranchisement, which set the stage for certain social dynamics after independence that impacted greatly on urbanisation in most states.

2.3 POST-SETTLER STATES AND POLITICS

The story of the post-settler state globally has so much to do with settler colonialism (Werner, 1990). Kumar (2005: 936) reminded us, ‘it is to be remembered that the European nations created the states and in the post-colonial societies the states supposedly created the

nation'. He further argued that in the process of institutional building, these states have failed to transform the colonial content of political institutions, which subsequently resulted in dysfunctioning institutions.

Much has been written about striking continuities in institutions and thinking, which left the postcolonial state looking like a replica of its colonial predecessor. This was particularly so in countries like Zimbabwe and South Africa, where policies of reconciliation left the colonial bureaucracy intact (Alexander, 1994). The situation in these states was well captured by Mamdani (2003: 3) in his statement that 'there is a state collapse, but it is not just any state that is collapsing; it is specifically what remains of the colonial settler state in Africa that is collapsing.

Some of these states inherited institutions that were weak and could not fight postcolonial ills including corruption (Nieto, 2014). Mexico is often cited as a good example of a state that has faced numerous challenges including drug trafficking, violence and corruption, and a state that has failed to control these ill practices. However, the experiences and the legacy left by the various settler administrations differed from country to country. For instance, the Portuguese and Belgians left virtually nothing behind but their language (Ayittey, 1998), while the influence of the French still persists strongly in its former colonies, many of whose citizens have maintain strong educational, cultural, and even emotional ties to the former coloniser (Ayittey, 1998; Hammer, 2010). Although colonial Rhodesia was under sanctions, the newly independent Zimbabwean government inherited 'one of the most structurally developed economies and effective state systems in Africa' (Brett, 2005: 91), a highly developed industrial sector and well-developed infrastructure.

However, the majority of post-settler states in Africa inherited highly divided societies along racial, ethnic and cultural lines (see, Hammer, 2010; Ndlovu-Gatsheni, 2007). For example, Zambia was still far from being a nation at independence (Simson, 1985). Thus, countries like Namibia, South Africa, and Zimbabwe, at independence were gravely divided, despite the policy of national reconciliation adopted in each country (Alexander, 1994; Patel, 1988). In Namibia's case, this division followed a century of settler rule, dispossession, and racial discrimination that was compounded by the long, armed struggle (Hammer, 2010).

The borders that were arbitrarily drawn by colonial rulers had thrown together tribal groups into artificial states that, in too many cases, began to fall apart as soon as the white minorities pulled out (Hammer, 2010). For many of these nations, a true sense of nationhood had failed to develop. The failed nation-building project in post-independence Zimbabwe that resulted in a near-genocide in the 1980s is a typical example of this inheritance (see, Alexander *et al*., 2000; Moore, 2003; Ndlovu-Gatsheni, 2008).

2.3.1 The land question and land reform

Due to the extent of land dispossessions during the settler era, particularly in southern Africa, land reform became central in addressing the land question (Adams & Howel, 2001; Moyo, 2005). In Zimbabwe, Namibia and South Africa the land and agrarian question, particularly the need for land reform became central to respective governments. As Moyo (2007: 3) argued, land remains a 'fundamental dimension of the agrarian question and the 'agrarian question' as a 'fundamental dimension of the national question.' A large body of research shows how solving the land question remains central to the decolonisation process in these countries (e.g. Hendricks *et al*., 2013; Moyo, 2003; Ntsebeza, 2007).

The centrality of land in post-settler Namibia seems self-evident. About 90 percent of the population derived its subsistence from the land, either as commercial or subsistence farmers or as workers employed by agrarian capital (Werber, 1993). At Independence in 1980, about 6,000 settler white-owned farms and other agro-estates, amounting to 15.5 million hectares of prime agro-ecological land, occupied 39 percent of the country's land, while 1 million blacks were crowded in 41.4 percent of reserve land of marginal quality (Werner, 1988).

In former settler states, particularly in southern Africa, the dominant challenge, therefore, is that of land and land distribution (Moyo, 2003). Land reform has been an overriding policy of redressing past inequalities in Zimbabwe, Namibia and South Africa since their transition to majority rule (Adams & Howell, 2011; Hall, 2004; Moyo, 2007). All countries adopted land

reforms aimed at taking land from white settler farmers and redistributing it to poor blacks. Despite the post-settler state in southern Africa recognising the need for land reform and setting impressive targets, delivery of land to those who were previously disadvantaged by settler colonialism was constrained by the adoption of neo-liberal frameworks (Lahiff, 2007; Palmer, 1990). In an era of neo-liberal reforms, the countries were cornered into a market-assisted 'willing-seller-willing-buyer' policy, which frustrated genuine transfers of land leading to frustrations, which in Zimbabwe's case coalesced into land occupations and a policy of compulsory confiscation of land in 2000 (Chaumba *et al.*, 2003; Moyo, 2011b; 2011a).

On coming to power in 1990, the post-settler government in Namibia also proposed a land redistribution program based on the needs of the people, but little progress was made, and the claims of minorities remained unresolved (Werner, 1997). The SWAPO-led government in Namibia embarked on a redistributive land reform program, which was implemented in three strategies; a) redistribution; b) the affirmative Action Loans and; c) the development of resettlement projects in communal areas (Hunter, 2004).

This has led to the transfer of land to blacks three times more in the period of 1999 – 2001 (Werner, 2010). In the case of South Africa, the ANC was very clear on land reform, and the party's 1994 Election Manifesto stated that land reform was to redress the injustices of forced removals and the denial of access to land (Adams & Howel, 2001). The aim was to ensure the security of tenure for rural dwellers, eliminate overcrowding and supply residential and productive land to the poorest section of the rural population (Adams & Howell, 2002; Hall, 2004).

Despite the postcolonial state's commitment to reforming land in southern Africa, not much was achieved and targets were frustrated until Zimbabwe's 3rd Chimurenga led to massive land transfers that led to changes in the agrarian structure (Moyo, 2011b). No major agrarian reform took place in former settler states in the region during the orderly process defined by the 'willing-seller-willing-buyer' mechanism (Lahiff, 2007; Palmer, 1990; Werner, 1997).

The limitations on land reform meant that the decolonisation process remained incomplete. The assumptions embedded in the patriarchal structure also meant that women failed to benefit from the land reform process (Izumi, 1999). While recognising that some strides have been made in transferring land to those who were previously disadvantaged, decolonisation in most former settler states is far from being accomplished since no former settler state anywhere has granted women and men equal access to the rights of resources of the nation-state. Those keen in total decolonisation also point to the fact that women farmers produce 65 – 80 percent of all agricultural products, yet they do not own any piece of the land they work and are consistently by-passed by aid programmes and development projects (e.g. Fanon, 1963; Mire, 2000).

2.3.2 Reforming education and constructing schools

The long history of settler occupation and discriminatory legislation had their impact on education and employment of indigenous people. This was reinforced through lack of infrastructure for the education of the African child and the fact that the few schools that were available came at a cost since the state provided no subsidies. At independence, the post-settler state, particularly in southern Africa, inherited a highly skewed education sector, with high illiterate rates and few schools among indigenous population groups, while the privileged settlers had the best education, which was differentiated from others. Education after independence in most settler countries continue to experience serious challenges from the past system of colonialism (Altbach, 1999). Namibia, which was once part of South Africa and administered by the same apartheid regime laws, thus faced similar challenges of inequalities in education at independence (Dierdorp, 2015).

Apartheid policies were also influential in the development of labour law in southern Africa post-settler states like South Africa, Namibia, and Zimbabwe (Fenwick *et al.*, 2007). The system of education that was skewed against indigenous population groups, through segregation policies, which was meant to maintain settler advantages, meant that the former was disadvantaged in employment and led to higher unemployment rates after independence (Altman, 2001a, 2001b; Bhorat & Hodge, 1999).

The task facing the post-settler state in the region cannot be understated, from the perspective of deracialising education because of the segregation system of the past. In terms of undoing the wrongs of the colonial past, it is notable that the resources committed to the task of reforms were limited and competed with other social commitments (Siko, 2014). This did not, however, prevent these states from committing a huge amount of resources to broad social programmes that would reverse the injustices of the past (Sibanda, 2010).

At Independence, the post-settler state in Zimbabwe, Namibia and South Africa saw the reform of the education sector as necessary to reverse the negative aspects of colonialism and as a condition to reduce poverty among the formerly disadvantaged population groups (Altbach, 1999; Collangen, 2010; Dierdorp, 2015; Overton, 1987; Teferra, 2004). The breaking of ethnic boundaries by abolishing the dual education systems and introducing single syllabi for all population groups was the first direct step at reform (Fenwick *et al.*, 2007; Kanyongo, 2006). The post-settler state also injected massive resources into education, made education accessible to all and ensured that it was free and that there was available infrastructure (Altman, 2001a, 2001b; Bhorat & Hodge, 1999). Although the reforms did not reach the required levels in certain countries, they did have a significant impact in Zimbabwe (Kanyongo, 2006).

2.3.3 Rapid urbanisation after independence

The newly independent former settler states in southern Africa also inherited dual societies, which Ayittey once called the two 'Africas' (Ayittey, 1998). One Africa, highly urbanised and developed, a major attraction and providing all the necessary pull factors for migration, and the other poverty-stricken, agrarian, and providing all the necessary push factors for people to migrate. For example, in Zimbabwe the former reserves were diminished, overcrowded, and underdeveloped and subsistence-oriented, and rural-urban money incomes so far apart that it would take many years before social and economic conditions in agriculture could curtail the rate of migration to the towns, even if education were effective in making rural life more attractive (Potts and Mutambirwa, 1990). In his analysis of the South African situation, Ruth Hall argues:

> While the two sectors were presented by past governments as reflecting 'modernity' and 'tradition', respectively, the economic function of the black 'reserves' was to reproduce and subsidise the cost of labour. In this way, the reserves subsidised industrialisation and economic growth in 'white' South Africa's manufacturing and mining sectors. This dualism has been widely recognised as a feature of 'racial capitalism' under apartheid, understood as the collision of racism and capitalist interests (Hall, 2004: 213).

In these states, the assumptions embedded in the dual model left unchallenged the perception about urban areas being places of employment and commerce and rural areas as places of retirement (Potts & Mutambirwa, 1990). Given the assumptions deeply held by both policymakers and the general citizenry about the urban sector, it is not surprising that migration flows to cities increased after independence, which in turn led to massive urbanisation. Although many urban areas in Kenya were founded in the colonial period, with a few which started in the pre-colonial era, much of their growth happened after independence (Otiso & George, 2006; Portera & Yiftachel, 2017).

As others have observed, rapid urbanisation is a distinctive characteristic of contemporary Africa, and it is greatly prompted by rural to urban migration (Indongo, 2015). Notably, in settler states in Africa, in particular, Kenya, the post-independence period experienced massive urban growth, as a substantial increase in the number and size of their urban centres (Otiso & George, 2008). Kenya had about half of the population living in shanty towns of the urban areas for over 10 years since the country gained independence (Zulu *et al*., 2011). At independence, Namibia had predominantly one urbanised area, the City of Windhoek, which attracted migrants after the abolishment of discriminative apartheid laws, and resulted in increased informal settlements in the City of Windhoek (Simon, 1986).

Zimbabwe, with its much larger settler population, had chosen ‘responsible self-government’ and the self-interests of the white electorate of Southern Rhodesia determined government policies and tolerated for continued land alienation from the indigenous Africa population and extreme urban influx controls. It also had developed a massive industrial base and some excellent economic infrastructure far from the reserves of the African rural population (Potts, 2016). The nature and strength of the implementation of policies on influx control and land continued to shape urbanisation patterns, and both reflect the nature of the state and the significance of white settlers.

At independence, then, the post-settler state saw reforms as necessary to improve the conditions of the majority of the population, which was previously neglected and segregated. Indeed, immediately after independence, there were massive programs of reform that were introduced, which took large sums of resources, and in some countries like South Africa and Zimbabwe, social programs in education, health, and housing provision dominated the development agenda. However, this proved to be only a temporary phase before people got disillusioned with the slow rate of progress, and the state quickly became the enemy of the people. In the first years, some progress was achieved, and the state achieved certain milestones as more resources were injected. However, the government debt kept ballooning. This was the typical experience in postcolonial Africa, which is the focus of the next section.

2.4 AFRICAN DEVELOPMENT AND THE DISCOURSE OF POSTCOLONIAL AFRICAN CRISIS

Since Africa liberated itself from colonial subjugation, focus and interest have been on its development record. Like other 'poor countries' in the world, African countries have attracted both scholarly interest and donor funding to assist them along their development journey. That African countries' development journey has been disastrous is a generally agreed fact (Anan, 1998; Ayittey, 1998, 2002), where there are little disagreement are the causes of the slow progress in development that has been experienced since independence (Arrighi, 2002; Ayittey, 1998; Lubeck, 1992). Over the years, conflicting interpretations of Africa's crisis of development have emerged, all backed by impressive evidence and statistics. These explanations have shifted with changes in development emphasis.

An argument that particularly dominated the 1990s was the state intervention and the rolling back of the head of the state to allow for the operation of market mechanisms. Two other explanations enjoyed widespread consensus: the nature of the policy regimes and the institutional arrangements (Brett, 2005; Lubeck, 1992). Other scholars like Chabal and Daloz (1999: xviii), particularly emphasised the capture of the state by the political and economic elites that are more interested in maximising 'their returns on the state of confusion, uncertainty, and sometimes even chaos.' Some have emphasised predatory tendencies and the

general lack of concern for the people by the African political and economic elites (Ayittey, 1998; Bayart *et al.*, 1998).

Yet, others, drawing on a Marxist analysis have defended the African state, blaming instead, the international economic and political system and the legacy of colonial subjugation (Ake, 1982; Offiong, 1981; Rodney, 1972). Indeed, the colonisation of Africa and the legacy of this unfortunate history have featured prominently in discussions and explanations of postcolonial development challenges, and in post-settler colonies the significance of the colonial past in contemporary debates and struggles over development, reflects how emotionally charged the subject is (Hendricks & Moyo, 2007; Ntsebeza, 2000). These contrasting positions have been seen as representing two opposed groups: the internalist and externalist (Arrighi, 2002; Ayittey, 2002).

The underlying narrative of the internalist view describes the African state as directly responsible for development failure by adopting wrong policy choices and for predatory tendencies (Bayart *et al.*, 1998; Chabal & Daloz, 1999; World Bank, 1981). The externalist view, on the other hand, points to broader economic and political factors that are outside the control of the states in Africa including colonialism (Moyo, 1986, 2007; OAU, 1981).

2.4.1 The externalist perspective of the African crisis

The externalist perspective, also referred to as Africa's response to the 'African governments are to blame' narrative, is a counter-narrative that attempts to exonerate African states by locating the source of the continent's development problems entirely on external factors that governments had very little control (OAU, 1981). The underlying narrative draws on the dependence perspective and describes the unequal trade relations in the international markets and the lack of bargaining power by developing states whose market offerings are mostly raw materials (Ayittey, 2002; OAU, 1981). These exploitative international trade relations have been held directly responsible for the lack of progress, high indebtedness, retarded economic growth, and everything wrong in Africa. In fact, the perspective seeks to highlight how external sabotages have harmed social development in the continent (Rodney, 1972).

Externalist accounts of Africa's problem of underdevelopment tend to be uncomfortable with any narrative that focuses on the post-independence state because of the specific history and influence of colonial subjugation and its impact, and sees almost everything that has gone wrong in Africa as the fault of Western colonialism and imperialism and unequal trade relations (Shitta-bey, 2014). This perspective emerged as Africa's position in a 1981 document authored by the then Organisation of African Unity (OAU) called, '*The Lagos Plan of Action for the Economic Development of Africa 1980–2000',* and was re-emphasised again in another document, '*Africa's Priority Programs for Economic Recovery, 1986–1990* (APPER), which was prepared for an OAU meeting in Addis Ababas in 1985 (Arrighi, 2002).

While recent scholarship recognises the contribution of both internal and external factors, the external argument continues to be influential, particularly in debates over land and land reforms in former settler states (Ntsebeza, 2007; Moyo, 1995; 1998). These scholars (notably Moyo 1995, 1999, 2003, 2008) have consistently made the case that the land question is a colonial legacy and that the decolonisation of land was a central component of the land question. Focusing specifically on former settler states in the southern African region, they argue that these countries have unique contexts, and their racially skewed land distribution patterns after independence define their unique problems.

In Namibia, white settlers who make up only 6 percent of the total population, still control 90 percent of the land. Of this percentage, 40 percent of the land is commercial and fenced-off, and considered private property (Werner, 1993). Already at independence, 52 percent of the farmland was in the hands of the white commercial farming community, while the remaining 94 percent of the population owned only 48 percent of the agricultural land (Hunter, 2004). Without more balanced access to resources, long-term development remains a major challenge.

The situation in former settler states often provides a reference point, and others have given the perspective legitimacy. Other African scholars have argued that colonial removals in Africa could be seen most decisively in the appropriation of land for European settlers or plantations (Austin, 2010). This, they argue, was a strategy used not only to provide European investors and settlers with cheap and secure control of land but also to extract cheap labour for European farmers, planters or mine-owners (Marx, 2017).

The proponents of the externalist perspective's emphasis on external factors – the phenomena of the slave trade, colonialism, imperialism, unjust international system among others – has been criticised for allowing African leaders to add a list of backwardness (Shitta-bey, 2014). According to Austin (2010: 10), this list includes 'exploitation by avaricious multinational corporations, an unjust international economic system and the neoliberal policies and practices of the World Bank.' Neutrals in this whole debate have offered advice to African states to think of building a well-defined internal political, economic and social system for accountability and reforms, and the developed west to think of developing sincere programs of partnership rather than competition for development (Lawal *et al*., 2006).

2.4.2 Internalist perspective

From an internalist perspective, the usual concern is the behaviour and actions of African leaders, their policy choices, corrupt tendencies, and the problem of governance (Ayittey, 1998; World Bank, 1981). Proponents also point to other manifestations that are common in Africa: capital flight, economic mismanagement, collapsed infrastructure, political tyranny, flagrant violations of human rights, and military vandalism (Bates, 1981; Bayart *et al*., 1998; Chabal & Daloz, 1999; World Bank, 1981).

This is often attributed to the failure of the leadership to maintain its institutions (political, economic and social) and to provide for the citizenry. The leadership has been accused of concentrating on maximising 'their returns on the state of confusion, uncertainty, and sometimes even chaos' (Chabal & Daloz, 1999: xviii). All of these ills have been accompanied by an upsurge in struggles for power since leadership positions are often seen as a vehicle to enrichment (Mapuva & Chari, 2010; Mapuva & Freeman, 2010).

From this perspective, the development challenges faced in postcolonial Africa also highlight the failure of the African state, and more specifically, the interference of the state in the economy (Bates, 1981; World Bank, 1981). Given the scourge of corruption, any attempt by

countries in the continent to break the cycle of underdevelopment and poverty is often hindered. In their endeavour for development throughout the post-independence period – and indeed at present – donors and other Western nations have extended donor assistance in the form of technical know-how and funding, yet Africa remains the most underdeveloped continent in the world today (Emeh, 2013). Africa is seen as a continent of selfish elites, where the richer get rich, and the poor get poorer due to bad leadership, which is guided by corrupt and wealth generating motives at the expense of the poor people. In Africa, those who win power take over key state institutions and proceed to plunder the treasury (Shittey-bey, 2014).

Given the continent's rich resources that include oil and gas deposits, its flora and fauna, and its wide unspoiled natural habitat, which provides the basis for mining, agriculture, tourism and industrial development, and could be tapped and exploited to trigger development, it would be unfair to label Africa as a poor continent (Lawal *et al.*, 2006). Others less keen on African political systems have pointed to the nature of the political systems in post-colonial Africa, which act as an obstacle rather than a facilitator for development (Bowd, 2010; Emeh, 2013; Ndulu *et al*., 2007). These identify the chief culprits as the rulers who have no interest in pursuing social, economic and political development, but use their power to amass wealth which makes the personalisation and misuse of power inevitable (Akude, 2007).

Accounts of the African crisis have their origin from a World Bank report published in 1981, which came to be known as the Berg Report (Arrighi, 2002). This piece of policy 'genius' coincided with the publication of yet another document by Robert Bates entitled '*Markets and states in tropical Africa,*' which was equally critical of the African state and proposed similar solutions to those by the World Bank (Bates, 1981). The market was:

> …. conceived as a mechanism for efficiency, stability and good governance, while extensive state intervention was dismissed as contributing to inefficiencies and, in the worst cases, to corruption and predation (Brett, 2005: 92).

It is worth noting here that the two publications became the basis for the reform agenda in Africa and the developing world in the 1980s and 1990s. While the solutions proposed by

Bates and the World Bank have been met with little success for countries that implemented them, other proposals like good governance continue to enjoy support even in the contemporary era.

The proposal was for African leaders to reform the vampire state by dismantling the political and economic systems and replace them with systems based on a market economy and the politics of inclusion (Akude, 2007; Bates, 1981; World Bank, 1981). Power needed to be taken out of the hands of the elite and given back to the people, where it belongs (Ayittey, 1998). This would entail both political and economic reforms: democratisation, market liberalisation, decentralisation or diffusion of power, and the adoption of power-sharing arrangements. The politics of exclusion should be replaced by the politics of inclusion (Mosse, 2004), and corruption, political chaos, repression, civil war, and capital flight must all be rooted out (Ayittey, 1998). This vision of development was set alongside the notion that external and historical factors had no bearing on the continent's development. Therefore, the solution was rather simply: to introduce reforms to traditional systems, which hindered development; keep the African elites away from the resources; and a miracle would be achieved.

For this to happen, the west should be part of the solution. The reform of state institutions, as argued, would lead to transparency, accountability, and professionalism, and would help in establishing an environment conducive to investment in economic activities (Akude, 2007). Ayittey (2002) has argued that investment – both domestic and foreign – is the way out of Africa's economic crisis, and eventually the key to economic growth and poverty reduction. Some African scholars have scorned at such a suggestion, arguing instead that:

> …. the solution does not lie in bringing back the Europeans to address state collapse, or even in recolonisation by presumably more benign Africans, nor does the solution lie in redrawing Africa's boundaries (Mmdani, 2005: 3).

The appropriation of the same arguments used as the core of the anti-state narrative is striking in post-independence Namibia (Bindels, 2011; Remmert & Ndhlovu, 2018). A number of reported cases of corruption within the housing delivery system reinforced this narrative

(Remmert & Ndhlovu, 2018; Kaapama *et al.*, 2007). While recognising government efforts, critics made a case for better implementation that would lead to the end of corruption and better housing quality (Ocheni *et al*., 2012). These critics have argued that the problem was beyond questions of affordability, but lay with the government and local municipalities' failure to service free land for people to build houses (AR, 2015b). This argument was set alongside the perception that no research on housing preferences, characteristics, and economic affordability of individuals and the contextual situation of housing, was conducted to inform current policy (Stone, 2006).

Given these perceptions deeply held by scholars, opponents, and the non-governmental sector, there was no room to acknowledge the role of external factors in the housing crisis. Implicit in this argument, as was the case in arguments on postcolonial Africa, was that colonialism and neo-colonialism were used as scapegoats for the government's policy failures. Mosse (2004) once emphasised this position in his argument that, a big obstacle to economic growth in Africa is the tendency to put all blame, failures, and shortcomings on outside forces.

There are some among critics of African governments that have linked the behaviour of leaders to the colonial past. They argued that African societies still bear the lasting effects of their colonial history; in particular, the inherited structural legacies of an apartheid system in countries like South Africa and Namibia (Ocheni *et al*., 2012). Even Ayittey (1998: 50), who has been a major critic of African governments acknowledged that:

> After independence, African nationalist leaders did not dismantle the authoritarian colonial state, rather they strengthened and expanded its scope by abusing and misusing the powers of the state to achieve their own selfish end.

Findings from a study conducted on the '*Analysis of Colonialism and its Impact in Africa*' showed that the deep-seated corruption in most African states and the selfish behaviour of some of the political leaders are attributable to the effects of colonialism and imperialism (Ocheni *et al*., 2012). Africa is rich in natural resources, but the proceeds from the sales of

these natural resources to other countries continue to be mismanaged by African leaders through the corrupt process (Awojobi, 2014).

2.5. UNDERSTANDING THE NARRATIVE OF 'CRISES'

Neither the internalist nor the externalist perspectives do any justice to the complexity of Africa's postcolonial development dynamics, or the broader context of its manifestation, and the implications for diagnosis based on these views. Although the internalist perspective tends to over-politicise the crisis in Africa and seeks to paint Africa as a continent of exceptions (Roe, 1995), the externalist perspective is an equally unsatisfactory counter-narrative that fails to take stock and accept where things went wrong. Of course, a counter-narrative becomes necessary to counter these crisis narratives of an exceptional Africa, as Emily Roe has argued:

> …. crisis scenarios are increasingly appealed to as their empirical merits are cast more and more in doubt. In such cases, the fundamental challenge is to come up with counter-narratives - be they in Africa or elsewhere - that steady or sustain (again, stabilise) decision making better than the currently popular crisis scenarios (Roe, 1995: 1065).

To assume that the problems of development can only arise out of particular state policies or lack of policy thereof is to miss the dynamics of history, and their consequences. Indeed, the colonial history and its legacy – land expropriation, exploitation of labour, segregation, and disenfranchisement – produced inequalities and poverty levels far too great for the state to change alone. In former settler states in sub-Saharan Africa, the weight of the settler legacy cannot be understated (Kaapama, 2007).

For example, in Namibia, as was the case in South Africa and Zimbabwe, access, and control of land ownership for housing has equally remained a key feature in the process of social differentiation and state formation from the pre-colonial times through the era of colonial rule (Mlambo, 2012; Melber, 2000). Others have argued:

> …. given the structural socio-political and economic legacies from the past, land [and therefore housing] remains at the heart of the postcolonial processes of state consolidation, in particular, the realisation of the objectives of the policies of national reconciliation and nation-state building (Kaapama, 2007: 19).

Post-settler southern Africa's development space is defined by struggles for access to resources, as well as challenges to right the wrongs of the settler past (Bankie & Jauch, 2016; Bowd & Chikwanha, 2010).

Scholars, for example, Emmanuel Oladipo Ojohave and Gbenga Lawal have argued that the challenges of African development need a synthesis of the explanations of both schools of thoughts. Lewal *et al.* (2006: 640) argued that 'the problem of Africa development could be found within the internal environment of Africa as well the external.' Similarly, Friedman (2011) in his book titled '*Imagining the Post-Apartheid State*' noted that the past and present are both parts of the trajectory of Africa statehood. He argued that Namibia would be a good example to position a history of externality in relation to the present post-apartheid state, and that part of the answer rests in identifying the historical specifics of the Namibian state.

Notwithstanding the lack of progress and the much heralded 'crisis of development,' it is important to note that independence brought with it a crisis of expectations. Padayachee and Desai (2013) identified a crisis of expectation in post-apartheid South Africa after the collapse of the apartheid state and the ushering in of democratic rule. After fourteen years into the momentous events, critical questions started to be asked about the country's transition, especially about its performance in meeting the targets laid down in its own macro-economic programs in terms of poverty and inequality, and the consequences of the fact that the expectations of Southern Africans have not been met (ibid). Similarly, in Namibia's independence led to certain expectations and after years of independence, questions have been raised on the efficiency of transitions in governments (Werner, 1999).

One approach to understand postcolonial dynamics may be the postcolonial theory. According to Abrahamsen (2003), the postcolonial theory should not be treated as one unified body of thought, but at least multiple, diverse and easily generalised ideas based on major areas of contemporary social and political theory relevant to Africa. The theory is not

concerned with just the ‘what,’ ‘where,’ and ‘when,’ but focuses predominantly on the ‘why' of the phenomena it investigates (Clarkson, 1962). Such an approach will not only conform to the calls for African governments to switch from bad to good policies that are in their own and their constituencies’ interests but also introduce historical and social-structural consideration. As Arrighi (2002: 8) argues:

> ….in order to understand why the change in global context had such a persistently uneven impact on Third World regions, we must look at these regions as geo-historical ‘individuals’ with a specific pre-colonial, colonial, and post-colonial heritage which endowed them with different capabilities to cope with the change.

The postcolonial theory seeks to challenge western historicism (Mcclintock, 2009). The theory recognises the complexity of issues in colonialism, after colonialism and even up to the current period (Ashcroft *et al.*, 2000). Thus, critics and theories should avoid restricting the term to the period after colonialism and be considerate of colonialism since its beginning up to the current situation (ibid). Although the term ‘post’ colonialism revolves around one set of single binary positions, it can be used together with other theories of history and popular memory (Mcclintock, 2009). As Salm & Faola (2005: xi) would argue:

> …economic factors cannot be studied without giving thought to social conditions, nor can an analysis of political ideologies emerge without allowing for intellectual and cultural considerations.

The need to incorporate historical and post-colonial theories was emphasised in 2005 in a book entitled ‘*Urban African Perspective*’ by Salm & Faola. The author stressed the importance of understanding Africa’s historical context as a need to move between pre-colonial, colonial, and contemporary urban spaces. As a mere fact, postcolonialism may be best at revealing the cultural, but be of little relevance to the world of social and economic suffering. One or another of the post-colonial views cannot depict the complexity of associational life in post settler states, but rather, both roles must be viewed as an internal and mutually interacting part of it (Perinova, 2005).

Others have also argued that in the African context the dimension of complexity, which involves both colonisers and colonised, is inadequately nuanced (Mcclintock, 2009). The inscription of history around a single 'continuity of preoccupations' and 'a common past,' runs the risk of a fetishist disavowal of crucial international distinctions that are barely understood and inadequately theorised (Abrahmsen, 2003: 15). Despite criticisms of the term 'postcolonialism theory' being regarded as a single binary event and that it provides room for inequality, exploitation, and oppression in their modern guises under the capitalist relationship, it expresses the 'rationale of the grouping in a common past,' and it hints at the vision of a more liberated (Mcclintock, 2009: 85). It is important to note that Africa was forced into modern state making through imperialism and colonialism processes that marginally incorporated African states into the international political economy (Akude, 2007).

2.6 CHAPTER SUMMARY

In their analysis of debates on the Zimbabwe farm occupations that preceded the FTLRRP in 2000, Chaumba, Scoones, and Wolmer, noted how the farm invasions were portrayed in the media, and how the state was criminalised and held responsible for everything. They noted:

> These accounts play into a well-rehearsed narrative on 'African crises' of economic collapse, political instability, socioeconomic inequalities, corruption, crime and war, and depictions of 'failed,' 'vampire' or 'collapsed' African states. Until recently, Zimbabwe, along with South Africa, was excluded from this pejorative categorisation of sub-Saharan African states. However, in the wake of recent developments, it is now being cast in the same light. In fact, it is increasingly held up as an exemplar of African state collapse and disorder, with the chaotic land reform process as emblematic of this (Chaumba *et al.*, 2003: 534).

Namibia has been cast in the same light. It has been portrayed as a country in crisis, characterised by corruption and an eyesore, given the sight of sprawling informal settlements. This has been cast as a crisis only seen in Roe's 'continent of except Africa' (Roe, 1995).

This chapter, therefore, set out to understand this crisis and to understand how best we can situate Namibia's post-independence environment. The chapter started with the realisation that post-independence Namibia, like similar countries in the region, emerged from a unique

and sad history, and that this history needs to be interrogated for us to understand contemporary development problems. The chapter started with an analysis of settler state dynamics, before moving to post-settler states and the task they faced after gaining independence. Although these were approached from a broader perspective, drawing experiences from global cases, the chapter emphasised conditions in sub-Saharan Africa and the southern African region. The chapter then attempted to situate the situation in post-independence Namibia within the broader arena of African development and the discourse of the African crisis. While trying to provide a counter-narrative to that of an Africa in crisis, it used the settler state in Africa and the resultant post-settler dynamics to de-criminalise the African state, noting that to understand development challenges, there is a need to move beyond the present and begin from the past.

CHAPTER THREE: RESEARCH METHODOLOGY

3.1 INTRODUCTION

The approach adopted in this study was aimed at understanding the causes of the housing crisis, the influence and significance of the colonial past and its causal effects that began to be felt after independence in 1990 and to build a counter-narrative to the on-going narrative on urbanisation and housing in Namibia. The blame for the increasing housing waiting lists in all the housing programs has been placed directly on the Namibian state and state apparatus. The study also sought to understand the role of the Affirmative Repositioning (AR) social movement in the whole urbanisation and housing question and the debates that followed. The study problematised the narrative that apportioned blame of the crisis on the postcolonial government and state, and questioned the general tendency for critics to blame the state for everything that goes wrong in postcolonial Africa, without accounting for other factors that may have an implicit or explicit role or influence on post-independence developments. It also problematised the motivations and role of the social movement that emerged following the problems of housing. This broader focus was framed into a broad research question, and four specific research questions and all these questions guided the research approach and methodology adopted by this study.

This chapter presents the methodology adopted in this research. It outlines the procedures and techniques used to collect data. It, therefore, describes the research design, research plan, and data collection methods. After this introduction, the second section looks at the research approach adopted by the study. This is followed by a description of the data collection techniques. The section described the sources of data and approaches used to collect the data that informed this thesis. The third section is a discussion of the approach used to analyse the data that was collected. This is followed by a description of ethical issues and challenges and difficulties encountered in conducting the study.

To address this study's research questions about settler colonialism and its causal effects, and some post-independence manifestations, the study adopted a mixed methods approach and attempted to triangulate quantitative and qualitative data. Qualitative methods included a

review of key literature and a case study, while the study also used a survey of Windhoek residents to provide a Windhoek specific picture of the housing problem. These methods complemented one another and compensated for the weaknesses often identified when used independently. The literature review and case study were the preferred methods in this study, but the researcher brought in a survey after running into difficulties with the Namibian authorities in trying to access the housing waiting list. But it became a major source of information that paved the way for the case study, despite issues around lack of in-depth information. In general, this research started with a literature and background study. This was important for framing the entire research and identifying gaps. The gaps were followed up and addressed using key informant's interviews.

The data collection in this research was conducted in a period of seven months between May and November 2017. The data collection was divided into four phases: a) the review of the literature and document analysis; b) interviews with key informant; c) a survey of City of Windhoek residents and; d) a case study of Havana Informal Settlement and Otjomuise Township in the City of Windhoek. In summary, this research aimed to broaden our understanding of the housing crisis into a broader picture including the broader post-independence dynamics. This was done through a review of literature and document analysis as well the interviews with key informants. It also aimed at understanding the rapidly growing urban population through a City of Windhoek Survey. Finally, these data were supplemented through results from short ethnographic research conducted on two black settlements in the City of Windhoek.

3. 2. THE RESEARCH APPROACH

Buckley and Chiang (1976: 20) defined research methodology as 'a strategy or architectural design by which the researcher maps out an approach to problem-finding or problem-solving.' The methodology of this study was guided and informed by the questions that the study sought to answer, and the need to understand the present situation from the past. Following this focus, the study adopted a broad historical approach, which sought to bring together the politics of the past and post-independence dynamics into a broad analytical framework where Namibia's development problem is situated within the broader African development question and African crisis discourse. This entailed a deep understanding of the

country's political economy – both colonial and postcolonial. The problem of urban housing in Namibia can be considered as a contemporary issue, yet it is also a consequence of colonial historical circumstances, which have been well documented.

This approach adopted by the study, therefore, placed the historical context and its causal effects at the centre of the investigation and adopted the position that any understanding of contemporary developments in former settler states should begin with the understanding of the settler context and the politics of exclusion. Any study that ignores the historical aspects runs the risk of missing the broader picture. This study intended to capture the historical context and to incorporate it into any analysis of the present, but it was equally cognisant of the post-independence phenomena that played either a direct or indirect link to the country's colonial history, and the complexity of any analysis geared at providing a better understanding of the present in a post-settler colony like Namibia.

The study, therefore, focused on settler dynamics and the possible role that these may have played in the problem of rapid urbanisation and growing demand for housing, together with other post-independence manifestations and their effects on the crisis. The approach incorporated the understanding that land and housing issues in post-settler Namibia and other similar countries in the region, are complicated, are highly political and emotional, have a strong link to the politics of settler occupations and the policies that defined the position and status of the African, and that this complexity should be incorporated into any investigation of the crisis. This investigation, therefore, situated the post-independence housing crisis within a broad historical and political economy approach.

The analysis is divided into three broad areas: the settler context (including the policies and other tools of apartheid); post-independence dynamics including rapid urbanisation and African employment in cities; government housing initiatives and related measures that were meant to facilitate the delivery of housing after independence. The study views these dynamics as significant components of any post-independence development in former settler southern Africa. The research approach, therefore, relied on the triangulation of data from different approaches, and more importantly, drew more in-depth details of the phenomena being studied. However, a triangulation approach, which also included a case study helped in

explaining both process and outcomes of a phenomenon of housing, which was the element under study, through the use of observations and the art of reconstruction (Hussein, 2015). This was applicable at the micro level, where the understanding of the phenomenon of housing and its delivery relied on a grounded analysis of real-life contexts and experiential knowledge of the people that were investigated.

Since phenomenon like the historical context and its causal effects, the politics, the legal instruments, the position of the African and other land-related aspects, are often documented and always remembered, the researcher has the privilege of using published literature and other documents and to draw on the knowledge and experiences of those who have experienced them and may have some interest. At the micro-level however, the privilege of secondary data is not available to the researcher, he or she may have to draw a narrative from the real-life context and experiential knowledge of the phenomena, through a case study that adopted extended approaches like case histories and ethnographic methods.

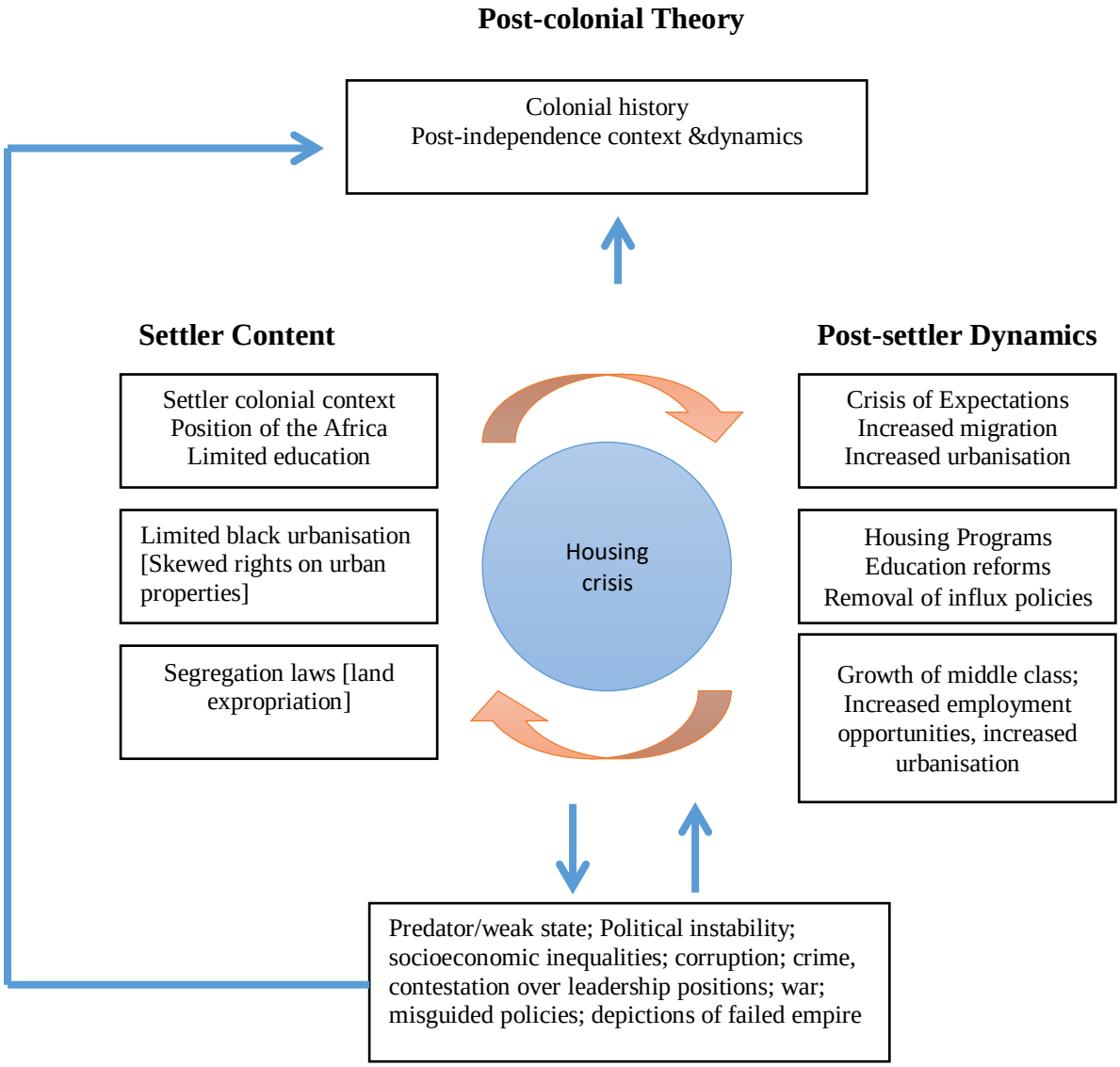
Following this realisation, the study is divided into three parts. Firstly, the study begins at the macro-level then moves to the meso-level before attending to micro-level issues. Such an approach meant that the researcher starts first by trying to understand national level issues including the colonial historical context and the post-independence dynamics in Namibia. As alluded to earlier, these have been well documented, and there are rich sources of both secondary and primary data including academic books, journal articles and policies, and documents. Data could also be collected through interviews with experts and other people who are rich sources of knowledge on national aspects. At the meso-level, this entailed conducting a survey in the City of Windhoek. At the local level, the approach entailed an extended study of two popular settlements in the City of Windhoek.

3.2.1 The framework of analysis adopted by the study

The study adopted a framework of analysis that recognises the roles and influence of both the historical and post-independence issues. It, therefore, brought together elements of the two eras – the settler history and post-settler dynamics, and the African development crises that were discussed in Chapter 2, and attempted to incorporate them into a broader post-colonial theory. It situated the debates on the housing crisis in Namibia within the broader African

development question and the narratives of crises that accompanied Africa's development question.

Fig. 3.1: Framework of analysis



Narrative of the African crisis.

As Chaumba *et al.,* (2003: 534) noted in their analysis of debates on Zimbabwe's fast track land reform process:

…. accounts play into a well-rehearsed narrative on 'African crises' of economic collapse, political instability, socioeconomic inequalities, corruption, crime and war, and depictions of ‘failed,' 'vampire' or 'collapsed' African states.

In the case of the Namibian housing crisis, the debates focused on the present, particularly the failures of the government and corruption within the housing delivery system and ignored the historical context and dynamics after independence that played an equally significant role in growing housing demand and unsatisfactory housing delivery.

3.3 RESEARCH TECHNIQUES

The need to conduct this study was driven by phenomenal in urban areas in post-independence Namibia. Housing availability was a problem for low to middle income groups, and there was increasing growth in informal settlements in the City of Windhoek and other cities in the country. By 2014, the proportion of people needing urban housing had reaching alarming proportions, and there was growing agitation among the people, who blamed the government for failing to provide adequate housing.

Blaming the government was ease enough since the evidence was there for everyone to see: housing provision was lagging behind housing demand. But there was also one important aspect to the housing problem that the researcher came to realise. More people were arriving in urban areas as demonstrated by the growth in informal settlements, and these new arrivals in the urban space were also applying for housing through any of the housing schemes. This was another aspect of the present that was known. Yet, this aspect was not factored into the debates on housing in the country.

The limited knowledge of the colonial period, obtained mainly from the narratives and stories of the past, also reinforced the researcher’s initial view that the problem might lie somewhere outside the government. The researcher remembered stories about land expropriation, influx controls, and migrant hostels and ‘matchbox houses.’ The researcher found herself with a lot of questions, which needed answers.

To address these concerns about the contributing factors to the housing crisis, as highlighted earlier in this chapter, four main research methods were used; a review of literature and documents; key informants; a survey of 200 City of Windhoek residents; and a case study. These methods were used to address different areas of concern. This study was conducted in 2017, starting with a review of key literature and key informant interviews, whose results are discussed in Chapters 4 and 5. These were followed by the survey conducted in the City of Windhoek, and an in-depth case study of two settlements in the city, and the results are discussed in Chapter 6.

3.3.1. Review of key literature and other documents

Namibia, like South Africa and Zimbabwe, has received a lot of scholarly attention, both because of its settler history, land question and initiatives to reform the land. Numerous policies and documents also exist from the colonial period, which provided a framework for both the settler and post-settler states' development frameworks. To answer questions on settler politics and post-independence dynamics, the study has drawn selectively on this literature in order to gain insight of certain processes and manifestations, and how they inform our understanding of the contemporary development context.

The review focused on literature that explores the colonial political economy of Namibia (land expropriations and agriculture, the migrant labour system and apartheid legislation and the position of indigenous Africans within the colony and in postcolonial Namibia). The researcher also engaged with contemporary literature on the postcolonial era, explored in particular state policies and local responses to independence, and the post-independence socio-economic context and black economic empowerment laws.

The researcher's reliance on literature in the analysis varies across questions and chapters. The review of the literature was particularly relevant to questions one and two and extended to the other two questions. Chapter 4 and 5 drew extensively from this literature, although literature was also supplemented through data from key informant interviews. Chapter 6 used literature, mainly the National Census Statistics, to supplement the study survey data and case study results, with only limited use of studies and scholarly literature. Published sources included scholarly documents, commissioned reports, past and current media articles, policy

documents and publications done on trends on housing demand, urbanisation, postcolonial policies and initiatives in urban Namibia and the City of Windhoek.

For a study focusing on history, policies and post-independence dynamics, literature was always going to be a logical starting point. Literature also formed the bulk of my analysis, and it would be worth mentioning the contribution of some individual scholars on the direction of this thesis. Several key literatures were used extensively in the thesis, particularly in developing the argument in Chapter 4: Simon's detailed engagement with the settler context and post-independence dynamic's (Salm & Faola, 2005, 1996, 1980, 1986, 1985); Tapscott (1993) account of the colonial history and settler segregation; and Mitlin and Muller (2004)'s coverage of urbanisation issues. The analysis of this study have also drawn inspiration from other authors including Henning Melber (2003, 2005), Morrow's work on apartheid education (Morrow, 1990), and to some extent, Indongo (2015); Indongo *et al*., (2013) on urbanisation and migration.

David Simon and Henning Melber's work shaped the historical understanding of the country in this study. Their analysis of Namibia's political economy, particular their insights into the past and present politics in relation to segregation laws, and most importantly expropriation of land from the indigenous people, confirmed the initial understanding of the researcher on Namibia's contemporary development question as complex and requiring a broader analysis that draws both on the colonial past and the post-independence context.

This literature described the settler political economy and the legal frameworks guiding its operations, and the position of the African within the colony. Simon (1996), particularly provided insight into Namibia's experience in restructuring the urban environment, scrapping the inherited apartheid model and instituting a uniform national system compatible with the new country constitution. Ashcroft *et al.,* (2000) developed this further by focusing on settler colonisation, exploitation of Africans who were coerced into providing cheap labour for meagre salaries in the mines and commercial farming estates. Other scholars like Suzman (2000) offered insight on the settler state policy of separate development, suffrage policies and housing for indigenous blacks in the cities.

Of particular interest to this study, literature identified urban development and development of urban settlements with the colonial era, similar to other settler states like South Africa and

Zimbabwe. Melber (1996, 2000) highlighted, for example, this association in relation to access and control of land, ownership for housing, and that it has equally remained a key feature in the process of social differentiation and state formation. It is also from such analysis that we learn that the emergence of urban settlements in Namibia is largely a phenomenon of the colonial era, and evolved on the basis of two dissimilar developments (ibid).

This study also utilised some post-independence literature on urbanisation, migration, and housing rather selectively. Much of this work identified the growth in urban centres after independence, although it did not provide a direct linkage between these manifestations and the housing crisis that followed. However, by reading against the grain, the study has used this literature to show that post-independence dynamics are a central part of the current crisis of housing and housing delivery.

Geiner (2011) offered a variety of insights into migration, highlighting, for example, trans-local networks and social and economic stratification. He also highlighted how in Namibia, the trans-local organisation was clearly reflected in the specific age distribution: while the old and the very young stayed in the rural areas, the middle-aged population segment was overrepresented in urban areas. This work, however, did not include the places of origin of migrants and issues of internal growth. This missing perspective was critical for any study of the present development issues in the country. However, this literature helped in shaping the researcher's views on the housing question. This study relied on literature on migration and urbanisation growth in developing part of chapter 4 of this study.

