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**HOUSING PROBLEMS IN NAMIBIA:
a Policy Framework**

Plan B.

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TERM: Summer 1990
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Statement of the Problem

As in all other aspects of life, the living conditions of Namibians during the colonial era was a direct consequences of official legislation and administrative apartheid colonial Policies. Housing for example was governed by discriminatory laws such as the Native Urban Areas Proclamation of 1951, which regulated African residence in urban areas. Those racial policies resulted in the concentration of blacks into overcrowded sub-standard housing while the government provided luxurious houses in abundant supply to the white minority. The independent government of Namibia has inherited this structure, and the shortage of decent and affordable housing for Nambians remains a problem. The government will therefore be expected to devise some measures of alleviating the housing problem. This paper suggests strategies and measures that the independent government, could consider in tackling the problem.

I discuss, first, the background to the problem, second, the magnitude of the housing situation highlighting how the discriminatory housing policies have resulted in unaffair housing distribution among the population and, finally specific recommendations.

Method

Available literature in Namibia particularly that relevant to the study of the subject at hand is very meagre indeed. The

information for this paper was obtained from Namibia census data, relevant published materials and partly from the author's own personal experience and observation of the situation. The general approach in the paper is comparative in nature. In this regard, relevant experiences of some developing countries in the African region have been referred to in some parts.

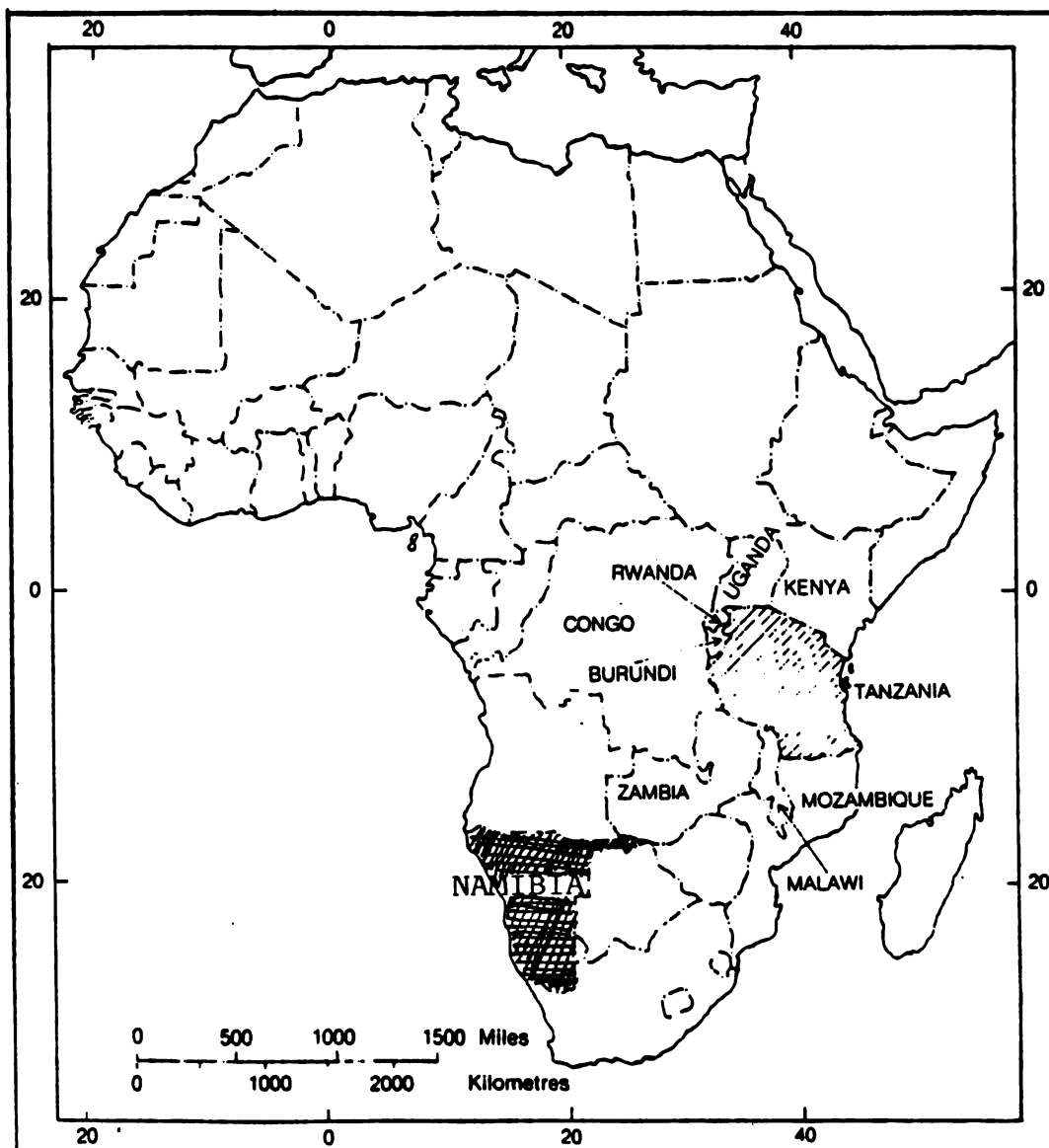
Specifically, the experiences of Tanzania and Zambia have been used. To the extent that these countries have pursued varying political and economic policies, their approach to the housing policy question should offer an interesting and instructive insight into the housing problem, and also reveal the possible range of solutions that will be available to independent Namibia.

