

# **UNDERSTANDING BARRIERS TO HOUSING DELIVERY IN INFORMAL SETTLEMENTS IN MARIENTAL, NAMIBIA**

BY

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## **DECLARATION**

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Kahorere D. Hungi

February 2020

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## **ABSTRACT**

Housing is considered as one of the basic needs of a human being. In 1990, the government of the Republic of Namibia earmarked housing as a priority. Thus, the importance of effective and efficient housing delivery is crucial to the development of an urban area and the country at large. Apart from the value that formal housing adds to the lives of people through shelter and investment, housing is also an indicator of economic growth. Formal housing also creates sustainable communities and cities through poverty reduction. Despite the many initiatives employed by the Namibian government, housing the low-income groups remain a problem as in the case of Takarania Informal Settlement in Mariental, Namibia. Thus, policy makers need to understand the dynamics surrounding barriers which prevents low income groups in informal settlement from building formal houses. The support of both policy makers and implementers of housing delivery strategies is important for effective house delivery. This paper is intended to understand barriers to housing delivery in Takarania Informal Settlement in Mariental, Namibia.

Triangulation of methods was used as semi-structured interviews, natural observation and structured questionnaires were used in gathering the needed information for the study. Interviews were planned to be conducted with at least 30 house owners, 3 staff members of the Mariental Municipality, 2 staff members of the Namibia Housing Action Group as well as one regional facilitator of the Shack Dwellers Federation of Namibia. Out of the targeted 30 house owners, 26 house owners participated in the research study. The findings suggest that there are multiple factors that serve as barriers to housing delivery in the Takarania Informal Settlement. Land tenure was found to be one of the main barriers to housing delivery. The lack of support for aided self-help as well as incremental housing options is another obstacle to housing delivery in Takarania. House owners in Takarania Informal Settlement finds it challenging to afford buying land and houses due to low monthly earnings and unemployment. Although the housing and town planning policy framework is articulated well, it does not seem to have been fully operationalised to address the housing needs of low-income groups such as Takarania residents. A major limitation of the study was the inability of the researcher to speak the native language of the region, which might have compromised the quality of the data collected.

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## **LIST OF ABBREVIATIONS**

<b>FAO</b>	Food and Agriculture Organisation
<b>MDGs</b>	Millennium Development Goals
<b>NDP 5</b>	5 <sup>th</sup> National Development Plan (Namibia)
<b>NHAG</b>	Namibia Housing Action Group
<b>SDGs</b>	Sustainable Development Goals
<b>UN</b>	United Nations
<b>UN HABITAT</b>	United Nations Human Settlement Programme

# CHAPTER ONE: SETTING THE SCENE

## 1.1 Introduction

Over one billion people world-wide live in informal settlements, of which 238 million are in sub-Saharan Africa, 370 million in Eastern Asia, and 227 million in Southern Asia (United Nations, 2019). It is estimated that by 2030, three billion people world-wide will need adequate and affordable housing. The 2019 SDG report indicates that the increase in informal settlements is attributed to urbanisation and population growth. The two factors occur at a pace that surpasses the ability of developing countries to construct affordable houses. Studies show that financial constraints (Bangdome-Dery, Eghan & Afram, 2014), lack of housing finance options (Acheampong & Anokye, 2015), formal tenure security (Malaque, Bartsch & Scriver, 2018; Brueckner & Lall, 2015), and time to build (Makinde, 2014) are major barriers to housing delivery.

It is argued that housing is a need (UN-Habitat, 2015) that must be fulfilled. However, most governments are incapable of fulfilling this need (Bangdome-Dery *et al.*, 2014). This results in people from low-income groups struggle to meet their own housing needs (Jobe & Williams, 2016). Thus, self-help housing is an alternative for low-income groups to solve their housing needs (Moore & Mullins, 2013). However, outdated housing policies and shortages in housing (Bangdome-Dery *et al.*, 2014) have been argued to compromise the effective implementation of self-help housing. This is because the successful implementation of self-help housing depends greatly on the willingness of the government to act as a facilitator (Ntema, 2011) and to allow low-income groups to be in control of the building process (Walker, 2016). Furthermore, studies show that low-income groups have the ability to perform self-help housing (Adianto, Okabe & Ellisa, 2016), provided they formal secure tenure, even if they do not have a stable income (Nakamura, 2017). This is because less fear of eviction encourages them to invest their income in their housing needs (Van Gelder & Luciano, 2015).

The latest census shows that Mariental has a population size of 12 478 people, with a growth rate of 2.4 per annum (Namibia Statistics Agency, 2012). Those aged between 15 and 59 make up 62% of the population, while pensioners comprise about 7%. Rapid urban population growth relative to rural areas in Mariental has been the same as in other regions of the country (Weber & Mendelsohn, 2017). Compared to the national unemployment rate of 33%, the Hardap region, of which Mariental is the administrative capital, has a high unemployment rate of 46.2% (Namibia Statistics Agency, 2016; Namibia Statistics Agency, 2017). However, the Labour Force Participation Rate of Mariental is 71%, which indicates that there is a high

number of people who are able to work (Namibia Statistics Agency, 2017). Nonetheless, Mariental has an unemployment rate of 39%, which is higher than the national unemployment rate of 34%.

A significant number of people in Mariental are engaged in livestock and crop farming (Ministry of Lands and Resettlement, 2013; Namibia Statistics Agency, 2015). Land in the Takarania informal settlements of Mariental costs N\$40 per square metre, which is less, compared to the rest of the suburbs, which cost between N\$45-60 per square metre (Nowases, 2019). The main source of income among Mariental households is wages and salaries, which account for 75% of all forms of income (Namibia Statistics Agency, 2016). The second source of income is business and non-farming activities, while pension funds account for 7%. It is estimated that 30.4% of the Mariental population lives in informal houses (First Capital Namibia, 2018). First Capital Namibia (2018) further estimates that 2 922 households are in need of houses of which 1 810 lives in informal houses and 502 are renting.