3.3.2. Primary research

For this primary research, the researcher focused mainly on a) key informant interviews; b) a survey conducted in the City of Windhoek and; c) a case study of two black settlements in the City of Windhoek. These techniques were used to build from and supplement the material from the review of the literature and other published documents. As alluded to earlier, key informant interviews were used to address any gaps arising from the literature review and documentary analysis. Moreover, key informant interviews were not only conducted to close the existing gap in the literature but to confirm certain issues, which have been documented in history through primary contact with the people.

3.3.2.1. Key informant interviews

The focus of this study on developing a counter-narrative that draws on a wide array of information sources meant that expert individuals and others with knowledge and interest on the subject became very significant in the study. This study has used key informant interview technique as the second method following the review of literature and documents. According to Creswell (2008), key informants are known to provide a representation of people's views and opinions about a particular phenomenon. This study benefited from these key individuals. These individuals also represented different views in the post-independence development question, and their views offered value that was different from that derived from literature. Their views may not necessarily be popular or objective, but they provided information that was often obscure and sometimes hard to obtain.

Key informants provided national-level information on their area of competence, such as the country's history, political economy, migration, housing, Namibian society, the AR and its motivation and role in the housing question. This study touched on historical and contemporary issues, political and social factors and issues of key national interest and from the insights provided by these individuals who either had first-hand information and knowledge or they had expertise in certain areas. These included two academics from the University of Namibia, two officials from the City of Windhoek, a member of the media that has covered the housing issue, two state officials close to the housing delivery system, two politicians, a member of the Namibian legislature, a local authority councillor, three members associated with the AR, two employees from the National Housing Enterprises, an employee from the Build Together, an employee from the Shack Dwellers Federation of Namibia, an employee from the Namibia Housing Action Group and two employees from the general public.

Altogether, a total of 20 key informant interviews of varying lengths were conducted. These were drawn through a purposive sample following predetermined criteria (as described above). The two academics proved to be rich informants on the history and country's political economy, and unlike those in the political sphere including members of the AR, they provided a balanced and critical account that was not partisan. They were important in

demonstrating that the government had good policies in place and that corruption was an issue in Namibia. It was through these academic accounts that the researcher came to know about the dynamics underway in the country's housing question. The interviews held with the informants ranged from an hour, like the ones conducted with the employees of the various housing schemes, to hours including repeat visits like the interview with one member of the AR.

All data from key informants was collected through open-ended interviews around specific questions relating to the informants and their relevant experiences and allowed respondents' freedom to express their views on their own terms. Kvale (1997) views interviews as a way of accessing and also constructing knowledge. Thus, this constructive way of accessing knowledge can help describe the dialogue in terms of what is possible to talk about and in what ways, and it allows a dialogue between two people. Interviews also enable the participants to clarify views raised (ibid). The approach adopted in the interviews entailed turning the interviews into a sort of storytelling sessions.

To maintain control of the interview process, an interview guide was developed and used as a guide. This was particularly necessary since some interviews took place over a period of three days. The interviews for this study were conducted at a time convenient to the participants. On some occasions, interviews took place in social spaces. This made the interview guide a very important instrument. The advantage of the interview guide was that it was only used to direct the interview process and also to eliminate issues of rigidity that are associated with the questionnaire technique. All discussions were recorded. All emerging issues were followed-up through probes to seek clarity. All notes from interviews and discussions were written-up immediately after the interview, while recorded interviews were transcribed and integrated into written notes.

Given that this study interviewed participants with different expertise and knowledge on the housing issue in Namibia, the researcher was able to grasp the realities of the housing crisis and came to understand how the country's past continues to inform what is happening in the present. The researcher was also able to clarify issues related to the misfortune of the historical past and related them to the literature and documentary analysis in chapters 4 and 5.

Lastly, since key informants were all selected using a purposive sampling procedure, it allowed the researcher to get an insightful understanding and in-depth knowledge from the knowledge, experiences, and expertise of the participants.

3.3.2.2. The survey

A survey was also used in this study to collect data. Unlike Rutherford and Addison (2007) who used the survey as a core of their study, this study only brought in the case study as a contingent measure following challenges encountered with access to the housing waiting lists – both the National Housing Enterprices and the City of Windhoek (municipality) housing waiting lists. The survey was concerned with providing profiles of individuals, which would allow for the selection of relevant individuals and the case study settlements that should be selected for a more in-depth study. Although this was not the perfect method given the limitations in information, it provided the necessary information to facilitate research at the local level. It also provided a basis from which one can understand the working population in the City of Windhoek.

The fact that the results were not far from the results from the two national censuses (the 2001 and 2011 censuses) on the City of Windhoek, could mean that the data might be utilised with some degree of confidence. However, as an independent method, the survey was not going to offer enough insights into this population segment. These datasets were supplemented through results from short ethnographic research conducted on two black settlements in the City of Windhoek (details are described in the next section).

The survey was targeted but was also biased towards particular categories of people as they are represented in the various housing schemes. Structured self-administered questionnaires were administered amongst selected individuals within the City of Windhoek. Questionnaires were distributed via emails, and some were delivered to the physical addresses of various institutions, including academic institutions, government offices, parastatals, private organisations, retail shops, SOEs and industries. It would be too ambitious if the researcher concluded that this study was a representative of the national population. The study did, however, cover a broad spectrum of people and attempted to target people that could represent different income categories.

A total of 200 questionnaires were distributed to the identified categories, and the same number of responses was received. As mentioned in Chapter One, survey questionnaires were distributed until information saturation was reached. While it was important to cover a larger population in the survey for a fair estimate at the national level, it became important to use a sample of 200 participants after a point of saturation was reached. The targeted population was selected based on specified criteria including:

- Residents of City of Windhoek
- People aged 20 years and above
- People that were employed

There were no gender specifications, and the employment sectors were not significant, although these sectors were used to identify people by income categories. In this way, government institutions provided both middle and low-income categories, while the industrial sector provided people in the low-income category. This was a non-random selection, but a well-planned approach geared at reconstructing the population in the waiting list of various housing schemes.

The survey was an attempt to expand the discussion by looking at the bigger picture. This was accomplished by 'zooming-in' from the local context into the national context. This study aimed to relate the crisis to the broader context including the broader post-independence dynamics, particularly the rapidly growing urban population. It focused on identifying the people in the housing waiting lists, the people's places of origin, their employment status, education levels, when they arrived in the City of Windhoek, and the period they have been in the housing waiting lists.

After the people that had applied for housing had been identified, certain individuals were identified and selected for a detailed ethnographic study. However, for the study to be of any relevance to the housing question, there was also a need to understand these people's environment. This led the researcher to identify the areas or locations where the majority of these individuals resided, and eventually, two study sites were selected. Given the history of urban development and housing dynamics after independence, it was not surprising that the

majority of people that participated in the survey and had applied for housing lived in Havana Informal Settlement and Otjomuise Township.

3.3.2.3. The case study

The fourth method of data collection used in this study was the case study method. Unlike the survey, which was only brought as a contingency measure and therefore was of secondary importance, the case study, together with the review of the literature, review of documents, and key informant interviews formed the core of this study. Even though, the case study and key informant interviews remained of secondary importance to the secondary literature. The case study approach was the last method used, after the review of the literature, key informant interviews, and survey, to provide a grounded analysis of the housing question, as guided by the initial observations that the problem might lie in rapid population growth and urbanisation. A case study was therefore used as a source of comparative information to get to understand the realities of Namibia's postcolonial urbanisation crisis and to gain a detailed understanding on individuals that have registered for housing and were still on the waiting list. This study at the case study level began in March 2017 and ended in November 2017.

Case studies are suitable for investigating a particular phenomenon in terms of the 'why,' 'how' and 'where' questions about phenomena at a particular time and place. Case studies are crucial in research as they allow a researcher to probe and seek clarity on issues of concern. Pamela Baxter and Susan Jack defined a case study as:

> ….an approach to research that facilitates exploration of a phenomenon within its context using a variety of data sources. This ensures that the issue is not explored through one lens, but rather a variety of lenses which allows for multiple facets of the phenomenon to be revealed and understood, using a range of different methods (Baxter & Jack, 2008: 544).

The study site

After 200 Windhoek residents were surveyed, two settlements were identified, these locations are located on the former black areas and represent both the poor, low-income and middle-income categories. The focus on individuals on the housing waiting list allowed for the study

to explore two key questions to this study: who are the people in the housing list? Where do they originate from? Chapter 6 addresses these questions in-depth, highlighting particularly that the bulk of the people were migrants from outside the city.

Here, the specific local context of the study area is described. The study was conducted in the Havana Informal Settlement and Otjomuise Township, in the City of Windhoek. Thus, the two case study sites were selected because they provided a diversity of characteristics necessary for our understanding of the housing crisis. They represented both categories that are central to this study.

Havana, as an informal settlement, was mostly home to the ultra-poor and low-income categories, which dominated the housing lists in the low income housing programs. The dominance of improvised structures in Havana provided an interesting setting to investigate the lived realities and circumstances of people in the low-income category. As an informal settlement, Havana also lacks basic social services, but it continues to grow and people treat the place as home. People have self-provisioned themselves pieces of land, although they have no land rights and remain vulnerable to eviction. As a result, the settlement is not legally recognised and therefore invisible in the eyes of authorities. But, more important to the study, Havana has experienced massive growth in the recent past and has become a migrant hub.

Otjomuise Township, on the other hand, is a low-middle income black township, which unlike Havana, boasts of conventional housing structures, although there are still some improvised housing structures. It is popular among civil servants, although there is also a growing population of people in the low-income categories living in the informal parts of the township.

Both these settlements represented the oldest black settlements in the City of Windhoek, which allowed for the exploration of the major assumptions guiding this thesis – that there was extensive growth in population from 1990 that housing delivery failed to keep pace with housing demand. The researcher was also familiar with both study sites since she lived in the

neighbourhood of Katutura Township. Research in the two areas, therefore, served to enhance her knowledge and improved her understanding of the people and settlements. For a better understanding of the settlements and people, the researcher opted to begin with the broader constituency. This allowed her to position the two settlements within the broader socio-economic and political environment of the constituency. As a result, constituency data became a significant starting point for this study.

Havana informal settlement

The first case study area is Havana, an informal settlement of unconventional shack structures, established in 1992 as a part of the Katutura Township about 3.5 kilometres north-west of the City of Windhoek. Katutura was one of the City of Windhoek's black settlement areas during the colonial period. It was established in 1961 following the forced removal of black people from what was then called the 'Old Location.' The 'Old Location' later developed into the 'white' suburb of Hochland Park.

The name 'Katutura' is significant in Namibian history and tells the story of the time. The term itself is in Otjiherero means 'the place where people do not want to live', which depicts in this case the compulsory and forced movement of people into the area. A few of the iconic and prominent features found in Katutura Township are the Sam Nujoma Stadium that was built in 2005, and the Katutura State Hospital, which is one of two state hospitals in Windhoek town.

As part of Katutura, Havana now forms part of the Moses Garoeb Constituency, which was created after the split of the Western Hakahana Constituency in 2008 into Moses Garoeb and Tobias Hainyeko. This followed excessive growth in population in the Western Hakahana Constituency. According to the 2001 national population census, the Western Hakahana Constituency had a total population of 25,642 inhabitants. At the present the Moses Garoeb Constituency constitutes the western parts of Hakahana.

Havana has experienced unprecedented growth since it was established as a settlement of 200 inhabitants in 1992. By the time of the 2001 National Population Census, the population had

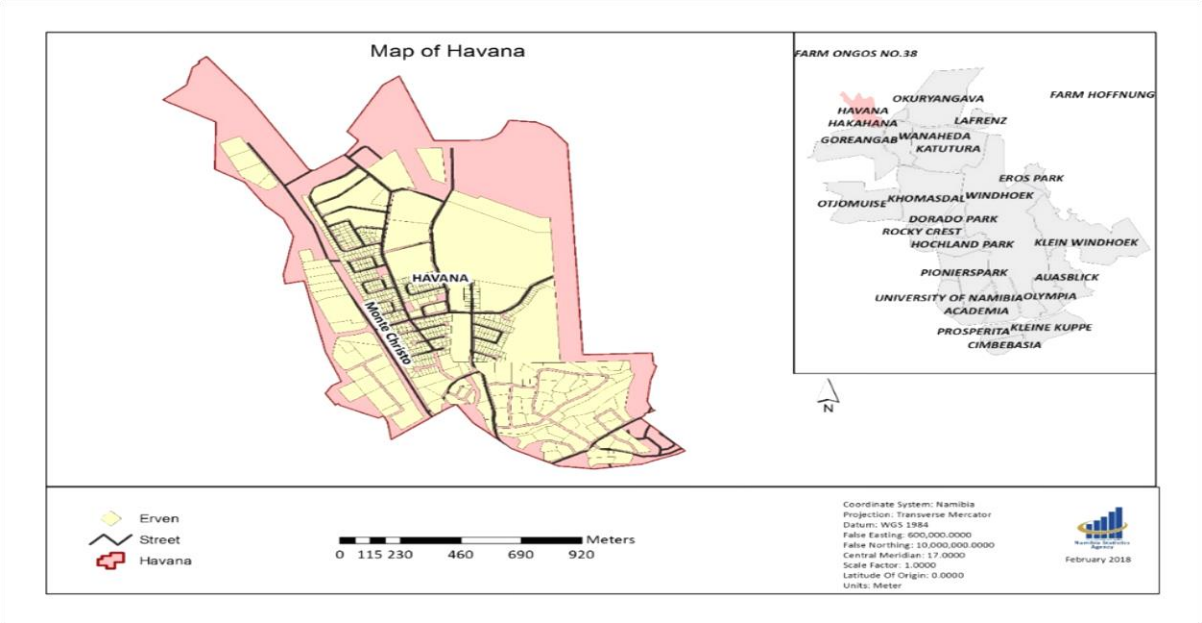
grown to 7,549. In 2009, the number of households that were already settled in Havana was recorded to be 4,002 (SDFN, 2009). By the time of the 2011 Population Census, the population had grown to 15,822. The settlement primarily consisted of the ultra-poor and low-income population.

The World Bank (2002) reported that a local survey conducted in 1995 estimated that the household size in Havana, was low compared to the citywide average of 4.1 persons per household. The survey also revealed that the housing need in Havana was about 93 percent of the low-income population and that the people could not afford a housing solution costing more than US$8 per month. The average monthly household expenditure in this area was approximately US$190 and US$80 compared to the Primary Household Subsistence Level for Windhoek of approximately US$140 in 1995 (Word Bank, 2002). Moreover, unemployment was approximately 22 percent among those seeking employment, and female-headed households accounted for about 26 percent.

The area is characterised by irregular slopes, river courses and other landforms, and lacks formal road infrastructure, with available roads having been created by the community for access to their plots. Most of the dwellings, known locally as *Kambashos* (shacks) are constructed from corrugated iron sheeting on plots of 200–300 square metres, set out in blocks, and these serve not only as residents for people, but some households also make their income through selling basic commodities from home. The land-use patterns and character have been shaped as informal settlers improvised to meet their basic needs in terms of shelter, food, infrastructure, and social services (Begu, 2003).

The settlement also lacks potable water and a reliable sanitation delivery system. There are communal toilets and water points scattered throughout the community, but these community facilities are overburdened, with over 15 households sharing a toilet and water point. These constraints force people to resort to using the bushes, and the health implications cannot be ignored. Residents could purchase a water token from the local council, which enabled them to purchase water on site at one of the pumps.

Fig. 3.2: Map of Havana informal settlements case study area



In the absence of electricity, local small businesses and other households have resorted to connecting electricity illegally. These illegal connections remain a major risk to people, particularly children. There is one clinic in the community, and there is limited access to many other services needed on a daily basis. People walk long distances to shops and other facilities including transport. The place experiences many vices including high crime rates, alcohol abuse and prostitution, and incidents of HIV/AIDS are high. The majority of residents are employed in low-income jobs, although some survive on casual jobs and micro-businesses like a street vendor, small *cuca* shops, liquor shops, barbershops or by selling second-hand clothes, meals and other items.

The situation faced by residents has forced them to diversify livelihoods by engaging in multiple occupations. It is an observation that settling in Havana has often been a cost-effective decision for many people due to the lack of financial means. Given that many people are migrants from different parts (rural and other towns) of the country in search of employment and better living conditions, Havana has become one of the informal settlements with the highest growth rates: in terms of the number of dwellings, population size, and area covered.

Otjomuise Township

The second case study area is Otjomuise Township in the Khomasdal North Constituency. The Khomasdal North Constituency is one of the electoral divisions located in the City of Windhoek. The constituency as a whole has an area of 26 square kilometres, consisting of the Otjomuise area and parts of the Khomasdal Townships, and a population density of 1692.5. The population, according to the 2011 population census, was 43,921 and had grown about 13 percent from 27,950 in 2001.

The Otjomuise Township is located in the north-western side of the City of Windhoek. As a settlement, it was established in 1989 in reaction to an influx of immigrants from rural areas and other towns into the city. Its establishment followed the rapid expansion of the Komasdal and Katutura Townships. It started as an informal settlement but eventually developed into a low to middle-income housing area. Otjomuise Township is predominantly comprised of a mixture of Oshiwambo, Dama/Nama, Afrikaans, and Otjiherero speaking tribal groups.

Fig. 3:3: Map of Otjomuise Township

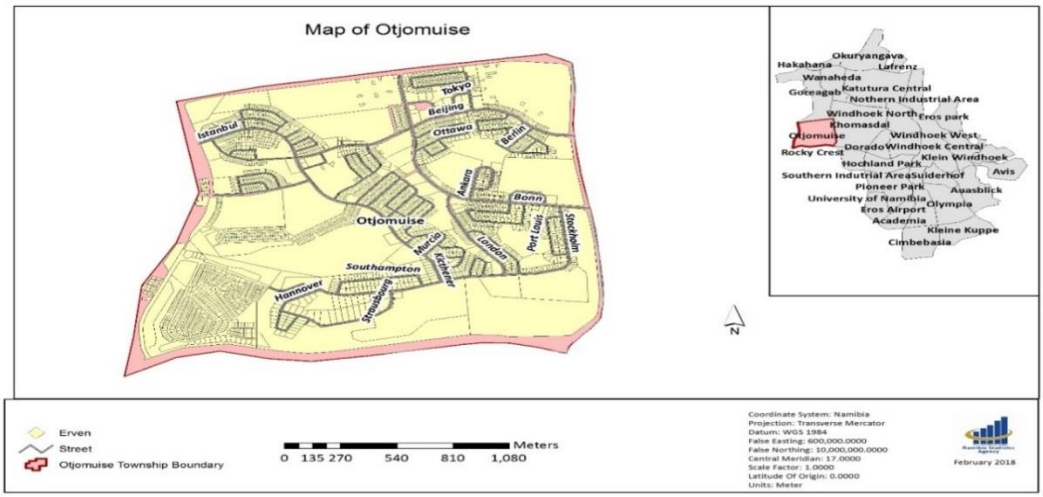


Figure 3.3 is a map of Otjomuise Township in the Khomasdal North Constituency in the City of Windhoek. Otjomuise was established in an area with a lot of hot springs. It thus acquired the traditional name ‘Otjiherero’, which means a place of steam. The township was named Otjomuise in May 2005, when the leader of Democratic Turnhalle Alliance, Comrade Katuutire Kaura proposed a motion into the National Assembly to change the name, which would have changed Windhoek's official name to ‘Otjomuise’ as part of a national Africanisation of major towns and cities.

Given that Otjomuise Town is a formally planned settlement, comprising of either modern detached or semi-detached apartments, it also houses informal settlements that are locally referred to as 7 de Laan, 8 de Laan, 9 de Laan and sharing boundaries with Khomasdal Township in certain sections. Khomasdal Township also falls in the Khomasdal North Constituency. Khomasdal Township is a home to Park Foods, Vaalhoek, Windhoek Vocational Training Centre, Elim Primary School and the University of Namibia’s Khomasdal Campus. It is also one of the oldest townships in the City of Windhoek and dates back to pre-independence. Currently, Otjomuise zoned mostly into business, institutional, municipal, and government land use, which has partly contributed to the development of the socio- economic sustainability of the informal settlements in the area.

Currently, it covers an area of 639,329 areas per square metre and 25,734,793 population density. Otjomuise has a population of 16,453, consisting of 8,564 females and 7,889 males. The bulk of the population falls in the middle-income categories, with the rest either

considered low-income or poor groups. The housing composition is made of about 3–5 households. The population consists of people in the age group 15 years and above, and the majority of these were employed in NGOs, the private sector, government ministries, and parastatals. Commonly visible is the presence of street vendors engaged in informal sector activities and others who were unemployed.

Compared to Havana, Otjomuise was well provided with services including water, electricity, sanitation and waste management. There is a clinic, shops and a police station, which serves mainly the formal parts of the location. However, the informal parts of the town have no sanitation services, which was a major health concern. Electricity provision was a problem in the informal area, and like in Havana, access to electricity was facilitated through illegal connections.

Conducting research at the case study

As already alluded to earlier, the units for the case-study were selected following the results of the survey and were selected in order to reflect the lived realities of people, but also to tap into those hidden aspects that could only be known through the extended interaction. The present study focused on the core of these individuals' life existence.

The study aimed to look at the particularity and complexity of the case study, and 'come to understand its activity within important circumstances' (Stake, 1995: xi). The purpose was not only to follow-up on people's life histories but to report on experiences and to provide evidence. A total of 20 participants were selected for this case study. These respondents were sampled from the sampling frame of 200 participants of the survey using a purposive sampling technique. This was guided by whether they had applied for housing, they have got housing and if they were still waiting for housing.

Prior to carrying out this study, two Community Councillors representing Havana and Otjomuise were consulted, and permission to conduct the study in their areas was sought. At the case study phase, different techniques were employed namely, community tours,

observations and life histories. To understand the environment and conditions, both guided and unguided tours of the settlements were conducted. Numerous non-participatory observations during these community tours were made. The researcher walked along footpaths in the two communities, houses and any visible structures that existed.

Among the things that the researcher noticed were the facilities and services provided in each study area. The study took note of housing characteristics such as housing types, household sizes, housing services, and social services available in the area, among others. These specific features were of particular interest to the researcher as they provided insight on the housing characteristics and basic infrastructure and services available to people. The researcher made notes and drawings of these observations in her field diary for inclusion in the analysis of data. The researcher also took photographs.

After obtaining permission from the community councillors, appointments were made with the 20 selected participants identified during the survey. A request for their participation was sought. In order to understand the participants and their backgrounds, detailed life histories and the observation technique were employed. Although it was ideal to conduct an equal number of life history interviews amongst the low and middle income groups, in practice this was impossible.

As Makura-Maradza (2010: 54) observed, how useful a life history approach is to a researcher 'depends to a large extent on the researcher having a thorough understanding of macro-level issues that frame people's lives, as this is important for interpreting some of the responses informants give for their action.' In this case, life histories were important in triangulating information obtained with what was already available.

Makura-Paradza further argued that 'in life history research, trust is an important pre-condition for successful data collection' (ibid: 54). In this study, trust was a key element since the researcher was a complete stranger who was invading participants' private spaces. The researcher needed to gain people's trust so that they could allow her into their lives and

share their life experiences. This was not easy, given that the researcher was a young lady, and in some cases, of a different social status.

Life histories were conducted during household visits. Instead of conducting one-off discussions, interaction with participants was extended and continuous and focused on particular issues at any one encounter. A single visit lasted over 2 hours and took place at the participants' homes. Appointments were made in order to ensure that enough time was left to discuss issues without being constrained by time. Life history interviews were organised in such a manner that respondents could describe their situations in chronological order, starting from their childhood up to their present situation. These discussions were intended to offer insight into changes in people's lives in relation to housing needs in urban areas. These were, for example, individual life events such as places of origin, when they arrived in the City of Windhoek, what job they had before moving to the city, and when they applied for housing and what pulled them to the city.

Life history interviews were conducted until a point of saturation was reached. Given the possibility that experiences of individuals within a particular category might be similar, saturation usually occurred before the targeted number was reached. In such a situation, 20 participants were interviewed over a five-month period. Life history interviews took an extended form, between 4-5 times, depending on the information received from individuals. During the time of conducting life histories interviews, some new themes emerged from the interviews and were followed up at a later date.

An interview guide was used to guide the interview process. The use of the interview guide was structured in a way that it did not limit the interview process; but rather, acted as a control of the interview process. These interviews were structured as long and open-structured answer sessions, which allowed individuals to open up, express themselves and bring in that extra information that was not solicited.

According to Jamshed (2014: 87), 'pioneers of ethnography developed the use of unstructured interviews with relevant study cases by collecting data through observation and

recording field notes as well as by involving themselves with study participants.' Such an approach recognises that respondents have the knowledge, and for the researcher to have access to that information, a necessary platform should be provided.

Throughout the case study certain phenomenon pertaining to housing in the case study area were observed namely, the general environment, living conditions, housing structures, the household composition, and household characteristics and social services available. The researcher was also able to understand the people, their origins, occupations, living standards, need for housing, when they applied for housing, and more importantly, their perceptions of their conditions and the housing question. This was useful for this study which sought to understand the realities of the housing needs for people at the local level and helped shape the researcher's understanding of how the AR managed to mobilise the people and how the narrative about a weak state emerged.

3.4. DATA ANALYSIS

This study used multiple methods of data analysis as dictated by the research approach that was adopted. It adopted a cross-sectional design and used both quantitative and qualitative data analysis techniques. The quantitative and qualitative data were used to triangulate the research findings. According to Mouton (2011: 108), data analysis involves 'the breaking up of data into manageable themes, patterns, trends and relationships', as well as making sense out of the text and images. This study carried out a data analysis procedure of two separate steps based on the type of data being analysed. Qualitative data were analysed using a thematic approach; this involved coding data into various themes. These codes served as labels and organisation groups for similar data.

Three main steps in analysing data were adopted. First, initial codes were developed, where the researcher assigned to similar data from the literature, key informants and the case study. As a second step, initial codes for relationships were compared, and new codes were developed and were assigned related initial codes. This enabled the establishment of relationships between data sets or codes, and the establishment of themes. The process was repeated until only two coded groups representing two broad themes remained. These themes were: the significance of settler state politics and its causal effects; and post-settler dynamics

and the crisis of expectations. The two emerging themes formed the basis of this thesis. Other data including pictures taken during the study were used in their raw state either as quotations and cases or to provide a visual presentation.

In addition to the thematic analysis, quantitative data generated from the survey were analysed using a Statistical Package for the Social Sciences, IBM SPSS Statistics VERSION 25. Descriptive analysis was conducted to produce frequency statistics and to generate tables, pie graphs and graphs on the age, gender, marital status, and education level and employment status of respondents. These statistics were used to provide an understanding of the characteristics of people with housing needs. Moreover, the statistics were used to provide a broader picture of the housing needs and profile of people who needed housing. This analysis is presented in Chapter Six.

3.5. FIELDWORK CHALLENGES AND RESPONSES TO THESE CHALLENGES

Undertaking a study that had an ambitious research design like this one, which also involved a number of institutions and entities, was always going to present challenges. Although this was factored in the time budget, the researcher never anticipated the real costs in terms of time, and the resultant effects on the project as a whole. Although the early stages of the project proceeded rather smoothly and the study passed through the department's ethic committee with minimum fuss, the challenges started during the fieldwork stage.

The plan was to begin fieldwork in June 2016 and complete by December of the same year, then dedicate the whole of 2017 to writing-up the thesis. However, fieldwork did not take place until March 2017 due to a number of logistical problems. Some of these problems are discussed below.

The researcher came to realise that conducting research on housing was going to be a challenge when she began to encounter bureaucratic hurdles even before she could commence fieldwork. The housing and land institutions, the NHE and the City of Windhoek, where the researcher had planned to access the housing waiting lists from which to select households or people for in-depth life history interviews, were reluctant to release the lists.

She made numerous attempts through letters, emails, calls and even personal visits, but nothing materialised.

Initially, the researcher had planned to use the national housing list from the National Housing Enterprise, where she would select participating individuals. After she failed to access the list, she then approached the City of Windhoek with the intention of using the city housing list as an alternative, but she encountered the same problem. Both the NHE and City of Windhoek raised similar concerns about confidentiality, and how they were bound to protect the identity of people in the housing waiting list.

However, with the NHE, she was made to sign an 'oath of secrecy', which bound her to confidentiality of people's identity and information. Besides signing this undertaking, the housing waiting list was still withheld. The NHE and City of Windhoek wanted to provide an abridged list with only quantitative statistics on housing. This was however of very little relevance to this study since there were no addresses for the researcher to make contact with potential participants.

The researcher had to re-strategise and find alternative ways of identifying people who were in the housing waiting list of any of the housing schemes. This was not an easy task since she needed to conduct 20 life history interviews with people from different income categories. As a solution, a survey method was brought in as a third method of data collection. Through the survey the researcher would identify people who are in the waiting list and use the survey to select respondents for in-depth study at the local level.

The assumption was that people that participated in the survey have the same characteristics as those who are in the housing list in the City of Windhoek. This was a long shot, but it proved to be a good alternative. A quantitative questionnaire which was tailored to seek information on who were the people in need of housing in terms of their age, marital status, education, where they came from, education levels, employment sectors and income categories was devised. From the survey results, 20 participants were selected.

Delays and challenges regarding key informants' interviews were also registered. Individuals who hold prominent positions in government such as officials and Ministers proved difficult to interview and did not show a willingness to be interviewed. They never had the time, and this led to long delays that affected the completion of the study. The delays related mainly to the process of looking for alternative people with the same characteristics.

However, these did not affect or compromise the study since the researcher was able to find suitable alternatives, whose insights were equally valuable. For example, after failing to interview the founding leader of the AR, another AR member was chosen as a replacement. In cases where the researcher had to wait for some informants, she often shifted to the case study level, where she undertook brief periods of ethnographic research or contacted life history interviews. Conducting key informant interviews and case study research concurrently had no effect on the study since the two were not linked.

Following people in their homes and invading their privacy, asking them to provide intimate details of their lives, some of which were rather sensitive was always going to be a major challenge. Human beings are by their very nature very protective and would guard against opening their doors too wide for strangers. Moreover, the subject of housing is a highly sensitive issue in Namibia and any discussions on housing needed to be handled with caution. There was also another issue concerning people in the informal settlement, where the land was occupied illegally, and the local council has occasionally employed hard-line tactics including evictions and destruction of structures. People were suspicious of strangers who ask questions.

This was complicated by the fact that the researcher had to record discussions and sometimes asked permission to take photos. This made people very uneasy. There were also issues over the access to information: who would have access to their information? Where was the information going to be kept? The researcher had to handle these issues with caution, assure participants about none disclosure, that they will not be identified by names or their households and guaranteed them confidentiality of the information they provided.

An investigation like this involved inquiring about people's lives and livelihoods, and sometimes it reveals certain aspects of their lives that they would otherwise not wish to be publicised. Hence, the study had to identify people through pseudonyms. The participants were informed about the study, and their expected roles were clearly explained in advance. They were also informed about their right to opt not to participate. And, if they decided to participate, they were asked to sign a consent form, which was read to them and its content was clearly explained in a language they understood. They had to be assured that all information recorded during these discussions was kept safe and that it could not be easily linked to particular respondents. Generally, the researcher was very cautious about recording, storing and transferring research material. The researcher also had to clarify her position to ensure acceptance. She emphasised that although she was a Namibian enrolled at a university in South Africa, the supervisors were in South Africa and knew very little about Namibia.

The research had anticipated that the case study phase would not be that easy. Before commencing data collection, a letter of confirmation of study from the University of Pretoria was requested and was presented to respondents. This served as a guarantee that this study was an academic project. The researcher was also aware that other studies, although on different issues, had been conducted with the same people, and wanted to highlight that the present study was rather different.

Permission from the Community Councillors to conduct research was sought, and the researcher was properly introduced. In any research that involves human subjects, the researcher has a moral responsibility to safeguard the participants' rights and privacy (Leedy & Ormrod, 2012). It was very important that the participants are not misled through promises of benefits, but the researcher was very direct in highlighting that as an academic project that deals with a policy issue, there may be indirect benefits in that the study might influence housing policy in the country. The study's findings might help inform the relevant authorities with regard to the status quo, thereby working towards effective intervention methods.

More importantly, the researcher aimed to inform the participants that she too was part of them, their own daughter or sister, and wanted free expressions from their side. The researcher wanted the respondents to know that she related to their situation as a citizen in the

City of Windhoek. An approach of telling the participants about the researcher's experiences in the City of Windhoek and background was used to get closer to the respondents. This worked as some of the respondents shared the same experiences. They began to seek clarity on certain issues and ensured their views on the housing crisis were heard. However, this took time and affected the timeframe of the study.

Carrying research in Havana informal settlement also posed serious physical risks. Firstly, the terrain is rough and characterised by rocky land and sloppy walking paths. This was exhausting and took a lot of energy given the hot conditions in Windhoek. Secondly, Havana as an informal settlement is often associated with crime, and this was a huge risk for the research team. In order to ensure safety, a male companion from the area, who was a research assistant, was employed.

There were also issues of subjectivity. The housing question in post-independent Namibia has been highly politicised, so much that, responses reflected the subjectivity of the subject. The Namibian government has been criminalised and charged over the gap between housing demand and housing supply. Critics have failed to look beyond the state. This narrow focus has deprived people of focusing on the broader picture. The researcher had to be fully aware of the subjectivity of these debates and set out to provide a counter-narrative that would not exonerate the state, but provide a balanced picture. Having been too close to the subject, one might conclude that it had affected her judgement. It was also going to affect how responses from individuals would be handled.

The researcher sought to overcome subjectivity by adopting a well-structured methodology that began with an analysis of published sources before any fieldwork was undertaken. This allowed for the use of key informant interviews as a follow-up method, and to focus only on those questions that filled gaps that emerged from literature review, and to use key informant data in conjunction with data from the literature. Moreover, much of the oral history from key informant interviews coincided well with the secondary literature reviewed and documents that were analysed, and this confirmed the historical accounts and avoided bias in this research.

The initial position of the researcher was to dismiss the Affirmative Repositioning social movement as politically motivated. This would have affected my comprehension and analysis of any data on the organisation. However, the AR is a central actor in the housing question that the story would be incomplete without their story. The study needed to look at their position from a position of neutrality. A balanced perspective through expanding the inquiry on the organisation to other people was deemed as neutral.

3.6. CHAPTER SUMMARY

The research results presented in this chapter emerged from mixed methods adopted by this study. The approach adopted by the study derived in part from a detour taken during fieldwork, and also the realisation of the significance of mixed methods in studying complex phenomena like crises. Each technique was geared at offering insight on a particular issue and combined, these techniques offered great scope for manoeuvre, and led to a satisfying destination. The findings of this study, therefore, offer insight in a broad spectrum of factors that have been ignored before in any debates on the housing question. Some of these may have been mentioned in isolation, but the approach adopted linked these into a broader perspective of the housing question. The study findings were used in offering a counter-narrative to the often 'state is to be blamed' narrative, but they also offer lessons to other settings similar to Namibia including neighbouring South Africa, where human settlement has become an area of contestation and demonstrations.

In this chapter, the methodological and research design and procedures for collecting data were described in great depth. The challenges encountered during the research were also identified and explanations offered on how these were overcome. The discussion in the chapter has particularly highlighted the bumpy path during fieldwork that threatened to compromise the research project, and how the researcher managed to negotiate these to ensure that the research was not compromised. The major challenges arose from logistical constraints, particularly the challenges with bureaucratic procedures. These constraints only served to strengthen the research as even better alternatives were adopted by the researcher without major revision of the study. In adopting the research methodology as sought to save this research project, the researcher found a new itinerary that promised a better product.

Triangulation of qualitative and quantitative designs is often seen as offering a better balance in research as the two methods complement one another.

CHAPTER FOUR: THE LEGACY OF A SETTLER STATE

4.1 INTRODUCTION

In order to understand the full scope of contemporary urbanisation and housing challenges in Namibia, it would be necessary to take a journey back in history and understand the historical context. The journey involves the unfolding of the contribution of this unfortunate history to the problems encountered in the present Namibia. The historical context cannot be ignored in any analysis, reflection and justification of present developments.

However, most of the debates have focused on the post-independence government, the lack of policy direction, slow pace in housing delivery and corruption, thus placing the blame of contemporary development challenges on the doorsteps of the post-independence government. In former settler states, issues of housing and land are better understood from the colonial history and the processes of dispossessions and disenfranchisement of indigenous population groups that accompanied colonisation and the subsequent development of

capitalism. While colonisation ended with independence, that 'history continue[s] to haunt the present generation in postcolonial settler states' (Chigora & Guzura, 2008: 535).

A few like Indongo et al, (2015), Simon (1986) and Melber (2011) have attempted to relate the urbanisation and housing crisis to the broader context including the country's colonial past and post-independence responses by the wider Namibian population. This omission, as well as the fact that blaming the government has historically provided political *per diem* for politicians, civil society and the powerful media in post-independence Africa on the matter. It meant that the 'government is to be held accountable with anticipated explanations which became the dominant narrative in contemporary Namibia. This has resulted in a skewed understanding of the urbanisation and housing question, and generated discontent among the citizenry that was led to believe that the government should have done better.

While there is a grain of truth in this since the government has the mandate to provide for its citizens, and housing provision is one of its many responsibilities, but such a narrow explanation tends to isolate the problem and confine it to the current administration. This robs the debates off the broader picture and diminishes government efforts on urbanisation and housing development, misplacing the Namibian situation within a broader postcolonial African context. Essentially, it implies that if the government had gotten its policies right (in terms of crafting and implementation), the urbanisation and housing problem should have happened under a curbed limit. If a historical perspective is adopted, a different picture emerges, which shows that the crisis has historical roots and was not unexpected.

The objective of this chapter is to revisit the country's colonial and apartheid history, and follow trends after the dawn of independence in 1990, and pull together particular incidents and manifestations in a discussion that should shed light on the housing problems after independence. The chapter is divided into three broad sections. The first section discusses the colonial settler context and the dispossession and disenfranchisement of indigenous population groups. The second section examines urbanisation issues, the development of urban centres in the colony and the role of migration in the development of urban areas. The third and final section explores dynamics of change that were brought by independence and their implication on urbanisation. Throughout the chapter, the relationship of these events

during the two periods to the contemporary housing problem in Namibian urban areas is outlined. With this consideration aimed to postulates an argument that the colonial history and events after independence has played a crucial role in the crisis of housing and housing provision experienced after independence.

4.2 COLONIALISM AND THE POSITION OF AN AFRICAN

A walkway back into history is often a dry but necessary starting point in an attempt to understand contemporary affairs. The present can be better understood from the past. For a better understanding of the context of housing, current inequality gap between sections of the population, which are all parts of the legacy of apartheid, it is necessary to examine Namibia's history of settler colonialism. In this section, only the barest account of the country's history will be provided. This will be done in order to provide a background to the post-independence development crisis, of which the urbanisation and housing question is certainly a central component. This history begins with the advent of Germany ruling in 1884 through to the South African apartheid system after World War 1 in 1919, and finally the period immediately after independence in 1990.

These two colonial epochs, from Germany to South African ruling, were characterised by violent conquest; abuse of power; racial segregation policies and exploitation of cheap labour; land expropriation, and as in any settler state in the region, the confinement of indigenous people into reserves. Alongside these, was the oppression of the indigenous population, which together with the protracted struggle for liberation had severe impacts on the lives of many Namibians, and left the country and the majority of its people in dire poverty including high levels of inequalities (Sihwie, 2013; Tapscott, 1993). The colonisation of the country, which took more than a century, left legacies that continue to be felt in present-day Namibia. Settler colonialism left imprints on the internal layout and urban land use patterns (van Der Merwe, 1989).

4.2.1 From German colonialism to South African apartheid

Colonisation certainly affected the conditions and place of the indigenous African people in relation to the settler community, as was the case in other neighbouring settler states in the

region – South Africa and Zimbabwe included. The impact of colonial rule on the rights of indigenous people was significant and consequential. For the most part, evictions were effected and reserved areas created where indigenous people were confined away from the settler community. The grand plan was to create reserved areas for indigenous people and to designate the rest of the land as Crown Land for sale to the settler population. This was achieved through the development of the Group Area Policy Act, which the German settler state used to control the movement of various groups of people to other areas (Garcia, 2004).

In that process, the land was initially expropriated from the indigenous Ovaherero and Nama ethnic groups and reserved for settlers at minimum costs (Saunders, 2008; Simon, 1986). The results and implications are clear in the following case. When German colonialism began, the settler community was mostly based in the central and southern parts of the country (Simon, 1980). The central parts, which now incorporate the City of Windhoek, had been abandoned earlier by the Ovaherero and Nama who had relocated to high lands in what in the present day was called Damara and Herero land in the Omaheke region to the north and Otjozondjupa in the west of the country. However, there were still some Damara people who remained in the surrounding hills (Garcia, 2004; Kotze & Lang, 2002).

According to historical accounts, the German colonial administration had adopted an expansionist policy, occupying land between tribal territories and dispossessing other tribes of their landholdings to 'stabilise' the country with settler-farmers. This allowed the state to dispossess the Ovaherero and Nama off their land and confined them to the reserves in the remote areas far from their original places. With time, like elsewhere in settler colonies in southern Africa where reserves were developed to create a labour reservoir, they were forced to sell their labour on the white farms or to work for government projects including railways lines, harbours, dams, roads, telephone lines and on the mines (Kotze & Lang, 2002). As one of my informants noted:

> The new colony had infrastructural development projects that needed labour, and this labour could only be provided by locals. Most of the great infrastructural projects including roads and railway lines were built by indigenous people. Besides these projects, the new settler farms and Windhoek, which had been conferred city status, also needed labour (int. Windhoek, June 2017).

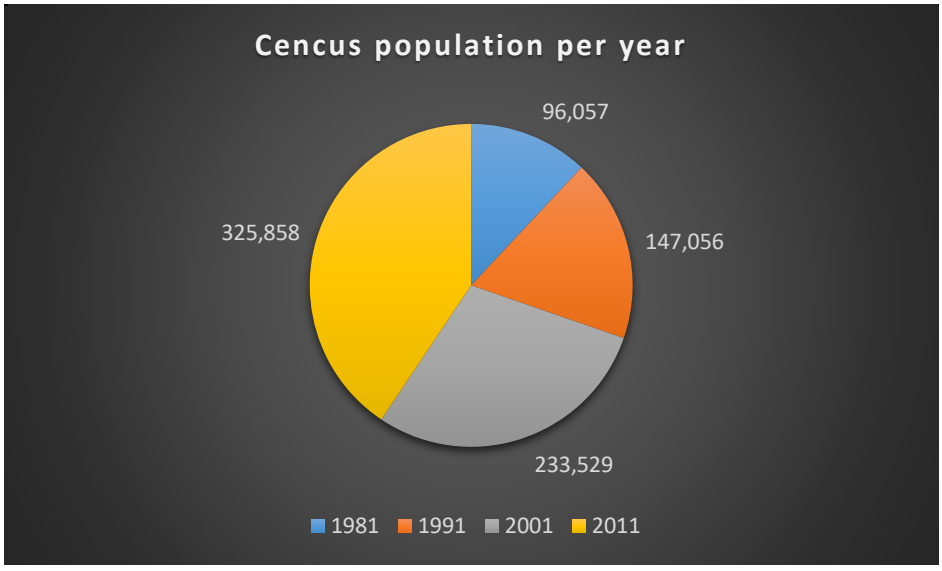
However, like in other settler states in the region, these people could not freely move between reserves and white areas. In the case of Namibia, the Master and Servant Act was introduced in 1867, to control black movements outside the reserves (see, Simon, 1980, 1986).

The German colonial administration also conferred Windhoek with urban status in 1890 and developed the area as the main military and administrative territorial centre (Bankie & Jauch, 2016). During German rule, Windhoek's development was characterised by sustained population growth with definite, recognisable trends. According to one of the informants:

> More whites were attracted to the city where there were services. At the time there were very few black people. The black population was confined to those who worked as migrant labourers on contracts. The rest were confined to reserves in the surrounding areas and rural areas (int, Windhoek, June 2017).

The population in the City of Windhoek continues to increase as witnessed in recent years and highlighted in Figure 4.1.

Fig 4.1: The population of Windhoek city by census years



Adapted from the Namibia Statistics Agency (2011)

There was considerable growth in the population of the Windhoek urban areas; particularly the white population kept increasing. The strong growth experienced under the German ruling, however, subsided after 1915, following the assumption of the inland administration by South Africa (Bankie & Jauch, 2016). By the time of the South African occupation, roughly 3,000 white farms of the southern section had already been consolidated. The black ethnic tribes in those farmlands had been either effectively subjugated as farm labour or confined to tribal areas in the north, and in the southern section areas of the country (Simon, 1982).

After South Africa took over Namibia in 1915, the South African Land Settlement Act No 12 of 1912, gained favour and finds its implementation in the former region, a section of latter country by then. The Act of parliament which was and promulgated in the same year but only implemented in 1915 when South Africa assumed power over Namibia, declared that the land confiscated from black ethnic groups under the German ruling would remain government property. Moreover, the new administration encouraged the immigration of whites who would occupy the land in question (Kotze & Lang, 2002; Werner, 1993). This proved to be the first act in consolidating land seizures, and also ushered a new era of separate development in the City of Windhoek (Bankie & Jauch, 2016; Gracia, 2004). The policy of separate development got widely enforced by the South African settler colonial government at the national level through the municipality laws guiding urban and rural areas (Tapscott, 1993; Weber, 2017). This also led to the adoption of a constitution that was based on racial segregation and white domination in all spheres of life, which was introduced; with race being a dominant element in determining the rights of the people in Namibia (Tapscott, 1993).

Following this, ‘a migrant labour system, which led to the creation of homelands, became well-established as a means of keeping black people in tribal areas and allowing only temporary entry to the mining areas and towns of the southern sector to economically active labourers under extremely harsh conditions’ (Simon, 1982: 240). Migration as an age-and sex-selective process certainly removed the able members of rural society and created social imbalances and family divisions as families were prevented from joining migrants in the

urban areas. Migration to urban areas was largely temporary, and only a few simultaneously permanent migrations with families occurred (Frayne, 2007).

As with the Germany era, most jobs in the South Africa era were mostly based in mining, fisheries, farming and industries and needed cheap labour (Frayne, 2004; Kriger, 2004). The system of restricted labour migration, which was also well established in Rhodesia and South Africa, also served as a way for preventing significant black urbanisation and keeping the southern sector as 'white' as possible (Simon, 1982). Thus, during apartheid, black urbanisation was only a result of the absence of jobs in the reserves and the need for labour in the mines and in other developing industries (Kotze & Lang, 2002).

Apartheid policies including those state policies, which were an extreme form of compulsion (highly regulatory and repressive intervention in Namibian society that ensured the reproduction of racial-capitalism), had major impacts on the Namibian society (Tapscott, 1993). The general idea behind apartheid laws in Namibia was to ensure that each race and nation had its own distinct cultural identity and a unique destiny (Simon, 1985). This should be kept pure and be allowed to develop along its own lines culturally, educationally, economically and politically (Friedman, 2011; Simon, 1986). Black people had to experience the harsh realities of the implemented laws on the basis of discrimination and social injustice (Goosen *et al*., 2007). One informant recalled:

> Namibian society was divided: everything was separated. Black people, who were by far the majority, were inferior and this status was reflected in the system. They had to stay separate from the pure – the whites. Even those who stayed in white compound lived like a servant, in what were called servants quarters (int. Windhoek, September 2017).

The abolishment of the apartheid system began in the late 1970s and 1980s when South Africa started to engage in negotiations for Namibian independence (Itewa, 1990). The impact of these negotiations only became evident in the year 1983, when all pass laws and racial restrictions on urban residence, property ownership and use of public amenities and facilities were removed from the statute book (Simon, 1996). As expected, the effect was an

influx of people into urban areas across the country (Itewa, 1990). One of my informants noted:

> As soon as we were granted freedom of movement into towns, most black people migrated from rural areas to urban areas in search of better opportunities. These included the movement of women who were the people most affected by suffrage polices (int, Windhoek, June 2017).

This can be evidenced from Table 4.1, which provides statistics on migration trends from the 1930s to the 1980s.

Table 4.1: Urbanisation trends in South West Africa/Namibia (the 1930s – 1980s)

Year	***Whites***		***Blacks/Coloureds***		***Total***	
	Level	Rate-2	Level'	Rate2	Level	Rate2
1936	40,3%		3,3%		9,8%	
1951	57,6%	5,8%	10,8%	5,3%	16,2%	5,5%
1970	73,8%	4,5%	18,4%	5,9%	24,9%	5,3%
1981	86,8%	0,5%	22,8%	5,4%	27,7%	3,9%

Source: Van Der Merve (1989)

4.2.2. Specific colonial policies and their effects

As can be seen in Section 4.2.1, policies and other regulatory frameworks were central instruments not only in determining the place of an indigenous African in the colony but also, as instruments of control and subordination. These policies of segregation were introduced throughout settler Africa, and become an area of contention, which immensely contributed to the struggle for independence in countries like Zimbabwe and South Africa. This section focuses on policies passed by both the German and South African administrations, and their implications on indigenous Africans and their position in the colony. The section also reflects

on, how these implicitly or implicitly contributed to the urbanisation and housing problems in contemporary Namibia.