Using the population census, the distribution of housing by population groups will be evaluated to measure the extent of unfairness, and how this has impacted the ghettos in the cities.

Background

Location and Area

Namibia, formerly known as South West Africa, lies along the South Atlantic Ocean between the seventeenth and twenty-ninth parallels of south latitude. It is bounded on the north by Angola and Zambia, on the east by Botswana and on the south-east by South Africa (see Map 1 for location of Namibia). The area of Namibia is approximately 824,296 square kilometers (318,216



Map 1: Namibia in Africa

square miles) including the enclave of Walvis Bay (1,124 square kilometers).

Physiography

The two main physiographic features of the territory are the Namib, and the central plateau. The Namib, a desolate strip of land ranging in width from 80 to 120 kilometers runs along the entire western coastline. It stretches eastwards from the coast to the base of the central plateau with its surface rising to an altitude of 1000-12000 metres. Except for the coastal towns of Swakopmund, Walvis bay and Luderitz, and Oranjemund, the area is mostly uninhabited due to the harsh environment consisting of desert sand shifting sand dunes, salt pans and base rock outcrops.

The plateau itself comprises the plateau hardveld or the central highland of the plateau and the Kalahari belt. The plateau hardveld, which extends from the Kunene river in the north-west to the Orange in the South, constitutes almost half of the country and varies in altitude from 1000 to 2000 meters. The Kalahari belt, often termed as the Kalahari Sandveld due to the thick layers of sand lacks surface water.

Climate and ecology

According to Wellington, climate, and in particular rainfall

is the most important physical control affecting human issues in Namibia. The main features of the country's climate are low rainfall, high evaporation rates allowing only about one-quarter of one percent to accumulate underground. The country has four distinct ecological regions: a) the extremely arid region comprising the Namib desert; b) the arid region comprising the Kaokoveld and the area originally known as Namaland; c) the semi-arid region comprising the central and northern upland and the Kalahari and d) the sub humid region comprising Ovamboland, Etoshaland Kavango and Caprivi.¹

Population

The 1977 population of Namibia is estimated to have been 1.25 million.² Based on this estimation, the population density of the territory is 1.52 persons per square kilometre, which, with the exception of the Western Sahara, makes it the most sparsely populated country in Africa. According to Mshonga the population density in the different regions, however, varies considerably due to environmental, historical and political reasons, as follows:

- a). Large areas of the Namib and the Kaokoveld are uninhabitable.
- b). The south can only support low human and livestock population due to the shortage of water.
- c). Scattered but considerable parts in the rest of the country

have either brackish soils or forested and severely infested with tsetse fly.

- d). Areas of intensive economic activity such as the urban centres and the mines have a high population density.
- e). The extermination campaign of the Germans in the 1904-07 had caused the depletion of the population in the southern part of the country.
- f). The political concept of the homelands based on South Africa's policy of apartheid has confined large numbers of Africans into small geographical units, thus, creating artificial, high density population areas and
- g). Apartheid policies have distorted the age and sex ratios by prohibiting male contract workers to take their families with them to the white areas.³

Recent Political History

The occupation of Namibia by Germany took place between 1884 and 1890.⁴ Prior to that time, the Africans lived in all the habitable areas of the country, with four main areas of settlement: The Namas and related groups occupied the south and the central plateau area, the Hereroes, the central and western regions, the Damaras the central region and the Ovambos the area stretching into Angola and Okavango delta. Namibia, however, was Germany's only colony regarded as suitable for white immigration and from the very beginning it became Germany policy to encourage

white settlement in the lands previously owned by the Africans inhabitants.

Following Germany's defeat in the First World War, Namibia became a League of Nations mandate under South African administration, the African's struggle for survival became even more difficult. Although the mandatory power was required to promote to the utmost the material and moral well being and social progress of the inhabitants of the territory, the South African Government did not return annexed lands to the original owners but, in fact, proceeded to allocate new farms to the white settlers. By 1928, the white population had increased to 28,000 double the 1915 figure.

The Africans thus found themselves restricted to reservation mostly in the poor agricultural land in the north or in the Sandvelds of the Kalahari or to urban locations near centres of industry where they were normally permitted to stay only for purposes of employment.