It should be noted that the Namibian Local Authority Act, 1992 (No. 23 of 1992) provides for the establishment of local authority councils. Thus, Mariental (also known as the capital of the Hardap Region) as a local authority is tasked with the power, duty and obligation to provide, carry on and maintain public service delivery at local authority level. Key among these services is the delivery of housing at local authority level.

Mariental has three informal suburbs namely Takarania, Donkerhoek and Nuwe Lokasie. Shacks constitute 16.6% of the household dwellings in Mariental urban areas (Namibia Statistics Agency, 2016). The informal settlements are characterised by a lack of households' internal and outside piped water, lack of electricity, open waste and refuse, and lack of streetlights. Statistics indicate that 42% of the households in Mariental depend on wood and charcoal for cooking, while 10% depend on gas for the same function (Namibia Statistics Agency, 2016).

It is evident from the town design that the town has inherited the skewed results in service as a result of the apartheid era. Apartheid was a South African legal system of segregating people and public services by race during colonial times (Cambridge Dictionary, 2018). Before Namibia became independent in 1990, the country was colonised by South Africa and was administered as a fifth province of South Africa. However, 28 years have passed since independence and the same characteristics still prevail. What could be the barriers to effective and efficient delivery of housing in the informal settlements of Mariental? What can all stakeholders in the housing sector do to improve housing delivery? In view of the situation, it

has become crucial to understand the perceived barriers that compromise effective and efficient housing delivery in the Takarania informal settlement in Mariental.

This mini-dissertation focuses on understanding the barriers to housing delivery in the Takarania Informal Settlement in Mariental, Namibia. The thesis attempts to elicit challenges relating to land tenure and owner-managed housing construction options of house owners in the aforementioned informal settlement. Through outlining an international and conceptual literature review on barriers to housing delivery, the thesis lays the foundation for the findings of the research study. The recommendations on how to improve housing delivery in Mariental are aligned to the research findings.

This chapter provides an outline of the research problem by highlighting the background of the research problem within an international context as well the local context in Mariental, Namibia. In order to lay the foundation for the research problem in the thesis, this chapter will provide a problem statement, as well as the aims and objectives of the research study. In addition, the chapter will describe the approach used to conduct the research and the research strategies used to collect and analyse data. The chapter outlines the limitations and the ethical considerations that were taken in cognisance during the study. Lastly, the chapter provides the definitions and clarifications of the concepts used the study, based on the Namibian context.

## **1.2 Problem statement**

Since 1992, when the Local Authority Act 23 of 1992 came into effect, the Mariental Municipality has had challenges in relation to service delivery to informal settlements. There is variance in service delivery between the rest of the town compared to the informal settlements which can be observed in the Demographics surveys (Namibia Statistics Agency, 2016), most especially when it comes to the provision of basic services such as housing. Informal settlements are an integral part of the town; thus, the needs of the inhabitants of informal settlements are regarded as the needs of a town as a whole. It is now recognised that informal settlements are the manifestation of a deficiency in service delivery (UN-Habitat, 2003). In recent years, the number of informal settlements in Mariental has steadily risen from being one suburb (Takarania, also formerly known as Empelheim Extension 3) to three (Donkerhoek and Nuwe Lokasie). Approximately 2 000 plus (Matesu, 2020) people out of a population of 12 478 live in these three settlements (Namibia Statistics Agency, 2012) in the Mariental municipality. Thus, this study identified the barriers to housing delivery faced by the residents of the Takarania informal settlements in 2019. In addition, the study investigated the challenges that homeowners face with regard to land tenure and owner-managed housing

construction options, from the perspective of the homeowners, the Mariental Municipality, and the Shack Dwellers' Federation of Namibia.

### **1.3 Aims and objectives of the research**

The primary aim of this study is to identify barriers to housing delivery, with the secondary aim to investigate challenges surrounding land tenure and owner-managed housing construction options in Takarania, an informal settlement in Mariental, Namibia.

In order to operationalise the aim, the following objectives are identified:

- To explore the barriers to housing delivery and challenges surrounding land tenure of owner managed housing.
- To provide the Namibian context of housing delivery and give greater context on the area where the case study was conducted.
- To investigate the barriers to owner-managed housing construction options of household heads/owners living in informal structures in the Takarania Informal settlement of the Mariental Town, Namibia.
- To establish strategies to improve housing delivery in the context of Mariental, Namibia.

### **1.4 Methodology**

Specific methodological considerations discussed in this section include the research approach, research design, data collection and sampling strategy, data analysis, ethics, and limitations of the research.

#### **1.4.1 Research Approach**

The study adopted a research approach that encompassed both qualitative and quantitative research. A combination of both qualitative and quantitative methods allows multiple access to research problem (Bryman, 2016). A qualitative research is a strategy that relies on the use of words rather than quantification of the collection and data analysis (Bryman, 2016). Inductive reasoning begins with specific observations and move on to broader generalisations and theories (Creswell *et al.*, 2016). Bryman and Bell (2011) define quantitative research as entailing the collection of numerical data and exhibiting the view of relationships between theory and research as deductive, a predilection for natural science approach, and as having an objectivist conception of social reality. The key feature of quantitative research is the use of statistical analysis. The type of quantitative research includes structured questionnaires,

experimental research and correlation methods. The research's analysis and interpretation relied on the accounts of the residents of Takarania Informal Settlements regarding their experiences with housing delivery.

### **1.4.2 Research Design**

Design means "*drawing an outline*" or organising or planning details. As such, it is a way of constructing decisions before a condition arises in which the decision must be done (Sharma, 2013). Hence, research design is the groundwork of a strategy of doing research.