Land Act No. 27 of 1913

Like in other settler colonies in the region - South Africa and Zimbabwe, and to some lesser extent Angola and Mozambique - Namibia experienced large-scale land dispossession and dislocation of the indigenous people (Simon, 1980). Land dispossessions and relocation of the indigenous population to marginal reserves was guided by two factors – the need for land and that for labour for emerging capitalism. The land was expropriated in order to create a settler agrarian community, but also, indigenous people were deported to reserves of marginal agricultural quality as a strategy to develop a reserve of labour for settler agrarian capital, mines, industry and government. The main instrument that the settler state used to expropriate land was the Land Act, No. 27 of 1913. The Act was implemented to ensure land was available to the settler community, and for the procurement of labour for settler farms, mines and other industries (Melber, 2017; Tapscott, 1993).

The Act resulted in resettlement areas being identified and created for black ethnic groups that were displaced (Suzman, 2000). This was a similar experience of indigenous tribes in other settler states in the region. In Zimbabwe, the Shangani and Gwayi Reserves were created under the Matabeleland-Order-In-Council of 1894 after the defeat of the Ndebele as the first confinement zones for natives and were later legitimised by the Land Apportionment Act of 1930 (Moyana, 1984; Okoth, 2006).

As highlighted earlier, these were often areas outside towns and formed territorial confinement zones for black people (Suzman, 2000). More importantly, the movement of black people into towns and rural areas were strictly controlled (Tvedten, 2013). As it was the case in Kenya, South Africa and Zimbabwe, this study mentioned earlier that large tracts of land were taken, particularly from the Herero and Nama-Damara speaking groups who lived in the southern part of the country and given to the white settlers (Tapscott, 1993). This resulted in the skewed land ownership patterns where only a few black people owned or had access to urban land (Hall, 2008).

Moreover, the indigenous inhabitants consisting mostly of Oshiwambo, Ovaherero and Damara-Nama speaking people, who lived in what is popularly known as the 'Hochland Park' today. These groups of people were dispossessed of their ancestral land, which was developed into what was referred to as the 'Old Location'. The Africans were then moved to Katutura Township (see details in the Group Area Act Section below). In the Katutura Township, very few people owned land or houses at the time of relocation and dispossession, except those who occupied what was locally called the 'Match Box houses' developed during the apartheid era.

Marriage Act No. 55 of 1949

The Marriage Act, No. 55 of 1949 and the Immorality Proclamation No. 21 of 1950 prohibited mixed marriages among Europeans and Africans (Tapscott, 1993). As a consequence, eliminating the opportunities for African females to inherit urban land as children of whites, wives or other family members since most urban land in the country was occupied and owned by whites.

In 1936, Pass Laws for unmarried black women were passed and consequently amended by the Proclamation AG12 of 1977), with the aim of repealing the prohibition of mixed marriage. The enforcement of the abolishment of the Amendment Act by the local authorities in the City of Windhoek created hopes and expectations among the citizens (Ashcroft *et al*., 2000; Tapscott, 1993). The expectation was that different races would finally be allowed to legally cohabit or marry, and consequently enable the sale of township land and property to blacks, and the registration of their title deeds and mortgages (Hayes *et al*., 1998; Simon, 1986).

However, in fact, the Act only paved the way for African females to start families and marry any race of their choice, yet the probabilities of this happening were limited by the fact that the majority of blacks remained confined to the reserves. The Act was abolished without the accompanying changes to the reserve policies, which remained in full force. Thus, the abolishment of the above act was in conflict with the labour migrant laws, which prohibited labour migrants from migrating to towns with their female counterparts (Simon, 1986;

Simon, 1976; Tvedten, 2013). Hence, essentially, they had limited opportunities to acquire urban properties through such marriages (Simon, 1976).

According to Williams (2006), on a study conducted on '*The Post-Independence Legal Capacity and Property Rights of Married Namibian Women in Namibia*', the apartheid Marriage Act No. 55 of 1949 and Married Person's Equality Act 1 of 1996 laws (customary and civil laws) classified women as minors. Women, even if married, had no legal rights to enter into legal contracts of whatsoever kind, and could therefore not own land as their legal rights in marriage were limited. And since women had limited property rights, only a few could own properties in urban areas (Tapscott, 1993).

Population Act No.30 of 1950

The Population Registration Act, No. 30 of 1950 was enacted in 1948. The Act led to the registration of all people by racial group (Ashcroft *et al.,* 2000). At the time, the Constitution was divided into two parts: the citizens of South Africa and those of Namibia. The aim was to divide the population into three groups – whites, coloureds and blacks (Shiwie, 2013). The enforcement of the Act did not only lead to the segregation of the population, but it also encouraged discrimination by racial groups in regard to property and land registration.

For example, the City of Windhoek underwent a compulsory examination of the population, to ensure that all population groups remained confined to their allocated communities as per their ethnicity (Hayes *et al*., 1998). As in many other African countries like Zimbabwe, a policy of National Reconciliation was introduced in Namibia in 1992 soon after independence, with the sole aim of bringing together the separated populations. Although this policy was initially unpopular, it later gained political buy-in albeit rather slowly (Shiwie, 2013; Topscott, 1993).

The Group Areas Act No. 41 of 1950

The Group Areas Act was introduced in 1950, and all towns and formal villages were characterised by two settlements, which were the well-serviced modern houses for the minority whites and the 'matchbox' type houses for the majority blacks (Itewa, 2015).

Consequently, the geography of the country was redrawn along racial lines (based on the predecessor legislation the Native (Urban Areas) Act of 1923), which enforced physical segregation of the people by creating different residential areas for the different races and ethnical groups (Goosen *et al.,* 2007; Shiwie, 2013).

The Group Areas Act played a major role in proclaiming residential areas for particular racial groups. During its implementation, race groups situated in areas designated for another race had to sell their homes and move to areas prescribed for their own race group (Friedman, 2011; Goosen *et al.,* 2007). It was at that time that the City of Windhoek particularly underwent strict geographical segregation, which was characterised by the forced removal of black people from the then 'Old Location' (Hochland Park today). This area was declared a white area, and blacks were moved to Katutura Township, which was a new and remote settlement created by the apartheid regime (Goosen *et al*., 2007; Sihwie, 2013).

Thus, the Group Areas Act resulted in thousands of families/people being forcibly removed from their homes and areas where they had lived for generations and had built homes (Ashcroft *et al*., 2000). Since Katutura Township was a new settlement for the resettled black people, they were forced to pay for housing and rentals when they had their own homes at their previous places (Ashcroft *et al.,* 2000; Kotze & Lang, 2002; Sihwie, 2013; Suzman, 2000).

The Group Areas Act was greatly enforced leading into tribal segregation. For example, the 1951 Urban Area Proclamation Act under which a black person was not allowed to settle in towns with a few exceptions that resided in urban areas at the time. This Act coupled with Municipal by-laws led to high levels of residential segregation in the City of Windhoek and other towns in Namibia (Simon, 1982). Suburbs were segregated into tribal groups (Ashcroft *et al*., 2000), and tribal groups were kept in separate sections of the townships to avoid contacts between communities in order to avoid tribal cooperation and mobilisation as well the emergence of nationalism (Goosen *et al.,* 2007).

After the relocation of people from the Old Location to Katutura Township, a further and extreme form of segregation took place in Katutura Township, where people were separated into ethnic zones (Goosen *et al*., 2007; Sihwie, 2013). The Act heralded a shift to a new, and symbolically different, era of ethnic segregation as shown in the following quotes:

> Each ethnic group had to live within its own location...and there were combined locations for those that were lost or were not sure of their identities (int, Windhoek, August 2017).

> There was a separate world for Damara speaking people, a location for Oshiwambo ethnic groups, and settlements for the Herero ethnicity (int, Windhoek, August 2017).

> Every single tribe of the population in the town was confined to their tribal areas. For example, blacks in Katutura, coloureds in Khomasdal, and whites in Hochland Park and other central suburbs (int., Windhoek, July 2017)

More to the residential segregation in the City of Windhoek was the population dislocation, disruption and distortion of the social economy in the northern parts of the country, which served as home for the majority of the national population (Tapscott, 1993). The reserve policy was expanded to the northern areas to create reserves for indigenous people (Kotze & Lang, 2002). While confined to the reserves, they had no other link to colonial authority in these territories except through the native commissioners and their small staff contingents, and subsequently had no access and knowledge to acquire land and housing (Kotze & Lang, 2002).

Like what was happening in the City of Windhoek, the reserves in other parts of the country were allocated on an ethnic basis such as Basters, Caprivians, Damara-Nama, Ovaherero, Kavango, and Owambo (Ashcroft *et al.,* 2000). While these reserves provided areas for subsistence farming, the marginal land, which could not sustain any agriculture of note, assured the tightly-controlled flow of migrant labour to white farms and industries (Suzman, 2000). However, due to the increased demand for production, the economy still required a large body of non-white workers to live in close proximity to white areas to provide cheap labour (Ashcroft *et al.,* 2000). This led to the development of specific racially segregated

townships where low-cost housing was made available for indigenous groups (Ashcroft *et al.*, 2000; Sihwie, 2013; Suzman, 2000).

The Native Act No. 56 of 1951

The Native Act, No. 56 of 1951 was the predecessor to the Group Area Act of 1950 and led to the establishment of the Native Home Lands, where a large proportion of the black population was confined during the reign of the South African administration (Ashcroft *et al*., 2000). The act provided the legal basis for the already existing social separation based on racial categories (Tapscott, 1993). Like in other settler states in the region, the notorious Act also regulated the movement of black people into the settler areas (Mazingi & Kamidza, 2010). Moreover, the Act provided the basis for the provision of registration of location dwellers and enforcement of compulsory segregated blacks there-in, including curfews and 72-hour limits on stays in urban areas without permits (Ashcroft *et al.*, 2000; Dierdorp, 2015; Simon, 1986).

Other practices, which ensured strict social segregation included the compulsory examination of all the native residents in the City of Windhoek in order to strengthen greater control of the movements of people in Windhoek as elsewhere in Namibia (Hayes *et al*., 1998). The Act was later amended through Act No. 12 of 1980, with provisions for the levying of rates on black freehold property in townships (Mazingi & Kamidza 2010). This discouraged blacks further from owning urban properties. As another of my key informants remembered:

> People were to be taxed for property in urban areas. We saw this as punishment. We could not acquire property and then pay for it. This was a double punishment. Imagine being levied for your own property. People were discouraged and saw this as a guide to exclude them from owning property (int, Windhoek, July 2017).

Moreover, even if the second Natives (Urban Areas) Amendment Proclamation of 1980, repealed restrictions on the purchase of township property by whites, blacks still remained confined to the reserves, and therefore, had little opportunities to acquire and register urban land (Mazingi & Kamidza, 2010).

4.2.2.1 Effect of discriminatory policies on Africans education

Education in Namibia began as an adjunct to missionary endeavours. The schools that were available were missionary schools and were officially focused at supplementing missionary work that was underway in the territory. Implicit to this strategy was the enlightenment crusade that would change the cultural patterns of the native, which were seen as a threat to colonialism (Callagahn, 1977). As elsewhere in the colonial world, the whole process of education which ensued, however, got entangled in an extremely complex process of modernisation including the transformation of the native from his traditional culture and creating an enlightened Christian who knows how to forgive. As one of the informants reasoned:

> The indigenous people had to be educated for them to know how to read the Bible, and also the missionaries wanted locals who could relate with their fellow tribesmen. ……education was also important for settler capital that relied on local labour, for ease of communication since the settlers were not familiar with the local languages (int. Windhoek, June 2017).

The result was the spread of missionary schools within the territory and the beginning of the formal school system. However, by 1946 a new colonial government started introducing its own schools (Batata, 1959).

There were similarities in the apartheid education system in Namibia to other settler states in the region, like South Africa and Zimbabwe. Segregation laws were the main regulation to education, and have played a major role in shaping the education system for different ethnic groups. The laws entailed separate education systems (including different curriculums) for the different races (Callaghan, 1977; Shiwe, 2013). The two education systems also differed in terms of the length of study, with the white children spending a longer period in school than black children whose period of study was much shorter.

Moreover, there were only a few schools in the reserves, where most blacks lived, and the accommodation for teachers was inferior and salaries were very low (Dierdorp, 2015; Tabata, 1959; Morrow, 1990). Education for whites was made compulsory, free and of a higher standard, as compared to that for blacks (Federicic & Caffentzis, 2000; Shiwe, 2013). The dynamics of this period in the education system as perceived by those who experienced it were revealed by one of the informants in the City of Windhoek:

> Blacks were not expected to get the same education as whites. Their education was of very low quality…. very basic that graduates from the two systems could not compete in the job market. People who went through the African education system were mostly half-cooked products (int. Windhoek, June 2017).

This was not coincident; it was a central component of the policy of segregation. The policy of social segregation meant that the education of the white child prepared him for life of dominance and leadership, while the education of the black child prepared him for a life of subordination in society (Morrow, 1990; Shiwie, 2013; Batata, 1959). This is true in the following case: white children were obliged to take technical subjects like mathematics and science to prepare them for technical positions in the labour market, while black children were put through basic education, learning languages and housekeeping in order to be employed as unskilled labour in government (Callaghan, 1977).

While a few African children proceeded to secondary school level, they emerged from school with none of the skills needed for skilled employment since the secondary school system was heavily geared towards producing semi-skilled labourers (Dierdorp, 2015; Shiwe, 2013). The implications are clear and were captured vividly by one respondent:

> …. whites had access to better and superior education, which guaranteed then high ranking jobs, while blacks were subjected to inferior education, and as a result, they could not compete equally with whites in the job market (int. Windhoek, June 2017).

As a result, about 40,000 – 50,000 Namibians who went to exile were deprived of education in their country. Of these, a relatively small proportion (about 15%) later went through comprehensive post-secondary training in exile (Tapscott, 1993). The remainder were trained as soldiers or acquired rudimentary artisans and agricultural skills while in exile camps (ibid). Given this scenario, it is clear that the lack of adequate skills did not only affect those inside the country, it also affected those who were outside the country. As another of my informants put it:

> The people who worked in the mines, farms and industries worked menial jobs and had no skills and could only assist the white bosses. Those left in the reserves as subsistent farmers also had limited opportunities for education. Schools were often very far and, the majority could not afford the cost of education. …., even those who left the country to join the war went through our education system, some had not been to

school, others had completed only basic education. This meant that at independence, the majority of the population did not have the necessary skills (int. Windhoek, June 2017).

Discrimination in education was therefore not only the means through which knowledge was controlled by the colonial settler states but also one of the ways through which the pool of contract labour of Africans for mines and farms was maintained (Callaghan, 1977). Thus, the settler colonial education system had a long-term impact on the livelihoods of people. This tension between education and skills played out in practice in property ownership as the acquisition of property was highly dependent on income, and since the majority of blacks were in low-skilled and lowly paying jobs, they could not register property in the cities (Dierdorp, 2015). The realities discussed above are demonstrated in Table 4.2, which is a representation of the number of Namibian who had a professional university education in the 1960s and 1970s.

Table 4. 2: Number of Namibian university students

Years	Men	Women	Total
1969	16	3	19
1970	18	3	21
1971	26	2	28
1972	32	2	34
1973	29	2	31
1974	26	9	35

Source: O'Callaghan (1971)

As shown in Table 4.2, in 1969 there were only 19 university students, 16 men and 3 women. This number had only grown to 35 in 1974. There were other reasons for this. There were no universities in Namibia at the time, and those who needed university education attended in a few South African universities, that accepted students of all races. During the same period, there were quite a number of people with basic education, but still few with secondary qualifications. The distribution of pupils per level of education between 1969 and 1974 is highlighted in Table 4.3. As can be seen, pupils were concentrated in the Lower Primary, Higher Primary and Junior Secondary levels.

Table 4.3: Comparative totals and percent of the total enrolment of Africans by the standard

	1972		1973		1974	
Level of education	**# of pupils**	**% of pupil**	**# of pupils**	**% of pupil**	**# of pupils**	**% of pupil**
Lower primary total	79,818	76	86,980	75	93,006	74
Higher primary total	23,735	23	26,254	23	29,432	24
Junior secondary total	1,758	2	2,042	2	2,427	2
Senior secondary total	161	0	212	0	205	0
Total secondary	1,919	2	2,253	2	2,632	2
Total primary and secondary	105,472		115, 488		125,070	

Source: O'Callaghan (1971)

4.2.2.2 Effect of discriminatory policies on Africans' employment

As Werner (1993) noted, the apartheid system disrupted Namibian families when it served as the primary source of exploitation, and provided cheap labour for the colonial administration. Tapscott (1993) argued that the greater portion of apartheid regulations was intended to force the Africans into employment in the colonial-capitalist system, while at the same time, they attempted to destroy the last remaining ties between the local communities. The regulations on labour and its administration were literally a disadvantage to the indigenous population since their temporary status in urban areas meant that they could not acquire permanent urban housing and had to live in migrant hostels they were allocated for their temporary stay (Simon, 1986).

What happened in Namibia was standard practice in other settler states in the region, particularly in South Africa and then Southern Rhodesia (Zimbabwe), where racial segregation laws hampered the progress of Africans in employment and confined them to migratory labour status where they were paid exploitative wages. In Namibia, black people were unable to choose their employment or type of work they wanted as jobs were classified based on health status and strength. For example, 'stronger men' were sent to the mines while weaker ones had to go to farms (Likuwa & Shiweda, 2017).

The apartheid contract labour system required that indigenous Namibians who were consigned to tribal lands possess passes for movement into urban centres. The migrant workers were provided with six months to two-year contracts to work in mines, farms and municipalities across Namibia and South Africa. Moreover, since they 'were not allowed to migrate with families, the women, children, and the elderly were often left behind' (Kamwanyah, 2013). 'Men travelled hundreds of miles to get to their workplaces where they were housed in wired compounds for the duration of their contracts, and their movements tightly monitored' (ibid). After the expiry of their contracts, they were expected to return home and seek a new contract of employment (Likuwa & Shiweda, 2017). One key informant vividly remembered:

> …we were accommodated in compounds and hostels. These were temporary arrangements for all men who worked as contract labour migrants. All contract labour migrants were considered temporary residents in towns. When our employment contracts expired, we needed to go back to rural areas where we came from. But even if we were employed, we were paid as little as nothing to afford urban housing even if we had a chance to buy them. Clearly, the lack of housing ownership is a result of the past apartheid system (int. Windhoek, June 2017).

Due to this system, black migrants did not only face increased prospects of losing their jobs, but they would lose housing in the hostels when their contracts ended (Bezuidenhout, 2005; Likuwa and Shiweda, 2017). The aim was to create a population of circular migrants, with no prospect for settling permanently in the urban world. As such, there was little room for African urbanisation, which kept the urban zone as a place of work and that of whites. The urbanisation of black people was generally discouraged. Issues of urbanisation are discussed in the next section.

4.3 BEGINNING OF URBANISATION IN NAMIBIA

Colonial occupation signified the beginning of urbanisation in Namibia. The colonisation of the country was accompanied by the development of capitalism, and settler farming and industries became the engine of the economy during this process. All of this has been accompanied by an upsurge in land expropriations and relocation of ethnic communities to make way for new centres. It was the development of Windhoek as a military and administrative territorial centre in 1890, which marked the beginning of urbanisation (Bankie

& Jauch, 2016). Between 1890 and 1915 the population of whites in Windhoek continued to grow as more whites were attracted to the city, but there were very few blacks. The underlying rationale for the development of urban centres was thus commercial and administrative, mainly for the provision of goods and services for the settler community (Tvedten, 2013).

The spread of urbanisation that was experienced mainly during the reign of the South African administration is often associated with the deepening of segregation in the country. For example, the development of the City of Windhoek's low-income residential neighbourhoods began in the 1950s following the establishment of Katutura Township and the expansion of Hochland Park (Mitlin & Muller, 2004; Simon, 1986). Despite the new developments in urban areas, the urbanisation of black ethnic groups remained limited. As we have seen, the limitations on black urbanisation was partly a result of the character and form of migration that was operational in the colony. This left the black urban zones dominated by people of a certain profile – mainly men under the age of 40 years (Simon, 1986).

Some of these were the economically active men who had migrated from the reserves for employment in industries and government projects as was required by law (Indongo, 2013). This experience runs parallel with occurrences in South Africa and Southern Rhodesia, the other settler states that also employed the same systems (Mears, 1997; Mulcahy & Kollamparambil, 2016; Potts & Mutambirwa, 1990). There were also migrants, particularly to the City of Windhoek, of lower-middle-class status from the coloured or Rehoboth Baster ethnicity, under the age 45 category (Indongo, 2015).

In general, Namibia's colonial urban population did not develop larger African population centres as was the case in Zimbabwe, South Africa, and Angola (Tvedten, 2013). As highlighted in Table 4.4, whites were the most urbanised group during the colonial era, while only 14 percent of the African population was urbanised. This situation is very relevant in any analysis of housing dynamics in the post-independence period since it sheds light on the extent of urbanisation after independence. It implies that the majority of the population that moved into the cities after independence had no housing in cities, and after independence, the post-independence state had to provide additional housing to cater to this population.

Table 4.4: Population distribution by urban and rural groups by the year 1970

Population group	Total	Urban	Urban Percentage	Rural	Rural Percentage
Whites	90,658	67,099	74.013	23,559	25.987
Coloured'	28,275	20,176	71.356	8,099	28.644
Rehoboth Basters	16,474	7,560	45.890	8,914	54.110
Nama	32,853	9,949	30.283	22,904	69.717
Other Africans	578,068	81,234	14.053	496,834	85.947
Total	**746,328**	**186,018**	**24.924**	**560,310**	**75.076**

Source: O'Callaghan (1971)

It is an assumption guiding this thesis that the urban population has greater access to facilities and services, which are readily available where there is a concentration of people, such as schools, hospitals, better employment, etc. (Callaghan, 1977). Given that during apartheid, as it was the case in Zimbabwe and South Africa, Namibian urban centres had few housing facilities available for blacks, and the few Africans who lived in urban areas had to compete over housing, which resulted in a few Africans owning houses before independence.

The urbanisation of the African population in Namibia started a few years before the country gained independence, following a change in the labour system from the colonial administration. This resulted in increased urbanisation in most Namibian cities including the City of Windhoek (Pendleton *et al*., 2014). Back in the 1970s, black urbanisation had occurred because the African population lacked alternative means of livelihood, and had to frequently risk being prosecuted by entering towns illegally to seek work, but in the absence of significant industrialisation in Namibia at the time; this meant that there was a relatively slow increase in job opportunities (ibid). This is evident in Table 4.5, which shows a relatively small number of contract labour migrants employed in various industries and sectors across the country.

Table 4.5: Distribution of contract labour in Namibia by the year 1972

Economic sector	Number of workers
Farming	11,000
Mining	13,000
Commence and Industry	14,000
Fishing	3,000
Domestic Services	3,000
Total workers	44,000

Source: Central Bureau of Statistics (2010)

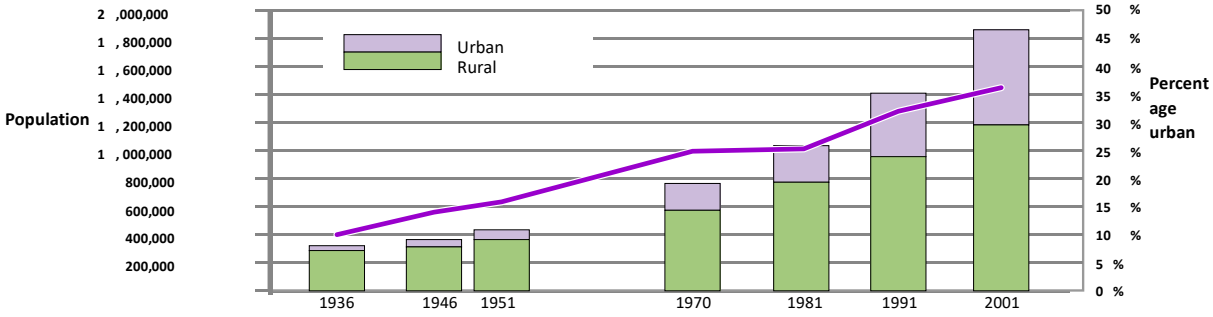
After discriminatory laws were abolished in the late 1970s and early 1980s, geopolitical undertakings between this period characterized the inevitable transition between the end of colonialism and the beginning of independence for Namibia. The primary legislative changes included:

- abolition of influx controls on black rural-urban migration
- urban segregation; and
- the ban on blacks owning freehold urban property

These resulted in an increased rural-urban migration (Pendleton *et al*., 2014), and created a worker-peasantry system observed elsewhere in Southern Africa, where rural households became dependent on urban wages and circulatory migration system, while also practising some agriculture (see, Bush & Cliffe 1984; Potts, 2000). At the same time, a significant decrease of white communities in rural areas (commercial agriculture farmlands) was observed, which was associated with their upward socio-economic mobility in the larger centres followed by coloured and blacks. Predominately, statistics show a larger number of whites in urban areas and small numbers in rural areas compared to a smaller number of Africans in urban areas and larger numbers in rural areas as represented in Table 4.6.

The white population remained the majority in urban areas at that time; black urbanisation also increased markedly by comprising over half of the territory's total urban population towards the end of the year 1970 (Simon, 1980). This pattern was predicted to continue even to independent Namibia, but with the increase in the urban racial structure, this type of migration comprises mostly of black people as highlighted (Simon, 1982). Following this was an increase in the counter flow of middle-class South Africans, particularly coloured groups who had migrated into the country's main centres following desegregation policies, and a trickle of elite Namibian refugees who begun returning in anticipation of independence (Simon, 1986). The trend in urbanisation during different periods from the colonial period to independence is represented in Fig. 4.2.

Fig. 4.2: Growing number of people in urban areas



Source: Central Bureau of Statistics (2010)

To cater for the growing population, the government saw the development of lower standard houses at a minimum cost, as a solution to avert a looming crisis. Indeed, the government began providing these houses through the National Building and Investment Cooperation Program. However, this initiative was short-lived, and the program was called-off following criticism by local authorities and low-income groups, leaving the problem unsolved (Mitlin & Muller, 2004).

Although the housing program was aborted, the looming crisis was foreseen and recognised. A 1979 study conducted on '*Land and Housing in Windhoek'* had warned about the looming crisis. It pointed to the continuing racism and injustice in property acquisition in urban areas, despite the abolishment of discriminatory policies. This was demonstrated by the outcry and

uproar by white communities. Grievances about these movements and the settlement of these groups among whites were guided by perception about threats to the values of property and investments (Simon, 1986). Moreover, the same study made recommendations that at least 33 thirty-three (33) plots should be occupied by whites regardless of the fact that the majority of whites had houses compared to blacks (ibid).

Despite the government's commitment to ending racial discrimination, it remained a key feature at every level and sector of society including education, employment and in determining where one resides. The regulations had made it easier for the white population groups and very difficult for the majority black people to have fair opportunities in the colony, and the situation could not be changed overnight, and regrettably, the situation carried over to independence in 1990.

4.3.1 Population growth

The discriminative laws of the apartheid system did not, however, prevent black people from moving into the urban areas like the City of Windhoek before the 1980s. As seen already, massive urbanisation dates back to the 1970s: the growth rate was estimated at 4.62 percent between 1970 and 1975, and 4.68 percent between 1975 and 1980. By 1980 the urban population had increased to 23 percent (Mitlin & Muller, 2004). As for the City of Windhoek alone, the annual population growth was recorded at 5.35 percent in 1980 (ibid). It is therefore important to note that before Namibia attained its independence in 1990, the existing housing to accommodate the increasing urban population in the City of Windhoek was already stretched, and peri-urban squatter settlements were growing (Simon, 1985).

The extent of the growth, however, cannot be ascertained since time series data for all urban centres in Namibia, especially in black homelands were not available at the time (Simon, 1980). The causes of the upsurge in the urban population were given by one of my informants as:

> At the time apartheid laws were uplifted, there was an opportunity for the majority of people that had been confined to the reserves under poverty conditions to move out of the areas of confinement and into areas of opportunities. These areas were the cities and towns. We cannot, therefore, rule out the possibility of an influx of people from these areas into the City of Windhoek. However, you can judge from the increase in

> informal settlements. For some of us who have been in Windhoek for long, we know the situation was never like this (int. Windhoek, October 2017).

At the same time, housing accommodation for the white population was not as limited as that for Africans. White employees who worked for parastatal and state institutions had access to company housing, while Africans were left to raise housing funds through building societies or bank loans (Simon, 1980). Their other option was the access through the local authority systems, which was available only for a few low-income groups (Simon, 1986). Access to housing for different ethnic groups has remained an emotive subject as highlighted in the excerpts below:

> Most of the whites had access to the housing during apartheid, and blacks particularly those that worked as labour migrants had no housing of their own. They had to live in compounds and single quarters' accommodation. Besides their confinement to their hostels by apartheid laws, their incomes were as little as N$ 20 per month, and they could not afford to buy houses (int, Windhoek, June 2017).

> At the time, the only possible housing available to an African labour migrant was hostel accommodation.... these were meant for single individuals and was often shared (int, Windhoek, August 2017).

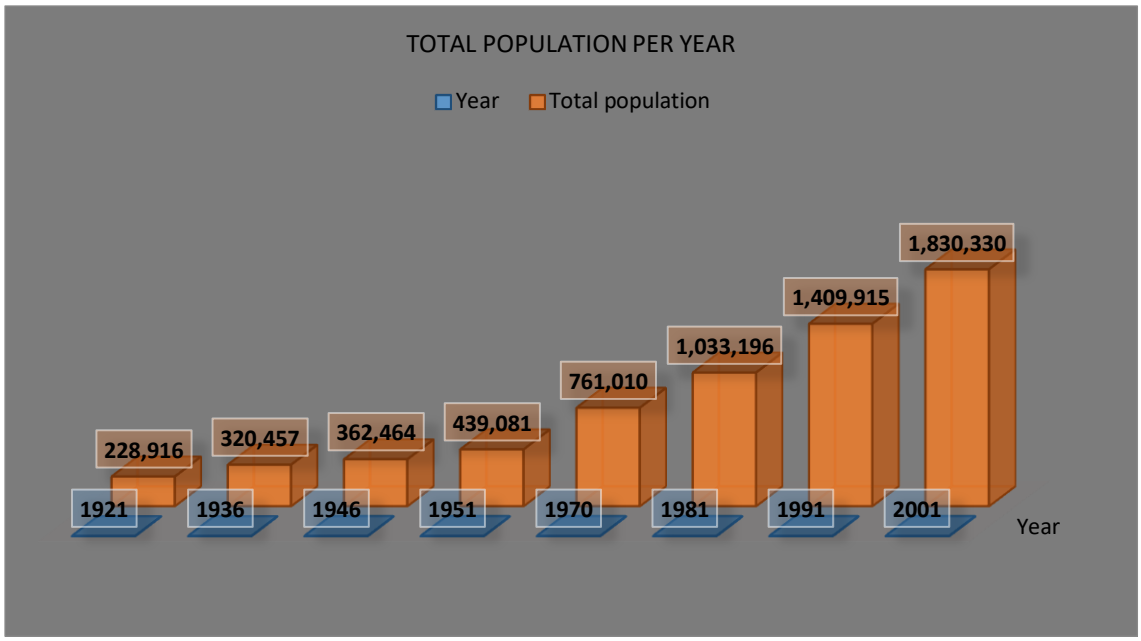
By the year 1981, the City of Windhoek was open to everyone for formal registration of housing. However, the available housing was limited and benefited those who wanted to live in the formal low-cost houses under grossly overcrowded conditions (Mitlin & Muller, 2004). Thus, more black people flocked to Katutura Township, but they were still regarded by the government as only temporary urban residents who would eventually return to their respective bantustans when they were no longer economically active (Simon, 1986). This resulted in overcrowding in Katutura Township, where a dwelling unit of 56 square metres was occupied by about 12 people on average in 1981 compared to a nuclear family of up to 5 members who lived in another township of Windhoek (Indongo, 2015).

Backyard flats were illegally occupied by extended families, relatives and friends without the knowledge of authorities (Indongo *et al.*, 2013). Both Katutura and Khomasdal Townships held half the urban population by 1986, and overcrowding was increasing in these townships (Simon, 1986). Indeed, immediately after independence there were large numbers of people in the country's urban centres, and informal improvised housing started to grow, but housing

shortages, particularly in townships like Katutura and Khomasdal, had a long pedigree, and have their links to the restrictive policies, which had confined people in rural reserves and limited their chances of getting urban houses (Simon, 1986).

Variation were reported under the category 'urban' for each national population census, as the general country population shows an increase across the years. Figure 4.3 shows the national population census statistics recorded from 1921 to 2001 (CBS, 2010).

Fig 4.3: Total Namibia Census population per year



Source: Central Bureau of statistics. (2010)

What we learn from these statistics in relation to population growth is that the housing question in Namibia is complex and cannot be attributed to a single post-independence cause. While explanations have tended to cast the problem as either a failure of the state system or lack of policy, these have failed to capture the complexity or to account for the facts available, some of which have been presented in this section. The housing issues in post-independence Namibia are intertwined with certain historical elements that were discussed in the previous section, together with other factors after independence discussed in the next

section. From the analysis of the history and the post-independence issues, one would realise that the housing crisis were unexpected and should be taken as dynamics of a post-settler state. This would mean that other post-settler states have grappled with similar problems, and these may be continuing problems, even for states like Angola, Kenya Mozambique, and Zimbabwe, despite having won their independence much earlier than Namibia.

4.4 DYNAMICS OF A POST-SETTLER STATE

This section outlines the events, incidents and manifestations during the post-independence period and their implications on urbanisation, urban housing and the housing challenges that have continued to date. Firstly, the section draws attention to the general incidents and manifestations during the post-independence era and how they contributed either implicitly or explicitly to the challenges of housing provision for the growing African population in urban areas, particularly within the City of Windhoek. Throughout this section, the discussions bring to light changes in issues concerning the development of urban settlements, population growth, employment and education, urbanisation and migration as well as the emergence of informal settlements.

This section is cognisant that urbanisation began in the colonial era as highlighted earlier, and that education and employment should be viewed in relation to the rate of urbanisation during both the colonial and post-independence periods. The assumption that guided this study was that independence brought many social and economic changes with a positive response by people that were previously restricted under settler state laws to these changes. Once the post-independence state introduced changes to the colonial/apartheid policies, these new changes opened opportunities for education and employment in the cities, ultimately readdressing the limitation created by the previously restricted. The changes also introduced opportunities for increased migration, which subsequently increased urbanisation. Most of the post-independence dynamics are closely linked to the past, and it becomes important to show this relationship.

4.4.1 Increased development of urban settlements

The development of towns in Namibia stems from their pre-independence status as service towns for the transportation of raw materials and farm products primarily to South Africa (Indongo *et al.*, 2013; Tvedten, 2013). Prior to independence, the lack of mobility in urban centres, and the absence of private property rights and title deeds for those who managed to make it into city life had hindered the development of African urban settlements. Immediately after independence, the Namibian government adopted a planned approach to housing provision: perimeters were surveyed, and later allocations to individuals, with the intention that it would pave the way for the establishment of land and property markets as the key drivers to urban development (Simon, 1996). The aim was to address the problem of housing shortages in the City of Windhoek after independence (Indongo *et al.*, 2003).

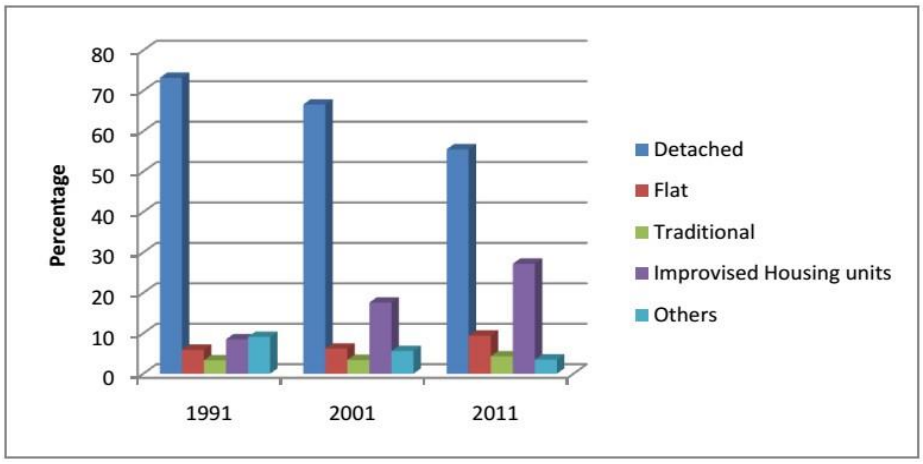
4.4.1.1. Shanty towns and improvised housing

After independence the development of informal settlements persisted, and informal settlements actually grew. In 2001 almost 9.2 percent or 10 homes in Namibia were reported to be improvised structures in the form of shacks, and this had increased to 12.6 percent in 2006. The expansion of informal settlements in most urban centres including the City of Windhoek has been associated with the influx of people, mainly those within the poor categories, into urban areas after the abolition of discriminatory policies (Indongo, 2015). As the Van der Merve noted:

> ...upon arrival in the City of Windhoek, most new-comers to urban areas first construct for themselves shacks, often on the outskirts of the town or city in areas dismissively called shanty-towns or squatter slums (Van Der Merve, 1989: 109).

However, informal settlements remained legally unrecognised and were often targeted for destruction by state officials.

Fig 4.4: Percentage distribution of type of housing by year in Namibia



Source: Namibia Statistics Agency (2012)

However, with the passage of time some informal structures were gradually converted into formal housing by owners as their financial positions changed, but also, the government also developed some informal settlements into low or middle income residential areas (CBS, 2010).

The formalisation of informal settlements continued throughout the period 1991 to 2001, as highlighted through the development of detached housing structures (see Figure 4.4), but although these formal structures continued to dominate housing infrastructure, the formalisation process could not completely rid the urban landscape of slum settlements. Instead improvised housing increased between 1991 and 2001 as highlighted in Figure 4.4. The current debates continued to blame a combination of factors including lack of mechanisms to stop the development of slum settlements as well as the unavailability of integrated policies on urban development. This gap, they argued, was exploited by people who often set-up settlements on vacant land of their choices.

Other scholars less keen on government programs highlighted the lack of integration as a cause for increased housing shortages in the suburbs where some of these people originated (Simon, 1986). Yet, some people saw things differently, a participant from Katutura Township remarked:

> Through the 1990s, despite the development of formal housing from informal settlements, there were observable movements into black urban locations. The government program made a little impression (int. Windhoek, June 2017).

After independence, most movements in the City of Windhoek were observed amongst the blacks in Katutura (a township that was already experiencing massive overcrowding), and the former white suburbs. The result was a significant degree of racial integration (Simon, 1985). At independence, the proportions of black people leaving in white suburbs were too small to have a significant impact on the general character of any suburb (Tapscott, 1993). It was under this context in Namibian urban centres, yet, significantly, influenced by a long history of colonial segregation, which set the scene for what has been categorised as a crisis.

The shortage of housing after independence has resulted in the majority of the youth in low-income occupations either resorting to renting accommodation or living in informal settlements (Indongo, 2015). It is a fact acknowledged in the literature that as lowly paid individuals increase in towns, so does the new belts of informal housing development expands further outward into the peripheries of new suburban areas to accommodate the latest immigrants from rural areas (CBS, 2010). As one participant remarked:

> The increased informal settlements are a trademark of the shortage of formal housing. People have no access to formal houses, and if they cannot rent from those who have a house, the only alternative is to resort to self-provision land and set-up their own homes where they can afford (int. Windhoek, August 2017).

Land self-provisioning and squatting, of course, were not new, but this time the rates of occupation were quite high, and slum settlements spread relatively quickly. Land self-provisioning accelerated particularly towards 2000. In the City of Windhoek, what had once been an unoccupied strip of buffer land separating Katutura and Khomasdal Townships from

the rest of the city has been occupied by rudimentary housing structures (CBS, 2010; Simon, 1985). These informal structures can be observed elsewhere in the City of Windhoek and continue to spread towards the outskirts of the urban built environment. Like elsewhere in urban Africa:

> These are home to the poor population that does not have alternative accommodation in the city. These informal structures provide a refuge to the poor although they also present great risks without any services including ablution facilities (int. Windhoek, August 2017).

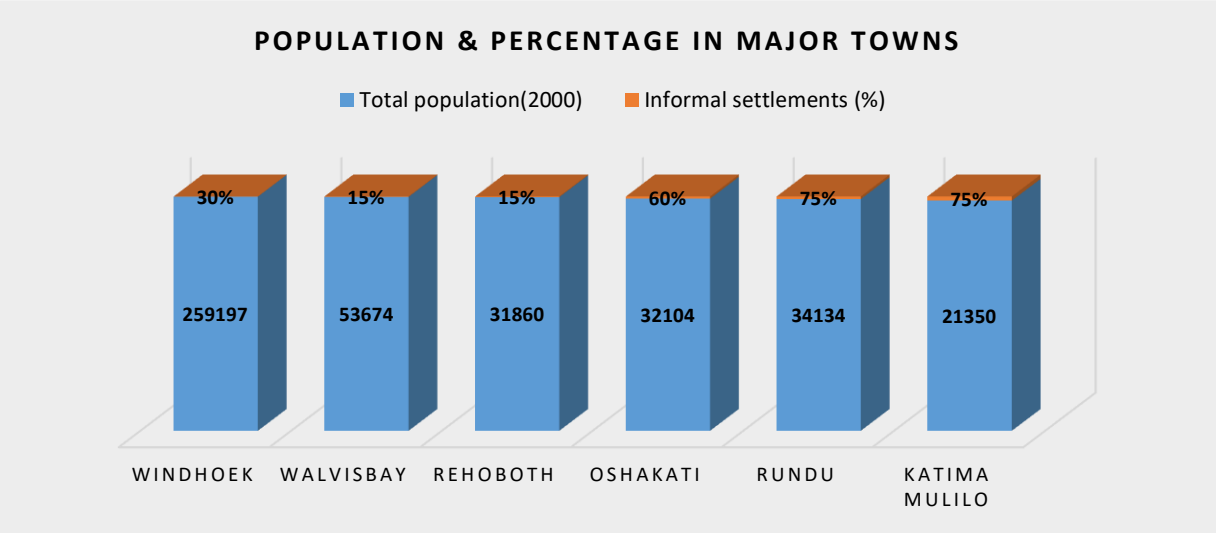
In 1995, the City of Windhoek's total informally settled areas combined were estimated at 28,000 and represented about 15 percent of the city's total population (Makanza, 2010). In the same year, about 600 people had already been estimated to be moving into the city every month, with 65 percent of the migrants settling in the northern and north-western suburbs that expand from the Katutura Township. Of these migrants, about 31 percent t were said to have settled in the informal settlements (Muliti & Muller, 2004). In 2001, there were already 74,948 families living in informal structures, consisting of backyard shacks and fenced areas across the country (ibid).

In 2011, a total of 35 percent of the population was living in improvised housing across the whole country (Namibia Statistic Agency, 2012). Improvised housing in urban areas slightly increased from 27 percent in 2003/2004 to 30 percent in 2009/2010 (ibid). These were often overcrowded spaces in adjacent vacant land that has steep slopes, far from bulk services, and some of these areas had been reserved for services and businesses (Muliti & Muller, 2004; Payne, 2001).

In a study by Muliti and Muller (2004), they indicated that the majority of informal settlement residents were new in the City of Windhoek. By then the average length of time the residents in informal settlements had spent in the City of Windhoek was 12 years, and many were low-income earners. The City of Windhoek has been identified as one of the urban centres with increasing informal settlements and leads other urban centres followed by Ongwediva. Despite these statistics, Ongwediva introduced strict measures to discourage the development of informal settlements between 2008 and 2011 (Indongo *at al.,* 2013). Like

Ongwediva, the City of Windhoek also embarked on measures to discourage the development of informal settlements through demolition of unregulated structures in 2012.

Fig 4.5: Estimated population living in informal settlement towns



Source: Adapted from Tvedten & Moputola (2013)

However, a closer inspection of the realities in informal settlements reveals that the demolition of settlements and evacuation of dwellers has not been entirely successful. The settlements have continued undeterred by these measures (Word Bank, 2002). Very often these people were poor, with few assets and stood to lose nothing even if they were evacuated (Mukando, 2016). In Namibia, Windhoek represents only 30 percent of the total population living in informal settlements, yet this population is still the largest compared to other regions as highlighted in Figure 4.5.

However, other studies conducted on informal settlements in the country (Begu, 2003; Kaiyala, 2012; Slenium & Joas, 2014), revealed that informal settlement dwellers were not always the poor. Some of these held decent jobs with salaries in the range N$ 6,000 and N$

7,000 but were not interested in investing in urban housing. They had their reason as highlighted below:

> I do not need urban housing. I have a home in the rural areas. I work here, but once I retire, I go back home (int.Windhoek, August 2017).

Generally, this implies that they could afford to buy decent houses or rent houses in better places (Niikondo, 2012). Instead, they saved money to invest in housing at their places of origin and only spent a little percentage in the urban area where they were temporary residents. This, however, is not the complete picture as there were also locals among informal dwellers. Nakweenda (2014) acknowledged the presence of locally born residents of the City of Windhoek among the informal settlement communities. Like the poor rural migrants, these resorted to self-provisioning of land when they encountered challenges with the affordability of houses.

The 1970s and 1980s signified the beginning of moves to end certain restrictions on indigenous population groups, and the dawn of independence saw all earlier restrictive policies of the settler regime completely eroded. Discriminatory policies had prevented certain groups from moving freely in the country and had the desired effect of preventing rapid African urbanisation in the colonial era. As one of my informants recalled:

> …families remained in the reserves. They had no place in the urban sector where men only came for work. These people wanted to move into these areas. They were the most developed and where opportunities were found. This means that people remained in the reserves against their free will (int. Windhoek, August 2017).

Once restrictions were relaxed, people made efforts to move into towns to seek better opportunities, increasingly creating bottlenecks on available services including housing. An effect of massive migration was rapid urbanisation in popular urban centres like the City of Windhoek (Indongo, 2015; Simon, 1980). Urban centres like the City of Windhoek experienced excessive growth, and after a decade, the population had doubled and was expected to double again by 2010 (Greine, 2011). By 2001 the majority of urban centres in Namibia had experienced excessive growth from the time of independence (Bankie & Jauch,

2016; Greine, 2011; Indongo, 2015). The underlying reason for these manifestations has been the freedom of movement enshrined in the country's constitution after years of mobility restrictions on where people need to live (Kalili *et al*., 2008).

It is clearly important to discuss what the implications of rapid urbanisations are for urban housing and its delivery. Such discussion should be informed by a recognition that urbanisation in the context of slow economic growth creates difficulties for urban managers to adequately cater for the growing population's economic and infrastructural needs (Indongo *et al*., 2013). Indeed, that is exactly the focus of this thesis while appreciating the fact that urban development requires a systematic and holistic approach.

After independence in Namibia, certain familiar trends have been observed: the population grew from 1.4 million people in 1991 to 2.1 million in 2011, and housing demand in urban areas continued to increase while housing supply remains low (Namibia statistic Agency, 2012). Following Namibia's independence in 1990, the rate of urbanisation has been estimated at 4.5 percent (Mitlin & Muller, 2004). The total urban population in 1991, 2001 and 2011 was 28 percent, 33 percent and 42 percent respectively (Ellinger *et al*., 2015; GoN, 2011; Kaiyala, 2011; Namibia Statistic Agency, 2012). The urbanisation rate is projected to rise to almost 60 percent in 2025, up from 42 percent in 2011 (GoN, 2009b).

As it is the case in other post-independence states in the region, South Africa and Zimbabwe including Namibia have experienced a gap between employment opportunities and demand in rural areas. This is attributed to ever increasing opportunities in urban services and facilities that are accessible, and have made rural to urban migration attractive (Indongo, 2015). A large body of research has shown that rural to urban migration is a primary contributing factor to urbanisation in Namibia (Itewa, 1990; Population Housing Census, 2011). Besides the phenomenon of rural to urban migration, one can also count the process of reclassification of settlements, which brought areas that were previously categorised as rural under the urban category, as another contributory factor (Indongo, 2015).