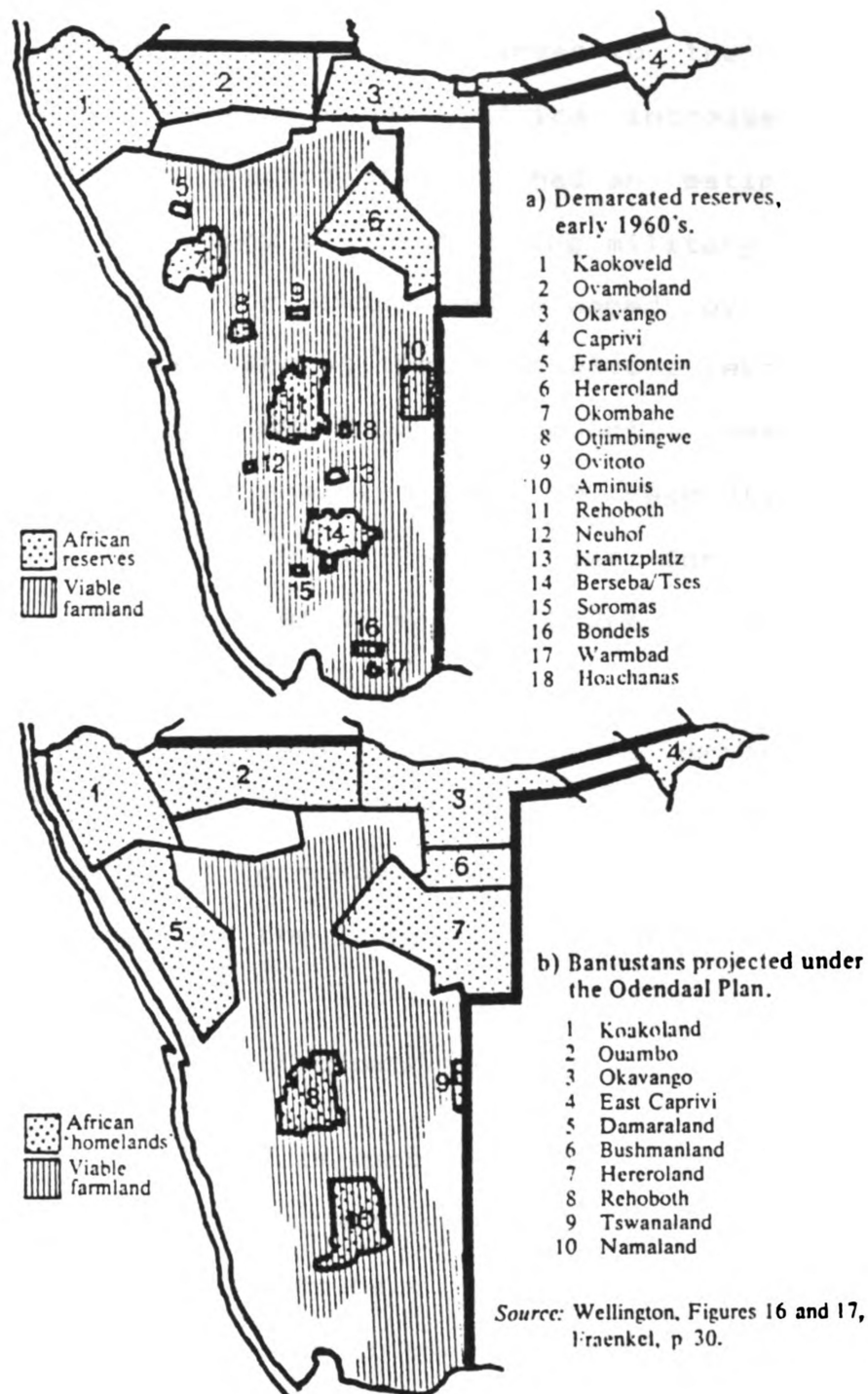
The South African administration retained the German division of the territory into a northern sector comprising less than one third of the territory, where most tribal reserves were located and where today, about half of the African population lives, and a Police Zone for European settlement comprising most of the rich and farming region of the central plateau as shown on (Map 2a on page 9). Within this zone there are a few native reserves which served mainly as reservoirs of cheap labour for surrounding farms.

In 1925, in order to give the white population some degree of autonomy, the south African Government set up a Legislative Assembly in the Territory, and administrative authority in all matters.

Following the Second World War, South African made a determined effort to annex South West Africa. Although the attempt failed largely due to strong apposition from the United Nations, South Africa proceeded to govern the territory as its de facto fifth province.

Since 1968, in accordance with the recommendations of the Odendaal Commission ⁵, South Africa steadily proceeded with the fragmentation of the territory into homelands similar to the South African bantustans (see Map 2b on the next page). By fragmentating the Territory, South Africa has also attempted to destroy the national unit of the people and to prevent the growth of South West Africa People's Organization (SWAPO). By 1976, South Africa had created 3 of the 10 homelands proposed for the territory and had also taken steps towards the creation of another. Further, South Africa extended massive official backing to the Deomcratic Turnhale Alliance (DTA), a tribally based political party whose origins can be traced back to the Turnhale Constitutional talks convened by South Africa in 1975. The DTA has been used by South as a vehicle for establishing a proxy government.

Since 1966, SWAPO continued to wage an armed struggle for



Map 2: The completion of the colonial land robbery

the liberation of Namibia. With time, this struggle intensified and extended from the Northern areas to the areas of white settlement. As a result South Africa increased its military build up and at the end of 1988, had an estimated 100,000 ⁶ troops in the territory plus supporting military hardware.

The struggle for independence waged by SWAPO continued both at the military and at the negotiations levels.

By 1978, the UN Security Council came up with an independence plan for Namibia named UN Resolution 435, the plan called for an end to all fighting and for "free and fair" elections. It took another decade before it could be put into action.

Last November 1989, the people of Namibia voted for a constituent assembly in which SWAPO won the majority of seats and thus the right to form Namibia's first government. Namibia became independent on the 21 March 1990.

Economic Situation

Namibia's economy is based on mining, farming and fishing. The country is endowed with rich mineral deposits, mainly diamonds, copper and other base metals and uranium.

The country has the third highest Gross Domestic Product (GDP) in Africa after South Africa.⁷ In terms of the current mining output alone, Namibia is the fourth largest mineral producer in Africa, after South Africa, Zaire and Zambia. The

mineral sector, however, is almost totally in the hands of multinational corporations.