#### **1.4.2.1 Case Study**

In terms of the qualitative side of the study, a case study design was used to provide in-depth information on the barriers to housing delivery in the Takarania informal settlement of Mariental. This type of design is deemed appropriate, as the study is place-bound and generalisations of the results cannot be extended to other informal settlements in Mariental. Key (1997) claims that a qualitative case study provides deep investigations about people, groups and institutions in order to understand the particulars of that case in its complexity and entirety. Key (1997) adds that it is used when the researcher wants to analyse the variables relevant to the subject under study. It involves an in-depth description and longitudinal examination of an event Davey, (1991); De Vos, Strydom, Fouche and Delport (2001). McLeod (2008) and McMillan; and Schumacher (2006) add that the in-depth investigation can be of a single person, groups or communities. The aforementioned scholars contend that a case study is a systematic way of looking at what is happening, generating data, analysing data, and reporting the findings.

According to Blanche, Durrheim and Painter (2006:86), the researcher should "*allow innovative ideas to emerge from careful and detailed participation*" in the study. Bless and Higson-Smith (2000) state that researchers use a qualitative case study in order to determine whether one intervention has any effect upon a group or subjects. Bless and Higson-Smith (2000) further claim that using a qualitative case study allows the researcher to select methods of data generation and an analysing approach that generates material suitable for case studies, and also that data can be analysed using different theories. For this study, a case study was used as it allowed for the selection of different data generation methods.



According to Yin (2009), the “six sources of evidence” in a case study are: documents, archival records, interviews, direct participants’ observation, and physical artefacts. In this study when generating data semi-structured interviews and direct participants’ observations were used.

The case study design allowed the researcher to work closely with the respondents, where they could share their experiences in detail (Crabtree & Miller, 1999). In addition, the case study includes qualitative interviews with relevant stakeholders such as the Takarania Informal Settlement residents, local authority (Mariental Municipality) and the Namibia Housing Action Group/Shack Dwellers Federation, liaising with the stakeholders secured support to conduct the research in the community of Takarania. The limitation of the case study design was that the results are area specific and cannot be generalised to the informal settlements in Mariental.

#### **1.4.2.2 Descriptive research**

For the quantitative nature of the study, descriptive research was utilised in order to attain the frequencies of some study variables as well as the demographic information of the participants and the study setting. Descriptive research is also identified as statistical research and defines phenomena as they exist (Worthen & Sander, 2017). Descriptive research is utilising to identify and gain information on characteristics of a specific issue like community, group of people. In other words, this type of research describes social structure, social events, social situations, interactions at workplace and so on. Descriptive research addresses questions such as what, who, where, when and how. It is employed to study the existing situation. It is broadly used in the natural and physical science but is often used in the social sciences, as in socio-economic survey and job and activity analysis (Zikmund, 2014).

Descriptive research drives at describing precisely the characteristics of a specific situation or group. One may conduct a descriptive study about the life of people in an informal settlement, their state of their physical health, their age distribution, distribution, their educational level and so on (Anikin and Rudaya, 2009:208). A descriptive study may be concerned with the attitude or views (of a person) towards anything such as attitudes around informal settlements, (Trochim, Donnelly & Arora, 2015). A descriptive research design allowed accurate description the characteristics of the informal settlements under study and as such permitted the researcher to undertake a descriptions of the dwellers’ age distribution, their community-wise, distribution, their housing conditions in terms of the municipal services received, and their state of living among other issues.

### **1.4.2 Data collection strategy**

The study was conducted through semi-structured interviews natural observations and structured questionnaires. Firstly, data were collected by means of face-to-face discussions with heads of individual households in the Takarania Informal Settlement. The researcher asked to follow up questions in order to seek further understanding of the participants' challenges from their own perspective. Secondly, the researcher did field observations on the housing structures and municipal services provided at the respondents' place of residence. Thirdly, interviews and distribution of structured questionnaires were conducted with the local authority, Mariental Municipality, to understand the system in which housing delivery is operating. Interviews with the municipality supplemented the research results in terms of the public sector housing-delivery challenge from a policy and procedural perspective. Lastly, interviews were conducted with the Mariental-based officials of the Shack Dwellers' Federation. The interviews were aimed at obtaining an in-depth understanding of self-help housing and land tenure from the perspective of an implementing community organisation.

According to Sylvester (2010), semi-structured interviews allow the researcher to ask questions about an individual's feelings, emotions and thoughts as well as past actions and how individuals organized their lives and their meanings. De Vos Strydom, Fouche, and Delpot (2011) add that semi-structured interviews are 'the framework that allows for more initiative and more capacity to respond to the respondents' expectations and preferences.' As such, the subject guide acts primarily as a memory aid and ensures that all of the important aspects of the study were discussed. On the other hand, the observations helped to gain information that was not altered as they were done naturally observing life as it happened in the informal settlement under study.

### **1.4.3 Sampling Technique**

The participants were selected through purposeful random sampling. Purposeful random sampling ensures that findings can be generalised for the specific area through minimising the potential for bias in the selection of participants. The municipal erven/deed register of the municipality was used to randomly sample the research participants. According to statistics collected in 2017 by the Mariental Municipality, Takarania has two hundred and sixty-six (266) individual dwellings (Matesu, 2018). The municipality indicated that this number constitutes the main dwellings on the erf or portion of land and exclude sub-dwellings that belong to other members of the family on the same portion of land. Thus, the initial sample size of the research was 30-50 heads of households out of the afore-mentioned 266 individual dwellings. However, it should be noted that since data collection commenced in October 2019, the number of

households in the municipal data has increased to 282. The researcher reached data saturation before all the research participants could be interviewed, thus only 26 house owners were interviewed.

#### **1.4.4 Data analysis**

Data were collected through qualitative interviews, observation by taking field notes and structured questionnaires. The researcher analysed the qualitative data through thematic analysis. Open questions were categorised according to the different themes emerging. The following is a summary of a common thematic analysis approach consisting of a six-stage process developed by Braun and Clark (2006) which was followed in this study:

The researcher familiarized herself with the data after the data was obtained by listening to all the audio recordings and reading all the transcripts from the audio recorded responses. This helped the researcher to recognise key common trends as well as to find the reasoning behind the varying views and expectations of the participants on barriers to housing delivery in informal settlements. To evaluate and appreciate the true meaning of those views expressed in the interviews, each answer was interpreted.