Even though, this cannot underplay the contribution of the abolishment of the migratory labour systems and restriction to urban areas, together with the freedom of mobility enshrined in the constitution after independence, to black urbanisation after independence (Itewa, 1990; Simon, 1980). These reforms made provision for equal opportunities to own property for all citizens (GoN, 1990; Hunter, 2004; LAC, 2005).

At early independence, legislative changes had benefited only a small, particularly the middle class and the elite minority that had the resources to acquire assets (Simon, 1986). The majority of the black groups were still unable to afford formal housing. The assumptions embedded in post-colonial thinking that the white community will certainly decline with independence certainly left the space opened to elite accumulation and left the poor to compete for the remaining urban properties (Simon, 1986; Tapscott, 1993).

Despite segregation laws being a system of the past, the consequences of these laws continue to hamper progress in contemporary Namibia. For example, the City of Windhoek remains divided into segregated racial zones, made of Khomasdal, Katutura and Hochland Park, reflecting in this case different racial zones for coloureds, blacks and whites, and also reflecting differences in class (CBS, 2010; Friedman, 2000; Simon, 1986). At independence in 1990, Namibia inherited these racial structures from the settler state, and in Windhoek, movements were mainly from Khomasdal and Katutura to other white areas, and from elsewhere to Katutura..

Despite the increase in population, the pressure was felt in Katutura. Katutura as a township, which was presumed to experience the greatest changes after independence already had roughly half the capital's population at early independence (Indongo *et al*., 2013). The majority of people in Katutura were blacks, who were previously disadvantaged and were struggling to acquire formal land and housing in the City of Windhoek (Indongo, 2015; Niikondo, 2008).

In general, the population in the City of Windhoek increased by 2 percent between 2001 and 2011 – from 14 percent to 16 percent (Indongo *et al*., 2013). This may imply that housing pressure was created by earlier migration flows that filled the available houses and those that

were developed when the postcolonial state committed resources into housing infrastructure. The situation was made even worse when opportunities for blacks and mixed races to move to alternative residential areas became limited due to affordability problems (Mitlin & Muller, 2004). In Windhoek, the abolishment of discriminatory laws led to increased population growth in Katutura informal and low-income housing areas (CBS, 2010).

Table 4.6 shows urbanisation statistics from the 2001 National Population Census. The population in most regions in urban areas increased between 2001 and 2011. In regions that are categorised as rural, the population decreased in some and slightly increased in others.

4.4.1.2. Single quarters hostels

The single-quarter hostels in Namibia are another legacy of the apartheid system, which has contributed to increased urbanisation and housing shortages in cities including the City of Windhoek after independence. The settler government built single quarter hostels in most cities and mining compounds to accommodate male labour migrants from the reserves. The major aim of these hostels was to ensure that labour migrants had places to stay during their tenure, but that, these migrants remained temporary and were not accompanied by families. While policy reforms before and after independence brought numerous changes in the country and cities, this physical image of settler history remained. Single quarter hostels still exist in some cities and accommodate a number of poor families in some towns including the City of Windhoek.

In their current state, these are living premises comprising either a room or set of rooms with shared ablution blocks and kitchen facilities (Itewa, 1990). In the past, only men who worked as labour contractors were accommodated in these hostels, but with the abolishment of discriminatory laws, these were converted to family quarters as the men brought their families to the cities, a situation that led to serious overcrowding in the hostels, and subsequently increased urbanisation. Currently, the majority of occupants of these hostels are blacks who have failed to move out of the system and acquire standard houses (Itewa, 1990). Access to hostel accommodation were reserved to former migrant labourers and their families. Those who fall outside this category, even if they could not afford their own housing, have to look for alternatives in informal settlements.

4.4.1.3. The City of Windhoek (urban centre)

Of late, the City of Windhoek occupies a central position in Namibia, both in spatial terms and politico-administrative, economic, population, and infrastructural functions (Bankie & Jauch, 2016). The case of the extensive urbanisation of the City of Windhoek is not in any way unique in an African context, as the same trends have long been observed in other cities in Africa, including Dar es Salaam in Tanzania, Kinshasa in the former Zaire (now the Democratic Republic of Congo), Nairobi and Mombasa in Kenya, and Luanda in Angola (Ellinger *et al.*, 2015).

Already in the year 1980, a study conducted on '*Recent Trends in Namibian Urbanisation'* by Simon, predicted that:

> ...if the experience of other African countries is repeated in Namibia after independence, Windhoek City as capital would undergo rapid growth, boosted by internal migration and the arrival of international agency staff, the diplomatic corps and commercial investors (Simon, 1980: 247)

4.4.2. Population growth

Figure 4.6 shows that the country's overall population has increased slightly since independence. Most of the urban population in Namibia was in the central and southern parts of the country, whereas the northern and north-eastern parts were predominantly rural (Odoemene1 & Odoemen, 2005). There were however more people in the northern region (see Table 4.7 and 4.9), these were mostly rural communities. At independence, over half of the country's population (59% in 1991) lived in the six mostly rural northern regions. This has changed in contemporary times as the northern areas have also become urbanised like the southern and central areas (Itewa, 1990). This increased urbanisation after independence, and the accompanying need to house the new urban population.

With the urbanisation of northern areas, the urban population certainly increased as highlighted in Table 4.6. The table shows changes in population growth across the regions of

the country since independence. For example, in 1991 the highest rates of population growth were experienced in the northern regions of Omusati, Ohangwena and Kavango, and the central region of Khomas**.**

Table 4.6: National population recorded in 1991 up to 2011

1991 population			**2001 population**		**Urban population in 2011**	
	Number	%	Number	%	Number	%
Kunene	55,655	3.9%	68,735	3.8%	17,452	25%
Omusati	197,810	14.0%	228,842	12.5%	6,682	3%
Oshana	134,881	9.6%	161,916	8.8%	48,144	30%
Oshikoto	128,744	9.1%	161,007	8.8%	27,958	17%
Ohangwena	179,629	12.7%	228,384	12.5%	23,414	10%
Kavango	140,258	10.0%	202,694	11.1%	60,095	30%
Caprivi	66,992	4.8%	79,826	4.4%	26,414	33%
Otjozondjupa	102,535	7.3%	135,384	7.4%	61,666	46%
Erongo2	55,470	3.9%	107,663	5.9%	88,785	82%
Khomas	167,071	11.9%	250,262	13.7%	226,486	91%
Omaheke	52,733	3.7%	68,039	3.7%	22,133	33%
Hardap	66,495	4.7%	68,249	3.7%	44,145	65%
Karas	61,151	4.3%	69,329	3.8%	47,602	69%
Namibia	1,409,424	100.0%	1,830,330	100.0%	700,976	38%

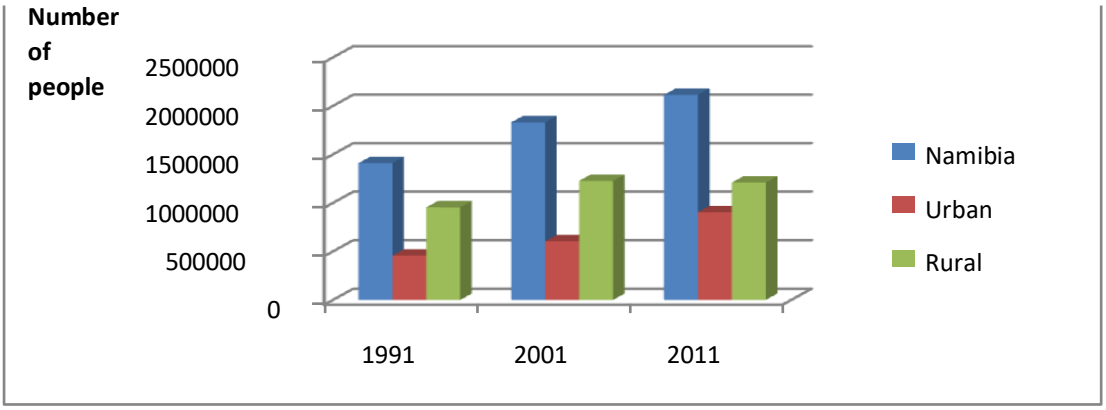
** The regions have been listed from north to south and west to east.*

Source: Central Bereau of Satistics, 2010

However, in 2001 the population in the three respective regions had decreased slightly, except for the central and north-east regions of Kavango. The increase in the north-eastern regions of Kavango was attributed to migration flows (about 60,000) from Angola. Immigration from Angola at the time increased from 140,258 in 1991 to 202,694 in 2001 (CBS, 2010).

The population in rural areas of the southern regions also decreased in 2001 (CBS, 2010). In addition to regional population changes, it is important to note that a considerable number of the population (27%) enumerated during the 2011 census were not born in the regions in which they were residing at the time of the population census. The central regions of Khomas were among the regions that had attracted the greatest number of immigrant (about 60%) (ibid). The urban population increased at a greater pace than that of the rural population between 1991 and 2011 (see Figure 4.7). But this does not mean that the rural population fell or was stagnated. For significant periods during the 2000s the rural population appeared to stabilise, while there was massive growth in urban population during the same period (2001–2011) as highlighted in Figure 4.7.

Fig. 4.7: Population by rural and urban



Source: Namibia Statistics Agency (2012)

The total country population slightly increased in the post-independence period. At early independence, in 1991 the average country population growth was 3.3 percent. Annual

population growth in the City of Windhoek alone from 1991 to 1995 was recorded at 5.4 percent (Mitlin & Muller, 2004). The City of Windhoek constituted 36 percent of the total country population at the time (Indongo *et al*., 2013). Population growth of 223,364 households was recorded in the City of Windhoek in 2008, with the same 5.4 percent annual population growth (Frayne, 2007; Itewa, 1990). However, a decrease in the population of about 3.1 percent was observed at the conclusion of the Namibia Housing Census in 2011. It is believed that no other country in southern Africa has such a large proportion of urban population living in the capital city (Tvedten, 2013).

Table 4.7: Population of the regions of Namibia (1990-2016)

Regions	*Cities*	*Population Census (C) 1991-10-21*	*Population Census (C) 2001-08-27*	*Population Census (Cf) 2011-08-28*	*Population Projection (P) 2016-07-01*
Namibia	**Windhoek**	**1,409,920**	1,830,330	2,113,077	2,324,400
Erongo	**Swakopmund**	**55,470**	107,663	150,809	182,400
Hardap	**Mariental**	**66,495**	68,249	79,507	87,200
ǁKaras (Karas, Karas)	**Keetmanshoop**	**61,162**	69,329	77,421	85,800
Kavango (Okavango)	**Rundu / Nkurenkuru**	**116,830**	202,694	223,352	237,800
Khomas	**Windhoek**	167,071	250,262	342,141	415,800
Kunene	**Opuwo**	64,017	68,735	86,856	97,900
Ohangwena	**Eenhana**	179,634	228,384	245,446	255,500
Omaheke	**Gobabis**	52,735	68,039	71,233	74,600
Omusati	**Outapi**	189,919	228,842	243,166	249,900
Oshana	**Oshakati**	134,884	161,916	176,674	189,200
Oshikoto	**Tsumeb**	128,745	161,007	181,973	195,200
Otjozondjupa	**Grootfontein**	102,536	135,384	143,903	154,300
Zambezi (Caprivi)	**KatimaMulilo**	90,422	79,826	90,596	98,800

**In 2013, Kavango was split into Kavango East (capital Rundu with 136 823 inhabitants in 2011) and Kavango West (with Nkurenkuru as capital and with 86 529 inhabitants in 2011.*

Source: Namibia Statistics Agency website

As shown in Table 4.7, the central regions such as Khomas where the City of Windhoek is located had the highest population growth among regions in Namibia in 2011. Other towns including the northern and coastal towns of Oshakati, Ongwediva and Swakopmund also had slightly higher population growth compared to others. These towns had a fast-growing population especially in the first decade of independence, but the population began to stabilise with independence (Indongo, 2015; Indongo *et al*., 2013). When the City of Windhoek's population began to expand, the housing stock began to dwindle, resulting in people from neighbouring towns such as Rehoboth and Okahandja to commute as they worked in the city but had nowhere to reside in the city (Indongo, 2015).

Virtually all regions had experienced substantial growth in the urban population by the time of the 2011 National Population Census, and the projected population by 2016 when this study was carried out were quite high (see Table 4.7). This supports the thesis that the urban population increased after independence and has continued to grow. This created difficulties for the state to satisfy the growing demand for services. Much of this population that was not accounted for during the last census (let's say the 2001 population count) has to be catered for, and even if the state had mobilised resources based on the last population count, it could not satisfy housing demand emerging from the unaccounted population. As highlighted in Table 4.7, in some cases the additional population was almost half of the population that was counted at last population count. These population challenges were acknowledged by a member of the Legislature:

> The urban areas are growth centres in post-independence Namibia. Urban areas are attractive places, and as long as the rural areas remain poor people will keep flowing into the urban areas. There is always hope for something better…. something that would change one's life. But these migrant flows are unmanageable. They create difficulties in planning. As more people flow into an area, they strain available

> resources, which cannot keep up with the increases. Housing is one good example of a service that has been severely strained (int. Windhoek, August 2017).

Big cities like Windhoek have certainly borne the brunt of these free population movements from elsewhere. Judging from the statistics provided in Table 4.7, by 2016 the population in the City of Windhoek would be almost double in comparison to the population recorded in 1991. What is of interest about the City of Windhoek is that it had the lowest population of children in relation to other towns as compared to adults between 20 and 40 years of age (CBS, 2010, Population Census 2011). This, in fact, calls for a need for research of the population in the 20s age groups, since this category will be in the housing waiting list during the next population count.

Table 4.8 shows an increase in population figures per suburbs in the City of Windhoek since independence. Among these suburbs, Katutura Township had the highest recorded population at the population censuses of 2001 and 2011. An important argument is that Townships like Katutura are historically black settlements, so it is not less of a surprise that blacks would move into these areas since their networks may have been established in Katutura. While this may not be further from the truth, former white areas had opened up for black settlement after independence, and most of the affluent had settled into these areas.

Population growth in Katutura tells an interesting story: it tells us the category of the people that moved into the area and the categories that are in need of housing. This raised serious concerns about the impact on housing:

> It is clear that the population that arrived in Katutura comprised mostly of poor or lower to middle-income categories, that the majority of these people did not have own housing since Katutura was already overcrowded. If these people need housing, they are most likely to apply to the low-income category schemes. But, where do they currently live? This question looks easy to answer. But there are more difficult ones: can they afford housing, even of the low-income type? What are their expectations? Unless we know the answers to these questions, it will be difficult to appreciate the situation. Can the government

cater to all these people in a similar manner that the South African government has done? (int. Windhoek, June 2017).

With regard to the total migration to the City of Windhoek between the year 1990 and 2000, about two thirds of people were living in the vicinity of Katutura Township (Municipality of Windhoek, 2001). In comparison to all other suburbs in Windhoek, Katutura Township had about 20 percent of the land where 60 percent of the city's population lived (Frayne, 2007). The problem of population growth was not only experienced in Katutura, but other suburbs in the City of Windhoek were also equally affected. In total, statistics show that the City of Windhoek population doubled between 2000 and 2015 due to population growth and rural-urban migration (City of Windhoek, 1996).

Table 4.8: The population of Windhoek by suburb (2001 and 2011)

Suburb name	*2001 Total*	*2011 Total*
Total	**390,082**	**325,858**
Otjomuise	3,110	16,453
Academia	1,525	2,460
AuasBlick	940	1,051
Cimbebasia	1,057	4,175
Eros	1,620	2,840
Goreangab	19,961	3,0448
Hakahana	6,796	1,8381
Havana	7,549	15,822
Hochlandpark	6,726	6,423
Katutura	55,227	64,312
Klein Kuppe	1,266	3,298
Klein Windhoek	6,702	8,052
Lafrenz	196	36
Okuryangava	225,416	57,459
Olympia	2,649	4,552
Pionierspark	7,367	9,080

Rocky Crest	1,566	5,196
Wanaheda	16,148	16,164
Windhoek	24,261	20,621
Prosperita		114
Dorado Park		5,404
Khomasdal		26.193
Brak Water		7.631

Source: Namibia Statistics Agency website

The increase in the population of Windhoek is a bigger problem. Not only does it affect housing and its provision, but also other services offered to the population. The government faces intense pressure to increase jobs, provide adequate infrastructure, and especially free housing to cater for these groups.

As it is the case in other developing countries, rural-urban migration is currently the major cause of higher population in most cities in Namibia (Frayne, 2004; Indongo *et al*., 2013). The population figures per each population count do not reveal much about urbanisation dynamics in post-independence Namibia, yet important in understanding housing crisis in Namibia and requires duly consideration. To understand these better, there is a need to go further and disaggregate these figures by usual place of residence and place of birth. Table 4.9 compares the usually resident in each region to those who were born there. These statistics shows that, Erongo and Khomas where the City of Windhoek is located stand out for having far more usual residents than those who were born there, an indication of net migration (means more people tend to migrate from other regions). It's evident in the higher net migration rates 68 per 100 population compared to the population born in those regions (Namibia Statistics Agency, 2011).

Table 4.9: Population by place of usual residence and place of birth in 2011

Area	Usual residence	Place of birth	Percentage of people*	Net migration rate (per 100**)
Namibia	2,094,316	2,017,035	96	4
Erongo	142,403	84,470	59	69
Hardap	78,818	85,645	109	-8
Karas	75,168	65,358	87	5
Kavango	227,254	243,380	107	-7
Khomas	334,399	190,797	57	75
Kunene	83,292	83,991	101	-1
Ohangwena	255,180	323,568	127	-21
Omaheke	71,279	73,283	103	-3
Omusati	249,571	302,827	121	-18
Oshana	170,251	174,321	102	-2
Oshikoto	178,654	176,835	99	1
Otjozondjupa	136,823	121,203	89	13
Zambezi	91,224	91,357	100	0
Outside Namibia	17,908	93,622	523	-81
Don't know	157	407	259	-61
Other Categories	1,344	0	NA	NA

**Births in each area divided by 2011 usual residents (expressed as a percentage).*
***Growth rate per hundred born in each area.*

Source: Namibia Statistics Agency website

Table 4.9 provides disaggregated statistics by dividing the statistics into two groups: a population that is only residents in an area; and those born in that area. This shows that the Khomas region where the City of Windhoek is located and Erongo where Swakopmund and Walvis Bay (coastal areas) are located, had more residents not born in the area. This indicates that these people had migrated from elsewhere.

4.4.4. Post-independence education reforms

During apartheid, blacks were discriminated in all spheres of life and denial of access to equal education was part of the injustice act. Unlike in the past, education reforms in post-independent Namibia created better opportunities for all people. At independence in 1990, Namibia inherited a highly skewed education system, where settler children received better quality education than the black, and resources and infrastructure were inadequate in the African sector. This situation worked in favour of the settler population, which then dominated jobs that do matter and attract better remuneration.

The Namibian government introduced education reform immediately after independence. The major aim of reforming the education sector was to align education goals to the country's National Development Plans and Vision 2030, and the international African Charter of Human and People's Rights (GoN, 2008a).

As a result, more black people could freely attend schools. The central government introduced the reforms that benefited the black majority that was previously disadvantaged by the settler state policies. The consequences of education reforms were that opportunities opened for the black community in central towns like the City of Windhoek.

This study has argued that education reforms contributed to the problem of housing in Namibian cities as attributed by socio-economic opportunities created by the newly educated class in the civil service and private sector. One of the participants linked education reforms to opportunities in the urban areas:

> Independence opened opportunities for those previously disadvantaged by the colonial system to get educated. It also opened opportunities for education in the cities where there were better infrastructure and resources. As more education opportunities opened up in the central towns like the City of Windhoek, so did more Africans children migrate to the cities. Once these educated individuals completed their studies, they joined the urban proletariat and had to be accommodated (int. Windhoek, August 2017).

This analysis associates the reforms in education to the development of a black professional class or middle-income population that acquired their status from the new education system. In other words, the African middle-income categories increased after independence, and these could afford housing.

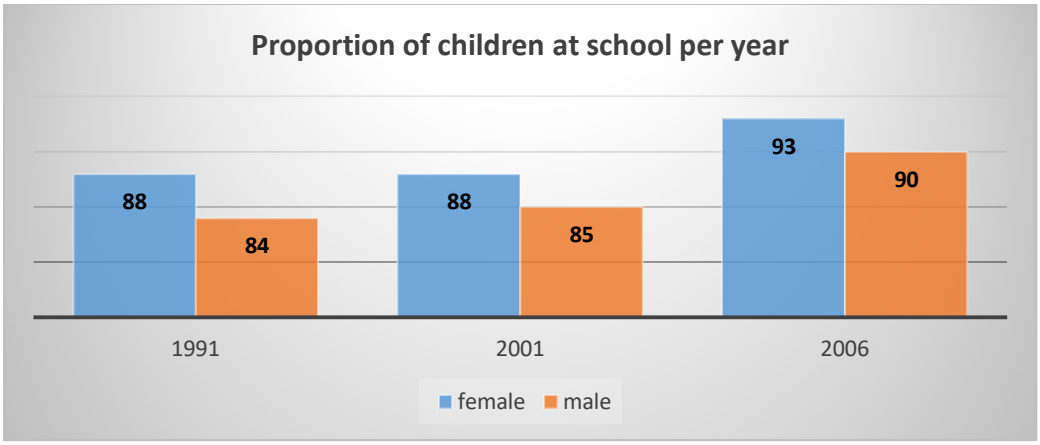
With the adoption of the 'Education for All' policy by the national government, all people were provided with an opportunity to access education. The reforms also meant that primary, secondary and tertiary education was extended to all parts of the country, with primary schooling made compulsory. The government did not only make substantial investments in education but it also introduced considerable improvements in learners' enrolment and attainment (Suzman, 2000). For example, school enrolment increased to almost close to half a million learners in 1,489 schools in 2000 (ibid). Such a policy, although not directly linked to urbanisation, was conducive to African employment in jobs previously held by whites. Large quantities of students were produced after independence, and these formerly trained persons had to be accommodated in the job sector.

Moreover, such efforts to provide free education to all improved gender dimensions, by giving education opportunities and empowering the girl child. The response was very positive as the number of girl children attending schools continued to increase and more girls enrolled than boys (see Figure 4.8 & Table 4.10). What is of interest here is that the statistics presented represent enrolments in the urban areas. There are several conclusions to draw from these statistics. The most remarkable conclusion that supports this study is that the people living

in urban areas had families constituting of school going children and therefore needed housing for proper shelter.

The education policies of the colonial period had been to enhance the status of the white race and subordinate the other population groups by ensuring that Africans do not attain education qualifications that would lead them to occupy positions of authority and influential. Instead, two-tier education systems were developed, and no single university was established in Namibia, which ensured that the native black communities found it difficult to attain university education since they had to compete for spaces in the few black South African universities.

Fig 4.8: Percentage of children aged 7 to 16 years at urban schools (1991, 2001 &2006)



Source: Adapted from Central Bureau of Statistics (2010)

Table 4.10: Total numbers of children in school

Children in school in %	**2004**	**2012**	**2013**
Total 6-17 years	89	90	91

Male	89	89	90
Female	89	91	92
5-9	85	86	90
10-14	95	95	95
15-17	82	87	85

Source: Bankie et al., (2016)

With the need to ensure provision of education at tertiary level, the government established state-sponsored universities, the University of Namibia in 1992; transformed the Polytechnic of Namibia to a Namibia University of Science and Technology in 1996. These were both situated in the City of Windhoek, although they also had satellite campuses across the country. These institutions continue to produce graduates as highlighted in Table 4.11. Noteworthy from the table and highly significant to the thesis, is the proportion of qualified individuals residing in urban areas. This may partly explain the growing demand for housing amongst the middle and higher -income categories.

Table 4.11: Percentage of people by area and level of education completed by 2016

Highest Level of Education	Namibia	Rural*	Urban*
No formal Education	39	39.5	38.8
Primary	77.7	95.4	35.7
Junior Secondary	41.9	49.7	32.4
Senior Secondary	56.1	62.1	40.8
Undergraduate Certificate/Diploma	66	68.7	56.2
University Degree	61.4	59.7	69.6
Postgraduate Certificate/Diploma	86.4	86	87.9
Master's and PhDs	89.9	90.9	82
Other (specify)	52.5	42.4	61.2
Don't know	40.7	43.3	39.1
Namibia	45.8	53.8	37.1

Source: Bankie et al., (2016).

4.4.5. Employment of blacks in post-independence

Education and employment issues are interlinked. The idea guiding this thesis is that improved education opportunities contributed to an increased demand for housing since the newly qualified professionals joined the urban labour force, which needed to be housed. Education reform, thus, led to the development of an urban labour force that was not available during the early period. As the number of educated individuals who took-up urban jobs, and particularly in the civil service grew, there also grew the demand for urban housing as these needed permanent accommodation where they work. These possibilities were possible as one of my informants realised:

> Educated individuals prefer to live in urban areas where the environment suits their expectations and needs. They may have homes elsewhere, but they tend to settle permanently where they work. These are the people that dominate the middle-income housing list. They rent apartments as they begin life as workers, but with time they need to own homes (int. Windhoek, July 2017).

Likewise, this is acknowledged in reviewed literatures. Bezuidenhout (2005) contrasted the post-independence to the colonial period where blacks were uneducated and therefore occupied low paying jobs. Dierdorp (2013) argued that educated blacks moved up the employment ladder and occupied high and secure jobs in the technical and administrative services after independence. Friedman (2011) saw the increased employment of blacks in these jobs as leading to affordability to acquire houses, and this may have contributed to the depletion of the existing housing stock.

On the other hand, given that employment opportunities broadened, the rate of unemployment improved compared to the pre-independence period (Frayne, 2004). Table 4.12 illustrates the increases in employment between 1997 and 2016. The first labour force survey was only conducted in 1997, and this study was deprived of any data from the previous years. However, from the statistics presented to us, we can conclude with some degree of confidence that there was growth in urban employment during the period, and given the colonialism context of constrained mobility, the active labour force group of people had to be housed in the urban sector.

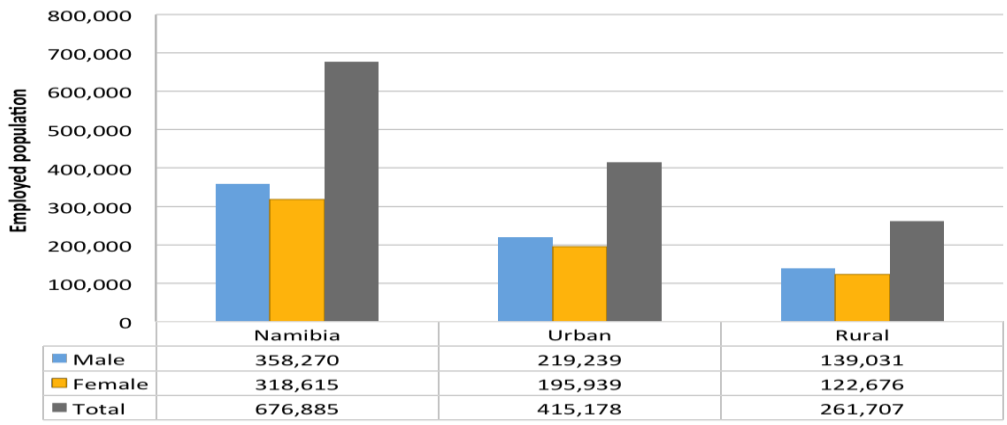
Table 4.12: Number of people employed since 1997-2016

	1997	2000	2004	2008	2012	2013	2014	2016
Total Namibia	42.8	43.1	38	34.6	72.6	49.9	49.7	41.1
Total Urban	51.1	50.3	51	51.9	71.7	53.3	53.9	49.0
Total Rural	38	38.2	28	22.2	73.8	46.7	45.5	32.7

Source: Bankie et al., (2016)

By contrast, Figure 4.9 provides a disaggregated labour force situation, highlighting in particular gender dimensions per sector (rural/urban) during different periods. The proportion of men employed in both the urban and rural sectors were slightly higher than that of women in 2016. Interestingly to this study is that there were more women mostly the traditional responsibilities of living closely employed in the urban sector than the rural, which shows that independence came with changes to women's situation. More importantly, unlike men, women are likely to live with families. This might imply that the women who worked in the urban sector had housing needs to house their families.

Fig. 4.9: Distribution of employment by sex, and areas at 2016



Source: Nambia Statistics Agency, 2016

When comparing statistics of sector employment in the post-independence period, this study has come to realise that the bulk of the people were employed in the private sector (Table

4.13). This is hardly surprising since the private sector is broad and offers a range of employment opportunities, particularly for low-income categories. Moreover, the private sector grew in post-independence Namibia with the development of industries in the City of Windhoek and the growth of retail outlets through foreign direct investment, mainly from South Africa. Employment trends in the pre-independence period are highlighted in Table 4.14

However, others have alluded to the fact that the public sector in post-independent Namibia became the largest single employer of wage labour in excess of 40 percent (Karl von Holdt, 2003; Tapscott, 1993). This was a massive change from past employment trends in the country. The experiences of colonial rule illustrated how the interests of settler capital and the state combined to confine the majority of black people in the private sector, particularly in mining and commercial agriculture The changing trends towards public sector employment in the post-independence period reveal the stability of the black urban labour force, while the growing private sector has implications for low-income housing.

Table 4.13: Employees by areas and place of work

Place of work	Namibia	Urban	Rural
Private companies, enterprise or cooperatives	48.5	56.6	29.7
The Government (Including local authorities)	18.5	18.2	18.2
State-owned enterprises/ Parastatals	5.3	6.5	2.4
Private households/ Individuals	28.1	18.8	49.6
Namibia	100	100	100

Source: Source: Bankie et al., (2016)

The challenge of housing is however not new in Namibia. Greiner (2011) identified a reduction in the urban housing stock as way back as the 1920s when people began seeking employment outside their reserves and homelands. This historical trajectory continues to shape current patterns of housing demand in towns today. The majority of the migrant labourers were low-income earners who lived under impermanent conditions in hostels where they were confined by law. Even those who were not confined to the hostels were remunerated so low that it was difficult to afford formal housing in urban areas. This means that after independence the bulk of this urban population had to find urban housing of their own.

Table 4.14: Distribution of contract labour in Namibia by the year 1972

Economic sector	Number of workers
Farming	11,000
Mining	13,000
Commence and Industry	14,000
Fishing	3,000
Domestic Services	3,000
Total workers	44,000

Source: Bankieet al., (2016).

Moreover, upon the country's independence, there were thousands of repatriated exile returnees who entered the country in 1989. Although they struggled to fully reintegrate into the labour market (Simon, 1986), their housing needs had to be catered for by the government. Implicit in this address is that besides the people that were already in the country, there were others from exile that also needed housing. Their situation was explained by one informant:

> These together with those who migrated also represent a section of the population that is poor and had no property in the urban sector. Some had no relatives. This implies that they had to begin a new urban life, afresh…. the state needed to play a major role. These people were different from the African elite that had a resource but were frustrated by the system. This elite could afford to move up the social ladder and could buy their way …. they bought their own properties without state assistance (int. Windhoek, August 2017).

One unintended result of such a situation is that the better off citizens could acquire for themselves multiple housing and large properties, while the 'other' relied on the government. This serves as a reminder of the social and economic situation in post-independence Namibia. Although the country's economy has considerably improved, the gini coefficient of 0.7 is the least equitable wealthy distribution among rich and poor of all the countries in the UN, and the richest 1percent of the population earns more than the poorest 50percent (Simon, 1986). Generally, about 43 percent of the working age population is currently employed in Namibia (Suzman, 2000). While the employment of black people in urban areas has improved from the colonial era, the socio-economic situation continues to deny them resources like housing that others take for granted.

This could be attributed to the settler colonial policies, which were meant to ensure that black people should not compete fairly in the job market. Such policies, while they were appropriate at the time, created challenges after independence. Opportunities became available after independence, and people duly accepted them. This created a housing bottleneck which was never experienced before. Through the independence period, despite the continuous flow of people into the cities, housing provision continued to lag behind.

4.5. CHAPTER SUMMARY

To many Namibians, the attainment of independence still represents an unfulfilled dream. The post-independence dream has proven to be a scary nightmare. There has been a widely heralded failure of the state, unfulfilled promises, widespread poverty and failure to deliver basic services. All of this has been accompanied by an upsurge in corruption, and the state has been conspicuous for its failure to stem corruption. It has been the housing provision crisis; however, that has received the most attention from both the media and social actors. The underlying narrative of numerous accounts of the post-independence situation has blamed the post-independence state and the bureaucratic system, which have been held directly responsible for betraying the citizens and for corrupt tendencies. However, a closer look at the data presented in this chapter reveals that the housing problem is a very complex issue and should not be looked at only from the present.

The problem has a long history, and any analysis of the problem outside this history would be incomplete. The data also reveals the importance of other post-independence dynamics which are completely unrelated to state authority and institutions. The legacy of colonialism and apartheid are evident in certain manifestations that have come to define the post-independence era. This includes what is referred to as, the dynamics of a post-settler state. This can be caricatured into two: The first has to do with the settler state dynamics and how they left a generally impoverished black community whose entry into urban areas was highly restricted and its presence in urban areas generally seen as temporary, and with no rights to housing except single quarter hostels. On the other hand, the education they received ensured that the black population could not occupy high-income jobs and could not compete with whites. The settler state introduced a two-tier education system where black ethnic groups were fed with inferior education, thereby protecting the whites. Discriminatory policies

bolstered the white community against the black ethnic groups, which were confined in the reserves.

The second is the various responses to independence by both the general citizens and the government. The death of the settler colonial state brought expectations and opened opportunities for the previously disadvantaged population. These dynamics put a strain on the post-independence state's ability to deliver services. The post-settler period opened opportunities for education and saw the development of a new African bureaucracy that had to be accommodated in urban areas. The post-settler period also meant the end of restrictive policies which led to rapid urbanisation of back people. With increased inflows into urban areas, the provision of housing was stretched, leading to the growth of informal settlements and improvised structures. The City of Windhoek, as the country's capital, certainly bore the brunt.

CHAPTER FIVE: POST-INDEPENDENCE HOUSING INITIATIVES AND SOCIAL DISCONTENT

5.1. INTRODUCTION

Since the 1960s, when leading African leaders like Julius Nyerere, Nkwameh Nkrumah and Kenneth Kaunda, liberated their people from colonial subjugation, the post-colonial African state has stood accused of all the development ills that followed independence from both outside and inside. As alluded to in Chapter Two, donors and western countries have championed the external challenge that opposes the liberation of the post-colonial African states. This position was better captured in a World Bank document that became known as the Berg Report (World Bank, 1981). Internally, scholars like Professor George Ayittey have also directed a salvo of criticisms at post-colonial leaders, whom they have accused of predatory tendencies (e.g. Ayittey, 1998).

Although the charge sheet is not entirely wrong given the levels of corruption, contestations for power and ineptitude in some states is eminent, this study contends that such a narrow focus ignores the bigger picture. It leads to a simple conclusion, 'just get the policy right,' and you have solved Africa's development challenges. This is the case with the famous Berg Report, which accused African governments of adopting wrong policies. However, both literature and emerging realities, particularly in post-settler colonial states like the Republic of Namibia, point to the contrary. From the portfolio of evidence, not only did the post-colonial government develop progressive policies to ameliorate the conditions of the general citizenry, but it also points to a horde of other factors that are not related to government and state processes.

Namibia, similar to other southern African post-settler colonial states is notable for her relative administrative capacity in contrast to states in other parts of Africa (Lodges, 1998). Namibia also shares a prevalent set of weaknesses with other African states, which are rooted on the history of African uncertain territorial jurisdiction, underperformance, and over-consumption of restricted resources, external dependency, and corruption. It was shown in Chapter Four of this thesis, how Namibia's historical past continue to haunt the present generation. The independent state emerged from a history of colonial subjugation and chronic underdevelopment.

Having examined historical dynamics in the previous chapter, this chapter focuses on the government and other national actors. Section 5.2 is a discussion of policies and programs, particularly housing policies and programs adopted and implemented by the government and other stakeholders in relation to urban settlements, and the challenges encountered in the provision of housing. As other scholars have alluded to, the emerging issues in the post-independence period (e.g. shortage of housing and land) have much to contribute to African studies (Abrahamsen, 2003). Equally, the story of post-colonial Namibia can never be complete if it excludes events and responses to independence including state responses to the challenges emanating from the country's historical context, and the crisis of expectation emanating from independence.

Moreover, even if the problem of housing has a much longer history in relation to rapid urbanisation and industrialisation in postcolonial Africa and in Namibia, it became more apparent when the Affirmative Repositioning (AR) social movement was formed in 2014. The social movement has since embarked on social mobilisation and campaigns for land redistribution and housing access for the poor. Besides the fact that the AR social movement politicised the housing crisis and presented itself as a pro-poor social movement, its relevancy in the Namibia urban housing crisis is still not clear to the general public, politicians and government office bearers. The Affirmative Reposition social movement is the subject discussed in Section 5.3. The section discusses the role of the AR social movement in the housing question and particularly its relevancy and constituency.

5.2. ADDRESSING THE LAND AND HOUSING PROBLEMS

The transformation to post-independence in Namibia was founded through policies and initiatives adopted in favour of human development, particularly for the indigenous and previously disadvantaged populations. Namibia gained its independence from South Africa in 1990, and the government inherited and presided over a country with a black population that was deeply impoverished by many decades of colonial subjectivity. At the top of deprivations of the colonial era was the land that was expropriated for settler capitalism and the development of urban centres. At the time of independence, reforming land was an issue of national importance and priority, and a similar process was already underway in Zimbabwe. The issue of land was covered in Article 16 of the Constitution of the Republic of Namibia, which states:

> All persons shall have the right in any part of Namibia to acquire, own and dispose of all forms of immovable and movable property individually or in association with others and to bequeath their property to their heirs or legatees (GoN, 1990: 10).

In line with the constitution proclamation, the government adopted the National Land Tenure Policy in 1998, and with regard to urban areas, and as a response to rapid urbanisation, a number of housing initiatives were launched to cater for different categories of the population. This section looks specifically at the land policy initiatives adopted by

government and other actors in line with the constitutional rights under Article 16 of the constitution.

5.2.1. The National Land Policy

The land tenure systems in Namibia consist of two rights mainly: freehold in declared urban areas and commercial farms, and customary tenure on communal land in rural areas. While the 'commercial land was originally reserved for private ownership by white people during the colonial period, communal land was reserved for homelands or as tribal lands/reserves for non-whites and was designated as communal land' (Mendelsohn *et al.*, 2012: 3). Both tenure systems have impacted the access to land for the general citizenry. However, for the purpose of this study, my focus was on initiatives concerned with urban land.

This policy was adopted by the Ministry of Lands, Resettlement and Rehabilitation in 1998. The aims of the policy were to regulate the different initiatives concerned with urban land in the country. Thus, the policy advocated for minimising land and housing shortage among Africans in urban areas (Belachew, 2013). In an effort to achieve this, a Freehold Tenure system was introduced to govern urban land.

This section is crucial as it aims to contribute a better understanding of the housing problem in Namibia. It provides a context from where to situate the national housing programs and other initiatives adopted in post-independent Namibia. The section begins with an analysis of the Freehold Tenure system introduced to govern urban land, together with the challenges for the people before turning to the Flexible Land Tenure Act.

The Freehold Tenure system implies that the owner of the land has no time limits to the period of ownership. While the freehold title is the only form of secure, registered title available in urban areas that affords the holders ownership that is transferable, inheritable and provides collateral against a loan, not all citizens can afford it immediately. After the Freehold Tenure was enforced only 18 percent of the urban land was declared state-owned land, and utilisable for public purposes, the rest of the land was used for private purposes (GoN, 1998). In the City of Windhoek, a 2006 paper entitled '*Security of Land Tenure*', reported that 54,000 registered erven were freeholds and 340 were in leaseholds agreement.

Moreover, there were about 10,000 sites of informal settlements, which were regulated through the Freehold Tenure system and approximately 2,000 informal settlements that were unregulated. Furthermore, the same paper reported that:

> …. the Freehold Tenure (the current land delivery system at that time) was contributing to the backlog in housing and land delivery. The lengthy and cumbersome procedures were identified as a stabbing block (De Kock, 2006:10)

The introduction of Freehold Tenure resulted in 'half of the population living on urban land on freehold property, and largely in towns' (Mendelsohn *et al*., 2012: 3). Moreover, much of the higher potential land had been converted to *de facto* individual tenure over the years, particularly in some towns in the southern regions like Rehoboth. However, these towns have remained poverty-stricken and badly underdeveloped (Simon, 1996).

Like it was the case with the Freehold Tenure policy system in countries like Ethiopia, the Freehold Tenure policy in Namibia does not ensure the security of tenure in the informal settlements (Mendelsohn *et al.*, 2012). Thus, as the urban land servicing prices increased, those in the low-income categories could no longer afford to service formal land and resorted to self-provisioning land in the informal settlements, but with no security of tenure for the plots occupied (Itewa, 1990).

Moreover, as the rural population began to move into urban areas in search of employment opportunities, incidents of self-provisioning land increased leading to an increase in informal settlements. This reflected the limitations of the Freehold Tenure regime to provide sufficient land to an ever-increasing urban population. Since the Freehold Tenure system makes no provision for the security of tenure in the informal settlements, it disadvantaged the urban poor who were likely to dominate informal settlements, from land occupations (Matthaei & Mandimika, 2014).

Despite the rights to land ensured in Article 16 of the Namibia constitution, the Freehold Tenure system that was adopted was likely to favour the rich people and a few elites. This is also noted in the National Land policy:

> …. the existing land delivery system in urban areas has historically concentrated on providing serviced land for whatever purpose to middle- and upper -income individuals and business concerns. However, greatest demand now comes from the very poor and those disadvantaged from the apartheid regime (GoN, 1998: 5).

Thus, by implication the Freehold Tenure system impeded the recognition of the constitution under Article 16, to provide housing to all citizens. As Mendelsohn *et al*., (2012) noted, the main aim was to increase the security of land tenure for all income categories. This was also alluded to during key informant discussions:

> Land in informal settlements was acquired through acts of self-provisioning, and these could be said to be illegal occupations. They could not be recognised by law and occupation of such land was not secure…. the local authority reserved the right to exercise eviction. Thus, any occupant of such land was not protected by any laws even though rights to land are recognised under the constitution. Self-provisioning land cannot be condoned, it creates chaos……It is unfortunate that the majority of these people are poor….and such acts provide the only recourse to shelter in an urban environment (int. Windhoek, June 2017).

The government seems to have recognised the limits of the Freehold Tenure system, which led to the introduction of the Flexible Urban Land Tenure Act in 2012 (Christensen. 2017). Since independence, the Namibian government began to confront a range of complex challenges. These included the socio-economic consequences of rural to urban migration and the growth of large-scale unplanned urban settlements, often without secure tenure. As a result, the government responded to the crisis by developing a Flexible Land Tenure policy to cater for the growing population living in the low cost and informal settlements (UN-Habitat, 2005).

The basic idea of the Flexible Land Tenure system was to provide affordable security of tenure to inhabitants in the informal settlements in Namibia, in order to establish an

interchangeable tenure registration system parallel and complementary to the Freehold Tenure initiative. The system was derived from the need of the government to create an upgraded alternative land tenure option to informal settlements, which would complement the Freehold Tenure shortly after independence.

Since 1997, some few amendments were made to the land tenure system although the basic concept remained virtually the same. Since the introduction of the Flexible Land Tenure system, the expectation of improving the overall conditions of the urban poor was raised. However, the initiative has faced a number of obstacles including lack of technical skills to ensure its long-term suitability, and lack of funding that still exists at present (UN-Habitat, 2005).

This Flexible Land Tenure system was drafted with two types of tenure rights: the starter title and the land hold title. Both these title rights were individual types of tenure, which were group-based. This entails that more than one individual can belong to a block with one outside boundary, which is registered under the freehold tenure system, while individuals are subsequently registered under the flexible land tenure system.

How did the two titles work?

The starter title	This form of tenure cannot be mortgaged, although the holder of the tenure may transfer or dispose of this occupational right subject to restriction in the group constitution (City of Windhoek, 2006). • Although occupational rights of a person with titles are acknowledged by the National Land Deeds Office, the title does not have commercial value and may not be sold. • There are no restrictions on tenure to foreigners.

	• The rights are limited to one person jointly, and the first land holds title rights in Namibia.
The land hold title	• While the land hold title provides the owner with the rights to occupy land with an undivided share in the common property, to sell mortgaged and inherited…, the rights can also equally be subject to a group's constitution or conditions imposed by the local authority (City of Windhoek, 2006). • The difference with this one is that occupational rights of a person with landlord title create individual commercial tenure with individual obligation and rights similar to the freehold system but with no cost implication.

5.2.2 Namibia's National Housing Policy

After independence, Namibia developed a new National Housing Policy, which became operational in 1991. This policy guided the development and implementation of all the housing programs in the post-independence period. This implies that the housing policy provided the framework for the following housing initiatives:

a) The Mass Housing Project
b) National Housing Enterprises
c) Shack Dwellers Foundation of Namibia
d) The Build Together

The National Housing Policy acted as a framework to guide and direct the utilisation of resources into the production of housing for Namibians (Belachew, 2013; GoN, 2009). The policy was also guided by the MDG1's emphasis on poverty reduction. It aimed to reduce poverty in both urban and rural areas. This would be done through the extension of the housing program to rural areas as well as upgrading and formalising the informal settlements (GoN, 2009b). Housing issues were also covered in other national frameworks like the National Development Plans (the NDPs 1-4) of 1995 to 2017 and the Vision 2030. These were long-term housing strategies compared to the Housing Policy. To date, the National Housing Policy has so far achieved recognisable outcomes (Bindels, 2011). These include, the release of about 27,310 serviced plots, identification of more than 89,399 plots partly ready to be serviced, and allocation of 116,709 plots to applicants countrywide (ibid).

The Housing Policy advocated for community participation at all levels of the housing process: planning, design and implementation (Itewa, 1990). The policy also made provision for affordability for low to middle and high income groups as well as the elderly and key workers. In sharp contrast to the general narrative that blames the government for the housing problem, these initiatives demonstrate that the government had put policies in place. This is a fact appreciated by a number of national actors as demonstrated in the following excerpts from interviews:

> The policy was general well-formulated. The new government understood the challenges and the needs it was confronted with after independence. It is difficult to fault the government on that front…. if there were any problems with the policy, probably we can point at implementation (int. Windhoek, August 2017).

> The government housing initiatives and policies that were put in place after independence were sufficient, but they were not properly enforced. All housing role players including the civil service and beneficiaries have tended to deviate from the policy framework …. (int. Windhoek, August 2017).

> We have good policies in place, but these are not properly enforced by those responsible for their implementation. For example, the existing housing initiatives (the Build Together, National Housing Enterprises and Shack Dwellers Program) are progressive housing initiatives and cater for all income categories, yet housing provision remains a challenge in the country (int. Windhoek, May 2017).

The challenges of implementation have been raised on many platforms. In a document published in 2009, the Ministry of Regional and Local Government, Housing and Rural Development noted that at the time the housing policy was implemented certain crucial elements were omitted (GoN, 2009c):

- Lack of recognition and support to the critical role of the housing processes in addressing the housing backlog in the country through people's own contribution;
- The decentralisation of housing function to local and regional authorities, which was only included six years after the policy came into effect;
- Lack of consideration to the emergence of new alternative building technologies, methods and materials which need to be vigorously explored at a policy level as a

means to reduce building cost and increase the affordability for those in need of housing.

A study conducted on Housing Policy in Namibia once warned that the failure to strategically manage new housing supply and distorted fiscal policy could result in imbalanced housing provision for households with greatest affordability problem (LI, 2015).

Policies are developed to guide action and provide direction, but policies must be monitored and reviewed in order to identify deviations and take remedial action. This did not happen in post-independence Namibia. The housing policy was only reviewed in 1999, about one decade after it was first launched. This implies that there has been no regular review of the policy to determine progress and identify gaps. The general lack of regular reviews has meant that the policy has lagged behind events in society. In a neoliberal era where market mechanisms determine who has access to resources, the lack of policy reviews has meant that the housing resources were taken away from the poor. The poor complained:

> Houses have become very expensive in Namibia and are not generally affordable to the low-income groups who are employed in the private and public sectors. In addition, the land is also expensive, and that makes the process of acquiring housing cumbersome (int. Windhoek, May 2017).

In Namibia, there has virtually been no regulation of housing and rental prices since independence, and the result has been an enormous increase in prices, which made houses and even rentals unaffordable for the vast majority of the people, including sections of the middle class (Jauch, 2014). For example, twenty years ago teachers could afford decent urban houses, but today they are hardly able to buy houses in urban areas. These have felt hard done:

> People who benefitted from the dramatically rising prices include a small, wealthy local elite that bought multiple houses as a source of further income, renting them out at exorbitant prices. Other beneficiaries were the ‘property developers’ who often forced their clients to pay highly inflated house prices, and wealthy foreign buyers who buy Namibian homes in hard currency cash (int. Windhoek, August 2017).