During the first half of the 1960s, Namibia's economy had a real growth rate of 12% per year;⁸ after that the growth rate fell, partly as a result of international compliance with United Nations council for Namibia's decree on the protection of the natural resources of Namibia.

In 1978, the country's GDP was estimated to have been R.1.3 billion an impressive figure by any standards, for a sparsely populated and underdeveloped country. According to Mshonga, these figures must, however, be viewed in the light of the prevailing structural imbalance namely:

- a). The mining industry accounts for 53.8% of GDP but employ only 22,500 people while the agricultural sector which contributes 11.6% to GDP employs 56,000 people. Another 240,000 Namibians derive their livelihood from the small-scale agricultural sector.
- b). Small-scale agriculture is the only economic activity in the homelands.
- c). An estimated 40% of the GDP is exported in the form of profits and depreciation allowances.
- d). Near total reliance on primary products, namely minerals, cattle and Karakul sheep with very little processing has resulted in increased dependence on the import of goods and services from neighbouring South Africa.

- e). The prevailing structures have ensured an income disparity between blacks and whites amounted to US\$250 and US\$4,250, respectively.
- f). Agricultural infrastructure is primarily tailored to meet the needs of the large-scale agricultural sector.⁹

One fact of the economic system that has more than anything else, spawned the deplorable living conditions of the African Urban Workers and has had socio-economic ramifications of one kind or other across the total population both urban and rural, is the contract labor system. This system, which was founded at the turn of the century in South Africa, serves the twin objectives of meeting the white controlled economy's demand for labor while at the same time keeping to a minimum the number of non-employed Africans in the "white" areas.

"This policy was expounded in the early 1920's in the Stallard dictum, in terms of which Africans are allowed into "white" areas only as long as they are required to 'minister to the needs of the white man. Otherwise they are 'redundant', or superfluous appendages', and will be 'endorsed out' - i.e. sent back to the reserves".¹⁰

The supporting apartheid legislation insured that legalized, permanent settlement of African workers in urban areas does not take place. Secondly, it minimised the social overhead capital of the public and private sector on housing and other infrastructure, as families are not taken into account. Thirdly, it ensures that wages are kept at ridiculously low levels.

Fourthly, it led to (a) the impoverishment of the rural areas which lost their able-bodied manpower (b) lopsided male/female ratios in rural and urban areas (c) the splitting up of families and social instability.⁸

Magnitude of the Housing Problem

Housing provided by the occupation regime of racist South Africa for black Namibians is exceptionally poor, inefficient and uncomfortable for even the basic living conditions. As a result, blacks in the slum ghettos have been forced to resort to living in makeshift shacks constructed of whatever materials are available.

The residential segregation policies of the apartheid colonial regime forced black Namibians in urban centers to live in locations geographically separated from the white and "colored" areas. Temporary and makeshift camps are prominent feature of the black townships, where living conditions can only be described as appalling. Health regulations were practically non-existent, with favorable conditions for the start and rapid growth of an epidemic.

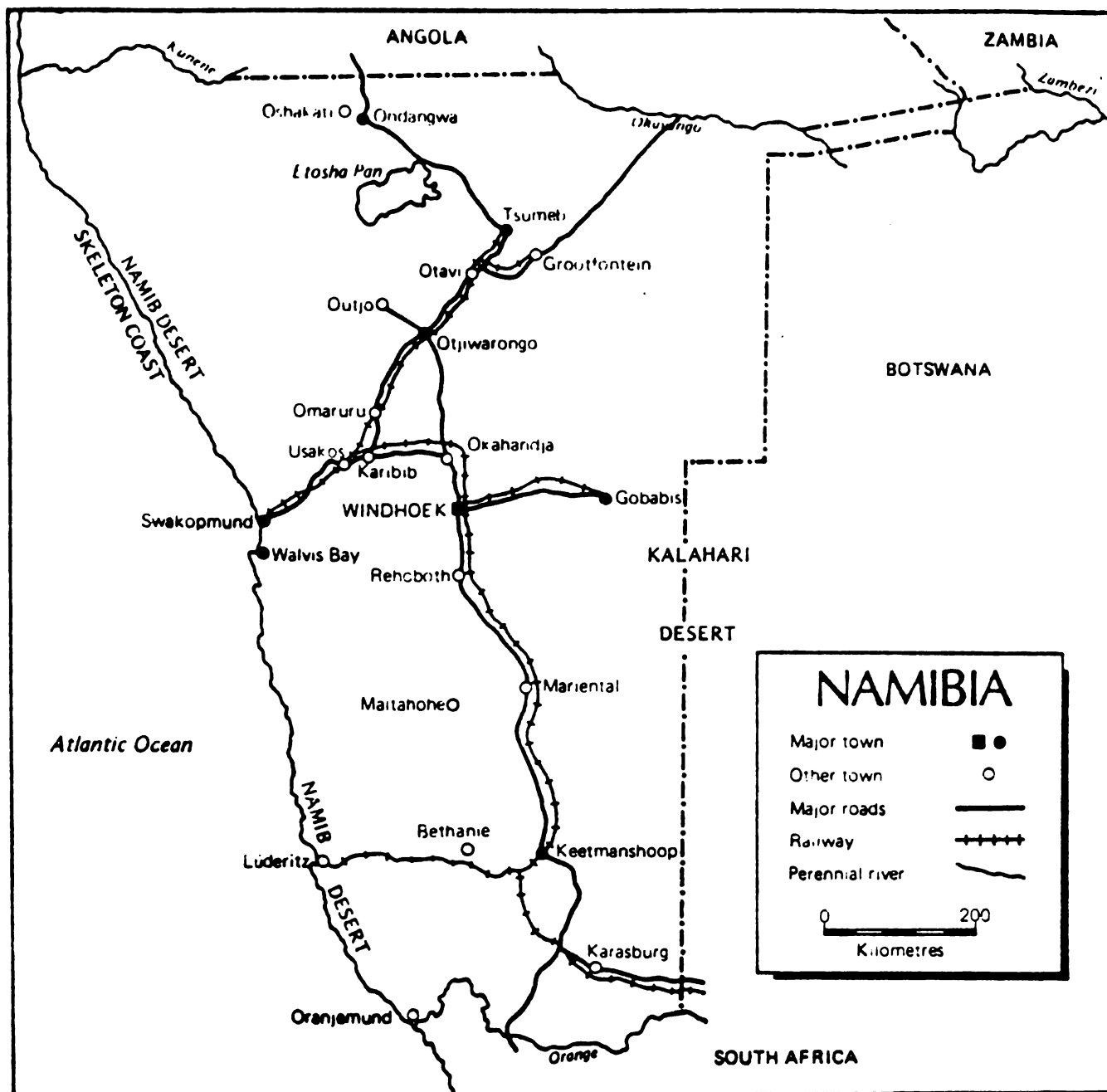
Investigations conducted by the local press have revealed that Okahadja, on the main road leading north from Windhoek (capital city) to Ovambo region in the north, contains some of the most appalling slum ghettos in the country. Two slum ghettos in particular north and south of the town respectively, each