The researcher then read the transcripts by going back and forth and checking themes to create initial codes and to check for themes. It was done to test that all the topics are important to the questions raised by the study. A code is the most fundamental section of raw data that can be tested on the phenomenon in a meaningful manner (Boyatzis, 1998). Related to this, a theme is a trend found in the data, organized and describes (a researcher's) observations (Braun and Clarke, 2006). If the themes are coded, the researcher must study the coded themes closely to see the sections match together by grouping them together and developing sub-themes where possible. The results that arise will then be related to the literature, the theoretical context and research purpose.

As such, Data were analysed using two Excel spreadsheets in order to obtain codes and themes of the data. The first Excel spreadsheet was used to capture the raw data from all the research respondents. The second Excel spreadsheet was used to outline each question of the interview, followed by each response from the respondents. Thereafter, each response was allocated a code and subsequently a theme.

In terms of data analysis software for quantitative research, three main groups exist: office software, such as Excel; web survey software, such as Survey Monkey; and specialist research data analysis software, such as Statistical Package for the Social Sciences (SPSS), (Saunders, Thornhill & Lewis, 2012). The SPSS was utilised as a tool for analysis as it suited

the need for basic statistical reporting in profiling and descriptive research. These tools were also useful because there were print questionnaires where data needed to be entered a software package for analysis. The choice for this software package was because of availability and previous familiarity. The researcher used tables to group responses under similar codes together, which was then followed by presenting the data in graphs for ease of analysis. The analysis generated almost the same themes as those pre-determined in the data collection tools. Through generating codes, comparison of similar responses was for all the research respondents. This was done in order to understand the differences in research participants' opinions and experiences with the phenomena.

#### **1.4.5 Limitations**

Limitations to the research were language barriers, availability of research participants, cost constraints, data collected being place specific and delays in ethical clearance. The results are specific to the informal settlement of Takarania and cannot be generalised to the broader population living in other informal settlements. Research was conducted in the prevalent languages of the area (Khoekhoegowab, Afrikaans, Oshiwambo, and English). Language barriers were a limitation for the study, as some participants could only communicate in the Khoekhoegowab and Oshiwambo languages instead of English and Afrikaans. The researcher made use of an interpreter when respondents spoke in the local languages. Some of the original sampled households could not participate in the research. Original sampled households that could not participate in the research were replaced with the household positioned to the right of the original randomly selected household. The research had cost implications to the researcher for interpreting services and fuel costs. Due to language barriers, the researcher hired a reputable interpreter who also interprets for the regional magistrate court in Mariental. The researcher is employed fulltime and had limited time to conduct the study; however, the number of interviews that was conducted do fall into the scope of what is expected for the purpose of a mini-dissertation. Furthermore, the ethical clearance process delayed the commencement of conducting the research with a few months.

#### **1.4.6 Research ethics**

Ethical clearance for the research was obtained through the University of the Free State. Participants were informed through community meetings and in writing (consent form) about what the research entailed and what their rights were regarding their participation, for example, a possibility that the investigation would result in better housing. To include illiterate inhabitants and bridge possible language barriers, the researcher made use of an experienced interpreter. The researcher took all possible care not to make promises regarding what the outcome might

mean to participants and gave no incentives of any kind to inhabitants as a means to encourage them to take part in the research. Takarania is known to have a high number of unemployed inhabitants whose pastime is drinking alcohol (Sinvula, 2018). Thus, incentives of any kind could have compromised the integrity of the investigation. The researcher ensured at all times during the stage of obtaining consent and during the study, that the research participants were sober.

The participants were allocated a special randomised identification code for the purpose of anonymity. Anonymity ensured that participants could discuss housing barrier issues feely. No names of participants were shared with any third parties. As in many African societies, the Nama community, which comprise the majority of the inhabitants of Takarania, followed by Oshiwambo-speaking people, have norms governing the interaction of men and women. In the Nama tradition, an individual woman may not visit the residence of a male without a companion, as it might give rise to speculations of sexual conduct and other societal prejudices. Thus, the researcher solicited the services of the interpreters to play multiple roles; those of interpreters as well as companions.

## **1.5 Definitions and clarification of concepts**

The study used some important concepts related to housing in informal settlements. This section defines these concepts in the context of the research study.

### **Developing countries:**

These are countries that have low living standards, an undeveloped industrial base (World Bank, 2015), and low Human Development Index (United Nations Development Programme, 2019).

**Informal settlements:** According to the Habitat III, informal settlements are (a) areas which lack secure tenure for land or the structure they live in with modalities varying from squatting to informal structures; (b) houses usually cut off from basic services and urban structure; (c) houses that may not comply with urban planning and building regulations and are on the periphery of the city (United Nations Conference on Housing and Sustainable Development-Habitat III, 2015).

### **Owner-managed/self-help housing:**

**Tenure:** The Food and Agriculture Organisation (FAO) defines land tenure as the relationship, be it legally or customarily defined, among individuals or groups with regard to land (FAO, 2002). FAO further explains that the governing rules of tenure define how rights to owning

land are allocated. The Bathurst Declaration on Land Administration for Sustainable Development defines tenure as the manner in which rights, responsibilities and restrictions that people have with regard to land and property are conducted (Williamson, 1999). Tenure is further explained in two opposing viewpoints, namely *de facto* tenure (customary and community defined) and *de jure* tenure (legally and administrative defined).

**Sustainable housing:** Refers to the type of housing that is planned and implemented with a view to be affordable, accessible and environmentally friendly (Singh & Pandey, 2012). Sustainable housing, thus, deals with sustainable housing processes, products and services (Ibem & Aduwo, 2015).