The other challenge that has been mentioned as a major constraint to implementation is endemic corruption. According to an informant from the civil society:

> There is too much corruption in the mindset of individuals from the housing institutions to the beneficiaries. Corruption issues include favouritism of applicants, unfair treatment of applications and unfair approval procedures. In the past corruption was never an issue of concern. The major issue was racism played, which was playing a big role in urban housing, whereby blacks were only given houses in certain suburbs while whites lived in upper income suburbs (int. Windhoek, August 2017).

Corruption becomes endemic when the government turns a blind eye to corrupt activities, allowing officials to profit from corrupt activities. This was highlighted in a study conducted in Zimbabwe, which showed that the prevalence of corruption in Zimbabwe was chiefly a consequence of lack of political will to address the problem and myriad of a complex of factors (Moyo, 2014a). Referring to the Zimbabwean situation, Sam Moyo, a leading scholar on land and agrarian issues noted that:

> …. the top elites are the primary beneficiaries of corruption, and as seen in many African countries weak institutions are the centre of corruption as they fail to hold public officials accountable (Moyo, 2004: 2).

Like other studies conducted in South Africa, local studies have shown that corruption in Namibia is greatest in the delivery of the low cost housing. Procurement has been the worst impacted sector where contract tenders have been awarded to friends and families as well a few children of the political and economic elites (Ellero, 2015). As the interests of the political and economic elites grew, the needs of the other groups were highly compromised. Such acts, although suiting certain sections of society, tend to impede quality and results in poor workmanship. This is often the case with housing tenders:

> The major challenge in the housing delivery system is that houses provision has been compromised by irregularities in tenders awarded through bribes, contracts to friends, work colleagues, fraudulently sign-offs and the falsifying of documents. The result is the poor quality of houses due to lack of capacity and skills (int. Windhoek, June 2017).

Moreover, it poses a major obstacle to the objective of housing the poor and addressing the critical shortage of housing in the country as officials manipulate the housing waiting list, which according to critics:

> …. not only prolongs the delivery of housing to the rightful applicants in the waiting housing list, but undermines low cost housing provision in terms of quality (int. Windhoek, June 2017).

Like in other countries like South Africa, the housing waiting list system is another obstacle that Namibia is facing. The idea is to deliver housing on a first come first served basis. However, such lists are manipulated, people are assisted so that their names are listed first, allocations are jumbled, there is favouritism of friends, and government officials are given priority over others (Corruption Watch, 2013; UN-Habitant, 2013).

In Namibia, corruption is prominent in both the private and public sectors of the economy (NES, 2005). However, public or government official occupy positions of public trust, and their abuse of that trust is arguably costlier than similar abuse in the private sector (ibid). In Namibia corruption in government usually involves cases of theft, fraud and poor governance on the scale of budget saving. Kolstad *et al*., (2008) and Wrage (1994) suggested that this form of corruption has eventually caused hardship to employees and taxpayers, leading to a blow in investor's general confidence.

Much the same in other developing countries, corruption that is experienced in Namibia is characterised by a range of economic, political, administrative, social and cultural factors. These forms of corruptions have a negative influence on the affected groups (UKAid, 2015). In public sectors in Namibia, corruption mostly influences the low earning civil servants who are trying to improve their position by accepting bribes. These practices of corruption have eventually posed a negative impact on income equality and tend to affect the poor disproportionately (NID, 1997).

Thus, corruption distorts spending patterns among the poor, whereby social spending is often reduced and, assistance targeted at the poor is misallocated (ibid). Corruption practices do not only affect beneficiaries of services in public sectors but the operation of businesses when

perceived by others to be corrupt or to enjoy unfair/privileged access to the state, they tend to have less confidence in the judiciary, are more likely to pay bribes and are less likely to pay taxes (Kolstad *et al.*, 2008, Wei, 1997a, b; UKaAid, 2015).

Corruption may have a negative influence on government investments, as well as the efficacy of service delivery (Kolstad *et al.*, 2008). Just like in other countries, corruption in Namibia often reduces the efficacy of different programs of financial help, state and international programs because financial sources are lost and do not reach the ones who really need it (NID, 1997). Thus, it reduces government revenue needed to finance productive spending (Frank & Macleod, 1995).

Corruption in Namibia has also resulted in less transparency in job recruitment in both public and private sectors because jobs are not given to a person who are the most appropriate and classified for a single job, but to somebody who is prepared to pay or return the favour in a different way (Wei, 1997b; Gupta *et al.*, 1998). Generally, as a post-colonial state, Namibian has struggled to combat corruption, which has erupted in both the public and private sectors.

In relation to housing provision, the low-income housing sector has been the worst affected, it has further impacted negatively on the low-income groups since these forms the majority in the housing waiting lists. As VO (2015) would put it, 'as extractive political institutions concentrate power in the hands of a narrow elite and place few constraints on the exercise of this power', the poor are left to suffer as a consequence of such practices. Similarly, in Namibia, the poor have been sold a dummy as housing tenders have mostly been awarded to international companies because of lack of capacity within local construction companies. Details in this regard are shared below.

In cases highlighted in this section, the public officials, government elites and politicians have taken centre stage in corrupt activities, which has undermined government goals to house the poor section of the population. The extent of corruption was amply captured by the Director of the Anti-Corruption Commission, Paulus Noa when he said that 'corruption has in fact been slipping into endemic corruption in Namibia' (Grobler, 2014). The topic of corruption in Namibia has drawn so many debates since the suspension of the major national housing program, the Mass Housing Program, which was launched in 2013 with the aim of providing housing to the low and middle income categories.

Even the NHE, a national agency which was tasked by the Ministry of Urban and Rural Development as the implementing agency of the Mass Housing Program, has been implicated in corruption issues in the country. One of the reported cases involved the daughter of President Hifikepunye Pohamba, Kaupomphote Pohamba, who was implicated in the awarding of a 1.5 million NHE Mass Housing Project, for low cost income groups tender. While a case of corruption was lodged with the Anti-Corruption Commission, it was waved off as not constituting corruption by the Director of the Anti-Corruption Commission, who however still maintained government's commitment and political will to combat corruption (, Grobler, 2014).

A dominant narrative in post-independence Namibia is that corruption has compromised the government's housing goals. In July 2015, a New Era Newspaper of 31 July 2015 under a heading '*Mass Housing Project Stopped due to Corruption, says Mumbala*' ran an article where the Regional Coordinator of the Karas Region blamed the lack of progress in housing provision nationally on administrators who had hijacked the system for their own benefits and that of their family members. Using the example of the Mass Housing Project, he highlighted that the program was stopped due to corruption after people took advantage of government tenders by awarding them to their friends, who in turn involved middlemen. This again pushed up the prices of houses that were meant for low-income households.

Another case regarding corruption related to the application to acquire land property in Kleine Kuppe by a former Big Brother winner, Dillish Mathews. This came to light when the Namibian Newspaper of 03 November 2014 authored by Immanuel and Haidula (2014) reported the land acquisition under the heading '*City gives Dillish cheap plot'* The newspaper reported how the City of Windhoek Management Committee agreed to allow Dillish Mathews, who had won the Big Brother Competition in 2013, to acquire the land in Kleine Kuppe at a nominal amount.

The Kleine Kuppe suburb is one of the most expensive areas in the city. Mathews who became a continental household name in 2013 when she won an untaxed N$3 million in the reality television show, Big Brother Africa had requested a plot from the municipality at an

affordable price in anticipation to build a house to unite her family. While the meeting agreed to sell land to Mathews at a discount, former World Boxing champion, Harry Simon's application for land in Otjomuise Township was turned down. Using the example of a reality star turned-businesswoman, the Namibian newspaper made a comparison to the majority of the population that was subjected to land auctions, which have resulted in exorbitant prices. This, according to critics was not new; well-connected individuals have over the years roped in top leaders from the council to endorse their applications for land.

This section has highlighted that the post-independence government in Namibia recognised the need to provide housing for its people after independence. It developed a housing policy to provide a post-independence framework for the provision of housing, set up an institution with a mandate to deliver housing and initiated programs and projects. However, these efforts were compromised by implementation challenges, policy deviations and corruption, which became endemic within the housing delivery system. The next section provides a discussion on the housing initiatives and programs initiated after independence and the challenges encountered.

5.2.2.1 Specific housing initiatives or programs

The housing policy has been a roadmap to the implementation of the housing programs in Namibia since independence. This subsection focuses on the housing programs that were put in place by both the government and the private sector, and discusses how they have performed, what has been achieved, and the challenges faced. The government adopted three premier housing initiatives, targeted at different groups (from the upper classes to the poor who live in slums) and offering different packages including loans and other financial services, and these have been in operation for the past twenty-five (25) years.

For twenty-five (25) years, the housing initiatives namely, the National Housing Enterprise (NHE), the Build Together Program (BTP) and the Shack Dwellers Federation of Namibia (SDFN) have been central to Namibia’s efforts to shelter her growing population. These also aimed to provide adequate housing to the previously disadvantaged sections of the population, as well as to all income groups irrespective of their socio-economic status. Thus,

they intended to minimise housing shortages among all income groups, but particularly the lowest income categories.

The National Housing Enterprise initiative

The National Housing Enterprise was established under the auspices of Local Authorities and Town Councils of the Government in the 1980s (Mwilima *et al*., 2011). It is a state-owned enterprise administered under the auspices of the Ministry of Regional and Local Government, Housing and Rural Development, and governed under the National Housing Enterprise Act, No. 5 of 1993 (GoN, 2009a).

The NHE has been in existence since the 1980s, and the post-independence government only inherited the program and strengthened it to increase home ownership in 1992 (Itewa, 1990). An effort was made to incorporate low and middle income groups as part of the broad national housing provision strategy in 2003. A source close to the NHE organisation revealed that, 'the changes were brought after the NHE realised a need to re-strategise its focus towards low cost housing' (int. Windhoek, May 2017). Although the NHE has been in existence since the 1980s, its activities had focused mainly on providing houses to the upper income categories.

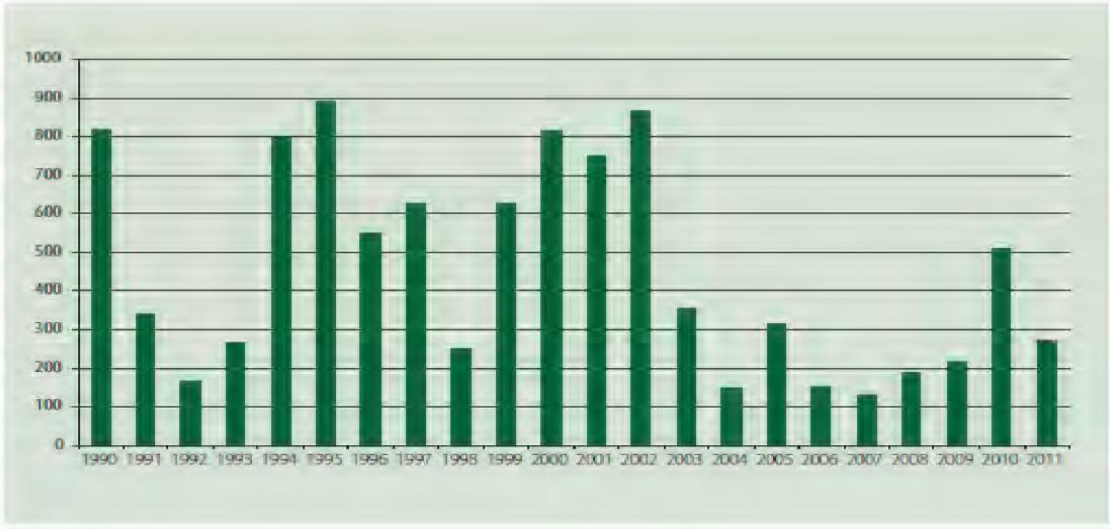
As alluded to in Section 5.2.2, the post-independence government adopted a housing policy with a focus on low and middle income categories, which were groups that were disadvantaged prior to the 1990s. Despite the new government's commitment to housing the previously disadvantaged sections of society, progress was really slow. No major housing delivery was achieved, although the program was meant to improve housing delivery to identified groups. In 2007, it was reported that total housing delivery between 1990 and 2002 was 129 houses (Bindels, 2011).

Since 2002, the average number of houses constructed per annum was 600. From 2011 the total number of houses constructed and delivered per annum on average slightly decreased to 457. Figure 5.1 highlights the slow progress in the total number of houses delivered from 1990 to 2011. As seen from Figure 5.1, although good progress was achieved in some years

until 2002, there was a huge slump from 2003 until 2011. This was accompanied by increased costs of housing after 2011. Since 2012, the estimated cost of the small NHE houses increased to N$275,000 (US$ 19,401), on average inclusive of the cost of the land (Bindels, 2011).

In 2000, the NHE was tasked with implementing the Mass Housing Program. The aim of the program was to allocate and sell all houses constructed to the low and middle income categories.

Fig. 5. 1 Houses delivery by the NHE



Adopted from National Youth Council Report (2010)

The aim of the National Housing Enterprise

The NHE was dedicated to constructing houses for individuals in the low and middle income brackets, whose incomes were over N$5,000 per month (Bindels, 2011). The loans for these groups of people were provided at a ceiling of N$550,000 (Bindels, 2011; Nakweenda, 2014). The operations of the NHE were conducted in collaboration with government and local authorities (ibid). The government played a central role in strengthening the NHE in order to achieve the objective of accelerating the provision of land and housing to Namibians as per the National Housing Enterprise Act, No. 5 of 1993.

The National Housing Enterprise targets and achievements

The housing program never achieved the ambitious objectives set by the government, although it did have some impacts. As seen in Figure 5.1, housing delivery by the NHE slowed down from 2003. In 2015, a total of 948 houses were constructed and distributed to the people in the low and middle income categories in both the public and private sectors countrywide (NHAG & SDFN, 2011). From 2003 to 2007 the NHE delivered on average 220 houses per year. This was a decrease from the 660 houses on average per year from 1990 to 2003. This was against a target of 1,200 houses per year at the cost of approximately N$19,000 to government per house (N$6,000 only if the subsidy is included). In 2009, SWAPO, the ruling political party, reported on its website that the NHE had constructed about 7,685 housing units for the low-income groups countrywide by the end of 2008.

At independence, the new government saw the housing program as a vehicle to avert a looming urban crisis, particularly among the poor and middle-income categories. Indeed, immediately after independence, it reformed the NHE to also cater for these priority groups, set an ambitious target of 1,200 houses per year, and made significant progress during the years. However, this proved to be only a transitional window of opportunity before progress slowed down after 2003, and by 2008 the program had delivered only 7,685 houses countrywide. Between 1993 and 2010, the program delivered only 8,000. This is an issue that is often raised by the Affirmative Repositioning social movement, and has served as a catalyst in its formation and mobilisation (AR, 2015b). However, there may be other reasons for the slow pace in housing delivery as highlighted in the following excerpt:

> The limitations on housing delivery may have to do with the fact that the program had no set targets before the reform of the program. Targets were only set after the government reformed the program to incorporate its priority population. The program was on track until 2003….it is difficult to explain the slow down after 2003, but funding is also a huge factor (int. Windhoek, August 2017).

After re-strategising the NHE improved its housing delivery record, and was able to build about 450 houses per year for the target category between N$5,000 (US$ 352) and N$20,000 per month. Apart from constructing houses, the NHE has also been involved in servicing land

in a number of local authority areas, resulting in a total investment in service infrastructure of about N$145- million (about US$10.23 million) between 2006 and 2012 (NHAG & SDFN, 2011). It should be noted here that land servicing is entirely a mandate of the City of Windhoek and the NHE only volunteered to assist.

The National Housing Enterprise challenges

The NHE faced a variety of challenges in executing of its housing activities. Some of the challenges faced by the NHE initiative were associated with continuities of apartheid era policies. An example often mentioned was the 'matchbox houses' constructed during apartheid. During the apartheid era, the NHE used to construct the what was termed 'matchbox houses' for indigenous people living in cities. The matchbox houses are the type of houses with outside bucket sewage system, which has to be emptied and collected on a regular basis. These houses were constructed and became popular in Katutura Township within the City of Windhoek.

After the NHE re-strategised at early independence, the bucket system was phased out, and the government began constructing basic modern houses with modern sewage systems. However, some of the 'matchbox' houses still exist in Katutura Township. Figure 5.1 shows a house with a bucket sewage system on the left and on the right, a basic modern house constructed through the NHE initiative. The basic modern houses did not only come with the benefit of the sewage system, but also with increased costs. Given this, people with salaries below N$5,000 were virtually excluded from buying basic modern houses due to affordability issues. As a result, the matchbox houses' have continued to exist alongside modern houses, and the NHE has faced challenges in phasing them out because of the costly process of demolishing them and resettling the inhabitants.

Moreover, even with the integration of low and middle income groups into the NHE initiative, affordability has remained a critical issue. Some affordability issues are a result of the highly inflated housing prices that has nothing to do with their real value (Jauch, 2014). Another issue has to do with the cut-off on the housing qualifying income earning amount,

which is from N$5,000 and more. This group constitutes less than 13 percent of the total population (AR, 2015b; Bindels, 2011).

Fig. 5.2 the 'matchbox' and modern basic housing provided by the NHE

Source: The National Housing Enterprise website (2018).

Issues of lack of land availability have also been at the forefront of the challenges of the NHE program. These issues revolve around the lack of serviced land:

- land being expensive to service
- land only serviced by the City of Windhoek
- land servicing materials being bought from abroad

This does not, however, ignore the continuities from the colonial past, particularly the fact that there were very few black representatives in the NHE.

Mass Housing Program

The Mass Housing Program was initiated by the Ministry of Urban and Rural Development in 2009 through domestic funding, and was launched in the City of Windhoek in 2013 by President Hifikepunye Pohamba. The NHE was tasked with executing this program with the intention to build, allocate and sell all houses constructed by 2030, with an allocated budget

amounting to N$45 million (see, Jauch & Tjirera, 2009). The NHE was also tasked with constructing, allocating and selling all houses constructed under the program.

The program was designed to be implemented in two phases, with the first phase expected to be completed in 2009. The program had a target to construct houses in all 14 regions of the country. The two phases were expected to be implemented as follows:

- Phase 1: implemented over two financial years from 2014/15 to 2015/16. Pilot projects targeting all 14 regions in Namibia's and specific selected towns to provide sufficient serviced plots to meet the target of approximately 10,000 plots. In total, 27 local authorities were expected to benefit from Phase 1.
- Phase 2: implemented over the remaining 14 years, starting from financial year 2016/17 to 2029/30. During this phase, the MHDP was going to be rolled out to all towns and villages in all the regions of Namibia.

By January 2017, the NHE had allocated about 1,500 houses to beneficiaries. It was expected that approximately 8,800 housing units would be built and 10,200 plots would be serviced at an estimated cost of N$2.7 billion (New Era Newspaper, 17 March 2014).

The Mass Housing Program was Namibia's dream to address the national housing backlog and to alleviate the increased development of informal settlements. At the inception of the program, both the government and other relevant role players were convinced that the project was a meaningful intervention to the housing challenges faced in the country (Niikondo, 2012). However, wheels were pulled off the project in 2016 by the government when all its activities were suspended and transferred to the Build Together Program (New Era Newspaper, 18 April 2016).

The aim of the Mass Housing Program

The program was aimed at elevating the booming housing backlog, and was targeted at the middle, low and ultra-low-income groups with an income of up to N$1,500 per month (AR, 2015b). The aim was to provide housing credit-linked subsidies to the ultra-poor and low income groups who needed housing. Its overall intention was to upgrade informal

settlements, and had a long-term goal of phasing out shacks from Namibia's urban and peri-urban spaces (New Era Newspaper, 17 March 2014). In order to meet this long-term goal, the implementation of the program was to be scaled up for the remaining fifteen (15) years to ensure that approximately 12,000 houses were built per year in different parts of the country (ibid).

The Mass Housing Program targets and achievements

The main strategic goal of the program was to construct a target of 185,000 housing units by the year 2030. This was outlined in four objectives:

- Provide access to affordable housing to the Namibian people;
- Economic empowerment through ownership of a tradable asset (a house) that can be used as security for further wealth and asset generation at household's level;
- Creating jobs and stimulating economic growth and;
- Land redistribution to the needy.

The following were the program components:

- Land servicing sub-program;
- Construction of credit-linked housing sub-program;
- Informal settlements upgrading sub-program;
- Social /subsidy housing sub-program;
- People Housing Processes (Community driven housing development sub-program);
- Rural Housing and sanitation sub-program;
- Strengthening the legislative, regulatory and policy environment and capacity building sub-program.

In 2013, the Mass Housing Program was in full swing, and was implemented in 27 project sites nationwide. At the end of 2014, a total of 813 housing units had been constructed and completed. In January 2017, approximately 1,500 houses were allocated to beneficiaries (Ndjebela, 2014).

Table 5.1: Total output and investments

Total output and Investments	
Total number of houses to be built	185 ,000
Total Investment	N$ 45 billion
Annual Investment	N$ 2.5 billion
Land Servicing Cost per plot	N$ 75 ,000
Housing Construction Cost	N$ 280 ,000
Informal Settlements Upgrading	50 ,000 households
Number of housing units to be built in the first two years	10 ,058
Number of plots to be serviced in the first two years	6 ,457
Timeframe	17 years in line with Vision 2030

Source: Bank of Namibia (2008)

The Mass housing challenges

At the end of 2014, the Mass Housing Program faced challenges related to the unavailability of municipal services and service connection in some local authorities, and a total of 221 completed houses could not be handed over to the beneficiaries (Ndebela, 2014). However, 82 houses were handed over in Oshikuku Township and 65 in Ekuku (now Oshakati). The Mass Housing Program also faced numerous challenges during its implementation. Some of the challenges faced resulted from changing targets for certain localities. An example often mentioned was the changed target in the lower income township of Otjomuise in the City of Windhoek.

According to the Immanuel, (2014), as reported in the Namibia Newspaper of the 1 February 2018, the initial target of mass housing units to be developed by the NHE in Otjomuise Township was 1,191 units, but these were later changed to 2,550 when the program kicked-off in 2014. The Namibia Newspaper published on the 2 June 2014 revealed how the Permanent Secretary in the then Ministry of Local Government, Sirrka Ausiku, wrote to the CEO of the NHE (Mr. Hailulu) on 7 April 2014 requesting the NHE to renegotiate the City of Windhoek's Mass Housing Contract. This followed an 'unauthorised increase in the number of units targeted in the first phase, resulting in an over commitment of resources, contractor overhead value, proposed contract period and average proposed price of N$6,000 per square metres' (Immanuel and Mongudhi,2014).

In May 2016, the cabinet was expected to announce what was to be done with unoccupied houses constructed under the multi-billion-dollar Mass Housing Program. Many of these had already been vandalised and were being used as toilets by the public. According to the New Era Newspaper:

> …. regional and local authority leaders also raised concerns about the state of the many unoccupied housing units that were being used as toilets and had been vandalised. Geysers along with their solar panels had also been plundered' (New Era Newspaper, 18 April 2016).

The Build Together Program

The second initiative was the Build Together Program that was established under the auspices of local authorities and town councils of the Namibian government in 1993 (Mwilima *et al*., 2011). The program was a bold attempt by the government under the Ministry of Urban and Rural Development with support from the non-governmental organisation, the National Action Housing Group, to demonstrate how the policy of enabling and facilitation can be put into practice (GoN, 2007).

This program was seen as a movement of the people, actively supported by the government, to provide houses at a much lower cost than could be achieved by the government alone (GoN, 1995a, 1995b). It focused on providing land to the ultra-poor people living in shacks. The program targeted low-income earners, who were encouraged to form groups to save money for land and to build houses in rural and urban areas (GoN, 2007).

During the 1980s and 1990s, municipal housing activities were limited, and therefore, poor families undertook collective self-help activities (Bindels, 2011). The result was an increased number of people involved in self-help housing, which quickly became a common concept among people living in low-income urban areas. The low-income population in towns had increased unexpectedly, and the result was the development of shacks among those who were part of the self-help program (Mitlin & Muller, 2004). At inception in 1993, the program not only provided for the construction of new houses, but it also provided for upgrading services, community facilities and the production of building materials in shanty areas (GoN, 2007).

The aim of the Build Together Program

The Build Together Program was the key initiative through which the government attempted to deliver housing to low and ultra-low-income groups with income under N$3,000 per month (Bankie & Jauch, 2016). It also assisted middle-income earners who did not have access to credit from financial institutions or who were regarded as a credit risk (GoN, 1995). The program, therefore, aimed to meet large-scale housing needs through an enabling approach to housing provision.

House plans for the Build Together Program were based on a one bedroom; a kitchen; and bathroom format (New Era Newspaper, 18 April 2016). The program disbursed loans for building new houses and/or upgrading existing homes (Bankie & Jauch, 2016). These loans were offered primarily for housing, to individuals and groups living in informal settlements. The loans ranged from US$300 to US$500 (roughly a maximum of N$40,000) (GoN, 1995; Mitlin & Muller, 2004). These credit loans were repayable over a 20-year period at a 5 percent interest rate compared to the 9 percent interest that was charged in the past (Mitlin & Muller, 2004). Moreover, the loan services were extended to rural areas and informal settlements where financial institutions found it too risky to invest (Itewa, 1990).

Targets and achievements

The program had a target to provide opportunities and freedom to over 70 percent ultra-poor and low-income households in Namibia to build their own houses based on their range of needs, and resources by the year 2000 (Itewa, 1990). According to GoN (1995), these needs would often include providing services to a house including:

- The purchase of a serviced plot
- The purchase of a plot together with a loan to build a house
- The provision of roof sheets
- Upgrading of existing dwellings
- A housing loan for savings groups or
- The community purchase of a partly serviced site

Other recognisable achievements were made in the three years of its implementations; it reached 3,322 families in 60 sites spread throughout the 13 regions of the country (GoN, 1995). These 3,322 beneficiaries were all granted loans to carry out approved works. Moreover, the program was decentralised to all regions in Namibia. Between 1992 and 1997, a total of 10,244 housing units were constructed and completed, while from 1998 and 2010, 16,428 housing units were completed (Bindels, 2011). Certainly, since independence, the BTP financed housing construction of about 1,250 units a year.

Table 5.2: Achievements per the Build Together Activity from 1992 to 2010

	Years						
Type of activities executed	**1992**	**1995**	**1997**	**1998**	**2008**	**2009**	**2010**
Number of families granted loans	3322						
Number of housing units constructed and completed	10, 244			16428			
Number of housing unit funded for renovation and construction				10 479			

Source: Adapted from Kalili (2008)

In 2001, the figure had increased to 3,900 per year (Mitlin & Muller, 2004). By 2009, the programme had funded a total of 10,479 renovated and constructed housing units in the informal settlements for the ultra-low-income groups, recording on development attained between 1998 and 2008 (Bindels, 2011; Nakweenda, 2014). Table 5.2 provides an overview of these achievements, highlighting, in particular, the total number of achievements from each activity executed by the programme from 1992 to 2010.

The Build together challenges

Despite some milestones being achieved, the program has faced several challenges. The Mongudhi and Immanuel (2013) listed the following:

- Poor administration and payment capacity
- Poor understanding and commitment

- Low levels of serviced land and high number of beneficiaries
- slow progress
- High cost and low quality of house construction
- Lack of sustainability
- Limited funding

On the sustainability and affordability of the program, the government had already warned that the program needed to be maintained with a reasonable amount of funds in order to meet the housing needs of the lowest income groups. This was based on the understanding that the level affordable by the beneficiaries and the government could not depend on government funding in the long-term if it is to be a sustainable programme (GoN, 1995).

Another issue that set back the housing provision under this program was the procedure for accessing loans. Even though the program made efforts to cater for the ultra-poor who earned below N$3,000, the approval of the loans to members required the provision of pay slips for security purposes. Some of the interested members did not receive the benefits of payroll deductions and therefore were not able to present payslips to be approved for housing loans (Mitlin & Muller, 2004).

Mongudhi and Immanuel (2013) reported that funds allocated to the BTP were too limited to cater for the growing demand for social housing and informal settlement development. As the BTP had become the main vehicle in housing the poor, consideration should have been given in budget allocations to the housing sector in order to realise Vision 2030.

One of the critical issues when it comes to the provision of housing for the program was the availability of land. The land question in Namibia has, as elsewhere in the African countries in struggles for independence, always occupied a central place in the demands of those who were oppressed by the colonial system. It emerged from this study that although the land was available, serviced land was the main problem and without subsidy from private institutions, it was difficult to service big areas of land due to resource constraint.

The other challenges faced were those related to limited capacity among local institutions to monitor and implement the program and a diversion of resources meant for building houses to other purposes by some beneficiaries. It was reported in early 2013 that despite the government's largest spending in terms of budget targeting low-income groups, it has not succeeded in delivering houses to the target group due to limited capacity to monitor and implement the program.

The Shack Dwellers Federation of Namibia

The third housing initiative was the collaboration between the government and other non-state actors with an interest in poverty reduction. This collaboration was between the government and the Shack Dwellers Federation of Namibia, which is a non-profit making and non-governmental organisation geared at securing affordable land, shelter and infrastructure services for low-income urban households across all 14 regions of Namibia (Mwilima *et al*., 2011). The SDFN was established in 1998 as a network of self-help housing saving schemes (Bindels, 2011; Itewa, 1990). These self-help groups assisted in building houses for each other, whereas, the Ministry of Urban and Rural Development assisted the groups with finance to purchase land (Itewa, 1990).

The SDFN also got technical, financial and organisational support from the Housing Action Group, a local non-governmental and non-profitable organisation, which was established in 1989 (Itewa, 1990). The birth of the program emerged from autonomous savings schemes in informal settlements that were set up in the early 1990s (Mitlin & Muller, 2004). One of the people involved explained:

> The Namibia Housing Action group was established in 1989. At its established, the NHGA and Namibia Shack Dwellers Federation were combined as one organisation. The organisation used to be called just the Shack Dwellers Foundation. The NHAG acts as middlemen between SDFN, funders and stakeholders. It helps to demarcate plots to group members with their involvement. Moreover, it facilitates for funds on behalf of SDFN/group members as well providing logistic support to the SDFN (int. Windhoek, March 2017).

The Shack Dwellers Federation of Namibia (SDFN), Namibia Housing Action Group (NHAG) and other NGOs had been actively working with low-income communities to establish saving schemes in order to assist with servicing of land and construction of houses (AR, 2015a). These had a pro-poor focus and assisted people that could not access housing financial support as highlighted in these excerpts from interviews:

> The SDFN is an organisation for low-income groups who live in informal settlements and those that cannot get subsidised by banks and other institutions. Banks have a cut-off amount of the income which they can subsidise/give loans for housing (int. Windhoek, June 2017).

> The group members' savings are subsidised by the government. The government provides a grant every year through the Ministry of Urban and Rural Development. The government subsidy is what the group members use to construct their houses…The land is paid from their savings (int. Windhoek, August 2017).

The Housing Action Group was mandated to facilitate the land allocation process for the program.

The aim of the SDFN and NHGA

The aim of the SDFN was to improve the living conditions of low-income people living in shacks, rented rooms and those without any accommodation (Bindels, 2011). It aimed to promote women's participation by providing technical assistance to community-based organisations in all parts of the country (Bindels, 2011). It offered loans, which were payable within a period of 11 years at an interest rate of 0.5 percent per month.

The loans ranged from N$3,000 to N$40,000, and had a repayment period of 20 years (Mwilima *et al.* 2011). The loans were accessible to low-income groups since only an up-front payment equivalent to 5 percent of the loan amount was required for one to qualify for a loan (AR, 2015). The houses were basic and usually, consisted of two rooms of 34 square meters. On average, they cost N$25,000 (Bindels, 2011).

The NHAG became Namibia's most active community-based organisation in the field of housing for the low-income and the poor (Itewa, 1990). Its activities included assisting with the approval of building plans and offering bricklaying and manufacturing of brick/blocks training to women in community-based organisations (Itewa, 1990). Moreover, the NHAG provided overview and management to the SDFN through saving schemes from the groups. The scheme had no specific income level required for membership, and even security guards and domestic servants with an income lower than N$2,000 could be part of the scheme (Bindels, 2011).

The target and achievements SDFN and NHGA

Since the collaborative program targeted the ultra-low-income community groups without a fixed income (Itewa, 1990). About 60-90 percent of the people in the program's saving groups were women in informal employment and other low-income earners (Itewa, 1990). According to those more privier of its activities:

> In the past, the program mostly targeted the unemployed, small business owners and low-income earners with income from anything around N$0-3,000. However, things have changed, and although the program still targets all low-income earners, it has increased its ceiling to N$7,000 (int. Windhoek, June 2017).

Although the project was initially targeted at blacks, it extended its focus to the coloured population. One of the pioneers recalled:

> When we started, it was only blacks who were members of the project, however as times passed there was a mixture of a few coloured, but there were no whites. It is important to note that most members of this project occupy low-income jobs, which range from working in a supermarket to self-employment. The program is dominated by people in informal employment with only a few with formal employment like supermarket employees and cleaners in government (int. Windhoek, June 2017).

In 2000, the SDFN had 187 savings schemes with a saving of N$1.5 million. About 31 of these savings schemes had acquired land for infrastructure and housing development (Mitlin & Muller, 2004). Subsequently, a total of 150 houses were constructed between 2008 and 2009, and 3,015 housing units between 1994 and 2010 (AR, 2015). Mongudhi and Immanuel

(2013) has reported that in total, the houses delivered since 1996 were 2,131 In addition, in 2010 a total of 4882 SDFN members had secured land and loans for housing development (Bindels, 2011).

The collaborative programs have demonstrated enormous achievement and support from various private sectors. In Namibia, there is growing confidence in the SDFN/NHGA, with some actors claiming that it has done comparatively better than the NHE. Some of the highlights from the Namibia Housing Action Group, established in relation to acquiring housing from SFDN are:

- The agreements between financial institutions to provide loans to group members;
- Establishment of the TWAHANGANA Fund Trustee, where money is saved and the refinement of flexible land tenure policy, which caters for all people including low-income earners and those that are unemployed.

Challenges faced by the SDFN

Despite the achievement made by the collaborative program, it also faced challenges. One of those was a lack of approved policy, which could protect and guide its activities. The NHAG collaboration was only guided by a Shack Dwellers' constitution. Another problem relates to land, and in particular, the lack of land in the Khomas region, which comprised housing provision in the province where land was last allocated to people in 2004. This happened in a context where the program had attracted a lot of people which resulted in the program failing to provide all its members with houses. The households that were allocated land and had settled on the land without a formal contract to build formal houses, ended up building improvised housing structures. However, as it became clear in the discussion, the situation was quite different in other regions where the program recorded some degree of success.

This section clearly outlines that the post-independence government in Namibia had identified housing for the growing black population as an area of policy concern upon coming to power. It puts together a policy package to provide housing to all categories of the population. The discussion also shows that houses were developed and provided to sections of the target categories. However, the houses made available fell far short of the required

target. A number of reasons have been attributed to the failure in government efforts to provide housing to its citizens. These include land availability, costs, resources and systemic issues. The next section discusses funding issues for housing in Namibia. For a country emerging from decades of colonial subjugation, availability of funding was always going to play a critical role if government plans were to succeed.

5.3. HOUSING FINANCE MARKET OVERVIEW

When Namibia gained independence in 1990, housing was identified as a priority area in achieving integrated development in the country. This resulted in the country developing legal and regulatory frameworks for the provision of financial services (BoN, 2008). According to Kalili *et al.,* (2008), the government enacted the following regulations that related to housing financing in Namibia:

- National Housing Development Act;
- Local Authorities Act;
- Namibia Housing Enterprise Act;
- Banking Institutions Act;
- Co-operatives Act;
- Friendly Societies Act;
- Pension Fund Act;
- Usury Act and;
- Flexible Land Tenure Act.

If there is any sector in Namibia that has strong policies and regulatory frameworks in both the medium and long terms, it is the housing finance sector. The housing regulatory policies recognised that both the public and private sectors have a role to play in the effective provision of housing finance. These national policies also explicitly recognised differences in the upper and middle income segments vis-à-vis the lower segments of the market, and advocated for the provision of housing finance to the lower income segments of the population (Kalili *et al*., 2008).

However, they envisioned that the provision of housing finance would be on a market-based approach with public financing supplementing private sector shortfalls and catalysing private

financing in segments of the housing market that are perceived as high risk. The National Housing Enterprise Act 5 of 1993 reads:

> ….…. the objects of the NHE shall be the financing of housing for inhabitants of Namibia and generally the providing for the housing needs of such inhabitants…..…. (GoN, 1993: 1).

The National Housing Development Act, No. 28 of 2000 also provides for the establishment of Regional and Local Housing Revolving Funds:

> ….to acquire land or materials for the purpose of constructing low-cost residential accommodation in geographical areas, to construct such accommodation and to let or sell such accommodation to any person (GoN, 2008: 11).

One of the regulatory policies, the Banking Institution Frameworks Act No. 2 of 1998, was amended in 2010, particularly to foster the development of microfinance banking institutions that would focus on the poor and unbanked (Mushendami *et al.*, 2004).

Table 1 in Appendix 5, details the regulations that affect housing financing in Namibia. For the purpose of this study, the focus would mainly be on the banking institutions that are governed under the Banking Institution Act No. 2 of 1998. The motive of this delineation is to understand the banking institution finance sector as the main finance of housing for the middle to upper income groups, whereas, the low-income groups are financed mainly through the NHE, Build Together and SDFN, as discussed in previous sections. The next section provides a skeletal account of the banking institutions, particularly their effect in the housing finance, and the challenges that have been encountered.

5.3.1 Banking institutions

While the housing initiatives provide low cost housing and finance to low and middle income sections of the population, the banking institutions mainly provide housing finance to the middle to higher income categories (Nakweenda, 2014). There are four banking institutions, which provide housing finance in Namibia. These are the First National Bank of Namibia, Standard Bank of Namibia, Nedbank and Bank Windhoek (BoN, 2008; Nakweenda, 2014). Nedbank, Standard Bank and FNB Namibia are subsidiaries of South African banks, whereas

the Bank Windhoek is Namibian owned. All these banks are regulated by the Central Bank, the Bank of Namibia (Bindels, 2011).

These banking institutions typically lend to the affluent market, clients with monthly earnings of N$6,500 and above (BoN, 2008), and are governed by the Banking Institution Act No.2 of 1998. The Act made provision:

> To consolidate and amend the laws relating to banking institutions; to provide for the authorisation of a person to conduct business as a banking institution, and for the control, supervision and regulation of banking institutions; to protect the interests of persons making deposits with banking institutions; to provide for the winding-up or judicial management of banking institutions and for the cancellation of authorisations; and to provide for matters incidental thereto (GoN, 1998: 2)

5.3.1.1 The banking institution achievements

According to the Bank of Namibia (2008), the housing market in Namibia has been growing at a tremendous pace and reached N$15.2 billion at the end of 2007, from N$5 billion in 2000. On average, housing finance grew by 15.8 percent between 2000 and 2003. This was followed by a higher growth rate, averaging 19.5 percent between 2004 and 2007.

Home loan financing accounted for 49.2 percent of the total credit to the private sector and about 32 percent of the Gross Domestic Product (GDP) during 2007. A significant proportion of the 92.2 percent of the total mortgage loans was financed by banking institutions. The details of the performance of the banking institutions compared to other housing financing institutions for the five-year period between 2002 and 2007 are provided in Table 5.3.

Table 5.3: Total money (in millions) for Mortgage loans – outstanding from 2002 to 2007.

Type of institutions	**Years**					
	2002	2003	2004	2005	2006	2007

Banking Institutions	5817.2	6588.1	7882.2	9542.4	12363.4	14054.3
Agribank	601	470.6	559.2	640.5	548.7	739.8
NHE	385.9	432.5	421.4	438.7	432.2	440.1
Total Mortgage loans	**6804.1**	**7491.2**	**8862.8**	**10621.6**	**13344.3**	**15234.2**

Source: Adapted from Bank of Namibia (2008)

5.3.1.2 Banking institutions' housing finance challenges

Housing in Namibia has generally proven to be very expensive at the end of loan repayment than the cost invested in acquiring a house (Kalili, 2008). For example, when calculating the cost of transfer and registration of full title residential property, a house that costs N$800,000 will be sold at N$140,420. The interest is 1.8 percent of the purchase price. For a sectional title of the same property price transfer and registration can cost 1.6 percent of the purchase price when calculated on the rates of the Namibian Real Estate (Namibian Newspaper, 2014). The lowest recorded interest rate on a mortgage in Namibia is 10.5 percent since September 2016, and requires at least a 5 percent down payment (Bindels, 2011). The inflated housing prices have provided serious challenges to the housing industry. For example, 'the cheapest newly built house by a developer recorded was a 60 square meter unit at a value of US$ 40,788' (Ngatjiheue,2018: 9).

The Namibian housing sector is characterised primarily by limited financial support for the low-income groups. Low-incomes and high costs for services have excluded many inhabitants from acquiring land and houses (GoN, 2009a). Thus, about 70 percent 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. Although the National Housing Enterprice provided finance to poor categories, it is mostly concentrated in urban areas and left out the rural population.

Namibia has a developed housing finance sector, but the mortgage market does not meet the breadth of the population that might afford a mortgage as most households still finance their

housing independently with savings or non-mortgage credit (Belachew, 2013). This could be attested by the increased number (38 – 71%) of households reported to have financed housing through own saving, and of that 50 percent were unbanked savings (Kalili *et al*., 2008). In a study conducted on housing in Namibia they found that more than 38 percent of people in the low-income categories had financed their housing with their own savings (Kalili *et al.,* 2008).

Others blame financial institutions for their reluctance to finance housing loans for low-income groups due to the risk on the return on capital and the probable insignificant cost of administering small loans (Indongo *et al*., 2013). The private rental sector mainly provides residential houses to medium and high income groups leaving out the low-income groups (Belachew, 2013). Thus, lack of housing finances has been associated with poor housing provision in the country (Itewa, 2009).

Another issue is the limited stock of houses in the market. Housing stock is limited, and therefore, the banking institutions are left to approve and provide mortgages with a deficit of appropriate housing stock per the needs and demand (Kalili *et al.,* 2008). This can be affirmed in the case of mortgage applicants in urban areas who received 90 percent of the market mortgage, however, there was limited housings stock amounting to 23 percent of those who qualify for a mortgage from the banking institutions (Kalili *et al.,* 2008).

This section has illustrated two aspects of housing and finance in Namibia. Firstly, it showed that there are available avenues for housing finance in Namibia. Secondly, that the available housing financing avenues do not cater for low-income categories.

Table 5.4: Housing backlog per income categories in Namibia

Housing backlog in Namibia

Income		House	Backlog	Players
N$10 501+	5.6% 0.1% (% Population, Backlog)	N$255k	706	NHE Banks
N$4 601 - N$10 500	6.4% 0.8%	N$171k	4 201	GAP
N$1 501 - N$4 600	28.4% 7.0%	N$51k	29 554	BTP SDFN CHP
N$0 - N$1 500	42.3% 9.5%	N$23k	27 249	BTP SDFN CHP

Source: NPC 2006

The limitations on housing finance for low-income categories has meant that it is this category that dominates the housing waiting list as highlighted by the fact that about 43 percent of these in the housing backlog was the income category $N0 – 1,500 and 28.4 percent were in the income category N$1,501 – 4,600 (see Figure 5.4).

The prevailing situation is often attributed to the formation and activism of the Affirmative Reposition, a social movement that was formed in 2014. The section that follows is a discussion of this social movement, and focuses on critical questions on the rationale behind its formation, its role and place in post-independence Namibian's urbanisation and housing crisis. Of particular importance, the section seeks to draw attention to its relevance in the housing debates, and its *modus operandi*.

5.4 THE AFFIRMATIVE REPOSITION AND THE HOUSING CRISIS

The problem of housing has a much longer history in relation to rapid urbanisation and industrialisation in postcolonial Africa. As for Namibia, housing availability has been an issue for the past 25 years since independence. However, it only became a major concern to the people, particularly the low and middle-income groups that work both in the public and private sectors of the economy in recent years. The emergence of a social movement in the name of the Affirmative Repositioning (AR) in 2014 dramatically changed the housing contextand market landscape on the front. This movement is led by three former university graduates (who were dissatisfied with the pace of housing delivery and the problems in the

housing delivery system). With this establishment claims are that the social mobilization started, particularly in the early months of 2015.

Grievances about housing shortages, growing squalor, and the precarious position of the poor in the housing circus (discussed in the previous section) – alongside dissatisfaction about the unsolved land question – became central motivations in the position taken by the social movement. The initial purpose, however, was land repositioning, rather than land redistribution. This later changed to that of social mobilisation for housing provision, and in particular, to improve the socio-economic conditions of urban youth.

While recognising the importance of land reform, it made a case for housing provision for the poor urban communities, highlighting the clogged housing waiting lists and corruption within the housing delivery system. Discontent over housing, of course, was not new, but following the formation of the AR, such discontentment has turned into a peaceful social mobilisation and public marches and demonstrations were organised, aimed at ensuring that the poor get access to housing.

After its formation, it adopted a radical approach, focused on social mobilisation and peaceful marches, and engaged the communities to air their demands with complimentary actions. This kind of activism put pressure on the government to reconsider the housing question, in fear, a Zimbabwean style radical restitution by societies might occurs in the country. This was done with little violence. In response, the Government of Namibia made a commitment to service 200,000 plots in the City of Windhoek, and countrywide (New Era Newspaper, 27 July 2015).

5.4.1. The formation of the Affirmative Repositioning (AR)

Adreas (2017) once warned that the land question in Namibia had reached a stage where it needs a solution, and the postcolonial state needed to pay attention to the sudden rise of social movements in the country. This sentiment came based on the background that social movements across the globe were influencing agenda settings in the public policy. Given the

freedom granted to citizens, if they encounter challenges that affect their interests, they would take their grievances to the public and demand solutions from the government.

Namibia was seen as no exemption, and the unresolved land question was evidenced by dissatisfaction with government efforts on land reform in both rural and urban settings, which led to the emergence social and revolutionary movements under review to advocate for social justice, accessibility, ownership and equitable distribution of land resources amongst urban inhabitants. This is comparable to what Achille Mbembe termed 'Fanonian moments' in reference to the student movements of 2015 in South Africa (Becker, 2016).

The active breaking of state land reform procedures through self-restitution could be seen in this light. The organisation, under its three founders, began by occupying land in Kleine Kuppe (one of the affluent suburbs in the boundary jurisdiction of urban land in the City of Windhoek. The land belonged to the Windhoek City Council. A local authority mandated by the Local Authority Act to ensure sustainable development of human settlement and provision of essential utilities for inhabitants within its area of jurisdictions. This was followed by mobilisation through social media platforms for residents to apply for erven (small residential land titles) from municipalities (Berker, 2016).

These were cast as a direct challenge to government housing policy and a populist rejection of the government of the day, for neglecting its mandate to the people and betraying the poor constituency, whose needs it was expected to protect. Such social movement's movements, of course, were not new. The Movement for Democratic Change in Zimbabwe emerged in 1999 from a coalition of civic groups that were united by the challenges brought by the crisis in the country (Asuelime & Simura, 2014), and in South Africa the Economic Freedom Fighters (EFF) was formed to champion working class interest in pursuit for economic freedom.

Yet, the AR was formed from within the ruling SWAPO political party, and has been associated with Job Amupanda, who was at the time, the ruling Swapo Party's Youth League's (SYL) Secretary for Information, Publicity and Mobilisation and also lecturer in the Department of Political Science at the University of Namibia. The other founding members,

George Kambala and Dimbulukeni Nauyoma, were also members of the SWAPO Youth League and students at the University of Namibia. The three were later suspended and subsequently expelled by the SWAPO Youth League Central Committee in 2014. The charges stemmed from their illegal occupation of land and for making public statements that contravened the establishment and organisation procedures and policies of at the ruling party, at the expense of their role in the formation and operationalisation of the social movement at embarrassing the party, rather than their role in forming the Affirmative Repositioning Social Movement.

Explanations of the emergence of the AR have tended to cast them either as a response to the challenges that the poor faced in terms of housing including the increasing cost of housing that was way out of the poor people's reach (Berker, 2016), or well calculated political shenanigans. In the words of one of my respondents:

> The AR movement embodies a groundswell of profound anger and frustration about the enormous social inequality twenty-five years after Namibian independence in 1990. At that time the housing waiting backlog stood at 150,000 applicants (int. Windhoek, June 2017).