housed about 1,000 persons in March 1983, with new hovels being added daily. Between 7 and 12 people lived in each hovel, most of which had corrugated iron roofs. One of the slum ghettos had only four water taps for 150 dwelling units containing 1,000 persons. The other ghetto had no fresh water at all; drinking water is pumped from a reservoir covered with algae and slime.¹²

The urban Namibians are very poor and the living conditions for the majority of the contract workers employed in industrial centers such as Windhoek, Walvis Bay, Grootfontein, Luderitz and Tsumeb are particularly abysmal. (Refer to Map 3 for location of towns). They were required to live in labour compounds often housing several thousand workers. An observer commenting on the compounds in Windhoek, noted that:

"five thousand African workers are being housed in circumstances that would disgrace a 19th century prisoner. A visitor can only be appalled at the compound's unrelieved bleakness, the barbed wire fences, the concrete bunks in dark overcrowded room in which up to 20 men sleep, the food being prepared with spades, and pitch forks, above all the overwhelming stench of urine which hangs over the compounds."¹³

The working and living conditions in and around foreign-owned and operated mining centers for Namibians are equally appalling. The mines, which dominate the economy of Namibia, rely primarily on cheap and unskilled migrant labour. In the realm of housing and other social infrastructures, the families of black workers were neither provided for nor allowed. Workers were hired on a temporary basis and were housed in rigidly controlled



Map 3: Namibia

Source: Namibia: Perspective for National Reconstruction and Development
United Nations Institute for Namibia, Lusaka, 1986 p 14.

hostels and compounds.

Apart from the movement of Namibians in their quest for employment, forced removals by the South African illegal occupation regime administration added insult to the injury. In 1964, the South African regime's Odendaal Commission recommended the removal of 28.67 percent of the black population from their areas of residence to different areas, because their areas had been designated as "white".¹⁴ These mass removals can be classified as the most brutal and inhumane aspect of apartheid, since they entail usurpation, expropriation and dispossession of the African's land. This removal also entails total disruption of the people's life and abandonment of communities and institutions that have taken generations to build.

As a result of this practice Namibians have been forced to concentrate in segregated residential areas, characterized by poor amenities and acute housing shortage resulting from the unfair distribution of housing based on racial discrimination. In the early 1980's both Katutura and Khomasdal townships in Windhoek experienced acute housing shortages. Some homes in Khomasdal slum ghettos are now reported to be holding over twenty people with three to five families sharing single four room units. A recent report on the shortage in Khomasdal residential area, indicate that there was a waiting list of 520 families. Squatter camps were emerging, and the Windhoek city council admitted that given the high rate of unemployment, many people without adequate housing in the black slum ghettos could not even

afford cheap rented housing. According to another report, Katutura was in need of another 6100 houses in 1980 and a further 1500 houses in 1985.¹⁵ The number of inhabitants and housing units in Katutura were 46,000 and 5,796 respectively.

[The housing situation in the selected urban areas is in the table (See Table 1)]. Table 1 summarizes the distribution of housing by population groups in selected Municipal areas and the number per household.