- *De facto* tenure – *De facto*, which means “by fact” or “by practice” refers to a form of tenure where the occupant perceives the land to be his/hers in reality and/or because the occupant lives on the land (Payne & Durand-Lasserve, 2012)
- *De jure* tenure – This is rights over land that is legally specified by a recognised authority. In most cases the occupant has a title deed to the land (Payne & Durand-Lasserve, 2012).
- Shacks – Shacks or informal houses are considered houses made from corrugated iron sheets or other informal materials (Remmert & Ndhlovu, 2018).
- Erf – an erf in Namibia refers to a piece of urban land allocated to an occupant by the local authority (Weber & Mendelsohn, 2017)

## 1.6 Conclusion

Chapter one provided the broad context, research statement, aim and objectives, and clarification of main concepts of the study. It is the aim of the study and the objectives of the study that were the guiding principles of the chapter and the chapters to follow. Definitions of the main terms used in the study were also presented to offer clarity of their use. The next section, Chapter two, focuses on the theoretical aspects of barriers to housing delivery with regard to land tenure, and owner-managed housing/self-help housing in the context of developing countries.

# **CHAPTER TWO: LITERATURE REVIEW ON SELF-HELP HOUSING DELIVERY IN DEVELOPING COUNTRIES**

## **2.0 Introduction**

The section below provides a literature review on theoretical aspects related to self-help housing in developing countries. The concepts of self-help housing and tenure approaches are interrelated and provide the context of the main barriers to housing delivery in developing countries. The next sub-section elaborates on the self-help housing historical context, self-help housing advocated through John F.C. Turner, the United Nations, the World Bank, and recent sustainability paradigm. Thereafter, the focus shifts to case studies on self-help housing and owner-managed housing in various developing countries. The case studies focus specifically on incremental upgrading aspects, the policy environment and land tenure challenges.

## **2.1 Self-help housing historical context**

Self-housing, especially aided government-assisted self-help housing, has a crucial role to play in addressing housing challenges in the developing countries. Self-help housing typically refers to residents managing the housing process themselves with little intervention from external professionals. Aided self-help refers to state-devised programmes to assist owners with the construction of their own houses. In many cases, aided self-help focuses more on the provision of infrastructure development than on the construction of houses (Harris, 1999).

Aided self-help housing dates back to the 1930s, when programmes were implemented in states such as the Soviet Union, France, and European cities, notably Vienna and Stockholm (Harris, 1999, Wakeman, 1998; Dingle, 1998). In essence, the theory for aided self-help housing in developing countries was developed in the 1950s and the 1960s and was promoted by international organisations such as the United Nations and World Bank. Aided self-help housing concepts draw on the scholarly work of authors such as Charles Abrams (1966), William Mangin (1967) and John Turner (1970s). The collective works on aided self-help housing helped to shape developing countries' interventions on how to offer adequate housing solutions to their citizens. Self-help housing scholars advocate dweller's control in order to combat costly prices of houses. Self-help, owner-managed, and incremental housing research and practice have widely been popularised by the United Nations and World Bank through the writing of John F.C. Turner (Jobe & Williams, 2016).

Turner (1977), building on decades of theoretical research by scholars such as Abrams and Mangin, argues that the self-help approach can adequately address the needs of people living in informal settlements. Owner-managed and self-constructed housing gives control to residents to decide over what they consider appropriate, based on their needs and values.

## **2.2 John F.C Turner and self-help housing**

John F.C Turner (1968; 1969; 1977) is commonly known for popularising the institutionalisation of decades of self-help housing practices applied by the United Nations in the 1950s and 1960s. In the 1970s, the World Bank adopted, but also changed key principles as introduced by Turner. Turner documented his first case studies through projects among the residents of informal settlements in Peru in the 1950s and 1960s. Pugh (2000) indicates that Turner constructed his advocacy and social idealism that housing is a very important determinant in adding value to the lives of people and that it creates a sense of self-fulfilment. Turner's writings on "freedom to build" and "housing" as a verb were founded on the principle of community and household participation in the housing process. His research shows that households in informal settlements are eager to build their own houses if opportunities present themselves (Turner, 1972). Households in informal settlements improved their houses over a period of time using their earnings and savings. Turner argues that low-income families will need to have security of tenure in order for them to confidently take ownership of the building process (Turner, 1988). The aforementioned scholar further argues that rigid regulations that are observed in post-colonial countries compromise the ability of households to improve their dwellings. Thus, as Turner points out, households should be given the freedom to choose their own houses and manage the construction of their houses in their own way.

Turner proposed three basic functions related to self-help housing, namely location, tenure and access to amenities. In terms of location it entails that for any place of residence to be considered a standard household it has to be accessible to areas where there are job opportunities. Moreover, in terms of tenure there should be other individuals residing in that area, with the areas having amenities for self-help housing. Above all, the location of the houses should be safe from a hostile climate and social factors. However, it is argued by Harris (2003) and Harris and Giles (2003) that these proposed ideas of Turner had little effect on the policies adopted by most international agencies on issues of housing. Nevertheless, the concept of self-help housing was adopted by both the United Nations and the World Bank. Both international agencies have provided the institution framework for aided self-help housing in developing countries. However, the approaches between the two organisations differ considerably.



### **2.3 The United Nations' approach to self-help housing**

The United Nations (UN) has a rights-based approach to housing; not only does the UN promote housing as a right but it stresses the importance of citizens' entitlement to adequate housing (United Nations High Commissioner for Human Rights, 2014). The Universal Declaration of Human Rights and the 1966 International Covenant on Economic, Social and Cultural Rights recognise housing as an integral part of an adequate standard of living (Office of the United Nations High Commissioner for Human Rights, 2009). Most developing countries have endorsed this right through different international platforms by developing country-specific constitutions, policies and national plans to house its citizens. According to the UN approach, adequate housing constitutes more than four walls and a roof (United Nations High Commissioner for Human Rights, 2014). Housing can only be adequate if it meets a set of minimum criteria. The minimum criteria include security of tenure; availability to services and basic infrastructure; affordability in the context that housing should not compromise the ability of the owner to enjoy other rights; accessibility to economic opportunities and social amenities; and being culturally appropriate for the area.