The second issue was the corruption within the housing provision system. The high prices were particularly blamed on certain stakeholders within the housing provision sector in the country. One academician stationed at the University of Namibia specifically blamed the problem on the corrupt relationship between local government and independent developers rather than a high demand for housing (Sun Newspaper, 24 July 2015). He argued that personal interest of, and dealings with family members and friends made land allocation in Namibia subjective (ibid.). As a way of corroboration, one of the participants remarked:

> The corruption and irregularities pertaining to land and housing allocation have been a major issue that contributed to the formation of the AR. In most cases, an application for land and housing in the housing institutions were mismanaged by selfish and corrupt officials resulting in a long waiting list consisting of applicants from 10-20 years ago. However, children of the elites and well-connected individuals are elevated to the top of the list (int. City of Windhoek, July 2017).

Corruption practices were also embodied in the allocation and servicing urban land. According to the AR, certain unscrupulous individuals, groups and agents inflated costs of building materials and speculated in the housing market, which created shortages of serviced land. This in return pushed up the land and housing prices and further excluded the majority of low-income people from decent formal housing to the benefit of a minority and some of the fortunate black elites (AR, 2015a). According to these accounts, it has been particularly been difficult to access serviced land in the City of Windhoek, particularly for those in the low-and ultra-low-income categories. The shortage of serviced land was therefore not a result of non-availability of urban land to be serviced, but rather, to the abuse and irregularities by those responsible for getting the land serviced and those who were entrusted with land servicing. One of the respondents stated:

> It is unbelievable, but true that from 1990 to 2016, the government has only serviced 60 plots in the Katutura area compared to the many plots that were already serviced in the higher income suburbs of the City of Windhoek (int. City of Windhoek, July 2017).

There are a number of corruption cases that were reported where elites benefited unfairly due to their influence. A good example was the case where a family was evicted from the land after its rightful owner died, but in a similar case, a well-known politician who occupied land illegally in Otjomuise suburb in 2015 was not evicted from the land. People complained:

> When it comes to land grabbing, those who are well connected are left to grab land and further continue to develop it with less success from authorities to stop them. However, when an ordinary citizenry grabbed a small piece of land in the most poorly areas of the City, they are taken to court or the property is demolished by the City police (Int. City of Windhoek, June 2017).

However, such dichotomy does not help. What is of interest to this study is the role that the AR has occupied in the housing opera in Namibia, how it has interacted with the government and the benefits of such interaction in relation to housing.

5.4.2. The aim and objectives of the AR

The objectives of the AR as listed in the AR Charter Book 31 can be listed as follows:

- To ensure order in the town councils: all people who did not apply for land should be given the opportunity to do so, and the town council to consider and allocate land to those applicants;
- Building Society and Property and Land Control Board to be established;
- Provision of un-serviced land to those who require it;
- Amendment of laws to prevent ownership of foreign land by foreigners;
- Changing the land tenure system and;
- Land to be given to first -time buyers.

The argument of this study is central to these activities in acknowledgment of effort to assist the government to fulfil its mandate by ensuring that the poor section of the population retain the belief and trust in the system, and avert potential land grabs that were looming in the country.

In Namibia, the AR remains little understood and trusted in a certain section of the community: there remains a lot of questions on the AR and its activism. Those less keen on its activities have remained pessimistic and wonder which constituency it really represents. With the attempts to narrow this gab of misunderstanding and misinterpretation, the youth social movement operates under ascertained objectives as opposed to specific targets. According to the founding members, the AR had no set targets, but it had objectives to achieve. As they put it:

> The movement could not be confined to specific targets at its inception. It had to run the show like a marathon, and…. It was only after the AR charter book was developed that certain targets were established (int. Windhoek, July 2017).

In Namibia, the majority of the over 40 percent of those living in poverty are youths who live on less than N$12 per day (Bindels, 2011). According to the AR constituency, the movement represents the youth and the landless including the poorest in society. Moreover, as quoted earlier in this thesis, the constitution reads:

> All persons shall have the right in any part of Namibia to acquire, own and dispose of all forms of immovable and movable property individually or in association with others and to bequeath their property to their heirs or legatees: provided that Parliament may by legislation prohibit or regulate as it deems expedient the right to acquire property by persons who are not Namibian citizens (GoN, 1990: 10).

This also has been amply captured by Berker (2016: 1) who recalls:

> The AR activists started mobilisations of young people to apply for land at the Windhoek municipality, which took on the character of mass demonstrations. Central to the movement's activities is the declared aim to 'liberate' the youth whom they want to 'convert into active citizens and upright activists'.

However, others have questioned this. Although the youth represent the highest proportion of those in the housing backlog – around 45,000 thousands of people according to Bindels (2011) about 52 percent of the population in the income category of (0–1,500) were more likely to worry with access to basics needs such as food, water, electricity, firewood, clothes, transport, health and education, and do not have the resources to acquire land. From this perspective, the population groups that are likely to benefit from the activism of the AR are the young elites and middle income with ambitions and resources to own land, and with social, economic and political protection (New Era Newspaper, 13 February 2015).

5.4.3. Achievements of the AR Social Movement

The whole process of activism and advocacy, however, has had some positive results. After about 14,000 applications were submitted in a land mass action to the City of Windhoek (Municipality) to demand land allocation in one day. The City of Windhoek promised to give attention to every application submitted. These successes gave rise to more social mobilisation as the mass action idea spread among the youth in Namibia into other towns countrywide and became a national phenomenon.

In a second round of mass social mobilisation in February 2015, thousands of more land applications were handed over to the municipalities of Windhoek and a number of other town's country wide. In the end, accumulatively over 50,000 applications were submitted to local authorities across Namibia. Of this total, 16,000 were requests for the allocation of land

in the City of Windhoek (Berker, 2016). This was surprisingly a big number considering Namibia's tiny population of just 2.3 million people and the capital's moderate size of 322,000 inhabitants in 2010 (ibid).

The Affirmative Repositioning movement has also used threats to achieve its objectives: it threatened to confiscate land if the applications submitted to municipalities were not processed and approved by July 2015. Namibia is similar to other countries such as Zimbabwe, where the land question remains unresolved. Under the same loomy, pretext and concerns on resolving urban land inequality, misadmistration and distribution, a Zimbabwean style land grab remain real. As others argue, elsewhere, it is crucial to recognise that addressing the land question in terms of contemporary equity and historical social justice are essential parameters within which broader political reform and democratisation questions must be addressed (Masiiwa, 2004).

In order to restore, maintain integrity and trust in the administration of the day, the government and the AR also reached agreements, at least in principle, which included:

- Formulation and implementation of radical policies on land and property rent controls;
- The establishment of state-owned enterprises to provide affordable loans and;
- To clear and allocated un-serviced land in the meantime.

However, given the government's previous record on land transfers and housing provision, there remains pessimism that the government will not be able to address half of the current backlog estimated at 11,000 in the stipulated five-year period (BoN, 2011).

These pessimists have raised concerns that this could take more than 10 years to achieve and it will involve huge costs (about one billion per year). Meanwhile, critics have also expressed doubts about the Namibian government's commitment to address the land and housing question, arguing that land is not even the government's primary concern in eradicating poverty, and may not be in the top five priorities of alleviating poverty (BoN, 2011).

Even then, the leaders of the movement have expressed satisfaction with what has been achieved. They count among others; vigorous confrontation and consultation with the government, the various social groups formed right after their mass demonstration, the achievements experienced in town councils around the country. They refer to the Land Control Bill, which was formulated and implemented and was due to be released at the end of 2017. They also refer to the 'massive urban land servicing program', which was founded by the movement (int. Windhoek, October 2017). The program was made possible through the AR Charter Book 31. The massive land servicing program has so far led to the servicing of land in towns like Windhoek (400 still in progress), Walvis Bay (1,000 completed), Oshakati (1,500 in progress) and Otjiwarongo and Rundu. These are all government programs, but the AR has played a role in their initiation. According to sources within the movement, the AR has also managed to establish 14 AR regional coordinators in all regions of the country, and has activists totalling between 30,000 and 40,000 Countrywide.

5.4.4. Perspectives on the AR

In Namibia, there are mixed feelings about the AR, its motivation and its activities. On one hand, there are those that have endorsed the organisation and praise it for ensuring that the housing issue was prioritised in the government agenda. The AR has so far been described as the 'biggest peaceful mass action since Namibia's independence in 1990' (Becker, 2016:1). In the words of one senior academician:

> Namibia should be thankful that the affirmative repositioning (AR) has brought the issue of urban land to the forefront, as it has changed the understanding of the utilisation of land in the country (Namibia Sun Newspaper, 24 July 2015).

From another perspective, there are those who are highly suspicious and have treaded with caution. Some seem to have taken the movement seriously and view its activism as a real threat. For example, the ruling party (SWAPO) condemned the initial land grabs, and subsequent mobilisation activities of the social movement, arguing in the process that it has not taken a uniform position. The following excerpts are revealing of the party's position:

> The AR have presented itself in a manner that symbolises a political party. The mass campaign resembles that of a political party. Amupanda, Nauyoma and Kambala were suspended after SWAPO accused the trio of illegally occupying the land, the formation of the AR movement and campaign, issuing the July 31 deadline and for making statements aimed at 'embarrassing the party (GoN, 2015)

Discussions with the founders of the movement have failed to shed any light on the future of the movement. One of the AR founders interviewed in this study could not clearly explain the future of the AR project. He however only pointed out that they cannot predict the future. The movement would not become a political party.

One area of bother was the level of organisation within the movement as well as the variety of political promises made by its main activists, which have led to concerns that the AR might be a 'political party in the making' (Haidula, 2014).

This confusion is further exacerbated by the movement's leadership and sections of the youth's endorsement of the current President of the Republic of Namibia, His Excellency Cde Hage Geingob's tenure of office, and portraying him as 'as a moderniser and a flamboyant intellectual, yet a long-time commentator of Namibian politics' (Melber, 2015: 62). The endorsement was guided by the president's earlier commitment and 'willingness to engage and have dialogue with the leaders of the Affirmative Repositioning' (GoN,2015).

The movement itself has reiterated that it is not a political party, but a mere social movement. Although the manner in which it organises its activities through mass meetings depicts aspects of political movements (Berker, 2016). Despite the lack of clarity, those involved have maintained that the movement is not a political movement:

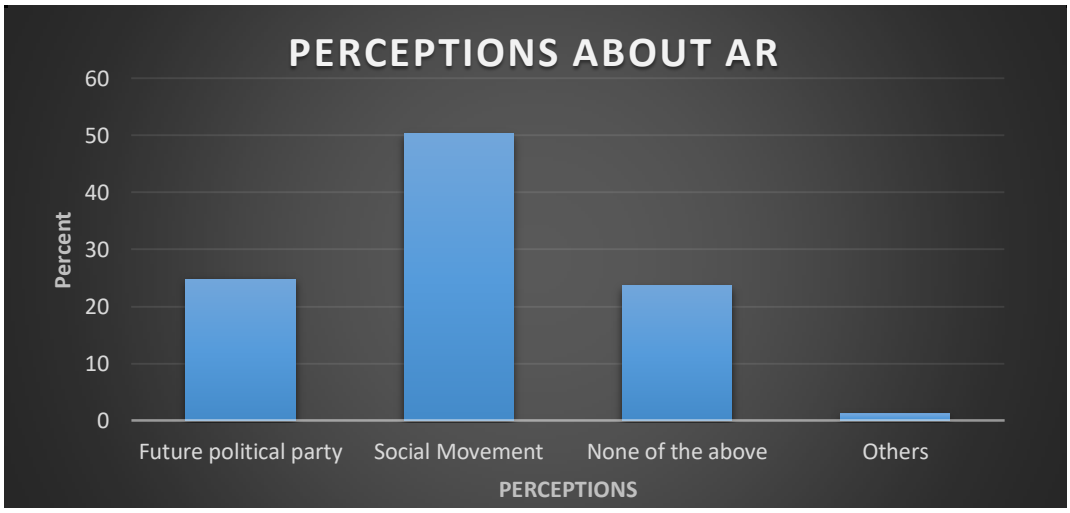
> The movement is not a political party and therefore those who follow it cannot be called members, we would rather refer to them as activists (int. Windhoek, May 2017).

> The AR is solely a social movement, and there are slim chances that it will transform into a political party since its members or activists are already members of the ruling party. You can call it activism from within (int. Windhoek, June 2017).

> The AR is merely a social movement and not one of the political parties……Those who claim that it is a political party is politicians who are threatened by its activism. Its sole aim is to tackle the land issue to the benefit of all people. As you have realised, as a movement we have had a significant impact on housing delivery. Since we started activism, the government has been actively attending to housing and land issues. The only fear that the government has is that our activism would turn the youth against the government and ruling party. However, this is, and was never our goal. We want to assist the government to achieve its goals…..…. These goals are noble and very progressive, but…..…. (int. Windhoek, June 2017).

The debates on the motivations of the AR have not been confined to official corridors, but have spilt to the general public. In the survey of 200 respondents conducted in the City of Windhoek, the responses were revealing for their diversity. Of the 200 responses, 50 percent thought the AR was a social movement compared to 23 percent that saw the movement as a future political party. A total, 23 percent saw the movement as neither a social movement nor a political party, whilst 4 percent had no clue (see Figure 5.4).

Fig 5.4. Individual perceptions about the AR

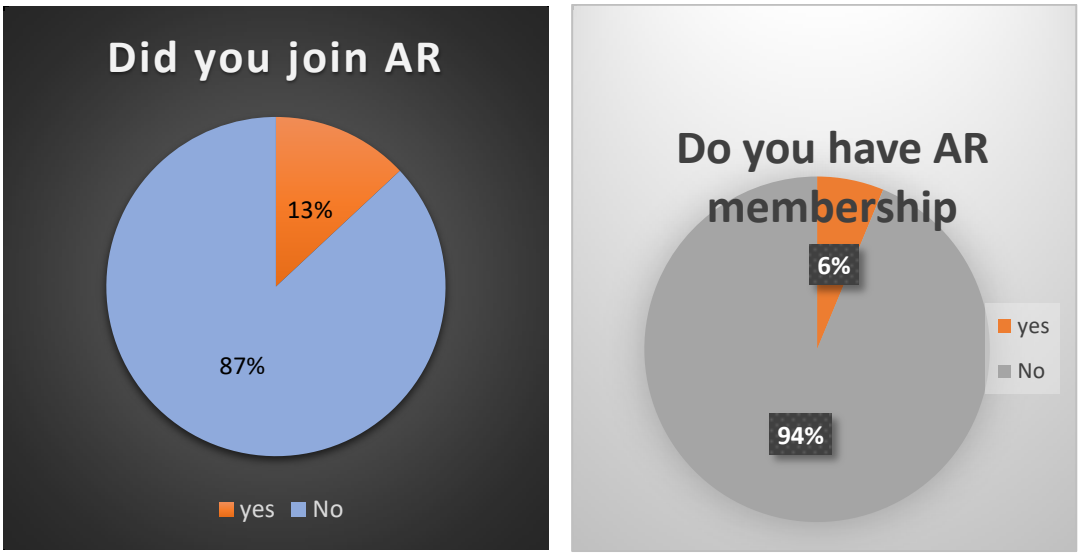


Source: Field Research (2018)

For a better understanding of this debate, and also to situate the AR's position in Namibian society, it is necessary to focus on views on membership and participation. Most political parties associate membership with the holding of a political party membership card. Equally this study sought to understand if the AR issues any membership cards. The results in Figure

5.4 show that the movement had a few members that participated in the survey, also only a few participants from the survey had participated in its activities. With all certainty, these results contradict the information (at national level) provided by the leadership of the social movement at national level. These contradictions may mean that either the AR has few members in the City of Windhoek or the national figures were inflated, and the AR does not enjoy the kind of following its leadership claims that it enjoys.

Fig 5.5: Proportion of people who participated & joined the AR social movement



Source: Field Research (2018)

What emerged from the survey data is that majority of people had not joined the AR. Although they were aware of its activities, they were indifferent. This study has used an example of Michael below.

He is a 39 years old man and employed as a police officer. He was aware of the movement, but he had not joined in any of its activities. He, however, still thinks that the movement has good intentions in tackling the land question. Similarly, Judith, a 30-year-old female has never followed the AR, and neither had she joined any of its activities. However, she thought the movement was pushing for all people to get houses and plots fairly. She also

acknowledged that the movement focus on any land – whether small or big – to allow people to access some form of shelter, qualifies it as a social movement rather than a political party.

5.5. CHAPTER SUMMARY

This chapter illustrates three aspects of the post-independence housing question in Namibia. First, it shows that the SWAPO-led government recognised the challenges that it faced upon taking over the office in 1990, and identified land and housing provision for the rapidly urbanising country as priority areas. Secondly, it also illustrates the commitment made by the government in meeting its commitments to solve the land and housing problems. Finally, it highlights how a crisis of expectation generated discontent, and like in all situations of discontent, social movements emerged with the objective of putting pressure on government to improve its development record.

The post-independent government put together policies and programs for land and housing provision. Some of these initiatives including the reform of the NHE and the setting-up of the Build Together Housing Program and the collaboration project, the Shack Dwellers Federation of Namibia, had a pro-poor focus, and targeted low to medium income categories. The government further put into place financing mechanisms for these categories to access income for housing. The framework for the provision of housing for the needy categories has been in place since 1990 and has continued to operate to date. The implementation hurdles and increased demand for housing, might have encouraged certain people within government, and also, independent contractors to manipulate the process to their benefit.

While the programs experienced hiccups and expected results were not achieved, this does not mean there were no achievements. Indeed, houses were constructed and delivered to recipients, the land was serviced and made available to people, and finally, banking institution issued a mortgage to qualifying individuals. Implementation glitches and the cost of such a broad program hampered the programs, and this was exacerbated by corruption within the housing delivery system. However, this does mean – as some deployments of crisis imply – that the government bred crisis with its treatment of the housing issue.

As the challenges of housing increased, so did the agitation among certain sections of society. The emergence of the AR can be attributed to the agitation within society, which encouraged certain individuals to mobilise and demand action from the government. Despite its political outlook, the AR and its activities have assisted the government to find ways of addressing the crisis. This illustrates an important point that has been less appreciated: the AR did not represent an opposition to the government, but it provided an impetus and a reminder that policies alone are not enough. Much needs to be done at the implementation level to meet post-independence challenges.

CHAPTER SIX: LOCAL REALITIES OF THE URBAN HOUSING 'CRISIS'

6.1 INTRODUCTION

This chapter attempts to explain national level phenomenon through micro-level aspects. In particular, it considers local level dynamics in order to explain what many have considered a national level problem. After liberating its citizens from colonial subjugation, the postcolonial African state declared itself as the saviour, provider and guardian of the people. It assumed a critical role in building a highly fractured society, and as a result, it created expectations. However, as we have seen from the rest of Africa, the task was always not that simple, and it did not come as a surprise that the state soon turned enemy of its own people. The state became the fall guy.

In post-independence Namibia, the challenges that accompanied the country's independence have been attributed to the failure of state institutions. As highlighted in Chapter 5, corruption became a justification for the housing 'crisis', and the government was listed as an accomplice because of its failure to stop corruption. Very few have attempted to broaden the search and explore other possible aspects to the problem. This, as well as the fact that the state in Africa has been criminalised, has shaped the public discourse on the housing problem in such a powerful way.

Not only has it resulted in a politically motivated and skewed understanding of the housing and urbanisation problem in post-independence Namibia and their implications, but it has led to the mistaken perception that whatever happened on the housing front in Namibia was a policy and corruption issue that could have been avoided (e.g. AR, 2014). To summarise: the state has been seen as being responsible for poor policy and governance, and corruption has been allowed to rein free within the housing sector (Kgobetsi, 2017).

While this is not further from the truth, in the context of evidence and cases of corruption within the housing sector and challenges associated with implementation, this narrow focus deprives us of looking at the broader picture. It also implies that if the state had better

policies and had the political will to root-out corruption, then there would be sufficient houses for everybody.

This chapter is an attempt to expand the discussion into the broader picture. It does this by 'zooming-in' from the local into the national context. It aimed to relate the crisis to the broader context including the broader post-independence dynamics, particularly the rapidly growing urban population and growing middle-income groups. It does this by identifying the section of the population that is most affected by the housing crisis through an empirical study. In order to identify, which sections of the population are affected by the housing crisis, it was necessary to ground the analysis on local urban communities in order to understand the realities of the people and the housing situation.

The chapter is divided into three broad sections. The first and the second sections seek to provide an answer to a question that has guided this thesis: who are the people in the housing list. The first section provides a profile of the people based on a survey conducted in the City of Windhoek and combined data from the 2001 and 2011 National Census data for two constituencies in the City of Windhoek. These data sets are supplemented through results from short ethnographic research conducted on two black settlements within the City of Windhoek. The second section is a discussion of the origins of these people. The key assumption guiding this section is that there was excessive population growth in urban areas following independence as people took advantage of the peace and the removal of influx control policies to seek work in cities and towns.

Literature supports such an assumption as seen in Chapter 4 and 5. At the same time, there was internal growth from within the urban centres themselves, and this population had to be accommodated along with the migrant population. The last section looks at housing and the growing population. It highlights the challenges to the growing poor and low-income categories, whose housing aspirations have been frustrated by increasing costs of houses. The intention of this chapter is not to prove or disprove the literature, but, by locating the analysis explicitly in two particular areas – Havana and Otjomuise, the intention is to argue from the realities of the situation under study.

6.2. THE DIFFERING PROFILE OF PEOPLE IN THE HOUSING LIST

Housing shortages were particularly more pronounced in the City of Windhoek, which is the country's administrative capital. According to statistics, in 2013 the city's housing institutions' total waiting list accounted for 46,000 applicants, with 6,000 applicants in the NHE list and 40,000 in the lists of the other housing programs (Namibia Newspaper, 24 March 2016). However, there is little agreement on the exact figures of the housing backlog since various housing institutions and bodies such as banks, local authorities, the Build Together Program and the Shack Dwellers Federation of Namibia also provide their own estimates.

Where there is agreement, however, is that the housing problem started the decade before independence and continued in the post-independence era, despite government efforts to provide houses for the citizenry. This, of course, coincided with the lifting of influx controls in 1983, when all pass laws and racial restrictions on urban residence, property ownership and use of public amenities and facilities were removed from the statute book (Simon, 1996). If the legal restrictions that were designed to limit the rate of African urbanisation are lifted, it is to be expected that the urban population would grow and there would be increased demand on the urban housing delivery system.

Besides in-migration from outside, one cannot rule out internal growth from within the City of Windhoek as people who previously lived together in the colonial era started their own families and sought own independent homes. This is a natural process in any household life cycle: sons marry and set-up own homes. In rural areas, such a process is not problematic since the household may have land to accommodate these new families; in urban communities, however, the new families will either have to rent or get own places, which certainly adds more pressure on housing delivery.

Interestingly, the narrative on the post-independence housing crisis has paid little attention to these issues. Both these are of interest in terms of examining how the housing and urbanisation question played out in post-independence Namibia. It is important to investigate in-migration as it could shed light on the inflows into the cities in the post-independence period and how these inflows impacted on the housing crisis. One of the respondents

particularly noted '…. many of the migrants had to find alternative accommodation in the cities – some joined the growing population in shanty settlements where they occupy unconventional housing'. This section pursues this position, guided by the above assumption.

6.2.1 Who needs housing: Age, gender and marital status

People of various backgrounds, ages, gender and marital status had various needs for housing after the country's independence in 1990. However, who actually applied for what housing, varied according to certain social characteristics. One of these factors was the family situation of an individual. The family situation, particularly the marital status of individuals, is particularly important to investigate because it is closely linked to gender dimensions. Gender is important to investigate as it strongly structures and differentiates livelihood practices in the region whether they are land-based, industry-based, or whether individuals are self-employed. The gender dimensions are particularly important to investigate in situations of housing shortages since the need for housing differs between men and women, who are likely to migrate with children.

This study has shown that the urban population has grown massively between 1990 and the present, and that there was a gender dimension in the population statistics. There were differences between the male and female population, with women forming a majority of the urban population. This was also reflected in the survey of 200 City of Windhoek residents, where 119 (41%) were females and 81 (60%) were males (See Table 1, Appendix 6). These results roughly correspond with the results of the 2011 Housing and Population Census, which recorded the female population at 162,800 as compared to 159,700 males (GoN, 2011). These results also imply that the population in the City of Windhoek is predominantly female.

The generally high proportion of women was also observed at the local level. Based on the 2001 and 2011 National Census data, the Moses Garoeb Constituency, which also houses the Havana informal settlement (one of the two case study areas), out of a population of 25,642 in 2001 there were 14,337 males and 11,305 females. In a population of 45,564 in 2011, there were 24,668 males and 20,896 females. While there was a slight domination of males,

women were equally represented. The proportion of population growth and the distribution of population per gender are presented in Table 2 in Appendix 6.

There was also a noticeable difference in terms of gender in the Khomasdal North Constituency, where women dominated the population and growth in population. As highlighted in Table 3 in Appendix 6, the population of women increased from 14,701 in 2001 to 23,532 in 2011, whereas men only grew from 13,249 in 2001 to 20,389 in 2011. The general population, according to the 2011 population census grew 13 percent from 27,950 to 43,921 in 2001. Thus, unlike the Moses Garoeb Constituency that was dominated by men, this constituency had slightly more women than men. More interestingly, the highest population was in the age category 15 to 59, with a median age of 23 years (see Table 4, Appendix 6).

There are possible reasons why there was a high population of males in the former constituency. Increased population pressure on land may lead to increased out-migration of men in search of new areas, leaving women behind at the initial place. This was the case with the development of the Moses Garoeb Constituency in 2008. As shown earlier, the reason for its formation was the high population density in the then Western Hakahana Constituency, which led to a decision to split the constitution into Moses Garoeb and Tobias Hainyeko.

Havana is broadly typical of most informal settlements in Namibia: it is a clandestine settlement area of informal structures, locally known as *Kambashos* (shacks) that are constructed from corrugated iron sheeting. Sometimes, these structures are poorly constructed and not fit for any human habitation. These informal housing structures are illustrated in Figure 6.2 and 6.3. These structures depict the temporary nature of the settlement and the insecure existence of the residents. According to Begu (2003), the land use patterns and character have been shaped as informal settlers improvised to meet their basic needs in terms of shelter, food, infrastructure, and social services.

As we have seen, the settlements have some common facilities, like toilets and water points, but these are seriously overburdened. Given this scenario, it is rather not surprising that there

are serious health and environmental concerns as nearby bushes and riverbed have been converted into areas of relief by the community. Even basic social services like healthcare are a serious challenge, and unavailable to the majority of the people. There is only one clinic in the settlement, but other services are not available, forcing people to travel for even basic services like shops. Deprivation due to poverty has forced some people into crime, prostitution and alcohol abuse, vices that have become prominent within the settlement, Windhoek and the country as a whole.

As mentioned in Chapter three, most of the people are not employed and survive on casual jobs and micro-businesses like small bars, barbershops or sale of second-hand clothes, meals and other items. Possibly, due to these factors, the settlement has attracted mostly the poor and low-income categories of the urban population. This could also be inferred from the population statistics in Havana informal settlement, where there was a high male population (8,872) than female (6,950) (Namibia Statistics Agency, 2011). The poor generally reside in informal settlements and are most engaged in informal activities. In the absence of formal jobs, men (the majority of who lack formal qualifications) resort to informal occupations. This could also be compared to the population in Otjomusie, which is mainly middle income, where, in a population of 16,453, females were 8,564 while males were 7,889.

6.2.1.1 Age distribution

In the survey of 200 City of Windhoek residents, there were 81 men and 119 women in the sample. The ages ranged from 20 to 70 years, with the average age of 47 years and a mode of 28 years. As highlighted in Table 6.1, 67 percent of the sample population were young adults between the ages of 20 and 35, about 24 percent were in the age category 36–50 years, 7 percent were in the age category 51–60, and 1 percent indicated that they were over 70 years. The results also allude to a general tendency by young adults to hold higher qualifications than older people who mostly had lower levels of education. For example, around 62 percent of participants in the 20–35 age category, had higher qualifications, whereas those in the 36–50 age category made up 56 percent of those with higher education qualifications.

The distribution of age and educational qualifications is represented in Table 5 (Appendix 6). For our purposes, these results are significant for understanding the housing question since

people in the age ranges are mostly family persons and have housing needs. It is reasonable, therefore, to expect the majority of these to be in one housing list or another.

Table.6. 1: Age distribution of respondents

Frequency	Number	Percent
20-35	134	67.0
36-50	48	24.0
51-60	14	7.0
61-70+	4	2.0
Total	200	100.0

Source: Field Research (2018)

In the sample, however, the shift in age profile has been greater between the 20–35 age category than the 70+ age category, that is, very few people were between 60 and 70 years. As Table 6.1, shows, there were a high proportion of people between 15 and 59 years and only 4 percent in the age category of 60–70 years. Similarly, in the 2001 survey, there were a high proportion of people in the former age categories (about 73% in the Moses Garoeb constituency). The majority of the population was young and single.

The point to make here is that by the next census in 2011, these were likely to be married and in need for housing. The results also showed that females dominated those that had a professional qualification in the constituency. According to Table 6 (Appendix 6), about 62 percent of the women respondents had tertiary qualifications, and around 36 percent had secondary school certificates. However, there were more men with secondary education in comparison to women.

Whilst recognising that different categories of people have housing needs and might have entered the housing list during different time periods after independence, there is also a need to understand the stages in life that people require own homes. Here, the focus is on age and marital status. The survey showed that the ages of the sample ranged from 20 to 70 years,

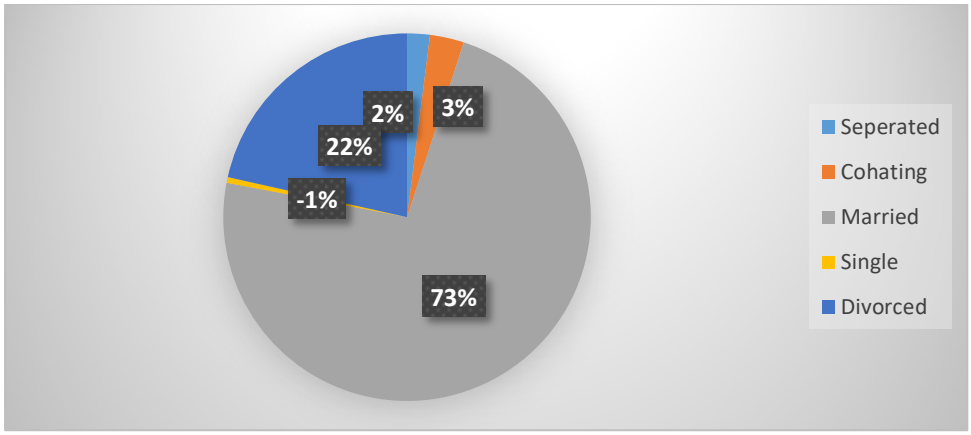
with an average age of 47 and a mode of 28. The survey was biased towards people of active working age.

With regards to the Population Census results, in both 2001 and 2011, there were a high proportion of people who were out of the school system (82% compared to 78%) in the Moses Garoeb Constituency, which alludes to the population that is available for employment. There was 82 percent of the economically active population aged 15 years and above, and of that 39 percent were employed while 34 percent were unemployed. About 70 percent of the people received wages and salaries as their main sources of income in 2011, compared to 19 percent who drew income from their own businesses. Similarly, in the Khomasdal North Constituency, the majority of the population was in the category 15 to 59, with a median age of 23 years. The 2001 and 2011 census data and median age can be inferred from Table 3 and 4 in Appendix 6 respectively.

6.2.1.2 Marital status

Closely linked to the issue of age is marital status, which in turn has implications for housing needs and as a result the clogging of the housing lists. The survey results have shown that the majority of the sample population was married, cohabiting, divorced or separated (Figure 6.1). The assumption here is that the marital status of the sample population can determine the proportion of individuals that require housing. Married individuals and those who cohabit have a need for a home, while separated and divorced individuals still need housing, particularly if they are left with children.

Fig 6.1: Marital status



Source: Field Research (2018)

As highlighted in Table 2 and 3 in Appendix 6, the 2001 and 2011 National Population Census data shows that there were more people in both the Moses Garoeb and Khomasdal North constituencies who were not married (66 % in 2001 and 67% in 2011) and 60 percent and 62 percent respectively. However, a significant proportion of those who were married in various categories is still evident. More importantly, the census recorded a significant percentage of people who were heads of households in both 2001 and 2011. These results are significant in understanding the clogging of the housing lists since these were more likely to apply for housing as can be seen from the case of Herald.

The case of Herald

Herald, for example, was 34 years old and married with 4 children. He lived in the Havana Informal Settlement on the outskirts of the City of Windhoek together with his wife, young brother and children who also attended school. He had constructed himself a corrugated iron sheet structure (like the ones in Figure 6.2), which he had divided into 4 tiny rooms, used for different purposes. He has lived in Havana for the past 10 years. He said he needed decent housing to accommodate his family, and wanted to move out of the squalid conditions in the informal settlement. 'My children are growing up, and I do not want them to grow up under these conditions….it is getting increasingly difficult to share this shack with them and my brother. There is very little privacy', he explained his family situation.

He had registered his name with the Shack Dwellers Federation for a house and had paid N$100 administration fee. Like most others in the settlement, he had not received his house and was getting despondent that he will never get it. He has been waiting for his house for the past 7 years. He remained in the informal settlement together with his family. He said once his application is approved, he would not hesitate to move into his new house.

Very few single people require own houses. There was, however, a significant minority of single mothers who were female-heads of households who had applied for housing. In Otjomuise Township, there were a number of female heads of households who had acquired houses.

Fig 6.2: Building structures in Havana

Source: Field Research (2018)

Fig. 6.3: Picture of apartments in Otjomuise

Source: Field Research (2018)

Many of these were single mothers who were employed and had stable incomes. The acquisition of their own houses represented an opportunity to bring up their children in a conducive environment befitting their status. Selina, for example, was 42 years old and employed in one government ministry in the City of Windhoek. Her husband had died in 2000, leaving her with two children in a rented apartment also in Otjomuise Township. She had moved in with her parents in Otjomuise Township where she stayed with her children. She applied and qualified for a home mortgage from Standard Bank, and brought a detached apartment similar to the one in Figure 6.3 in Otjomuise Township.

6.2.2. Employment, education levels and income

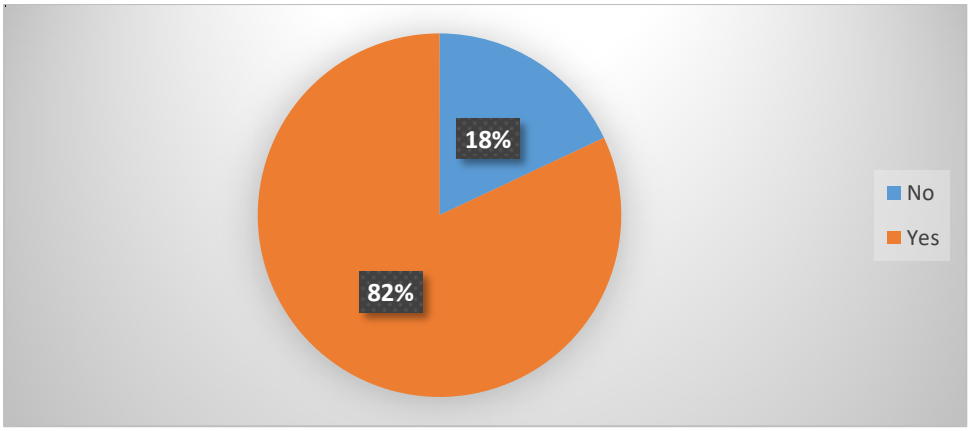
Whereas the crisis in housing provision in the post-independence era created a greater potential for social unrest, the continued employment of people in public and private sector jobs means that the demand for housing will continue to escalate, making it difficult for the government to reduce the housing waiting list. Nonetheless, it was not the entire majority of these people that held decent jobs, but the proportion of those that were employed and qualified for housing from different programs was significantly high.

Generally, in the survey conducted in the City of Windhoek, there were more people (82%) who were employed compared to those who were unemployed (18%) (e.g. Fig. 6.4). Something that emerged from the study, which was also consistent with trends in the National Population Census data in Otjomuise Township, was that, the majority of women were employed in the public sector (67% compared to 37% men). Men appeared to dominate private sector employment (44% men compared to 30% women).

Those who were employed in the public sector worked mostly in government departments and quasi-government institutions including parastatals, while those working in the private sector were found in the service sector, retail, NGOs, and private companies such as construction companies and large conglomerates. Their job categories included professionals, managers, senior and middle managers, mainly for those who had tertiary education, whilst those who had secondary education were mostly employed in low paying job categories such as administrators, cleaners, clerks, junior professionals, security guards, and middle managers.

The proportion of people employed in other sectors was very small and included jobs such as cashiers, customer attendants, sales salespersons, casual workers and secretaries among others. What the results in Table 7 (Appendix 6) tell us is that the majority of people have occupations that allow them to afford housing at normal housing rates. In addition, the majority of these were women, who were likely to have children and required a stable environment to bring up their children.

Fig. 6.4: Respondents employment



Source: Field Research (2018)

Drawing from the 2001 and 2011 National Population Census data in the Moses Garoeb Constituency, the constituency as a whole had an in-labour force of 85 percent in 2001 and 82 percent in 2011, and only 62 percent of the people were employed. This implies that the unemployment rate is generally high. This can be exemplified by the situation in the Havana Informal Settlement, where most of the people were unemployed and survived on casual jobs and micro-businesses like small bars, barbershops or sold second-hand clothing, meals and other items for a living.

Others had corporate jobs or were studying, but also did some additional odd jobs to supplement their meagre income. It must be noted that settling in Havana has often been an economic decision for many due to the lack of money for rentals in formal townships. This is because many residents were migrants from different parts (rural and other towns) of the country who came to the City of Windhoek in search of employment and better living conditions. Havana has become one of the informal settlements with the highest growth in the number of improvised dwellings, population, and area size.

As in Moses Garoeb, in Khomasdal North Constituency, the proportion of individuals that were employed far outstripped those that were unemployed. For a labour force over 15 years of age, there was an in-labour force of 73 and 70 percent in 2001 and 2011 respectively, and an outside labour force of 15 percent in 2001 and 17 percent in 2011. The employed population was recorded at 53 percent in 2011, down from 75 percent in 2001, whereas those who were unemployed totalled 24 percent in 2001 and 23 percent (2011) respectively. This

was to be expected. The constituency consists of the Otjomuise area and part of Khomasdal Townships. Otjomuise Township initially started as an informal settlement, and eventually developed into a low to middle income housing area. Thus, unlike Havana, which is predominantly an ultra-poor community, Otjomuise Township is predominantly middle income settlement.

For example, Moffatt aged 30, was a good example of people in this category. He was one of the new Namibian middle income earners, educated through the post-independence education system and incorporated into the post-independence civil service. He was employed by the Ministry of Mines and Energy where he worked as a Database Administrator on N$16,000 monthly salary. He was single and had been living alone since arriving in the City of Windhoek in 2003. While he supported his parents and sent occasional remittances, he could afford his own accommodation.

He dreamt of owning his own place one day, where he would bring up his family, and hoped to own a house in OtjomuiseTownship where most of his colleagues also lived. He said he loved the place, and considered it as the best of available option. He particularly preferred the choice of housing types: semi-detached to detached housing apartments. In 2009, he has applied for housing through the National Housing Enterprises program and was hoping to receive one soon. He said, he was ‘not in a hurry to get a house’, but would want to own his own place before he has his own family.

The income categories and sectors of employment from the surveys conducted in the City of Windhoek (see Table 8, and 9 in Appendix 6) and the National Population Census of 2001 and 2011 (see Table 2 and Table 3, Appendix 6) coincided well with income findings from the Havana and Otjomuise study. Most people who participated in the study and were from Otjomusie Township study had an income in the range of N$ 6,000–N$25,000 per month, whilst the majority of people who participated in the study and were from Havana had incomes between N$500 and N$6,000.

Even if Otjomusie Township had people with higher incomes, there were also those that earned an income less than N$6,000. The variation income between people living in Otjomuise and those living in Havana concur with the general categorisation of Otjomuise being a low to middle income settlement and Havana being a low-income area.

For example, Ottillie, a 25 years-year-old and single mother, lived in Havana Informal Settlement. She earned an income of about N$1,000 per month from her small business that she ran within the informal settlement. She had two children.

She was born in Windhoek, but lived for 14 years at a farm in the south with her parents. When she grew up, both her father and mother moved to the City of Windhoek before they passed on. She was married for four years, but the married failed. Her former husband also lived in Havana, and was unemployed. He drank a lot and was abusive, which was partly one of the reasons the marriage failed. After her divorce, she was assisted by a relative to erect her own shack on unoccupied land. She had also applied for housing through the Built Together Program.

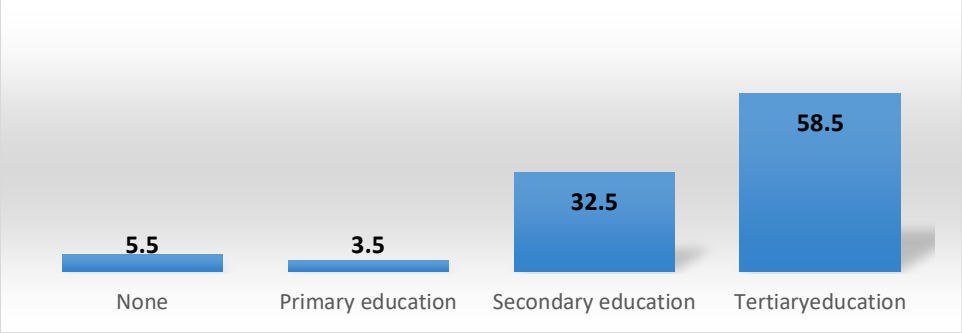
Similarly, 22 years old Maria was employed as a cleaner at a private company in the City of Windhoek, where she earned N$2,000 a month. She lived in Otjomuise Township where she was renting a backyard room, paying N$300 per month. She complained about the rental and was looking for land in the vicinity of the industrial sites, where informal settlements have started to mushroom. She had applied for land with the Build Together Scheme and was waiting for her allocation.

In Namibia, the narrative on the housing question has generally been anti-state and tended to dismiss the government's efforts. Whereas, in an ideal situation levels of education would be considered as one of the determinants in who wants housing and what housing, this has remained peripheral to the debates. The survey conducted in this study among the residents of the City of Windhoek also sought to establish the education levels of the population in the assumption that educated individuals were more likely to hold jobs that enabled them to afford certain types of houses. In the survey, about 59 percent of the participants had a

tertiary educational qualification, around 33 percent had attained a secondary school qualification (Grade 10-12 certificates), with only an insignificant proportion either being illiterate or having completed primary education.

This shows that a considerable proportion of the surveyed population was educated and had the potential of getting a formal job where they would be classified as middle-income earners. Moreover, there were also a considerable proportion of residents with formal intermediate education (Grade 10-12). This increased their chances of finding a job in the informal market as well as in the formal market in the low paying job categories, where a tertiary qualification was not required. The relationship between education levels and monthly income levels of education and employment sectors is presented in Fig. 6.5 in Table 8 and 9 of Appendix 6.

Fig. 6.5: Education levels



Source: Field Research (2018)

Table 8 (Appendix 6), shows that people with tertiary education qualifications tended to have higher incomes than those who had either secondary and primary education qualifications, or those who had no qualifications at all. For example, about 80 percent of people with tertiary education qualifications earned a salary of N$21,000 and above, compared to only 20 percent of those who had primary, secondary, and no education qualifications. Again, more people (94%) with tertiary education earned a salary between N$15,000 and $N20,000 compared to

about 6 percent in the secondary education qualification category. Overall, when all salary categories were compared in terms of education levels, more people who earned higher salaries had tertiary education, except in the salary category N$0–5,000, where most people had secondary education (66.7%).

The survey results also highlighted the relationship between income and gender. As represented in Table 10 in Appendix 6, more females (22.7%) earned between N$5,001 and N$10,000 per month compared to males (12.3%). This may have been due to the fact that more women had tertiary education than men. There was only a slight difference by gender amongst those whose income was more than N$21,000 per month, with 10 percent of these being women and 9percent being men. This attests to the proportion of people in higher positions among the respondents. More importantly, Table 11 shows that few women and men in the first two age groups (6.7% in the 20–36 age category and 12.5% in the 36–50 and 36% in the 51–60 age category), earned a salary of N$21,000 and above.

Individuals with higher education qualifications were mostly employed in the public sector (Table 9, Appendix 6). This is not surprising given the growth in the civil service since independence in 1990 (Jach, 2018). This, however, does not mean that people outside this category could not hold jobs in government, and that highly educated individuals were not employed in the private sector. On the contrary, 33 percent of people with secondary education, 6 percent with no educational qualifications and 35 percent who completed primary school were also employed in the public sector. With regard to employment in the private sector, the results showed that around 40 percent of people working in the private sector had with tertiary qualifications and 27 percent had secondary education. Again, this has implications for housing and demand for housing. It means that there are more people who hold stable jobs who qualify for housing in Windhoek.

This was also highlighted in the literacy rates in the two case study constituencies. Generally, the literacy rate was high as indicated by the two National Population censuses. A number of people had educational and tertiary qualifications, which enabled them to get jobs in different sectors. For example, in the Moses Garoeb Constituency, the census recorded a 97 percent literacy rate during the two population census periods. The literacy rate in the Khomasdal

Constituency was nearly 100 percent during the two periods, and over 70percent of people had already left school. There were also differences by gender, with the Khomas North Constituency not only having a higher proportion of people with professional qualifications, but also having women professionals.

Noticeable differences in terms of sectors where the people worked were eminent, in that, more people from the Khomasdal North Constituency worked in the public sector. The people who had no tertiary or professional qualifications also fell within the middle-income category. These individuals were mainly older, and for them, it was about getting a house rather than needing a particular type of house. Due to their status and the fact that Otjomuise Township was relatively safer and closer to services, they preferred to stay in Otjomuise where people of similar status also lived.

Japhet, for example, worked for a private company as a technician in the City of Windhoek industrial areas, and earned a salary of over N$21,000 per month. He lived with his family of 6 – his wife, 3 daughters and 2 boys in a rented apartment in Otjomuise Township. He had acquired a plot of 250 square metres where his three-bedroom house was being built. He was excited about his housing project and went to monitor progress every weekend. He said what excited him was that he would have his own house. He had no interest in the size, shape or type of house. For Japhet, the primary rationale for building a house was to accommodate his family, although safety and security concerns were noted when considering the area to build his house

A considerable number of the residents in Otjomuise Township had tertiary education, others had gone up to secondary school, and a few had completed primary level education, which allowed them access to reasonable jobs in the formal sectors. On the contrary, Havana had a considerable number of people without education, a few with primary and secondary education and tertiary education. This may be the reason why it had a large proportion of people in self-employment; most of them were unemployed, or occupied basic jobs in both the public and private sectors, which did not pay decent salaries. Many of the less educated people in Windhoek lived in Havana and travelled long distances to work every day.

Many of the poorer residents had menial jobs and tended to be people who also lacked adequate accommodation in the city. They mostly were employed in either the public or private sector, and occupied low-income jobs like cleaning and administrative assistance. There was a variation in the gender of people who worked in the private and public sectors. They had little to lose and a lot to gain by accessing plots in the informal settlement. The Shack Dwellers Federation initiative made such access less daunting. They lived in shacks, and did not have complex housing needs – if they could not access decent cement brick and zinc houses – that was the standard house under the pro-poor housing program, they would settle for sites in the shanty settlements.

Mary, a 37-year-old female from Havana and Peter, a 27-year-old male from the same settlement, were a case in point. They were both civil servants, employed by different ministries in the City of Windhoek. Mary worked as an Administration Assistant at the Ministry of Health, while Peter was an Information Technology Technician at the Ministry of Agriculture. They both considered themselves as falling within the low-income category, although Peter's occupation could be considered within the skilled category.

They both lived in the informal settlement because they claimed that these were the places they could afford with their salaries and responsibilities. They had also applied for housing under the same scheme – the Shacks Dwellers Federation of Namibia and expected to own houses in the near future. They were also not concerned where the houses would be located; they were going to be happy with just getting a decent house. Mary complained that, 'a standard house would bring some relief, even if it is in Havana here, this shack is too hot, and one feels like suffocating'.

Housing alone, however, was not the sole motivation for needing land, particularly in the Havana informal settlement. Entrepreneurial individuals tended to use some of the plots they had occupied for some businesses like 'spaza' shops, etc. One resident, and a member of the Shacks Dwellers Federation, who had an unconventional corrugated iron sheeting on a plot of 300 square metres, set out in blocks and served not only as residential areas, but also as income generation, where some basic commodities were sold. Otjomuise Township, on the

other hand, was mostly a low to middle-income suburb. While it was composed of a mixture of low and middle income groups, this study was biased towards middle income earners.