It is clear from Table that housing was not distributed fairly among the different groups. Just as an example, evidence for Windhoek (capital city), Katutura and Khomasdal show that out of the total population of 103,000 whites constituted 32 percent and blacks over 50 percent. In terms of the distribution of housing for that period the white minority got more than their share of over 50 percent of high quality housing stock in the low density residential areas. The comparable figure for the black majority is striking. During the period under review, the housing stock provided for blacks is 39.2 percent of low quality housing in the overcrowded slum ghettos of the Municipalities. In the same Municipalities the number of people per household for whites is 4.7 while that for black is 8.6. To the best knowledge of the author, 8.6 for blacks is an underestimation. The figure could be much higher when computed on the basis of accurate statistics. Those who wanted to justify the status quo assert that it is not surprising that there is such a high discrepancy

TABLE 1

DISTRIBUTION OF HOUSING BY POPULATION GROUPS IN SELECTED MUNICIPAL AREAS

Municipalities	Population					Housing Stock					Number per Household			
	Total	White	Blacks	Colored	Others	Total	White	Blacks	Colored	Others	White	Blacks	Colored	Others
1. Grootfontein including Luiperdheuwel and Umulanga	12505	2900	6200	420	85	1319	600	642	57	20	4.8	9.6	7.3	4.2
2. Karib including Usab	1900	400	1500	-	-	287	97	190	-	-	4.1	9.6	7.3	4.2
3. Keetsmanshoop including Krolein and Tsublagte	15130	5000	6000	4000	130	2075	890	828	357	1	5.6	7.2	11.2	1.0
4. Tsumeb including Nontsoub	1600	5500	10500	-	-	2583	1300	955	-	-	4.2	10.9	-	-
5. Usakos including Hakhaseb and Erogosig	3013	600	2113	300	-	633	210	367	56	-	2.8	5.4	5.3	-
6. Windhoek including Katutura and Khamasdal	103000	33000	50000	30000	-	14394	7000	5796	1598	-	4.7	8.6	12.5	-

Source: Computed from: 1) Namibia census data report by 1984

2) UNIN Report on Housing Development in SWA/Namibia Housing research (Windhoek, NIBC, 1984).

blacks tend to have large families. But a sober appraisal of the situation would reveal a different story. Lack of adequate housing and the confinement of blacks in the segregated areas, result in the overcrowding. It is a common phenomenon that two families would be sharing a single four room house. This is the general trend as it can be noted from the table.

Windhoek and Environs

Housing Supply

A further insight into the current housing situation of urban Africans in particular is represented in a review of the housing conditions in the Windhoek area which, as the principal urban center of Namibia, adequately illustrates the housing situation for black ghettos as it exists throughout the territory. Moreover, as the capital city of Namibia and the most likely focus of increased post-independence migration of Namibians from the rural areas, the Windhoek metropolitan areas will be a priority target for policy action in the field of housing and urban development. An overview of the present situation should therefore be helpful for future policy-making.

One important supply-side factor influencing the rate and spatial distribution of racially segregated residential areas is the availability of loan finance for house purchase or construction. There were three chief sources:

1. the municipality and administration for whites (South West African Administration);
2. Commercial banks (maximum repayment five years);
3. South West Africa Building Society (SWABS) the only one in the territory. This is the most important source of finance.¹⁶

The SWABS evaluation procedure, despite high demand by blacks, has indirect racial effects, viz. income criteria excludes the poor ghetto residents who are blacks and colored and thus rely for housing on the municipal administration, and location of property influencing demand for the house and therefore a risk to SWABS.

In all areas except the central business district the gender ratio is unbalanced. The central business district is characterized by a large proportion of single women living in bachelor or two-roomed flats and has been one of the main areas of Colored Immigration. In the suburbs, extra rooms are mainly out of the buildings or converted garages occupied by domestic servants and sometimes tenants/subtenants. Rental is the most common form of payment for accommodation, being particularly dominant in the central areas and suburbs with significant public sector housing.

Housing construction is reported to have virtually ceased in 1976 as a result of all the recessions and political uncertainty, but picked up again in 1980. After 1976 a political solution seemed imminent and by mid-1978 estate agents described the

housing shortages as acute and likely to worsen after independence. In the absence of new construction, rents increased for even poor quality houses; for example they were revised frequently from 25-50 percent every eighteen months.¹⁷ The credit squeeze meant that by early 1981 only one third of housing loan applications could be met by SWABS. These trends were still evident in early 1982. The situation was worsened by regular purchases of houses and blocks of flats by the State for the growing bureaucracy instead of constructing new ones, thereby reducing the private sector housing stock.

Nothing much was done for the African urban groups in the segregated ghettos, and it was not the colonial governments intention to improve housing conditions of the African urban population.

This analysis has a significant policy implication for an independent government of Namibia. The inherited structure will have to be completely overhauled in order to benefit the majority of the population. The next section will therefore be devoted to the housing policy options for Namibia.

Housing Policy Recommendations for Namibia

In many African countries with a Colonial history, the process of rural to urban migration is most rapid in the immediate post-independence period, as a result of the ensuing abolition of legal controls on migration. One can therefore say

with certainty that independent Namibia will be immediately be confronted with a large influx of migrants into the urban areas, largely in search of jobs, but as well as seeking re-union with urban family members. To this must be added the returning freedom fighters and refugees. Coupled with the removal of the discriminatory housing policies the new government of Namibia will be called upon to come to grips with the deteriorating housing problems in the urban centers. This section will therefore make recommendations, general solutions and possibilities that an independant government of Namibia would want to consider towards alleviating the housing problems.

General Assumptions

- Since it will take time for a new government to take control of the country, for example currency foreign exchange, economic and industrial policies, it is considered necessary to distinguish between short-term policy and long term policy towards housing and the provision of related services.
- It is not easy at this stage to make assumptions about resource availability. However, there will be many competing demands on resources and resource constraints will be important. Therefore it will be necessary to conceive simple and quickly effective procedures at an early stage. In particular, it is felt that the government will have to

quickly take over responsibility for policy and for funding urgently-needed housing programmes.