The UN promotes the upgrading of informal settlements as an effective way of improving the housing conditions of residents in informal settlements. According to UN-Habitat tenure, insecurity is the major reason why residents of informal settlements are reluctant to invest in housing, since they are prone to evictions and other threats. In 1999, the Cities Alliance, a global alliance of cities launched by the World Bank and UN-Habitat (1999), defined informal settlement upgrading as the "physical, social, economic, organisational and environmental improvements undertaken cooperatively and locally among citizens, community groups, businesses and local authorities". However, the upgrading of informal settlements is dependent on tenure security and the full participation of the community that is affected in all the planning and implementation of these programmes. The World Bank approach to informal settlement upgrading differs considerably from the rights-based approach of the UN.

### **2.4 The World Bank and aided-self-help housing**

The World Bank got involved with aiding self-help housing projects during the 1970s. The initial phase of the World Bank focused on financial aspects by providing project loans. Social concerns were not the prime objective of the initial World Bank assistance in urban projects (Alacevich, 2009). The World Bank based its first project assistance on Turner's ideas of the 1970s, as well as those of Charles Abrams (1966) and William Mangin (1967), based on the growing awareness that developing countries' interventions were incapable of offering adequate housing solutions to their citizens. These three scholars advocated dwellers' control

in order to combat costly prices of houses. The World Bank was reluctant to lend assistance to housing construction, but did support the concept of bulk infrastructure development. In line with Turner's advocacy, the World Bank supported the idea of self-help housing, but not from a social perspective. The World Bank promoted self-help housing based on economic rationale of affordability, cost recovery and replicability of mass constructed projects (Pugh, 2001).

However, over time, the Bank took a different approach from focusing on self-help housing to mainstreaming housing within other urban sectors (World Bank, 1993; Kessides, 1997). The World Bank rolled out assistance for sites and services as well as *in situ* slum upgrading projects in Africa, Asia, and Latin America (Van Lindert, 2016). Under site and services, the urban poor were given pieces of land with basic infrastructural services. However, these projects were small scaled and on the peripheries of the cities, due to costs involved in connecting infrastructure to the main cities' network.

Van Waeyenberge (2018) argues that the World Bank's housing policy is inadequate in addressing housing needs for the urban poor due its persistent commitment to neoliberal and financialised policy practices. Thus, as the author points out, it is vital to detach finance from housing in the international policy debate. Chiodelli (2016) further argues that there is a discrepancy in the link between international housing recommendations and the policies that local and national governments implement. Thus, there is still a lot to be done to find solutions to the shelter problem for developing countries, especially with regard to more research.

## **2.5 Evolution of sustainable housing since the 1980s**

The term *sustainability* has gained popularity during the 1980s and it is widely used in different contexts, for example, sustainable energy and sustainable environment, among others. Despite the over-usage of the term *sustainable*, it is more complex to apply in practice and demands a certain degree of insight to be practical. In its report of 1987, the World Commission on Environment defines sustainability in developmental terms by explaining that it means "meeting the needs of the present without compromising the ability of the future generation in meeting their own needs" (World Commission on Environment, 1987). However, it is evident that operationalising and applying this definition to human settlement have proven to be huge a challenge. In principle, the concept of sustainable development was first applied to macro-economic development and has only recently been applied to human settlements (Payne & Durand-Lasserve, 2012).

Tolba (1987) observes that in order for housing initiatives to be sustainable, they need to be economically viable, technically feasible, environmentally compatible, and socially acceptable. This calls for sound housing policies that will ensure the effective implementation of housing strategies. Choquill (2007) recommends that there are areas that can effectively make policies sustainable and effective. Firstly, involvement of the community is imperative. Community involvement entails making the recipients of housing needs part of the planning, construction and maintaining process. Secondly, those involved in construction should have access to quality building materials at a cost they can afford. This, however, means that special attention has to be paid to the environment as construction materials providers are one of the largest contributors to environmental degradation. Thirdly, building standards should ensure quality, good health and a safe distance between units. Fourthly, housing finance enablement is necessary for realising the target of housing provision to the neediest. Lastly, land provision, which recommends that tenure security must be ensured for residents, must be observed by local authorities. Thus, policies to promote aided self-help housing should be in place. Further support for human centred policies in settlements development was in the Millennium Development Goals and subsequent Sustainable Development Goals.

### **2.5.1 Millennium Development Goals (MDGs) and the Sustainable Development Goals (SDGs)**

The MDGs were initiated in 2000 in a global effort to deal with the struggle of poverty and its manifestations (United Nations Development Programme, 2019). The MDGs were measurable, globally agreed objectives whose aim was, among other development priorities, to contribute to the reduction of poverty, alleviation of hunger, prevention of deadly diseases and to expand primary education for all children. During its life span of 15 years, the MDGs made significant progress in reducing income poverty and hunger (United Nations, 2015). The MDGs also recorded success in ensuring access to water and sanitation as well as decreasing child mortality and significantly improving maternal health. The MDGs relate to self-help housing in that Goal 11 was aimed at making cities and human settlements inclusive, safe, resilient and sustainable.

The SDGs replaced the MDGs and were formulated at the United Nations' Conference on Sustainable Development in Brazil's capital in 2012. The SDGs build on the progress made by the MDGs as well as address contemporary challenges (United Nations Development Programme, 2019). The objective of the SDGs is to tackle environmental, economic and political challenges in the present world. The 17 goals include new areas such as climate, sustainable consumption, economic inequality and others. Goal 11 of the SDGs is to make

cities inclusive, safe, resilient and sustainable. The target of this goal is to reduce the adverse per capita environmental impact of cities, including paying special attention to air quality.