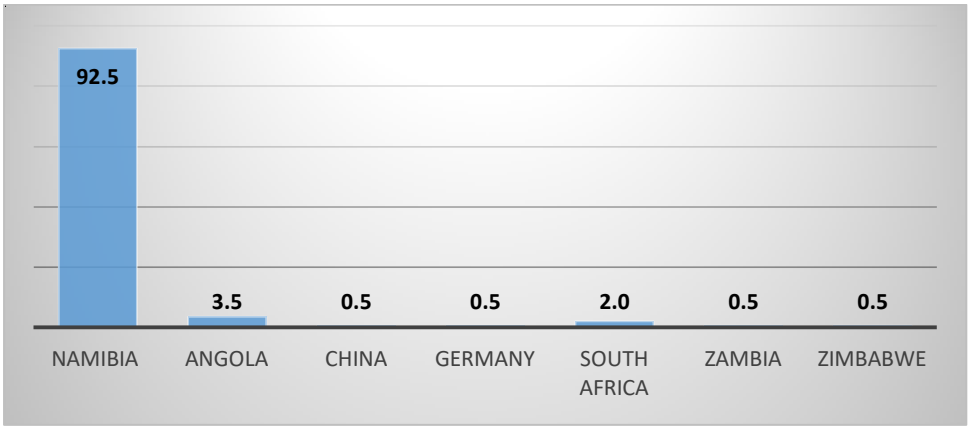
6.3. NATIONALITY, ETHNICITY AND PLACE OF ORIGIN

The narrative on housing in Namibia and the crisis of housing provision after the country's independence has centred on the government's failure to provide key services to the country's citizens. As alluded to in this thesis, the view of post-independence phenomena is reductive and tends to ignore certain factors. Housing provision cannot be looked as separate from demand. This section tries to address a simple question, who were the people that were in the housing lists or those who gained access to housing in terms of their nationality, ethnicity and places of origin? The survey conducted in this study among the residents of Windhoek sought to provide some of these answers, but in particular, attempted to establish the places of birth and ethnicities of participants in the City of Windhoek.

6.3.1. Nationality and ethnicity

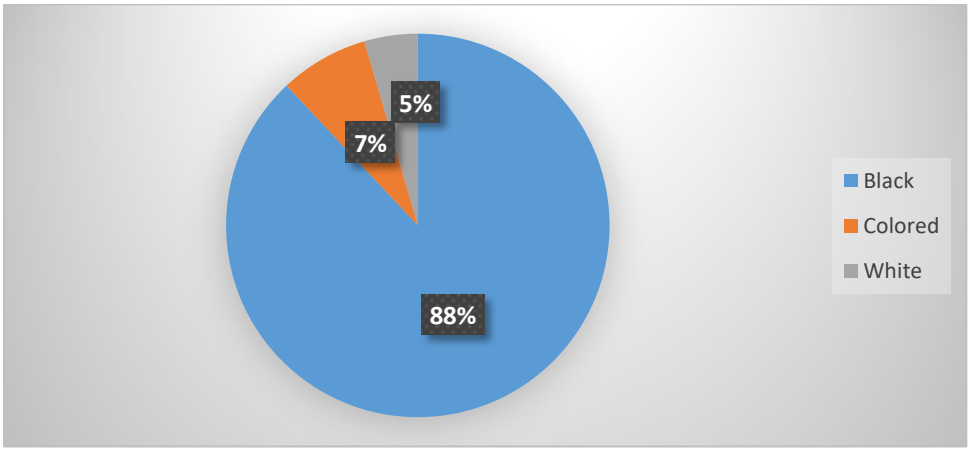
As highlighted in Figure 6.6 and 6.7, although people were born in a range of countries including European and Asian countries, the majority were Namibians, and were mostly black. The results highlighted not only that the City of Windhoek in particular and Namibia, in general, were predominantly black, but also that blacks were most likely to dominate the population that lacked housing. This also revealed that despite migration flows from neighbouring countries after independence, foreign migrants were only a minority and were insignificant in the housing question.

Fig 6.6: Country of origin



Source: Field Research (2018)

Figure 6.7: Ethnic origin



Source: Field Research (2018)

The ethnic composition of the residents was rather different in Havana and Otjomuise Township. The large majority of the settlers in the later were predominantly comprised of a mixture of Oshiwambo, Damara/Nama and Herero speaking, which was a mixture of African ethnic groups, while Havana was predominantly Oshiwambo speaking. The most straightforward explanation for this is that it reflected the time each settlement was established and who were likely to occupy these areas.

Established in 1989, in reaction to an influx of immigrants from rural areas and other areas in the city, Otjomuise Township was a typical migrant township. On the other hand, the Havana

informal settlement was one of the oldest and largest black communities and informal settlements in the City of Windhoek and the surrounding areas. The settlement, which was initially called the Big Bend developed as a first reception area in response to the influx of poor urban migrants, and along with others like Okuryangava Extension 6 and the four blocks in Goreangab, were intended as temporary places until people could be resettled in accordance with the existed squatter policy (World Bank, 2002).

However, this proved difficult to achieve as major land invasions occurred prior to site layouts and construction, and the City Council was unable to contain growth within the planned boundaries of the reception area (World Bank, 2002). This pattern also reflects the element of migration in the period immediately and after independence, and certain migrant groups ended up settling in Havana.

For example, Henry was 50 years old and originally from Olukonda Village. He arrived in the City of Windhoek at the time when Havana was newly formed. He built himself a shack and settled with his family. At the time of research, he lived with his wife and 4 children. He said he was one of the first people to arrive in Havana and that at the time there were literally a few structures that were available. He had applied for land with the City of Windhoek in 1997, 2000 and in 2010 and was still waiting for the outcome of his three applications. He had little hope that he would ever get land to build his own formal house, given the time he had spent in the city and all the efforts he had made to get land for housing.

6.3.2. Migrants from other areas in Namibia

As it was discussed in Chapter 4, with the transition to majority rule at independence in 1990, years of restriction on rural to urban migration came to an end. However, the urban population was already high at the time since the restrictions ended a little before independence. The urban population was estimated at 28 percent of the total country population in 1990, and reached 32 percent and 42 percent in 2001 and 2011 respectively.

The increase in population put serious pressure on the country's major cities, creating a severe shortage of housing for the urban poor. The accelerated influx of migrants into the

City of Windhoek since 1991, caused progressive settlement growth on council-owned land as well as considerable shelter and servicing problems. According to Amadhila (2014: 10), 'since 2001, almost 30 percent of the population living in the City of Windhoek was in informal, unplanned communities, in sub-standard structures and on un-surveyed land without legal titles'.

A key assumption guiding this study was that, independence opened opportunities for people from outside the cities who flowed into the City of Windhoek and other urban centres to seek for livelihoods. The survey looked at the origin of the respondents and the time spent in the city. The survey results showed that the majority of people originated from elsewhere and had migrated to the City of Windhoek overtime. Of these, around 65 percent came from rural areas while about 35 percent were from urban areas elsewhere.

The details are presented in Table 12, Appendix 6. The average year in which they arrived in the City of Windhoek was 10 years, with the mode being 8 years. As Greiner (2011) noted, the proportion of migrants from rural and urban areas to the City of Windhoek has increased over the years. Most of these migrants had been in Windhoek for between 11 and 20 years. There were also those who originated from within the City of Windhoek, or peri-urban areas within the vicinity of the city.

There were similarities between men and women in the survey conducted in this study, with just under 40 percent of female respondents being residents in the City of Windhoek for most of their lives. Men on average spent about 10 years in the City of Windhoek and women spent slightly more or stayed permanently. Despite the fact that most participants were permanent residents in the city, most had contact with their rural homes, and others paid frequent visits to their home areas. About 24 percent of men had another home in the rural areas, although they spent most of the time at work in the city. Those who originated from the City of Windhoek had no other home, although some had moved out of their family homes.

Those migrants included those who came to the city in search of tertiary education, and when they found jobs after schooling, they settled in the city where they had acquired jobs. They

would occasionally return to their home places, mostly for special occasions such as funerals, weddings or to visit relatives. The same goes for those who came to the city looking for jobs. Most of them never returned to their places of origin. Upon getting jobs, they would look for their own accommodation in the city and send money for their families.

For example, Jonathan was born and grew up in Omuthiya in Oshikoto region. He came to the City of Windhoek after completing his secondary education to enrol at one of the tertiary institutions in the city. Upon completion of his studies, he found a job in a fishing company in the city. He decided to move out of the hostel and rented a room in Otjomuise Township, where he was staying at the time of research. He has never returned home in the past three years, although he had attended his uncle's funeral in December 2016.

Similarly, Ndina was born in Ngweze in the Caprivi region, where she partly grew up. She came to the City of Windhoek in 2009 to look for a job. Upon arriving in the city, she lived with her sister in a shack in Havana. In 2015, she found a job as a cleaner in the Ministry of Health and moved out of her sister's place to build her own shack some distance from her sister's place. She had never returned home since leaving the place as a young girl in 2009. She now has two children, whom she stays with, in her improvised shack. Despite having her own shack, she has also applied for housing with the Shack Dwellers Federation.

In both settlements in the City of Windhoek, there were both men and women who had arrived in the city from other areas in the country. These people were between the ages of 20 and 55 years. Men and women in this age category wanted homes in the city where they worked for both convenience and to unite with their families. On the contrary, older men and women who had not yet acquired houses of their own would not look for houses in the city since they were looking forward to retirement. In their study of migrant workers in Harare, Zimbabwe, Potts and Mutambirwa discovered that migrant workers regarded the rural home as a place for retirement and tended to maintain both the rural and urban places (Potts & Mutambirwa, 1990).

In the case of migrants in the City of Windhoek, they had arrived in Windhoek during different periods in the country's history, although they had the same motive. Most people

had come to the City of Windhoek to seek better economic opportunities than what is available at their places of origin.

For example, Gracious aged 52 lived in Otjomuise Township in Khomasdal North Constituency. She said she has a home in the rural area in Okapya Village, where she had left hired helpers. She still visited the rural home regularly although she owned a plot of land in the informal settlement of Havana. She had arrived in Windhoek in 1988 to look for a job, and had been in the city ever since. She had applied for housing with the National Housing Enterprises, but did not plan to abandon her rural home. As she puts it, 'maintaining dual homes is logical because they both serve a purpose'.

Similarly, Moses, 50 years old and married, came to the City of Windhoek from Otjombinde in the Omaheke Region. He was one of the pre-independence migrant workers, having started working in the city in 1981 where he lived in a migrant hostel. He moved to Havana informal settlement in 2000, where he built himself and family a shack. He was working in the industrial area for a manufacturing company at the time of research. He had applied for a house under the Build Together scheme and had not received any house at the time.

There were also many people in the settlement that were migrants and had moved from the migrant hostels to the informal settlement. There were also those who moved directly into the informal settlements from their rural areas. It was always easy to settle in these areas as they were regarded as recipient areas for temporary migrants until people could be resettled in accordance with the existed squatter policy (World Bank, 2002).

The City of Windhoek is a general central place where most of the core business takes place, and people of different characteristics migrated to the city to search for better opportunities. These migrants migrated for a number of reasons including seeking marriage, the need for permanent jobs, access to social services such as hospitals, shops and infrastructure, presumed diversity of jobs as well as the experience of city life. The majority of older men and women migrated from rural areas and other towns to find employment and to send remittances to their families.

Before coming to the City of Windhoek, some migrants were part of their rural communities as children, who attended schools in rural areas and other towns, or were husbands and wives with rural homes. There were those who had employment in rural areas, but thought that there were better opportunities in the capital city. Those that attended rural schools included most of those who needed to further their studies at tertiary education, which is mostly in Windhoek. There were also those that migrated because of peer pressure as they saw their peers moving to the city. On moving into the city, many residents had to live with relatives, friends and partners who already had accommodation in the city.

Younger men and women would still be living with their parents in rural areas, and in the cities, they tended to rent apartments, but once they married, they required their own places. These were usually people who arrived in the city after attaining education elsewhere, and came to the city to seek employment. Their first few years in the city, were also spent with relatives or families or in rented apartments. Some would come to the city for education, and after attaining qualifications, they would find jobs in the city and find apartments to rent. Those who found well-paying jobs would rent conventional housing, but those in low paying jobs would rent or even construct shacks. To emphasise this point, this study used the contrasting cases of two individuals, Joane and Johannes who lived and worked in the City of Windhoek.

Joane, was 33 years and married with 2 children aged 8 and 5 years. She was employed in the Ministry of Health and Social Services as an accountant. She was born in Nkurenkuru and came to Windhoek in 1999, as a student doing a Bachelor degree program at the University of Namibia. As a student, she stayed in the student residence at UNAM and would return to her rural community during school vacations. After getting a job in 2005, she rented a room in Katutura-Soweto Township. She was still renting an apartment where she lived with her family at the time of research. They had applied for housing under the National Housing and Enterprise, but had not allocated land or a house at the time.

In contrast, Johannes, 44 years old, was employed as a Registry officer in the Roads Authority Constructing Company. He came from Ngweze Village in Caprivi region where he grew up until his high school days. He had arrived in Windhoek in 1991 to complete her high

school education, where he stayed with his uncle who worked in the industries. After failing his high school certificate, he found a job with the Mega Build Supply Company. Although he had been promoted to a higher rank at his work, he said he could not afford rentals in townships like Khomadal, Windhoek North or even Wanahada. He, thus, decided to construct a shack in Havana where he lived with his family. Despite having his own shack, he had also applied for housing under the Shack Dwellers Federation of Namibia scheme.

In both areas, there were people who previously worked in Windhoek as labour migrants from rural areas. These were migrants who arrived in these settlements immediately after the uplifting of apartheid restrictive apartheid laws. However, they still did not have their own formal homes in the city. During the apartheid era, they were accommodated in single quarters and compounds. But after apartheid policies were uplifted, they had to move out of the single quarters and compounds accommodations and find their own accommodation. The single quarters and compounds were only temporary accommodation for the period they were in employment.

For example, Timo was 45 years old and lived in Havana in a shack with his family of 4, his wife and 3 children. He had worked as a migrant labourer up to the late 1980s. After that, he returned home to his family after his contract had expired, before returning to Windhoek after the restrictive apartheid laws to towns were lifted, with the intention of finding a job. Upon his return to the City of Windhoek, he lived in Havana, and at the time of study, he was still living in Havana with his family. He had applied for a piece of land with the City of Windhoek, but was still waiting to hear from the city authorities.

The majority of migrant individuals who participated in the two case studies were not new in these settlements, but their geographic origins, and their social characteristics had changed a lot since 1990. Some had lived in other suburbs of Windhoek, whereas some had been in Havana and Otjomuise since their arrival in the City of Windhoek. Their population size in these settlements had increased since independence. Before independence, those who came to live in Havana and Otjomuise did so almost exclusively because of restrictive laws. As some scholars have noted, these transnational movements were facilitated by the ‘opening-up’ in post-apartheid Namibia, attracting immigrants from rural to urban areas of Namibia

(Indongo, 2015; Itewa, 1990). Windhoek was not an exemption as it attracted a lot of internal migration into the city, resulting in most migrants settling in the informal settlements including Havana and Otjomuise Township.

6.3.3. Internal growth

Apart from migrants from other parts of the country to the City of Windhoek, there were locals in these areas who were born and raised in Windhoek, and were still not having formal housing of their own. Most of them had to move out of their parents' homes and find their own accommodation in other areas after they got married or after becoming adults. Peter, 31 years old was a good example. He worked as a technician in the Ministry of Labour in the city. He originated from Katutura Township. After completing his Grade 12, he went to further his studies at the University of Namibia and lived in a one-bedroom house with his parents. After completing his tertiary education, he found a job as an Information Technology Technician at the Ministry of Labour, and decided to rent a house in Katutura Township.

Similarly, Petrina, 26 years old and employed as a finance officer, was born in Windhoek, where she grew up. After she completed her tertiary education, she got married and was living in a two-bedroom apartment with her family of three (two children and husband). They had applied for a plot of land with the City of Windhoek in 2005, but had not received land at the time of research.

Apart from the locals who had moved out from their family homes into their own accommodation, there were some who were still living in their family homes despite being adults or married. This, however, did not mean that they did not need housing of their own, some said they had exhausted all avenues to obtain houses, and ended up staying with families. A good example was Tina who was born and raised in Windhoek by both her parents. She was 27 years old and had attended secondary school and passed her high school. She found a job as a private secretary at the Ministry of Fisheries in the City of Windhoek in 2005, where she earned N$5,600 per month.

She lived in a one-bedroom backyard room at her husband's family home, together with her husband and two children. She believed they could afford a cheaper house or land, so she had

registered with both the Build Together Scheme and the Shack Dwellers Federation of Namibia. This, she said, was meant to increase her chances of getting considered for a house or land. Although, they had been waiting for a house for almost 7 years, she said she is prepared to wait, rather than live in a shack in Havana.

Virtually, everyone needed a house, and had made an effort to access either a house or land. This section has shown that rural urban migration has resulted in population increase and growth of settlements in urban areas. In addition to that, there was also internal growth within the city, and these migrants added to the growing housing needs. Overall, these were people with different demographic and social economic characteristics. Given the challenge that rural urban migration, together with internal growth brought to the city housing needs, proper planning was needed to overcome the ever increasing rural urban migration challenges and other factors. As Mutandwa *et al*., (2011) would put it:

> …. the problem of rural to urban migration is a complex issue that requires a comprehensive holistic policy strategy emphasising on income diversification to non-agricultural activities, vocational skills, public and private sector partnerships and management of value chains for effective mainstreaming of disadvantaged youths into development processes of the country (Mutandwa, *et al*., 2011: 55).

In the next section, the housing conditions in the two case study sites are outlined. These have emerged as popular havens for the urban population in the City of Windhoek. In the analysis, the study looks at who was likely to reside where in the City of Windhoek. This is particularly important in a study of this focus because it demonstrates that there will always be a housing backlog in any of the housing categories since certain categories cannot take land in certain areas even if land becomes available.

6.4. HOUSING FOR THE PEOPLE

After independence, the government focused on land reform efforts in urban areas in order to provide secure property rights to thousands of Namibians who were deliberately denied such rights under apartheid racial segregation laws. Most of the people who needed property rights were the thousands of residents in squatter settlements that had proliferated with urban growth (Jacobs & Gumbo, 1996). Settlements like Havana and Otjomusie Township certainly

experienced excessive growth, and as we have seen already, their development and growth were part of the colonial legacy. As Sakaria (2016: 20) has argued, 'the colonial legacy of unequal access to land resulted in the challenge of the land and home ownership that Namibian face today'.

As already mentioned, in 1992 the Havana Informal Settlement was developed as a reception area to accommodate an influx of poor rural migrants flocking into the city following the lifting of apartheid restrictions. It, therefore, developed as a temporary arrangement where settlements of unconventional shack structures were erected on land that was un-serviced by the local authorities. Many of the occupants, if not all in Havana, had no legal rights to occupy land since rights were obtained through land grabbing or land self-provisioning.

As a result of its temporary and clandestine nature, minimum services were provided by the local authorities. Although certain basic services like communal toilets and water points were provided, with growth these have been overwhelmed. Sometimes as many as 20 or more households share a single toilet and water point. Resulting in some residents resorting to the nearby bushes and riverbeds for relief, which is an environmental and health hazard. Because of the growing numbers, water access has become a major challenge in the settlement.

The local authority has introduced a token system, where residents purchase a water token from the local council, which would enable them to purchase water on site at one of the pumps. As a temporary and informal settlement, there were no formal electricity connections, although electricity has been connected illegally by households and small businesses. These electricity thefts, which are not peculiar to Namibia, happened because the City of Windhoek continued to turn a blind eye to the residents' demand for electricity (Amadhila, 2014).

As indicated in Chapter three, Havana forms part of Katutura Township and falls in the the Moses Garoeb Constituency. The number of private homes in the Moses Garoeb constituency has increased from 6,978 in 2001 to 13,804 in 2011. On average, a household in the constituency consisted of 3.3 persons. This represents a decline from 3.7 persons in 2001. Most households were headed by males with 66 percent, compared to 34 percent that were

headed by females. In 2011, the constituency had 98 residences with safe water, but 49 had no toilet facilities. Table 2 in Appendix 6 shows that most of the housing units (53%) were occupied by households without a mortgage and only 17.8 percent were occupied through a mortgage. Table 13 in Appendix 6 also shows that the common type of dwelling unit occupied by people was the improvised housing structures, with 62 percent units whilst only 22.4 percent were detached.

Otjomusie Township, on the other hand, was established in 1989 in reaction to an influx of immigrants from rural areas and other townships to the City of Windhoek. Its establishment followed the rapid expansion of the Khomasdal and Katutura Townships. Like Havana, it started as an informal settlement, but eventually developed into a low to middle income housing area. Currently, Otjomuise is predominantly comprised of a mixture of formal and informal housing structures. Those who could afford formal housing have done so through a mortgage, although a significant number of the people either rent rooms for accommodation or they live in improvised structures.

In comparison to Havana, this study confirmed that Otjomuise is privileged with some basic services including a clinic, shops and a police station. This made it easier for residents to travel short distance to access services in the area. Only those living in the informal settlement area are starved of services. Given the context and the environment, it would appear that the place has attracted the middle income groups who do not have their own houses, but could rent apartments. These were people who were on the process to establish own homes, and there is a high possibility that they had applied for homes. Seen in this light, the settlement became an ideal place for a study that focuses on understanding housing challenges, and provided an opportunity to take the investigation to the people who are in the housing waiting list.

The number of private households in the Khomasdal North Constituency where Otjomuise is located increased from 5,770 in 2001 to 10,471 in 2011. On average, a household in the constituency consisted of 4.1 persons. This represented an increase from 4.7 persons in 2001. There were more males (56%) than females (44%). Table 14, in Appendix 6 shows that most housing units (39%) were owned and occupied through a mortgage, 22 percent were rented,

and only 21 percent were occupied by households without a mortgage. This implies that the bulk of residents have full ownership of homes they occupy, although there was a significant proportion of people that were still waiting for housing. As shown in Table 13 in Appendix 6, the most common dwelling units were the detached houses with 57 percent, followed by improvised houses with 18 percent and semi-detached with 11 percent. These household types corresponded roughly with the occupancy type discussed earlier.

While the number of private homes certainly increased after independence, there still remained a problem with the issue of tenure security. Intriguingly, the tenure security question did not differ along some anticipated lines, particularly by social status, income category, and geographical origin. Although, there were few people, most of them were prosperous individuals, who had secure tenure, there were strong commonalities in tenure rights for women and men, and people in different income categories. Even people, who were in the high income categories, like middle income groups, mostly rented apartments in settlements like Otjomuise Township. People falling under the low-income categories, predominantly lived in improvised structures, with most of them occupying the land without land entitlements or mortgage.

These similarities reflect the legacy of colonialism and its effects on the black population, which continues to bear the brunt, and has put pressure on the post-independence state in terms of resources and infrastructural provision. The present situation as presented by the Havana and Otjomuise cases also reflect the challenges faced by the post-independence state in Namibia in addressing the urbanisation and housing problem, which are rooted in the historical past. To many people, the Havana Informal Settlement is a stark reminder of this unfortunate past. As one of my informants observed:

> Havana is a sad site. It is a situation that could have been avoided if the city was open to everyone and facilities were provided to all citizens. This has strained the resources of the current government. The government has been converting some of these areas into standard settlements with services, but more people keep arriving and the settlement keeps growing (int. Windhoek, August 2017).

There were also variations among the different income categories, which also run along gender lines. These variations were reflected by the proportion of housing units under the mortgage in the two constituencies (Moses Garoeb and Khomasdal North). As highlighted in Tables 14 in Appendix 6, in Moses Garoeb most of the housing units (53%) were occupied without a mortgage, and only 17.8 percent were occupied under the mortgage. The most common type of dwelling unit occupied were improvised shacks (62%), whilst only 22.4 percent were detached apartments.

Compared to the former, in Khomasdal North 39 percent of housing units were owned and occupied under the mortgage, 22 percent were rented, and 21 percent were occupied by households without a mortgage. People living on land without any titles were aware of their vulnerability and the risks involved as highlighted in the following quotation: 'Here, we do not have land of our own…we simply settled here to wait for eviction from authorities' (int. Havana, October 2017).

The people occupying land without entitlement also felt hard done by local authorities, which continued to charge them monthly bills for occupying illegal land. While they had no problems with paying for the land, they would have preferred to be recognised land occupants with entitlement to the land. Living without land entitlement, even after paying bills, meant that they were temporary dwellers and their children would be evicted from the land after they died.

Such exploitation can be highlighted through the case of Happy who was 31 years old at the time of the study and lived illegally on land in Havana. She was single and worked as a domestic worker, earning a salary of $N1,500 per month. She was born and grew up in Okakarara in Omaheke region. In 2013 she moved to the City of Windhoek and started renting a room before moving out to build her own shack in Havana Informal Settlements. She did not have land entitlement although she has been paying monthly bills of N$200 to the City of Windhoek.

Similarly, Dorothy a 34-year-old, single mother who was employed as a secretary at a private company was born in Oshakati in Oshana region where she grew up. She had moved to the City of Windhoek after her secondary education to further her studies. She got enrolled at a college in Windhoek. Upon her arrival in Windhoek, she lived in a rented house with her siblings. Later she moved out of the house and went to look after her brother's shack, which the brother had left when he moved back to the village. Although the shack belonged to her brother, he had no entitlement rights to the land, and she fears that she would be evicted one day, despite the years they have spent paying bills to the City of Windhoek.

In the informal settlements, people have no land titles, mostly because such land was occupied through acts of land self-provisioning. These individuals basically occupied a certain site and settled there without authorisation from local authorities. While the local authority has instituted eviction measures several times, they would return to re-occupy the land and others would occupy other areas within the same neighbourhood. These people had occupied the land knowing that they had no legal rights to occupy such land and have refused to vacate these spaces. As one of the residents explained:

> …we will not move from here. They will have to carry us out. This is our home…. where do they want us to go? They should provide us with places to go and build us houses, and after that, we will move since we will know where we are going. We want the land too (int. Havana, October 2017).

It was commonplace for the local authorities to move people from illegally settled areas and allocate them land elsewhere. For example, Maria, a widow of 62 years and a pensioner, had lived for 10 years with her husband in an illegally occupied plot of land in Hakahana. After the husband passed away, she was evicted by the local authority and resettled in another piece of land where she was given land rights.

Land self-provisioning has often been used by people as a vehicle to secure housing and titles to land. As one of my informants (Tseho) explained:

> We were fortunate to acquire land for free,…..; we did not have to go through all those cumbersome processes. We simply occupied a piece of available land in….and settled there. The next thing we did was to submit an application for registration of the land we occupied, and then the plots were registered on our names (int. Havana, October 2017).

Yet, acts of land self-provisioning and multiple lands and house ownership were often mentioned as barriers for the poor to access houses. It was also observed that some of those who had grabbed land were those that already had land elsewhere. Similarly, the multiple house owners did not need more than one house, and when they did, they ended up converting them into business for profit making.

It would appear that the majority of people who had benefited from land grabbing were those who had lived in the area for a period ranging from 10 to 20 years, as highlighted in the excerpt below:

> We have lived in Windhoek City since independence, yet we still do not have land or housing of our own. We have been promised houses, but we have received no houses up to now. We then opted to occupy this land…..…..do not care whether they evict us. They can evict us and resettle us in other areas and give us titles as they have done with others (int. Havana, October 2017).

Besides those that had an opportunity to gain entitlement to land, there were also those who had lived for more than 10 years in an area and had grabbed land, but did not get land titles. They had faced several evictions from the local authority. As Tressia, one of the residents remembered.

> …. some of us have been unfortunate, we have lived here for too long and have been evicted numerous times, yet we have not been lucky to be resettled…. I do not know how the resettlement process works and who should be resettled and why? (int. Havana, October 2017).

The lack of titles for land occupied has certainly affected inheritance prospects of children once the initial occupiers pass away. These children have found it difficult to justify to the local council why they should take over the land, particularly if they were not paying the monthly bills charged for illegal occupation. Maria, one of the residents in Havana explained:

> The lack of title registration is felt more after the death of the person who had occupied the land. People here complain that they face the risk of eviction…. they want the land to be registered so that it becomes easy to inherit after the death of the initial landholder (int. Havana, October 2017).

Evictions were not uncommon in the informal settlements. When the municipality started to evict illegal land occupiers, they targeted a specific zone within these areas. Speculations have been that the city authorities often target settlements on vulnerable land, or land where there were prospects for formalisation. According to an official from the City of Windhoek:

> Evictions are targeted at certain areas. In most cases, these people would have occupied either vulnerable land or strategic land. These would then be evicted and provided with alternative land to settle (int. Windhoek, August 2017).

6.4.1. Housing applications and challenges

Applications for housing varied by institutions: most applications in the two study areas were made through the Shack Dwellers Federation of Namibia, followed by the Build Together, City of Windhoek and lastly, the NHE. Of interest to this study was that the longest that people had been in the SDFN and Build Together programmes was 8 years, while there were people that had been waiting for land for housing through the City of Windhoek and NHE programs for as long as 15 years.

The housing applications per institution varied with the income categories. The majority of the low-income individuals who participated in the survey and case study and earned around N$6,000 said they had applied with the Shack Dwellers Federation of Namibia and the Build Together programs. On the other hand, the majority of individuals who earned N$6,000 and more had applied to the NHE and the City of Windhoek programs. For example, 42 years old Simon was employed as a chef at a restaurant in the city and earned a monthly salary of N$7,000, which qualified him to apply for a plot of land with the City of Windhoek. To the contrary, Nelly was 26 years old and worked as a private secretary in a government ministry. She earned a monthly salary of N$4,000 and had applied for a housing loan with the Shack Dwellers Federation of Namibia. Finally, Tommy, a 32 year-old who worked as a Hotel Manager in Windhoek, earned N$20,000 and had applied for a house with the NHE.

This analysis shows that most people could afford housing through the existing housing institutions depending on their income categories. Those in the low-income categories were able to apply with the low-income housing schemes like the SDFN and Build Together, and the middle income groups were able to apply with their respective housing institutions including the City of Windhoek and NHE. These results also correspond with the purpose and the mandate of the housing institutions as alluded to in Chapter Four.

In both study areas, the housing waiting period was regarded as being too lengthy, and most applicants were left with little hope. The prolonged waiting period had led people to resort to other options like saving money to construct their own homes. As they explained, 'housing institutions have a long waiting period for housing applications, and it is better to save up your own money and build your own house' (int. Otjomuise, October 2017). However, this option was also not feasible for many as one of the prospective home buyers revealed:

> It is difficult…. Even if you save enough money or apply for a loan, there are no serviced stands available for you to build your home…. unless if you want to build a house in Havana. But, who wants to live in Havana? (int. Windhoek City, October 2017).

People also preferred to build their own houses because it was cheaper than going through the NHE or the City of Windhoek, and would have done so if there were no problems with serviced land. Many people also recalled the administrative hassles within the housing institutions. An example often mentioned was with the low-income housing programs. These issues included lack of willing people to form cooperative groups, loans being granted to individuals who do not meet criteria, and cooperative saved funds being squandered by the group fund managers. Nelly had a complaint about the low-income housing scheme. She worked at a supermarket in the city centre, where she earned N$1,500 per month, and lived in a shack in Havana. She had been trying to join a cooperative group with the Shack Dwellers Federation of Namibia, but there were no people interested in forming a cooperative. Silas also experienced the same frustrations with cooperating for low-income housing. He also lived in a shack in Havana, but unlike Nelly, he managed to join a cooperative with the SDFN. However,

after saving with the cooperative for a year the cooperative collapsed after the manager vanished with all the money.

6.4.2. Quantity and quality of housing stock

The housing market in Namibia has changed significantly since independence, with the majority of people unable to afford housing. This, according to Herbert Jauch was caused by the fact that:

> …since independence, there was virtually no regulation of housing and rental prices, and the result was an enormous increase in prices which made houses and even rentals unaffordable for the vast majority of Namibians, including sections of the middle class (Villager Newspaper, 2 June 2014).

He further observed:

> Those who benefitted from the dramatically rising prices include a small, wealthy local elite that bought multiple houses as a source of further income, renting them out at exorbitant prices. Other beneficiaries are the 'property developers' who force their clients to pay highly inflated house prices. Then there are the wealthy foreign buyers who buy Namibian homes in hard currency cash. Together with the inability of the NHE to provide sufficient houses for lower income groups, these developments resulted in highly inflated house prices that have nothing to do with their real value (ibid).

Seemingly, there is also an acute shortage of affordable houses in the low and middle income suburbs like Otjomuise and Havana. Residents in the two case areas complained not only about the cost of houses, but also, the limited affordable housing stock for low-income earners. This is a situation where even those that could afford housing could not find housing within their price range. For example, Katutura Township, which is a low cost housing suburb, has failed to provide housing for those in the low-income category. Some complained:

> Kututura Township is a low-income residential area, and low-income groups have ambitions to buy houses in the township. But, the houses in Katutura already are unaffordable even to the middle income groups, a

situation which has left people in the low-income category with limited opportunities to purchase houses (int. Otjomuise, October 2017).

Apart from issues of lack of availability of affordable housing stock, the residents in the two case study areas complained about lack of quality housing stock. They indicated that the houses that were available were constructed with poor materials and often face risks of collapsing. The issue quality of quality has also been raised in literature and the media, and has been associated with lack of appropriate skills by contractors and corruption in the award of tenders.

6.5. CHAPTER SUMMARY

This chapter set out to understand the housing question in post-independence Namibia from a micro perspective. This was done by b focusing on local level dynamics and trying to understand their contribution to the broader national perspective. The chapter illustrated three aspects at the local level that have serious implications for national level dynamics. Firstly, it showed that the population dynamics in post-independence Namibia were skewed towards those who had housing needs. These were people of a particular age range, with certain levels of education, employed and with income that qualified them for housing in certain housing programs, and their marital status made access to housing crucial. Secondly, it illustrated the increasing numbers of people in the cities following both internal growth and in-migration from other areas. Finally, it showed that available housing had been taken away from the needy due to the exorbitant costs of housing, and poor quality of houses that are made available.

People in the age categories 20 to 35 and 36 to 55, employed and within the salary range $N5,000 and $N21,000 or over were more likely to require housing. Some of these people were either renting or living in informal settlements without secure land rights, and sought the security of tenure by applying for housing through the available programs like SDFN, NHE, the City of Windhoek and Built Together. However, among these categories, much complexity remained. In a rapidly changing world, women dominated the population and employment categories alike. The significance of these gender disparities on housing and the

demand for housing cannot be ignored since urban women are likely to live with families, unlike men who mostly live as labour migrants.

Besides, the gender-divide other layers of difference and division existed in urban localities, based mainly on the different categories. Many of these had their roots in the social status of individuals as defined by their education levels, employment and income categories. The location and subsequent housing types may have encouraged certain types of settlers, with the poor and low-income categories opting to settle in the Havana Informal Settlement and middle income categories preferring Otjomuise. Implicit in this situation was that people of a certain category would not settle in a particular area even if land became available. Indeed, people in the middle income category could afford to save or raise loans from banks to build own home, but since serviced land was scarce in their areas of preference, they could not take-up land in Havana, which they considered a low-income or ultra-poor settlement zone.

Although a low-middle income dichotomy was the most visible among the urban population in these City of Windhoek settlements, there were other differences. These localities had a long history in terms of attracting poor migrants from outside Windhoek. Havana developed as a reception area for migrants and was intended as a temporary place until people could be resettled in accordance with the existed squatter policy (World Bank, 2002). However, this proved difficult to achieve as major land invasions occurred prior to site layouts and construction and the City Council was unable to contain growth within the planned boundaries of the reception area (ibid).

Likewise, Otjomuise was established in 1989 in reaction to the influx of immigrants from rural areas and other towns into the city: it started as an informal settlement, but eventually developed into a low to middle income housing area. These settlements also grew due to internal growth, particularly the rapid expansion of Komasdal North and Katutura Townships, which resulted in Otjomuise being dominated by Shiwambo, Dama/Nama, and Herero ethnic groups. Ultimately, houses became too expensive and unaffordable to the poor segment of the population, which resulted in the poor being squeezed out. As often happens in situations like this, this segment of the population increasingly retreated to informal settlement where land could be accessed without the security of tenure. Occupying land

illegally only increased their vulnerability to eviction, but did not solve their housing needs. These remained in the housing list for poor and low income schemes like SDFN and Built Together. For those in the middle income category, the quality of housing became a major concern, but they had an alternative to save money and build their own homes.

CHAPTER SEVEN: DISSCUSSIONS AND POLICY IMPLICATIONS

7.1. INTRODUCTION

This study began with my interrogation of the debates and social mobilisation around post-independence Namibia's housing 'crisis'. There has been a widely heralded lack of political will, lack of policy direction, slow pace in housing delivery and corruption within the bureaucratic and housing delivery systems. These factors were accompanied by exorbitant housing costs that excluded certain sections of the population from accessing housing. The underlying narrative of the debates on the crisis described how the housing list has kept rising and pointed to the government's apparent failure to find a solution to the crisis. Thus, the post-colonial government was held as directly responsible for the country's housing crisis, and for condemning the poor to lives in informal settlements where they have no land rights and access to services. These accounts were not surprising; they echoed earlier accounts on the 'African crisis' in the 1970s and 1980s, which blamed the post-independence African states for wrong policies, economic and political instability, corruption, and for being weak.

Very few have attempted to connect the broader dynamics of settler colonialism and the accompanying post-settler state dynamics. Using a broad historical and case study approach, the study set out to explore the historical colonial context by tracing the socio-economic and political aspects of colonial subjugation, the post-independence dynamics, and to assess how they relate to the contemporary crisis of housing and its provision in post-independence Namibia. This study's contention was that any analysis of the housing crisis should go beyond the simplistic focus on the post-independence state and the failure of state systems, but should focus on the broader settler and post-settler state dynamics, and how these played out in the housing crisis after independence.

This study intended therefore to challenge misleading perceptions about the state and the lack of political will, and explored two relevant themes. Firstly, settler colonialism and the position of the African in the colony, and, secondly, post-settler dynamics and the crisis of expectations that followed the attainment of independence. This conclusion represents an

attempt to pull these two themes together into a discussion and conclusion. To discuss implications on how to understand the housing and housing provision crisis, and finally, to discuss the broader policy issues arising from the study.

7.2. SETTLER COLONIALISM AND ITS LEGACY

The analysis of this study has shown that colonial rule (by both the Germany and South African administrations) was characterised by the disenfranchisement of indigenous populations, which occupied the status of second citizens with limited rights. The rule of both the Germans and South Africans was accompanied by violent conquest; abusive use of power; racial segregation policies, exploitation of cheap labour; land expropriation, and as in any other settler state in the region, the confinement of indigenous people into reserves. These, together with the protracted struggle for liberation had severe impacts on the lives of many Namibians. Chief among these was the dispossession of land, which started with the Germany administration's expansionist policy, occupying land between tribal territories and dispossessing other tribes of their landholdings to 'stabilise' the country through a capitalist settler-farming community.

Although land had already been expropriated during Germany colonialisation, and around 3,000 farms in the southern sector had been consolidated, the annexation of land was finally achieved under the South African administration following the implementation of the South African Land Settlement Proclamation of 1912 in 1915, which declared the land confiscated from blacks under Germany rule to remain government property. The South African administration also encouraged white immigration to occupy that land. Alongside land dispossessions, colonial subjugation was accompanied by restrictions on African urbanisation and the acquisition of property and land rights. These restrictions were lifted of course towards the end of apartheid, and the impact of this policy on urbanisation was massive.

The past colonialism and the settler status had important implications for urbanisation and housing during the post-independence period. Firstly, land dispossession led to the banishment of indigenous people to reserved areas that were created under the Group Area Policy Act. This policy like similar influx control policies in other settler states, like Zimbabwe and South Africa, was used to control African urbanisation, and to ensure that

there was a reliable supply of labour for agrarian settler capital and other sectors. From these reserves, they were forced to sell their labour to the white farms or to work for government projects including railways lines, harbours, dams, roads, telephone lines and on the mines.

Through this and other laws, Africans were kept in these reserves and only allowed to migrate temporarily for jobs. As we have seen in the study, the system of restrictive labour migration also served as a way for preventing significant black urbanisation and keeping the southern sector as 'white' as possible. This was achieved through legislative instruments like The Native Act No 56 of 1951**,** which was the basis for the provision of registration of location dwellers and enforcement of compulsory segregated blacks there-in, curfews, and 72-hour limits on stays in urban areas without a permit. We have also seen how the Act provided for the compulsory examination of all the native residents in cities, which gave the state greater control of movements of people in the locations where they lived. This of course was implemented in Windhoek as elsewhere in Namibia (Hayes *et al.,* 1998).

While there was limited urbanisation that was permitted, this was done under strict racial segregation principles where different residential areas were created for the different races and ethnic groups. This study has shown how the City of Windhoek adopted strict geographical segregation, which led to the forced removal of black people from the 'Old Location' to make way for whites, and the creation of Katutura Township as a settlement for blacks and Khomasdal for coloured.

Secondly, the registration of all people by racial groups under the Population Registration Act, No. 30 of 1950 suggests that segregation of racial groups in regard to property and land registration was further enforced. The discrimination on land and property registration on racial group prevented blacks from further acquisition of property, as they remained confined in reserves and other temporary residential places like compounds and single quarter hotels. The implications are that people that were confined to the reserved areas lost the opportunity to purchase land and properties in urban areas. To put it this way is rather too optimistic, because even if they were not confined to the reserves, their rights to purchase urban properties were limited.

The settler state further made certain that Africans had limited chances to property rights through the Marriage Act, No. 55 of 1949 and the Immorality Proclamation No. 21 of 1950, which prohibited mixed marriages among Europeans and Africans (Tapscott, 1993). This was meant to limit the chances of Africans inheriting land initially held by whites through their relationship as either children or wives. While the marriage Act was later repealed and amended by Proc., AG12 of 1977, it only paved the way for African females to start families and marry any race of their choice, but still made it impossible for such unions as Africans remained confined to the reserves.

It is certainly true of the labour reserve system that abolishing it would conflict with the labour migrant laws, which prohibited labour migrants to migrate to towns with their female counterparts (Simon, 1986; Tvedten, 2013). Implicitly, this meant that blacks' chances to urban land remained limited. Another consequence of the Act involved women's property rights, where the apartheid Marriage Act and laws (customary and civil laws) prohibited women from acquiring property since they, even if married had no legal rights to enter into legal contracts of whatsoever kind.

Thirdly, the removal of influx control policies as apartheid began to hobble had implications to urbanisation. The study has shown that the urbanisation of Africans began well before independence, but it increased in the 1970s and 1980s when all pass laws and racial restrictions on urban residence, property ownership and use of public amenities and facilities were removed from the statute book (Simon, 1996). By 1980 there was a recorded increase of 23 percent of the urban population, while the City of Windhoek alone had an annual population growth of 3.95 percent (Mitlin & Muller, 2004). Chapter 4 showed that the majority of the people had no formal housing since they were new to the cities. By 1981, the City of Windhoek was open to everyone for formal legislation of housing, although most housing opportunities only benefited those who were able to afford to live in the formal low-cost houses under grossly overcrowded conditions (ibid).

This was reflected in the concentration of black people in Katutura Township where a dwelling unit of 56 square meters was occupied by about 12 people on average compared to nuclear families of up to five members who lived in another township of Windhoek City

(Indongo, 2015). Furthermore, increased urbanisation was also exacerbated by an increase in the counter flow of middle class South African, particularly coloured groups who had migrated into the country's main centres following desegregation policies, and a trickle of elite Namibian refugees who begun returning in anticipation of independence.

One should realise that Namibia's colonial urban population did not develop larger African population centres, and while whites were the most urbanised group, only 14% of the African population was living in towns. This indicates an insignificant number of blacks who were in towns before the lifting of apartheid discriminatory laws, yet it also implies that there were few blacks with urban housing at the time. The implication of this situation on current housing needs remains unexplored. However, and by implication, the large African population without housing also had housing needs and had to be provided with houses in the post-independence period.

Finally, the discriminatory laws in education, the employment of Africans in temporary migrant works, and the accommodation in migrant hostels meant that the majority of Africans did not need permanent urban housing. The study has shown that Africans were discriminated through the education system, which offered them shorter periods of study than whites, gave them a different curriculum and there were only a few schools that existed. More importantly, no single university existed in Namibia, and a few blacks were sent to South African universities.

This resulted in less educated and technical skilled blacks who could take up technical and professional positions in the labour market. Implicitly, this suggests that job opportunities available to Africans were in the low skills category, and these would be accommodated in overcrowded townships like Katutura or informal settlements. The growth of informal settlements in cities like Windhoek in the period 1990–2000 is a testament to the profile of workers that resided in cities during the colonial period.

7.3. POST-SETTLER STATE DYNAMICS, DEMANDS AND CRISIS OF EXPECTATIONS

This thesis has explored different dynamics of the Namibian post-settler state. It has highlighted the various policy and social aspects, and the role these may have played in the urbanisation and housing crisis after independence. It has possibly understated the significance of a crisis of expectation that happened after a century of political subjugation and the frustrations that arose once expectations generated by independence were not achieved.

This was the situation in Zimbabwe towards the turn of the century when frustrations degenerated into a chaotic process of farm occupations (Chaumba *et al.*, 2003; Sachikonye 2003; Sithole *et al.*, 2003). These frustrations, although innate, are beginning to manifest themselves in South Africa as witnessed by a spate of land invasions (Gigaba & Maharaj, 2008). In the case of Namibia, colonialism left the country and the majority of its people in poverty, and there were high levels of inequalities (Sihwie, 2013; Tapscott, 1993).

The colonisation of the country, which took over a century, certainly left legacies that have continued to haunt the current generation, as well as for the imprint left on the internal layout and urban land use patterns (Van Der Merwe, 1989). Part of this legacy manifests itself in the area of housing and the demand for housing, demonstrated in this case by a growing housing waiting list among the poor and the lagging behind of housing provision. The study has shown how the dawn of independence coincided with increased development of urban settlements, and population growth in towns. People responded to the new freedom by flooding urban centres that were better developed.

As we have seen in Section 4.4.2, the urban population increased from 400,000 in 1991 to 800,000 in 2011. It is expected that these people including those living in migrant hostels expected changes in their housing situation, especially after changes in the labour migrant system. This, as highlighted in the study, was also interlinked with the broadening of employment opportunities and the transformation of the education system. The Namibian urban landscape also undoubtedly witnessed an increase in African middle income groups, together with other lowly skilled individuals occupying low-income occupation in the cities'

capitalist system. Some have observed, basing on population trends in the post-independence period that massive urbanisation placed a huge strain on the state service delivery system. It is certainly true of the studied communities in Windhoek that a range of people invaded the urban space, and put a huge strain on the local authority's housing systems leading to the spread of informal settlements.

This illustrates that even if the post-independence state had a comprehensive and well-funded housing program similar to the South African Human Settlement Program, housing provision would still have fail to keep pace with the growing demand from the ever-growing urban communities. In a new democracy, this also ensured the perpetuation of social agitation and successful repositioning of social movements within the poor societies. Although, fundamental contradictions and mistrusts have emerged between the social movements and the post-independence state, these were mutually complementary.

In order to understand the current urbanisation and housing crisis in Namibia, a more comprehensive insight into the post-independence period was needed, to explain certain events and manifestations together with their influence and causal effects on urban growth and housing infrastructure development and demand. Who were the people who have clogged the housing lists of all housing programs and their places of origin have remained unexplored? Another issue of the housing crisis, which has generated interest and concern, but has remained little understood, is the particular role of the Affirmative Reposition (AR).

The independence of Namibia emerged through a protracted political struggle, and like the rest of postcolonial Africa, promises were made by the new rulers to undo the ills of the colonial past and to ameliorate those who were previously disadvantaged under the colonial system. The new government was legitimated through popular support and was endorsed through the ballot by a majority, which expected changes for the better. Despite the simple fact that the task ahead was insurmountable, the Namibian Government recognised the need for reconstruction. In Section 5.2 it emerged that the newly independent government identified human settlement as an area of policy priority upon taking over power, but there were also other areas that needed reforms.

7.3.1. Education reforms and employment

As seen in Section 4.2.2 education for the black population during the colonial era was not an area of priority: it was inferior and tended to confine blacks to non-professional employment. The new government embarked on a reform of the education system to allow more black children to attend school. The result of these reforms was an increase in the number of children who attended schools. The study has also shown that education reforms did not only result in more black people attending schools, but it also resulted in an increased number of people with tertiary education qualifications, which qualified them for better jobs and salaries in the new dispensation. This indicates that there were a growing proportion of people in the post-independence period that qualified but could afford housing within their categories. Since these were new entrants, they added numbers to those who were already in the urban system and had no houses.