- It is important to examine quickly the present institutional framework for financing housing and services, particularly with a view to changing the emphasis to financing the needs of the lower-income groups and the foundations for a policy which will not result in future difficulties.

Based on the above assumptions the new government of Namibia could consider the following approaches:

Site and Service and Self-help Schemes:

Because conventional housing is beyond the reach of most urban dwellers, most governments have now reconciled themselves to the provision of "non-conventional housing" for this section of the population. These approaches involve the reduction of the cost of housing to the recipients through the following measures, but their success will to a large extent depend on the availability of suitable land.

- i) The lowering of standards of infrastructure services to cut down costs. For instance, in the upgrading areas and site and service areas it may very well be that instead of each family having its own tap water, communal taps are provided for every 10-25 units. Or instead of individual vehicular access to each plot some plots be served by a mere footpath.

Instead of bituminised roads of access, only well compacted murram roads may be provided initially.

- ii) Acceptance of use of less permanent building materials in the first few years of allocation but to be improved as the economic circumstances of the allottees improve.
- iii) The provision of unserviced sites only.

However, note must be taken here that the concept of site and service and self-help schemes, have presented problems in a number of countries.

T. Highm points out that "One of the major problems encountered in Zambia, and certainly in some other countries, has been and is an inability to cover costs from the people benefiting from site and service programs."¹⁸ Still on the Zambian experience, Bahal notes that "Although the Second National Development Plan recognized the need to provide housing for the low income groups through the site and service schemes only about 16,000 plots were serviced by the end of 1978. The poor performance in the implementation of the planned programme was due to organizational, financial and legal difficulties as well as the lack of qualified personnel."¹⁹

In spite of the problems which have been associated with the site and service approach, this will probably have to be a major feature policy for lower-income groups, for some time to come in Namibia. A realistic and practical approach to this issue has to be conceived right at the beginning. Also the extent of the assistance to be given to the participants must be carefully

planned from the outset. Mechanisms will have to be devised to ensure that the programmes benefit the targeted group.

Subsidies

The question of housing subsidies must be looked at in the overall context of general income redistribution measures and assistance to lower-income. Such subsidies may be given through employer housing, rental housing, low interest rates and through provision of subsidised infrastructural development, etc. In practice very often such subsidies go to the middle and high income groups because of the housing policies being pursued.

All indirect housing subsidies must be avoided as they are very difficult to control both in terms of direction and magnitude. The emphasis must be placed substantially on direct subsidies. It is debatable whether the very low income groups can contribute any proportion of their income towards their housing, except may be in the form of their labour in self help schemes. It may therefore, be desirable to subsidize such groups either through waving payment of land development charges or through grants in the form of building materials or both.

It is difficult to envisage a housing policy in a situation where middle and high income groups are indirectly subsidised and low income groups are expected to meet the economic cost of housing. In the same context, the potential difficulties which government may face with the civil housing stock, in that heavily

subsidised rents make maintenance and replenishment of the housing stock problematical must be noted. To avoid any of these situations emerging the central core of any housing policy must be to encourage home-ownership and make it more attractive than occupying rental accomodation.

The possibility of a Housing Bank (to be referred to later on) to making loans available to lower-income groups at below-commercial rates and with relatively easier downpayment. Conditions should also be examined, both as a subsidy and also as an inducement for home-ownership. The possibility of attracting more funds for housing investment by offering above commercial interest rates to investors may also be explored. The extent to which the Treasury may have to fund the deficit resulting from borrowing at high interest-rates and lending at low interest-rates could be minimized by effectively taxing commercial and industrial developments.

Consideration should also be given to the possibility of incorporating a building material subsidy within the system, although it must be noted that until local building materials are more fully developed, this may not benefit as much the low-income groups in the early stages.

The income-level and family size should both determine the level of subsidy. However, as far as family size is concerned, there should be a limitation to subsidy above a certain average family size to be worked out.

Standards

Housing standards are obviously influenced by the extent to which Government is able to mobilize resources and subsidies. Of primary importance is to link minimum acceptable housing standards to resources available and to decide clearly on any income redistribution element to be incorporated in housing policy.

Although it is accepted that there will be varying standards of housing supplied, it is nevertheless important to ensure that expenditure does not significantly provide for a relatively small numbers of high-cost houses to the detriment of the bulk of the population. Therefore, measures of limiting the amount which a Building Society or financial institution may lend for individual housing development should be explored at an early stage. If individuals desired housing costing more than the ceiling, they would have to utilize their own funds. There should therefore be no particular policy of providing house according to status. It is recognized that certain senior people will require a relatively high standard of housing, but this should be based upon function rather than status. The minimum standards of housing facilities to be supplied to low income groups will depend largely on the availability of finance.

However, it is felt that the basic facilities such as sanitation and access to water and health facilities should be accepted as the basic minimum standard. The services should in,

principle be completely subsidised for the low income groups, and charges should only be introduced if individuals state a preference for higher standards such as individual water connections.

The participation of the people benefiting from the provision of these services is also essential especially in times when resources are not available for the provision of basic facilities. People should be consulted as to what they consider to be the priority services.