Notably, the MDGs did not have a goal that tackled urban life constraints, as compared to the SDGs. Goal 11 is concerned with creating sustainable cities and communities, with one of its targets being creating safe and affordable housing. The goals place great emphasis on making improvements in people's lives in a manner that is environmentally sustainable. At the same time, the goals are interrelated, as the success of one goal is affected by another goal. Hence the goals are not independent of one another (United Nations Development Programme, [UNDP], 2019).

## **2.6 Self-help housing – case studies in the international context**

Failure to address housing problems has contributed to the rise in informal settlements in developing countries (Marutlulle, 2017). Main themes emerging from case studies mentioned in literature related to self-help are incremental upgrading over time, the policy regulatory environment and tenure security. The next section elaborates on case studies in developing countries and conceptual approaches related to incremental upgrading, the policy regulatory environment and land tenure.

### **2.6.1 Incremental upgrading over time**

Incremental upgrading over a number of years is a recurring theme in literature on self-help housing. A study that was conducted in Columbia and South Africa indicates that incremental housing solutions allow for housing additions and upgrading by residents over a period of time. As a result, this ensures that residents have control over their housing needs (Lizarralde, 2011). The study reports that, considering the fact that financial factors play a role in housing benefits, encouraging the participation of homeowners in informal settlements in decision making through involvement in planning and building of their units over a period of time is crucial. The desired size of the house will be thus realised in the long term. Vilar and Cartes (2015) argue that this strategy can alleviate the challenges of subsidised housing, which is mostly not sufficient to accommodate families. A study conducted in Egypt on self-built housing demonstrates that self-help housing allows residents to practise incremental construction, which in turn allows residents to add on to their dwellings over a period of time (Soliman, 2012). This study found that the approach encourages residents to view their dwellings as an investment; thus, they experience the need to continue improving their dwellings. The study also reports that informal construction is more affordable than formal construction, as it avoids contractors and relies on owners' labour. The study concludes that

the involvement of residents in the construction of their dwellings has become a theme for housing provision, due to its efficiency and effectiveness.

A study conducted in Mochudi, Botswana on self-help housing shows the need to recognise the efficiency and effectiveness of traditional housing processes (Jobe & Williams, 2016). The rationale behind this, as pointed out by the study, is that traditional housing is cheaper and easier to build, which ultimately offers the residents quicker and reliable solutions to their housing needs. Similar to the case study in Botswana, research conducted in the Free State in South Africa on adapted traditional building technologies tools, emphasises the value of self-help building processes (Venter, Marais & Morgan, 2019). This finding substantiates Turner's view that engaging residents in the process of constructing their own houses increases the user value for the house. The study found that self-built housing, using traditional materials readily available from the environment such as sand and waste materials, leads to physical and mental healing. In essence, Venter *et al.*'s (2019) case study shows how traditional technologies in self-help housing processes can lead to empowering residents in upgrading their own housing.

A study that was conducted in Peru, years after John F. Turner's work on self-help housing, had called for a more pragmatic approach towards progressive housing in poor countries. Longitudinal studies in Peru show that current housing policies have taken advantage of pragmatic approaches to housing (Fernandez-Maldonado & Bredenoord, 2010). The aforementioned authors note that these policies support residents' demand for housing in a practical manner based on the available means of the residents. Nonetheless, these authors argue that the involvement of the formal construction sector, including the state, and the availability of funds point out the lack of communication between housing institutions and the groups with the most urgent need for housing. Ntema and Marais's (2013) study in South Africa confirms the value of conducting longitudinal research to understand the self-help housing phenomena over a longer time-frame. Once-off case studies generate results for that specific period of time and thus do not consider the ever-changing trends in housing projects. To attest to this view, the authors' longitudinal study continues to indicate a better sense of belonging and satisfaction among residents that are accorded dweller control than those that are contractor-driven.

### **2.6.2 Aided self-help housing and policy environment**

Different case studies highlight the value of aided self-help housing and policy development in the public sector. Research has it that people living in informal settlements do not have the financial means to invest in infrastructural development (Rahman, 2011; Payne & Durand-

Lasserve, 2012; Walker & Paula, 2016). Aided self-help housing, with the public sector enabling infrastructure development is a common narrative in the literature. Bredenoord and Van Lindert (2010) state that if developing countries want to upgrade informal settlements by providing formal shelters, they need to push assisted self-help housing to the top of their developmental agenda. The previously mentioned authors argue that assisted self-help housing is hybrid in character, which includes assistance in infrastructure and services. Bredenoord and Van Lindert (2010) point out that the majority of residents in informal areas choose self-help housing due to economic reasons and also because other options are beyond their reach. Municipalities' role then is to aid with services, as residents are not able to provide for themselves. Self-constructed housing is a viable option, since skills can be taught to upgrade structures over time (Bredenoord & Van Lindert, 2010).

Studies on aided self-help housing show that policies related to creating an enabling environment for self-help housing have transpired to have conflicting results. Many studies show the importance of developing regulatory policies that promote self-help housing (Gilbert, 2010; Joshi & Khan, 2010; Rahman, 2011) while others discourage self-help housing, as they view it as not adhering to formalised approaches (Henderson, 1999; Sengupta, 2010). Gilbert (2010) argues that in order to make self-help housing more effective, residents need to benefit from both formal sector institutions and informal approaches of the poor. Gilbert (2010) elaborates that tenure and service regulation and the relaxation of some administrative regulation can help the poor to get access to credit for self-help housing. Furthermore, strategies such as easing the task of credit rating and accessing collateral may additionally be effective to promote self-help housing.