Since education and employment are interlinked, education reforms also opened employment opportunities for black people in the cities in Namibia. What this implies is that as more educational opportunities opened up in the central towns like Windhoek, so did more Africans migrate to the cities to seek employment. For example, in Section 6.2.2 it was shown that 82 percent of people were employed compared to only 1 percent who were not employed.

The increase in educated people resulted in an increase in those in the middle income group who were entering employment, and needed to be housed. Independence also led to an increase in people employed in public and private sector jobs, which also impacted negatively on the housing waiting list as these also entered the housing market. Nonetheless, it was not the entire majority that held decent jobs, but the proportion of those that were employed and qualified for housing from different programs was significantly high.

7.3.2. The proactive role of the government

While accounts of the housing crisis together with the narrative championed by the Affirmative Repositioning, have painted the government as having failed in addressing the housing problem, this study has demonstrated that the government was proactive and

identified the development of housing infrastructure at independence as a priority area. To this end, the new government developed the Namibia National Housing Policy in 1991 as a framework for housing development and provision. The development of various housing initiatives and programs for different population categories can only demonstrate the political will and understanding that housing provision was a priority area in post-independence Namibia.

For example, the government adopted three premier housing initiatives (National Housing Enterprises, The Build Together and Shack Dwellers Federation of Namibia), targeted at different groups (from the upper classes to the poor living in slums) and offering different packages including loans and other financial services, and these have been in operation for the past 25 years.

Financial access has become increasingly important for home buyers, and the government enacted a range of legislative instruments as regulatory frameworks in both the medium and long term, to assist those that required housing with housing finance. These housing regulatory instruments recognised that both the public and private sector have a role to play in the effective provision of housing finance, and explicitly recognised differences in the upper and middle income segments vis-à-vis the lower segments of the market, and advocated for the provision of housing finance to the lower income segments of the population. As the study has shown, banking institutions, like the First National Bank of Namibia; Standard Bank of Namibia; Nedbank and Bank of Windhoek, mainly provided housing finance to the middle to higher income categories.

Even though the banking institutions remained important actors for housing finance for higher income groups, housing initiatives provided low cost housing and finance to low and middle income categories. There also appears to be a balance in the housing programs. While the National Housing Enterprises catered for the low to middle income categories, the Mass Housing Project, Build Together, and Shack Dwellers Federation of Namibia were established to serve the poor and lower income groups. The housing programs provided the citizens with opportunities to own houses within their income limits and socio-economic

status, but this also came at great costs to the government that had to finance the low-income programs.

As outlined in this study, the programs have achieved considerable success in providing housing despite dissatisfaction caused by the implementation and ballooning housing waiting list. For example, by 2009 the Built Together Project had constructed and completed about 16,424 housing units, and since its launch in 2013, the Mass Housing Program had reached around 1,500 beneficiaries by January 2017. This illustrates that the housing policy not only made provisions for the provision of affordable housing to citizens, but certain sections of the poor population certainly benefited from the program. This is in sharp contrast to the general narrative that blames the government for the housing crisis.

7.3.3. No program without challenges

The government has put together mechanisms for housing provision for an expectant citizenry, however certain internal issues compromised these efforts. Some of these problems were logistical rather than policy problems. In Chapter Four, the study highlighted the implementation challenges faced in the Build Together and the Shack Dwellers Federation of Namibia. The BTP challenges ranged from issues of poor administration and payment capacity, poor understanding and commitment, low levels of serviced land and a high number of beneficiaries, and slow progress, high cost and low quality of house construction, sustainability and limited funding. Although the low cost housing initiatives faced a range of implementation challenges, lack of serviced land seriously affected the magnitude of housing provision among poor and low-income groups. The land was, of course, available, but local authorities including the City of Windhoek faced challenges in servicing big tracts of land because of resource constraints.

As a result, housing became unaffordable because of exorbitant costs, and the numbers in the poor (low-income) housing waiting lists continued to balloon. The clogging of the housing waiting list further extended the waiting period through which housing applicants waited for houses, leading to people exploring other options for their housing accommodation. Many of the poor residents resorted to improvised housing in informal settlements. This significantly increased the population in informal settlements since they had little to lose and more to gain

by accessing plots in informal settlements, where the Shack Dwellers Federation of Namibia made such access less daunting.

Broad-based scepticism in the programs became a uniting catalyst among social players in the 2000s, which culminated in social mobilisation against corruption and lack of housing delivery. Although not all applicants joined the social action campaigning against endemic corruption, the consensus among many was that corruption had severely compromised housing delivery. The evidence on the urbanisation and population growth illustrates the limit of this narrative. This is not peculiar to Namibia, accounts of corruption have been used to justify underdevelopment in postcolonial Africa (Ayittey, 1998). In post-settler southern Africa, corruption has been cited as a major issue in Zimbabwe's land reform process (Moyo, 2014)) and South Africa's Human Settlement Program (Beukes, 2016).

7.3.4. New entrants

Who exactly are in the housing list? My analysis has shown that housing shortages were particularly more pronounced in Windhoek City, which is the country's administrative capital. In 2013, the Windhoek City housing institutions' total waiting list accounted to 46,000 applicants, with 6,000 people in the NHE list and 40,000 in the City of Windhoek application list. Judging from the national census statistics and results from the study in Windhoek, the majority of people fell in the middle ages, between 20 and 45 years. These results, though not representative, are significant as people in the age range have families and require stable homes, and the majority of the people in question were married, cohabiting, divorced or separated.

The finding that women dominated the population captured in the 2001 and 2011 national censuses, the survey conducted in Windhoek City and in the two case studies, and that they mainly worked in the public sector, also highlights the need for housing. The domination of women in the census counts in particular localities in Windhoek and in employment is significant in that it points to the opportunities opened by independence for women, who were as in other settler colonies in the region, traditionally confined to the reserves by apartheid policies (Potts & Mutambirwa, 1990).

Where did they come from? The increasing urban population and the growth in informal settlements point to population movements over time, while the increasing housing list illustrates the continuation of these flows over the years. People in the housing list differed in their education and employment (social status), housing needs, places of origin, the period of application for housing, and housing schemes where they applied for housing. Housing schemes differed in their target groups, type of housing they offered and the location. The housing scheme preferred by an individual reflects the status of the individual in question, and based on evidence from the study majority of people had registered with the low-income schemes like The Build Together and SDFN.

These were mostly migrants from outside Namibia who came to Windhoek to seek for livelihood opportunities, relying on low paying jobs and informal sector activities. They had lived in informal settlements where life was cheaper. One could draw from the results from Havana and Otjomuise where majority of people were not initially from Windhoek. The people outside this category were born in Windhoek and were seeking own homes. Some were children of early migrants who had settled in Katutura and Otjomuise Townships. They were all new entrants in the housing market, and were desperate for houses. Their agitation and disappointment in the slow pace of the housing delivery system can be understood.

What is the relevance of the Affirmative Repositioning in the housing crisis? This study has explored the role and position of the social movement, the Affirmative Repositioning (AR) in the Namibian housing crisis. It has highlighted the motivation shaping the movement's activism. It has possibly understated the significance of the movement in the whole land and housing saga. There were fears within the political establishment that the movement, like many such movements in postcolonial Africa, has been exploited in the struggle for housing. One could draw here on the social movement in Zimbabwe during the crisis in 1999, which later transmuted into the political party, the Movement for Democratic Change (MDC) (Chiroro, 2006; Zeilig, 2010) and a similar movement for constitutional change, led by John Madhuku that has been transformed into a full-fledged political party (Zeilig, 2010).

In order to understand the social movement and its position, a more comprehensive insight into the AR was needed to explain its position and role in Namibia's post-independence housing crisis. The AR emerged in the social scene in Namibia on the background where social movements across the globe were influencing agenda settings in the public policy including the students' movement in South Africa, in what Achille Mbembe termed 'Fanonian moment' (Becker, 2016).

The social movement emerged amid social tensions and growing discontent over housing and its delivery. Its existence was reinforced by growing dissatisfaction with the government and simmering tensions, which were threatening to degenerate into a Zimbabwean style land grab (see Chaumba *et al.*, 2003; McGregor, 2002; Rutherford, 2008; Sithole *et al*., 2003; Worby, 2001). As the population of people, particularly the poor, in the housing list grew and dissatisfaction towards the government over its failure to deliver houses, the formation of the movement initially intended to deter loaming land grabs.

Despite its political outlook, the AR's activities have assisted the government to find ways of addressing the crisis. This illustrates an important point that has been less appreciated in Namibia: the AR did not represent an opposition to the government; it only provided an impetus and a reminder that policies alone are not enough. More needed to be done at the implementation level to meet post-independence expectations. Evidence from this study has shown that the AR movement has managed to reach certain agreement (at least in principle) with the government in regard to land and housing provision in Namibia.

7.4. INTERPRETING THE HOUSING CRISIS

Does this analysis of the settler period, independence and post-settler dynamics tell us anything about the housing and urbanisation crisis in post-independence Namibia? The thesis points to many factors that contributed to the crisis after Namibia's independence, but also argues that apportioning the blame for the crisis to the post-independence government is rather reductive and has resulted in a limited and incomplete understanding of contemporary development in Namibia.This analysis suggests that the country's settler period should be a critical starting point for understanding the post-independence housing crisis.

The legacy of this unfortunate period began to be felt in the decades immediately after independence. The post-independence state was faced with a reconstruction job, and while efforts were made towards addressing this unfortunate inheritance these were not enough. For an African country it was not unusual to draw on what Chaumba, Scoones and Wolmer have referred to as a 'well-rehearsed narrative on "African crises" of …. corruption, …., and depictions of "failed", "vampire" or "collapsed" African states' (Chaumba *et al*., 2003: 534).

By focusing attention on the post-independence government and placing the blame for the housing crisis directly at its doorsteps, it is easy to end up neglecting historical factors and their consequential effects and manifestations after independence. These are not peculiar to Namibia, but have also been experienced in other post-colonial states in the region. These were often responsible for the demands, expectations and challenges that were encountered after independence, which any explanation that focuses on the government and its failures fail to explain fully.

For example, increased urban growth and growing demand for housing in the 2000s reflected the consequences of influx control policies and those of separate development that continue to haunt post-settler states in the region, South Africa and Zimbabwe included. These policies that were often geared at limiting African urbanisation were lifted in the 1980s in Namibia, thus opening opportunities for those previously confined in the reserves to seek opportunities in the cities.

Furthermore, opportunities for employment for Africans opened up, particularly in the public sector, leading to the entry of many Africans in the civil service. These new African civil servants, who mainly were new in cities, could not be accommodated in migrant hostels like colonial migrant workers, and needed houses that were congruent with their new status. Provision of housing to new urban entrants was not sustainable, and housing shortages were expected as the urban civil services and others in private sector occupations, grew following the reform of the education sector, which increased the proportion of educated Africans.

As can be seen in Section 6.2.2 these were accompanied by flows of people in low-income categories and others in the informal sector. The influx of people into towns increased the demand for housing and curtailed opportunities for access to formal housing, opening opportunities for alternative housing. Thus, the increase in informal settlements is a trademark of the shortage of formal housing in urban centres like Windhoek. The informal housing development was further exacerbated by the volume of lowly paid individuals, which further expanded urban centres like Windhoek to the peripheries of new suburb areas to accommodate the latest entrants.

This increase in the urban population was at odds with the pace in housing infrastructure development and delivery. The disparity between demand and available housing is evidenced by the ballooning housing waiting list. The housing waiting list increased to 76,800 from 18,000 in 2013, shortly before the AR was formed in 2014, and the majority of those in need of houses were in the poor to middle income categories. Housing prices in the 2000s had also increased along with housing demand that it had become impossible for the poor to own houses even if they qualified for housing.

Housing shortages, particularly in the 2000s, were further compounded by other factors that had little to do with colonial settler legacy. In Namibia, housing and rental prices were not subjected to any regulation, which resulted in exorbitant increases in housing and rentals. This was mainly due to high building costs, which subsequently transferred these costs onto housing prices, making housing unaffordable. By 2014, the majority of people in the low and middle income categories could not afford a house in Namibia.

Certain groups including property developers and a small group of local elites also benefited from high housing prices. Local elites bought houses from property developers and rented them out at inflated prices. One cannot rule out the effect of foreign property buyers who used foreign currency, which encouraged corruption within the housing delivery system and became endemic. Although corruption has been overplayed in accounts about the crisis, it certainly affected the allocation of tenders and led to the manipulation of the housing list, where people could pay themselves to the top of the housing list.

In this study, the poor bore the brunt, and may be things would have been different if the government had the political will and capacity to end corruption among its officials. However, such a conclusion may be overly optimistic. Even though state officials operated within rules and policies that guide behaviour and actions, these have never been enough to deter corruption if the environment is ripe. Experience in post-independence Africa suggests that if there is room to profit from state resources, ethics would always be subordinated to self-interest.

While the government could counter the narrative on the housing crisis through what had been achieved on the housing front, the resources committed and the challenges of undoing century long damages of settler occupation, rather than fuelling debates about corruption and its perceived failure to provide basic resources for its citizens, this may still not have worked given the politicisation of the whole issue. The government should also have prioritised the poor, but such an initiative was unlikely to avert the social mobilisation that was underway since the organisers were not the poor, but those in the middle income categories.

Also, what is increasingly obvious is that Namibia's housing crisis would remain unsolved as long as the country continues to experience excessive urban growth. The ballooning housing waiting list shows how difficult it would be for the government and other actors to provide adequate housing for everybody and to sustain funding for housing development, and still avoid plunging the country into serious debt like some countries in Emily Roe's 'continent of '"except Africa"' (1995: 1065).

7.5. IMPLICATIONS FOR FUTURE POLICY

Namibia's housing crisis has generated a lot of debates and anxieties. While the debates centred on who was to blame, what should have been done differently, anxieties were about fear – the fear of another Zimbabwe. In former settler states, housing is closely linked to the emotive subject of the land question, and relatedly, the direction that land reforms should take. This is particularly the issue in Namibia since the land question remains unsolved, and fears that a chaotic land grab may result from social agitation over housing and housing provision looked real. These are all issues that confront former settler states, and they have serious policy implications. This thesis has consistently raised these policy questions, mainly

about the broader context, and also, whether anything can be learnt from Namibia's situation. There are specific policy issues that have emerged in the analysis and this concluding section attempts to identify and discuss these issues.

7.5.1. Some broader policy implications

*The development of housing infrastructure is about land and resources***:** In former settler southern Africa, housing is closely linked to the land question and the availability of resources. The land question remains unsolved in many countries, and although Namibia has put in place mechanisms to guild land reform, not much has been achieved on the land reform front. It was, therefore, a problem of land as much as it was a problem of housing supply that caused the crisis.

Local authorities need land to service stand, and without serviced stands, housing infrastructure development cannot be achieved. We have seen how the City of Windhoek, which had the responsibility to service land for housing development, fell severely short due to resource constraints. This shortage of serviced land has implications not only for land reform, but for resources for securing the land, resource provision, and infrastructure development. Ironically, while there have been clear calls for accelerating land reform, no questions have been asked where the resources for an extensive housing program would come from.

*People's action and activism should be encouraged***:** The Zimbabwean experience has been used as a reference point to any social mobilisation. While Zimbabwe is often seen as a classic case of what not to do, social action should not be discouraged. It was through social action that the government was reminded that there was a problem in the housing sector, and that something needed to be done. The social movement served to complement government effort, and working together some gaps were identified and progress made. It also opened opportunities for dialogue, which was missing before the formation of the AR. Social movements can inform policy since they are closer to the people and understand people's needs.

The need to go beyond policy formulation: A lot of energy is often devoted to framing policy, yet policy alone is not enough. As David Mosse noted:

> White papers, mission statements and strategic plans, 'joined-up' thinking, civil society consultations and policy forums all indicate a striving for coherence in development policy, and there are allied concerns with exerting influence over policy, linking research to policy… (2005: 639).

In Namibia, the government identified land and housing as areas of priority upon taking over power, and developed land and housing policies to guide land and housing access to the citizens. It would appear, however, that there were no checks and balances in place to monitor progress and identify deviations. The review of the policy only happened in 1999, about a decade after the policy was adopted. The lack of regular reviews meant that there was no mechanism to determine progress and identify gaps.

The result was that the policy lagged behind events in society, and housing prices were allowed to rise unchecked, while corruption within the housing delivery system was allowed to reign free. This also meant that the government underestimated the social realities including rapid urbanisation, development of informal settlements and growing discontent among the population.

*Reconcile crisis of expectations and what could be achieved***:** After nearly over a century of colonial subjugation, independence brought with it expectations from the citizenry that the new dispensation would bring with it changes to their condition. Much of this emanated from the promises by the political parties involved in the struggle for independence, but we can also not rule out that the political parties had a lot of debt to the citizens that supported their struggle.

Whilst the idea of government putting mechanisms for the development and provision of housing infrastructure also generated expectations, a crisis of expectations soon took over when the expected benefits failed to materialise. The task of providing housing to this

expectant population was too big, and the state could only do as much, without plunging the country into economic crisis, as has happened in some parts of the continent. The crisis of expectations needed to be managed.

Develop more land and settle people temporary: The housing issue is about a place to stay. Much of the debates in Namibia have been about the growth of informal settlements. Informal settlements have been seen as an eye and a bad thing to happen. Yet, informal settlements can be used as a solution to the clogged housing waiting list. The government can solve the housing challenges by encouraging the development of informal settlements. Whilst the idea of informal settlements may be politically unattractive, if managed well, it can facilitate the development of self-funded housing, which can relieve the state of the burden of having to provide housing infrastructure. This can limit the state's role in making stands available to applicants, who can construct improvised structures while they develop their stands. This also would prevent the development of settlements on un-serviced land.

7.5.2. The Namibian housing crisis in a broader contest

The narrative on the crisis of housing and housing provision in Namibia tend to overemphasise the role of the post-independence state. Housing remains an inherently political issue in southern African former settler colonies. As such, Namibia's housing debates became overly politicised, which prevented people from seeing beyond the government and policy. This is hardly surprising since in post-independence Africa the state has been criminalised by both the international community and internal opponents. This has been especially the case when explaining development failure, or, to use the popular word, 'crisis'.

The African leaders themselves tend to look outside their doorsteps, and colonialism and all its related ills have often been used as a justifiable excuse. This is in a sense a departure from the more familiar thesis of the state in post-independence Africa being weak and prying on its own citizens (Ayittey, 1998). This, in turn, brings us back to where every policy and development intervention should begin in former settler states – the settler period and its accompanying politics. What is particularly striking about the housing crisis is that it reflects

the legacy of this unfortunate history, while also highlighting the enormous tasks faced by post-settler states in Southern Africa in their efforts to reverse the injustices of the past.

7.5.3 Areas for future research

This research provided a counter narrative to the narrative that places blame on the urbanisation and housing problem in post-independence Namibia on the government. It did this by adopting a historical approach, which factored-in other factors including the country's settler context and its causal effects. In post-settler country context like Namibia, where there are still continuities from the past, the burden of reconstruction can be enormous for the state if resources for reconstruction are not augmented. Policies that aimed to ameliorate the conditions of the previous disadvantaged groups are likely to come unstuck. This observation, however, does not mean that the state should abdicate its responsibility and mandate towards its citizens, rather, it serves to highlight the challenges faced by the postcolonial state.

While the findings of this study support these observations, they go further to emphasise that while good policies matter for any reconstruction program, it is the availability of resources and implementation that define success. Given that the focus of this study was broad and focused on a wide plethora of factors, issues of policy were not sufficiently covered. One area for future research would be to focus on government policy on housing infrastructure delivery in post-independence Namibia.

The review of Namibian literature suggests the need for such research. This future research can focus on the government initiatives and attempt to explore successes and gaps, and could have been done differently. Moreover, the literature on Namibia seems to identify corruption in the housing sector as endemic and major cause for the failure of the problem. As highlighted in this thesis, corruption has always been blamed for development failure in postcolonial Africa, but little is known of the extent of government corruption in post-independence Namibia. This also provides another avenue for future research.

The thesis has consistently referred Namibia's situation to that of South Africa and Zimbabwe, the other two post-settler states in the region. A second avenue for research could be to provide a comparison of Namibia's housing question to that of South Africa. These would allow for exploration of how the different countries have tackled the question, and what Namibia can learn from the South Africa experience.

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APPENDIXES

Appendix 1: Consent Forms

Appendix 1 (a): Consent form – Survey Participants

UNIVERSITEIT VAN PRETORIA
UNIVERSITY OF PRETORIA
YUNIBESITHI YA PRETORIA

University of Pretoria
Department of Anthropology and Archaeology
Faculty of Humanities
Pretoria 0002, City of Tshwane, South Africa
Tel. +27 12 4204661, **Fax** +27 86 542 9204

INFORMED CONSENT BY RESEARCH PARTICIPANT

Thank you for your involvement in the proposed study. It is ethical practice to get informed consent from a research respondent prior to the commencement of a research imitative. Informed consent entails the following:

You will be participating in a research project entitled *'Encountering post-settler state dynamics: Understanding Namibia's housing challenges and state policy'.*

Purpose of the study: The current study is being undertaken in fulfilment of a Doctor of Philosophy in Development Studies at the University of Pretoria. The purpose of the study is to understand Namibia's housing crisis from both a historical and post-independence perspective. .

Procedures: The study will utilise four main research techniques: review of secondary and primary literature; key informant interviews; survey and a case study.

1. **Risks and discomfort:** The researcher does not foresee any risks pertaining your participation in the study.

   Benefits: There are no tangible benefits for participating in the study. What we are interested is for you to share with us your expertise and knowledge on certain issues of interest. It should also be noted that your participation in the study is voluntary, and you are participating as an individual and not a representative of an organisation

2. **Respondent's rights:** It is within your right to opt not to be involved in the project, to withdraw at any point and to opt not to respond to question you are uncomfortable to respond to.

3. **Confidentiality:** The information collected will be used for research purposes only and completed interviews will not be provided to anyone. All the information will be regarded as personal and confidential. No names will be mentioned in the interpretation of the data and where applicable, pseudonyms will be used.

4. **Storage of research data:** The data will be stored for archiving purposes only and will not be used for future research purposes.

5. **Ethical clearance:** This research proposal has also been approved by the Post Graduate Committee and the Research Ethics Committee of the Faculty of Humanities of the University of Pretoria (Letters of approval attached for your perusal).

6. **Questions and concerns:** Should any concerns or questions arise, please contact me, Paulina Ingo at paula.ingo@yahoo.com; or my supervisor, Prof. Vusi Thebe at vusi.thebe@up.ac.za.

.

Please indicate your consent to participation in the interview by signing this consent form.

DECLARATION

I ……..., understand my rights as a research participant and give consent to participate in the study voluntarily and have received a copy of this consent letter.

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Date	Place	Participant signature
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Date	Place	Researcher signature

Appendix 1 (b): Consent form for key informants

UNIVERSITEIT VAN PRETORIA
UNIVERSITY OF PRETORIA
YUNIBESITHI YA PRETORIA

University of Pretoria
Department of Anthropology and Archaeology
Faculty of Humanities
Pretoria 0002, City of Tshwane, South Africa
Tel. +27 12 4204661, **Fax** +27 86 542 9204

Annexure…: Participant Consent Form
CONSENT TO PARTICIPATE IN AN ACADEMIC STUDY

I am asking you to participate in this study. The purpose of this form is to give you the information you will need to help you decide whether you want to participate in this study or not. This form describes why I am doing this study and the form the interview process will take. Please read the form, or listen carefully while I read it to you. You may ask any questions that you may have, including anything about the study, this form, or something that I have said that is not clear. When we have answered all your questions, you can decide if you want to be interviewed or not. If you choose to be interviewed, we will ask you to sign or mark on this form.

PURPOSE OF THE STUDY

Currently Namibia is facing the housing crisis of high demand and low supply of housing. The situation is getting worse than anticipated in the past 26 years of independent Namibia. Since Namibia has been colonised by both Germany and South Africa, and after these colonies Namibia was left with many challenges including housing crisis. Many studies have shown that there is a high demand of houses and low supply,; however the findings did not dig deeper in the dynamics of colonial histories circumstances and post-colonial as well contemporary social and political and policy issues at both individual level and society to determine if all this have some contribution to the housing situation. This study is for academic purpose. The purpose of the study is to find out your ideas, feelings, beliefs and opinions on what you think are factors that contributed to the housing situation in the country.

Procedures: The study will utilise four main research techniques: review of secondary and primary literature; key informant interviews; survey and a case study.

1. **Risks and discomfort:** The researcher does not foresee any risks pertaining your participation in the study.

   Benefits: There are no tangible benefits for participating in the study. What we are interested is for you to share with us your expertise and knowledge on certain issues of interest. It should also be noted that you participation in the study is voluntary, and you are participating as an individual and not a representative of an organisation

2. **Respondent's rights:** It is within your right to opt not to be involved in the project, to withdraw at any point and to opt not to respond to question you are uncomfortable to respond to.

3. **Confidentiality:** The information collected will be used for research purposes only and completed interviews will not be provided to anyone. All the information will be regarded as personal and confidential. No names will be mentioned in the interpretation of the data and where applicable, pseudonyms will be used.

4. **Storage of research data:** The data will be stored for archiving purposes only and will not be used for future research purposes.

5. **Ethical clearance:** This research proposal has also been approved by the Post Graduate Committee and the Research Ethics Committee of the Faculty of Humanities of the University of Pretoria (Letters of approval attached for your perusal).

6. **Questions and concerns:** Should any concerns or questions arise, please contact me, Pauline Ingo at paula.ingo@yahoo.com; or my supervisor, Prof. Vusi Thebe at vusi.thebe@up.ac.za.

.

Please indicate your consent to participation in the interview by signing this consent form.

DECLARATION

I ……..., understand my rights as a research participant and give consent to participate in the study voluntarily and have received a copy of this consent letter.

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Date	Place	Participant signature
---	---	---
Date	Place	Researcher signature

Appendix 1 (c): Consent form for local level participants

UNIVERSITEIT VAN PRETORIA
UNIVERSITY OF PRETORIA
YUNIBESITHI YA PRETORIA

University of Pretoria
Department of Anthropology and Archaeology
Faculty of Humanities
Pretoria 0002, City of Tshwane, South Africa
Tel. +27 12 4204661, **Fax** +27 86 542 9204

Annexure…: Participant Consent Form

CONSENT TO PARTICIPATE IN AN ACADEMIC STUDY

I am asking you to participate in this study. The purpose of this form is to give you the information you will need to help you decide whether you want to participate in this study or not. This form describes why I am doing this study and the form the interview process will take. Please read the form, or listen carefully while I read it to you. You may ask any questions that you may have, including anything about the study, this form, or something that I have said that is not clear. When we have answered all your questions, you can decide if you want to be interviewed or not. If you choose to be interviewed, we will ask you to sign or mark on this form.

PURPOSE OF THE STUDY

Currently Namibia is facing the housing crisis of high demand and low supply of housing. The situation is getting worse than anticipated in the past 26 years of independent Namibia. Since Namibia has been colonised by both Germany and South Africa, and after these colonies Namibia was left with many challenges including housing crisis. Many studies have shown that there is a high demand of houses and low supply, however the findings did not dig deeper in the dynamics of colonial histories circumstances and post-colonial as well contemporary social and political and policy issues at both individual level and society to determine if all this have some contribution to the housing situation. This study is for academic purpose. The purpose of the study is to find out your ideas, feelings, beliefs and opinions on what you think are factors that contributed to the housing situation in the country.

Procedures: The study will utilise four main research techniques: review of secondary and primary literature; key informant interviews; survey and a case study.

1. **Risks and discomfort:** The researcher does not foresee any risks pertaining your participation in the study.

2. **Benefits:** There are no tangible benefits for participating in the study. What we are interested is for you to share with us your expertise, perceptions and housing needs. It should also be noted that you participation in the study is voluntary, and you are participating as an individual and not a representative of an organisation.

3. **Respondent's rights:** It is within your right to opt not to be involved in the project, to withdraw at any point and to opt not to respond to question you are uncomfortable to respond to.

4. **Confidentiality:** The information collected will be used for research purposes only and completed interviews will not be provided to anyone. All the information will be regarded as personal and confidential. No names will be mentioned in the interpretation of the data and where applicable, pseudonyms will be used.

5. Anonymity: All care will be done to ensure that your identity and that of your household is protected. Instead of using real identities, these will be substituted with codes or pseudonyms.

6. **Storage of research data:** The data will be stored for archiving purposes only and will not be used for future research purposes.

7. **Ethical clearance:** This research proposal has also been approved by the Post Graduate Committee and the Research Ethics Committee of the Faculty of Humanities of the University of Pretoria (Letters of approval attached for your perusal).

8. **Questions and concerns:** Should any concerns or questions arise, please contact me, Pauline Ingo at paula.ingo@yahoo.com; or my supervisor, Prof. Vusi Thebe at vusi.thebe@up.ac.za.

.

Please indicate your consent to participation in the interview by signing this consent form.

DECLARATION

I ……..., understand my rights as a research participant and give consent to participate in the study voluntarily and have received a copy of this consent letter.

---	---	---
Date	Place	Participant signature
---	---	---
Date	Place	Researcher signature

Appendix 2: Introduction letter, ethical clearance and authorisation letters

UNIVERSITEIT VAN PRETORIA
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YUNIBESITHI YA PRETORIA

University of Pretoria
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Faculty of Humanities
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Tel. +27 12 4204661, Fax +27 86 542 9204

21 September 2016

REF: STUDENT PAULINE INGO

This letter serves to confirm **that Ms Pauline Ingo (Student Number 12120627)** is *a bona fide* student at the Department of Anthropology and Archaeology of the University of Pretoria, enrolled for a three year PhD student in Development Studies under the supervision of Dr V. Thebe. Her study interrogates post-independent Namibia's urban housing situation. The study focuses on both the historical circumstances and the contemporary situation, and attempts to nuance these into a complex analysis of post-settler state dynamics.

Pauline will seek information from particular institutions in the country that have any relationship with her study. I am appealing to you to offer her the assistance that she may require. If you need any additional information, do not hesitate to contact the coordinating office through the contact details below.

Thank you,

Yours sincerely,

Vusilizwe Thebe (PhD, UEA, UK)
Senior Lecturer & Programme Coordinator (Development Studies)
Department of Anthropology and Archaeology
University of Pretoria
Private Bag X20, Hatfield 0028, South Africa
Tel. +27 12 420 3526
e.mail: vusi.thebe@up.ac.za

UNIVERSITEIT VAN PRETORIA
UNIVERSITY OF PRETORIA
YUNIBESITHI YA PRETORIA

Faculty of Humanities
Research Ethics Committee

21 April 2017

Dear Ms Ingo

Project:	**Encountering post-settler state dynamics: Understanding Namibia's housing challenges and State Housing Policy through the case of Windhoek City**
Researcher:	**P Ingo**
Supervisor:	**Drs V Thebe**
Department:	**Anthropology and Archaeology**
Reference number:	**12120627 (GW20170311HS)**

Thank you for the response to the Committee's correspondence of 7 April 2017.

I have pleasure in informing you that the Research Ethics Committee formally **approved** the above study at an *ad hoc* meeting held on 20 April 2017. Data collection may therefore commence.

Please note that this approval is based on the assumption that the research will be carried out along the lines laid out in the proposal. Should your actual research depart significantly from the proposed research, it will be necessary to apply for a new research approval and ethical clearance.

We wish you success with the project.

Sincerely

Prof Maxi Schoeman
Deputy Dean: Postgraduate and Research Ethics
Faculty of Humanities
UNIVERSITY OF PRETORIA
e-mail: tracey.andrew@up.ac.za

cc: Dr V Thebe
Prof I Pikirayi

KHOMAS REGIONAL COUNCIL

KHOMASDAL CONSTITUENCY

Tel No + 264 61 213948
Fax No 088632183
Otjomuise, Bonn Street 287
Reference KRC
Enquiries: SN Nsilenge
email khd-north@iway.na

Khomas Regional Council
P.O. Box 3379
WINDHOEK

04 April 2017

To whom it may concern

RE: PERMISSION TO CARRY OUT ACADEMIC RESEARCH IN THE OTJOMUISE INFORMAL SETTLEMENTS

I have the honour to communicate that Ms. Paulina Ingo ID. 8501061005, a PhD student with University of Pretoria is herewith authorised to carry out academic research in Khomasdal Constituency, particularly in the informal settlements.
She has agreed to respect the right to privacy of all the residents she will come into contact with and that the information obtained is purely be for academic purposes and will not be disclosed to a third party.

Yours in Development,

NATIONAL COUNCIL 2017

MARGARET. MENSAH-WILLIAMS, MP
COUNCILLOR
CHAIRPERSON: NATIONAL COUNCIL

KHOMAS REGIONAL COUNCIL

Tel No: +264 61 247983
Fax No: +264 61 226317
E-mail: acloete@khomasrc.gov.na
Address: Outspl Street no: 670
Havana, Katutura
Windhoek

MOSES //GAROEB CONSTITUENCY

Khomas Regional Council
P.O. Box 3379
Windhoek

Our Ref: .....
Your Ref: .....
Enquiries: *A. Cloete-0817932293*

TO WHOM IT MAY CONCERN

This missive serves affirmation that Ms. Paulina Ingo enrolled at the University of Pretoria, South Africa for a Doctoral Degree in Development studies. In compliance with the course requisites, Ms. Ingo is required and assumes to undertake a research study in our constituency titled*: **Encountering Post-Settler State Dynamics:***

I herein affirm my acknowledgement, and enunciate my support to her academic research. Accordingly and with due regard, I pray all residents to afford due cognizance to the process of her research and courteously implore you to render your input by diligently responding to his questionnaires and/or interview requests.

I trust in your customary positive response

Yours in Development,

Hon. M David
Regional Councilor

//GAROEB CONSTITUENCY
KHOMAS REGION

2017 -04- 10

PO BOX 3379
WINDHOEK

Appendix 3: Key informants Codes and Institutions

Table 1. Key informants, codes and Institutions

Key informnate 1	*Official at City of Windhoek*
Key informnate 2	*Official at City of Windhoek*
Key informnate 3	*Official at National Housing Enterprises*
Key informnate 4	*Official at National Housing Enterprises*
Key informnate 5	*official at Ministry at Urban and Rural Development*
Key informnate 6	*official at Ministry at Urban and Rural Development*
Key informnate 7	*Academic at the University of Namibia*
Key informnate 8	*Official at The Build Together*
Key informnate 9	*Member of Namibia Housing Action Group*
Key informnate 10	*Official at Shack Dwellers Federation of Namibia*
Key informnate 11	*Retired Politician*
Key informnate 12	*Politician*
Key informnate 13	*A founder activist of Affirmative Repositioning*
Key informnate 14	*A founder activist of Affirmative Repositioning*
Key informnate 15	*Activist of Affirmative Repositioning*
Key informnate 16	*Member of general public*
Key informnate 17	*Member of general public*
Key informnate 18	*Member of the media*
Key informnate 19	*Official at local authority councillor*
Key informnate 20	*Member of Namibia legislature*

These included 2 academics from the University of Namibia, 2 members of the media that have covered the housing issue, 2 state official close to the housing delivery system, 2 politicians, 2 members of the Namibian legislature, 2 local authority councillors, 2 members of civil society groups including AR, 2 employees from the National Housing Enterprises, 1 employee from the Build Together, 1 employee from the Shack Dwellers Federation of Namibia, 2 employees from the Namibia Housing Action Group and the general public.

Appendix 4: Tables derived from census data

Table 1: The population of all Namibian cities and urban localities by census years

City names	Census population 1981	Census Population 1991	Census Population 2001	Census Population 2011
Arandis	…	4,303	3,974	5,214
Aranos	...	...	...	3,683
Eenhana	...	...	2,814	5,528
Gobabis	...	8,340	13,856	19,101
Grootfontein	...	12,829	14,249	16,632
HelaoNafidi (incl. Oshikango)	...	...	...	19,375
Henties Bay	...	1,612	3,285	4,720
Karasburg	...	4,602	4,075	4,401
Karibib	...	3,067	3,726	5,132
KatimaMulilo	...	13,377	22,134	28,362
Keetmanshoop	11,502	15,032	15,778	20,977
Khorixas (SorrisSorris)	...	7,358	5,890	6,796
Lüderitz	4,748	7,700	13,295	12,537
Mariental	...	7,581	9,836	12,478
Nkurenkuru	...	...	...	618
Okahandja	...	11,040	14,039	22,639
Okahao	...	...	...	1,665
Okakarara	...	3,725	3,296	4,709
Omaruru	2,982	4,851	4,761	6,300
Omuthiya	...	...	...	3,794
Ondangwa	...	7,926	10,900	22,822
Ongwediva	...	6,197	10,742	20,260
Opuwo	...	4,234	5,101	7,657

City names	Census population 1981	Census Population 1991	Census Population 2001	Census Population 2011
Oranjemund	4,112	...	4,451	3,908
Oshakati	...	21,603	28,255	36,541
Oshikuku	...	...	...	2,761
Otavi	2,137	3,506	3,813	5,242
Otjinene	...	...	...	2,102
Otjiwarongo	9,087	15,921	19,614	28,249
Outapi (Utapi)	...	...	2,640	6,437
Outjo	2,504	4,535	6,013	8,445
Rehoboth	...	21,439	21,308	28,843
Rosh Pinah	...	...	...	2,835
Ruacana	...	...	...	2,985
Rundu	989	19,366	36,964	63,431
Swakopmund	...	17,681	23,808	44,725
Tsumeb	11,269	16,211	14,929	19,275
Usakos	...	3,548	2,926	3,583
Walvis Bay	...	22,999	43,611	62,096
Windhoek	96,057	147,056	233,529	325,858

Source: National Census Report 1991 & (Namibia Statistics Agency website, 2001) (2011)

Appendix 5: Table on Namibia Housing policy and Regulation Framework

Table 1: Namibia Housing Policy and Regulatory Frameworks

Policy & Regulation	*Effect on housing finance*	*Comment*
• National Housing Development Act of 2000	Housing Revolving Funds; National Housing Advisory Committee; Decentralised Build Together Committees	
• Local Authority Act N0.23 1992	Financing housing schemes; Housing funds; Providing ancillary land and housing delivery services	This allows local authorities to engage in housing finance delivery
• Namibia Housing Enterprises Act	This governs the operations of the Namibia Housing Enterprise	This allows the Namibia Housing Enterprise to develop and finance low cost housing

• Banking Institutions Act of 1997	This governs the operations of commercial banks	
• Co-operative Act	This governs the operations of co-operative - microfinance institutions	
• Friendly Societies Act of 1956	This governs the operations of non-governmental organisations that operate microfinance schemes	
• Usury Act of 1965	Micro-credit interest rate ceiling	This could constrain the provision of housing finance to the low segment
• Pension Fund Act	Enables accumulated pension benefits to be used as collateral	This allows housing finance providers to overcome the barrier of untitled land
• Flexible Land Tenure Act	Permission to Occupy (PTO) Certificates by local Authorities	Governs the registration of untitled land in the deeds office, which allows the provision of housing finance to communal, urban areas.

Adapted from Kalili et al.,(2008)

Appendix 6: Derived tables from survey

Table .1. Gender of Respondents

		Frequency	Percent
	Female	119	59.5
	male	81	40.5
	Total	200	100.0

Table .2 Moses Garoeb Constituency – Census Selected Indicators, 2011 and 2001

	2011	2001		2011	2001
Population Size			Labour force, 15+ years, %		
Total	45 564	25 642	In labour force	82	85
Females	20 896	11 305	Employed	49	62
Males	24 668	14 337	Unemployed	34	38
			Outside labour force	14	13

Sex ratio: Males per 100 females	118	127	Student	9	47
			Homemaker	2	42
Age composition, %			Retired, too old, etc.	3	11
Under 5 years	12	12			
5 – 14 years	13	13	Housing conditions, %		
15 – 59 years	73	72	Households with		
60+ years	1	1	Safe water	98	99
			No toilet facility	49	51
Marital status: 15+ years, %			Electricity for lighting	28	28
Never married	67	66	Wood/charcoal for cooking	8	75
Married with certificate	15	15			
Married traditionally	4	3	Main source of income, %		
Married consensually	14	13	Household main income		
Divorced/Separated	0	1	Farming	0	0
Widowed	1	1	Wages & Salaries	70	70
			Cash remittance	6	11
Private households			Business, non-farming	19	14
Number	13 804	6 978	Pension	1	1
Average size	3.3	3.7	Disability, % With disability	3	3
Head of household, %					
Females	34	33			
Males	66	67			
Literacy rate, 15+ years, %	97	97			
Education, 15+ years, %					
Never attended school	7	9			
Currently at school	11	7			

Source; 2011 Population and Housing Census Regional Profile, Khomas Region

Table 3: KhomasdalNorth Constituency – Census Selected Indicators, 2011 and 2001

	2011	**2001**		**2011**	**2001**
Population Size			Labour force, 15+ years, %		
Total	43 921	27 950	In labour force	70	73
Females	23 532	14 701	Employed	53	75
Males	20 389	13 249	Unemployed	23	24
			Outside labour force	17	25
Sex ratio: Males per 100 females	87	90	Student	17	61

Age composition, %		
Under 5 years	11	11
5 – 14 years	18	21
15 – 59 years	68	65
60+ years	3	3
Marital status: 15+ years, %		
Never married	62	60
Married with certificate	25	29
Married traditionally	3	2
Married consensually	6	4
Divorced/Separated	2	2
Widowed	2	2
Private households		
Number	10 471	5 770
Average size	4.1	4.7
Head of household, %		
Females	44	42
Males	56	58
Literacy rate, 15+ years, %	99	98
Education, 15+ years, % Never attended school	3	3
Currently at school	22	16
Left school	73	79
Homemaker	2	19
Retired, too old, etc.	4	19
Housing conditions, %		
Households with		
Safe water	99	98
No toilet facility	3	0.3
Electricity for lighting	82	97
Wood/charcoal for cooking	6	89
Main source of income, %		
Household main income		
Farming	0	1
Wages & Salaries	81	87
Cash remittance	3	4
Business, non-farming	9	5
Pension	3	2
Disability, %		
With disability	4	5

Source; 2011 Population and Housing Census Regional Profile, Khomas Region

Table 4 Median age by sex

Area	Median age		
	Total	Female	Male
Khomasdal North Constituency	23	24	23

Source: Khomas census regional population 2011

Table 5 Relationship between level of education and age

			Age group					
			20-35	36-50	51-60	61-70	70+	Total
Education	Tertiary education	Count	83	27	7	0	0	117
		%	61.9%	56.3%	50.0%	0.0%	0.0%	58.5%
	Secondary educatio	Count	42	17	6	0	0	65
		%	31.3%	35.4%	42.9%	0.0%	0.0%	32.5%
	Primary education	Count	2	2	1	2	0	7
		%	1.5%	4.2%	7.1%	100.0%	0.0%	3.5%
	None	Count	7	2	0	0	2	11
		%	5.2%	4.2%	0.0%	0.0%	100.0%	5.5%
Total		Count	134	48	14	2	2	200
		%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

Table 6 Relationship between education level and gender

			Gender		
			Female	male	Total
Education level	Tertiary education	Count	74	43	117
		%	62.2%	53.1%	58.5%
	Secondary education	Count	36	29	65
		%	30.3%	35.8%	32.5%
	Primary education	Count	5	2	7
		%	4.2%	2.5%	3.5%
	None	Count	4	7	11
		%	3.4%	8.6%	5.5%
Total		Count	119	81	200

		%	100.0%	100.0%	100.0%

Source: Khomas census regional population 2011

Table 7: Comparison of employment sectors and gender

			Gender		
			Female	male	Total
Sector of employment	Public	Count	67	32	99
		%	56.3%	39.5%	49.5%
	Private	Count	32	36	68
		%	26.9%	44.4%	34.0%
	Others	Count	20	13	33
		%	16.8%	16.0%	16.5%
Total		Count	119	81	200
		%	100.0%	100.0%	100.0%

Table 8 Relationship between Level of Education and monthly income

			Not stated	21 000 and above	N$15 001-N$20 000	N$10 001-N$15 000	5001-N$10 000	N$0-N$5 000	Total
Level of education	Tertiary education	Count	21	16	33	20	21	6	117
		%	50.0%	80.0%	94.3%	66.7%	56.8%	16.7%	58.5%
	Secondary education	Count	11	4	2	10	14	24	65
		%	26.2%	20.0%	5.7%	33.3%	37.8%	66.7%	32.5%
	Primary education	Count	4	0	0	0	1	2	7
		%	9.5%	0.0%	0.0%	0.0%	2.7%	5.6%	3.5%
	None	Count	6	0	0	0	1	4	11
		%	14.3%	0.0%	0.0%	0.0%	2.7%	11.1%	5.5%
Total		Count	42	20	35	30	37	36	200
		%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

Table 9 Correlation between levels of education and employment sector

			Sector of employment			
			Others	Private	Public	Total
Education level	Tertiary education	Count	17	29	71	117
		%	51.5%	42.6%	71.7%	58.5%
	Secondary education	Count	7	31	27	65
		%	21.2%	45.6%	27.3%	32.5%

	Primary education	Count	3	3	1	7
		%	9.1%	4.4%	1.0%	3.5%
	None	Count	6	5	0	11
		%	18.2%	7.4%	0.0%	5.5%
Total		Count	33	68	99	200
		%	100.0%	100.0%	100.0%	100.0%

Table 10 Monthly incomes by gender

			Gender		
			Female	male	Total
Income	N$0-N$5 000	Count	17	19	36
		%	14.30%	23.50%	18.00%
	5001-N$10 000	Count	27	10	37
		%	22.70%	12.30%	18.50%
	N$10 001- N$15 000	Count	17	13	30
		%	14.30%	16.00%	15.00%
	N$15 001-N$20 000	Count	22	13	35
		%	18.50%	16.00%	17.50%
	21 000 and above	Count	12	8	20
		%	10.10%	9.90%	10.00%
	Not stated	Count	24	18	42
		%	20.20%	22.20%	21.00%
Total		Count	119	81	200
		%	100.00%	100.00%	100.00%

Table 11 Correlation between incomes by age

			Age group					
			20-35	36-50	51-60	61-70	70+	Total
Income categor	N$0-N$5 000	Count	27	8	1	0	0	36
		%	20.1%	16.7%	7.1%	0.0%	0.0%	18.0%
	5001-N$10 000	Count	27	6	4	0	0	37
		%	20.1%	12.5%	28.6%	0.0%	0.0%	18.5%
	N$10 001- N$15 000	Count	15	15	0	0	0	30
		%	11.2%	31.3%	0.0%	0.0%	0.0%	15.0%
	N$15 001-N$20000	Count	28	4	3	0	0	35
		%	20.9%	8.3%	21.%	0.0%	0.0%	17.5%
	21 000 and above	Count	9	6	5	0	0	20
		%	6.7%	12.5%	35.7%	0.0%	0.0%	10.0%
		Count	28	9	1	2	2	42
		%	20.9%	18.8%	7.1%	100.0%	100.0%	21.0%
Total		Count	134	48	14	2	2	200

	%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

Table 12: Areas of origin of respondents by years spent in Windhoek

			Urban Rural		
			Rural	Urban	Total
Years spent in Windhoek	Not stated	Count	4	3	7
		%	57.1%	42.9%	100.0%
	0-1 Year	Count	11	2	13
		%	84.6%	15.4%	100.0%
	11-15 Years	Count	14	6	20
		%	70.0%	30.0%	100.0%
	16-20 Years	Count	21	8	29
		%	72.4%	27.6%	100.0%
	2-5 Years	Count	33	28	61
		%	54.1%	45.9%	100.0%
	21 Years and above	Count	32	9	41
		%	78.0%	22.0%	100.0%
	6-10 Years	Count	15	14	29
		%	51.7%	48.3%	100.0%
Total		Count	130	70	200
		%	65.0%	35.0%	100.0%

Table 13 Percentage distribution of households by type of housing unit and area

	Households	Detached house	Semi-Detached House	Apartment /Flat	Guest Flat	Traditional Dwelling	Improvised housing units (Shacks)	Other housing unit
Moses !Garoeb	13 804	22.4	12.1	1.6	0.2	0.1	62	1.3
Khomasdal North	10471	56.7	11.4	10.6	1.2	0.2	17.7	1.2

Source: Khomas census regional population 2011

Table 14 Percent distribution of households by tenure status and area

	Households	Owner-occupied With Mortgage	Owner occupied without mortgage	Rented (Government)	Rented (Local Authority)	Rented (Parastatals)	Rented (Private)	Rented (Individual)	Occupied Rent Free	Others
Moses !Garoeb	804	17.8	53.4	0.7	2.5	0.9	1.7	5.6	17.2	0.3
Khomasdal North	471	39.1	21.3	1.7	4.5	0.8	4.1	22.4	5.6	0.5

Source: Khomas census regional population 2011