A deliberate, conscious, and continuing effort must be made to communicate with the people with a view to their understanding of the standards and facilities being provided.

Land Title

In the early stages it is considered essential that priority be given to the acquisition of suitable land for residential development on which the basic services must be provided. It is a fact that the conventional titles to land are both expensive to obtain and involve cumbersome and lengthy procedures. It is absolutely necessary that methods are found to grant titles to the land to low income groups at virtually no cost. The speeding up and simplification of the procedures for the acquisition of suitable land is not only essential for early progress but also an important factor in reducing the costs of development. Zambia has resolved this issue by enacting legislation known as the

Housing (Statutory and Improvement Areas) Act, 1974.²⁰ The title is obtained from the local authority concerned as simply over the counter as a motor vehicle road licence.

Source of finance

Having discussed various aspects of housing, what remains to be considered is the sources of housing finance. This section will deal specifically with the possible strategies for financing housing development in Namibia.

The Government Exchequer should be the main source of finance for housing and services of the low income group. It is likely that the main sources of government revenue will be taxation of the mining and income tax.

Although funds for housing will be provided through the government budgetary system, it is also considered necessary to establish a special fund allocated specifically to low income, housing and this fund may be raised by taxation on employers over and above the normal taxation level. This may be used to finance a type of Housing Bank which is aimed specifically at catering for the housing needs of the low-income groups.

Tanzania as many other African countries created several housing finance Institutions after independence with the aim of providing decent and affordable housing to their people. "The Tanzanian Housing Bank Act No. 34 of 1972 is the legal instrument which established the Tanzania Housing Bank (THB). The Tanzania

Housing Bank which was a successor to the Permanent Housing Finance Company came into operation at the beginning of January 1973. Amongst its functions are the following:

1. To mobilize local savings and external sources of housing development, that is to receive deposits and advance housing loans;
2. To promote housing development through making available to individuals and organizations, loans, technical and financial assistance.
3. To deal in real estate development throughout the country; TAB builds houses and sells them to parastatals and individuals. Section 12 of the Tanzania Housing Bank Act No. 34 of 1972 outlines the operational principles on which the lending policies are based. More specifically, the Act provides, amongst other things, that the THB will only finance projects which are economically viable, socially desirable and technically feasible.

The main sources of THB's finance are public deposits, the Workers and Farmers Housing Development Fund, external grants and revenue through repayments of housing loans.²¹

The proposed Housing Bank of Namibia could be framed along the same line as the Tanzanian Housing Bank mentioned above. However, its functions and principles of operation could be geared towards local needs and existing conditions.

Apart from the creation of a National Housing Bank it is

important also that the Government should intervene to establish compulsory saving institutions which are also able to lend funds to savers for housing development.

Building societies and financial institutions which lend to higher income groups should remain, on the basis that this will relieve the burden on Government of providing housing for all.

Employees should also be an important source of finance for housing. The Tanzanian example of a levy on employers employing more than 10 people is, in my view a good example in which necessary funds for inducements and assistance could be raised. However, the assistance provided should generally take the form of giving help to employees to purchase their own homes, rather than on the provision of housing rents which are heavily subsidised. There will be some exceptions to this policy, particularly where special conditions apply. This is noted with particular reference to farmers providing decent accommodation for farm labourers.

Savings banks should be encouraged in a number of areas in order to facilitate widespread extension of lending facilities to lower income groups.

The value of Cooperatives as a source of finance is also worthy of serious consideration.

Extreme care has to be exercised in the possible use of external loans for housing finance, because of the possibility of interrupted flows of finance and potential heavy debt serving charges. If pursued the emphasis should be on the development of

an indigenous construction industry or on the provision of services such as education and health.

Conclusions

In the discussion on the magnitude of the Housing Problem it has been shown how the colonial racial policies have produced appalling housing conditions for the majority of the Namibian people. This becomes critical when we consider the fact that the newly independent government of Namibia has inherited this structure which has to be changed through new housing policies to meet the housing needs of low income people.

Future housing policy must be based on local materials and skills and be geared to serve the real construction and housing needs of the masses of Namibia. Therefore, the policy must seek to judiciously and purposefully promote the local, informal rural and urban construction industries based on locally available resources and materials. Indeed, the housing sector has a great potential to generate many income and multiple effects, improving the health and productivity of the population and promoting general socio-economic development. In order to avoid the burden of financing public house-construction and maintenance falling on the state and the general tax-payer, it is suggested that the construction of owner-occupier housing should form the central focus of future national housing policy. In conclusion, it can be said that all conventional approaches such as the provision of

finished standard public housing, site and service plots have some role to play in Namibia. What is required is for housing policy to establish the right mix of all possible approaches to the solution of Namibia's housing problems. Since people tend to build what they can afford, and in order to promote nation wide self-help construction activities of popular housing, it is suggested that future housing policy should be concerned more with the organizations of space, especially in squatter settlements and slums and urban areas as a whole, and less with the initial standards of residential buildings. Housing policy ought to encourage the people's participation in the planning and construction of housing and its ownership so that the user's interests and requirements are met efficiently. Namibia has a lot of resources especially labor, land, building materials and financial resources which, if allocated correctly and supplemented by simple tools and equipment, could be used to construct many more new houses without or with little external borrowing and imports. What is required is maximum resource mobilization in all sectors of the economy and at all levels of society, and optimum and efficient resource distribution and utilization.

Footnotes

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