A study that was conducted on a self-help housing programme, the Million Houses Programme in Sri Lanka, supports the notion of policy changes to implement self-help housing principles successfully (Joshi & Khan, 2010). Joshi and Khan's (2011) case study in Sri-Lanka states that housing policy is imperative to enable self-help and incremental housing. Sustainability in approaches related to housing cannot be tackled without taking into consideration other interrelated urban development factors (Rahman, 2011). Rahman (2011) argues that spontaneous building should be supported in order to deal with issues such as affordability and enablement.

A case study in Botswana demonstrated that the architect designed and contractor-led housing approach show little regard for both the economic and social needs of the residents in informal houses (Jobe & Williams, 2016). In support of self-help housing principles, Jobe and Williams (2016) advocate the development of a flexible design framework, as this promotes a shift from housing being a product-oriented approach to it being process-oriented.

Case studies on incremental upgrading show that self-help housing approaches will enable residents to add additions to their houses as the need arises. Chiodelli (2016) further argues that there is a discrepancy in the link between international housing recommendations and the policies that local and national governments implement. Thus, a lot still needs to be done to find solutions to the shelter problem for developing countries, especially with regard to more research.

The ideologies of John F. Turner (1967; 1968; 1972; 1976 & 1977) on self-help housing have not been well received or popularised in some parts of the world, due to the geographic characteristics of some areas. Sengupta (2010) reveals that, unlike Turner's approach in the Peruvian Barriadas, Kolkata is constructed on swamps. This, as the author points out, serves as a geographical limitation, including the challenge of the urban context. This has led to self-help housing receiving less attention in policies. Further obstacles, as noted by the work of architect Ernst May on self-help housing strategies indicate that self-help housing is met with suspicion, as it is believed to inhibit modernisation (Henderson, 1999). Proponents criticising self-built housing from a modernisation perspective encourage housing to be integrated within an economy of mass production. Despite decades of self-help housing advocacy, a study that was conducted in Angola, Namibia, Ethiopia and South Africa (Croese, Cirolla & Graham, 2016) shows that the support for self-help building has dwindled since the 1980s and has resulted in less support for residents who live in informal settlements. One of the challenges that residents of informal settlements face is to upgrade to better housing, because people on the periphery of the urban areas are often excluded from accessing loans in the formal sector. Van Waeyenberge (2018) argues that most housing policies are inadequate in addressing housing needs for the urban poor due their persistent commitment to neoliberal and financialised policy practices. Thus, as the author points out, it is vital to detach finance from housing in the international policy debate.

### **2.6.3 Land tenure in developing countries**

The concept of self-help housing cannot be separated from land tenure issues. The greatest land tenure challenge is inconsistent approaches in formalisation of tenure security. In many cases, administrative processes and the regulatory environment are hard for people in informal settlements to comprehend. Tenure insecurity increases vulnerability among the urban low-income population (Campbell & Mholo, 2016). The International Conference on 'Improving the Lives of Slum Dwellers' reports that although tenure is a basic attribute of human security, people in the developing world, especially the poor, lack information on the status of the land they occupy and of understanding which procedures to follow to acquire

tenure (UN Habitat, 2012). The same conference noted that individuals that are aware of how to acquire tenure, are unable to do so because of further obstructions.

### Tenure conceptual inconsistencies

Despite the recognition of the importance of tenure security in encouraging low-income groups to invest in housing improvements, consensus on what tenure security entails is unclear (Van Gelder & Luciano, 2015). Definitions of tenure security are ambiguous. According to the Global Land Tool Network (2019), people have tenure security if they are protected from forced removal from their land by the government. Some authors equate tenure security in developing countries with a legal status known as *de jure* tenure security (De Sotro, 2000; Payne & Durand-Lasserve, 2012). Others equate it with services and infrastructure (Gilbert, 2002), while others argue that security is as perceived by households, also known as *de facto* tenure security (Broegaard, 2005). An individual is considered to have secure tenure if he/she has formal documentation that can attest to tenure (*de jure*) or where community systems protect residents from forced removal (*de facto*). The type of tenure influences a household investment in housing (UN Habitat, 2012). Kiddle (2010) argues that perceived or *de facto* security of tenure plays a major role in improving housing. The author further argues that residents in informal settlements can improve their dwellings if they believe that they will never be evicted. Kiddle (2010) further states that *de jure* security of tenure, especially through legal title, does not necessarily result in improved housing, as there are other considerations; thus the residents' own assessment of their security of tenure is vital.

A study conducted by UN-Habitat (2014) in selected countries in Africa, Asia and South America shows that tenure security carries a different meaning for different groups in the society. The International Conference on 'Improving the Lives of Slum Dwellers' found that tenure security for residents in informal settlements in peri-urban and urban areas means the formalisation and acknowledgement of their right to the piece of land they occupy (UN Habitat, 2012). Informal settlements' residents regard expropriation as the worst form of tenure insecurity (UN Habitat, 2012). Residents in the countries above reported contradictory and overlapping legal frameworks as a threat to tenure security, as this resulted in many challenges for residents.

Huchzermeyer (2009) argues that there has been tension in South Africa between the market and the constitutional rights of poor households when it comes to informal settlement upgrading. The aforementioned author indicates there is a need to probe whose responsibility is it to regulate the pervasive demands of the market so that the poor's housing needs are delivered effectively. The author further argues that the informal Settlement Upgrading



Programme must be made aware that the obligations made by the South African Constitution are superior to those of international competitiveness. The sensitisation must take in cognisance the spatial legacy of the apartheid urban area, the orderly development and the market. This is imperative in order to give cities in South Africa a human face that is not distorted by repression and exclusion.

### Tenure and the regulatory environment

Although tenure is a basic attribute of human security, people in the developing world, especially the poor, have a lack of information on the status of the land they occupy, as well as a lack of understanding of procedures to follow to acquire tenure (UN Habitat, 2012). Informal settlements' residents regard expropriation as the worst form of tenure insecurity. Residents in those countries also indicate contradictory and overlapping legal frameworks as a threat to tenure insecurity, as this has resulted in many challenges for residents. The same report notes that individuals that have an awareness of how to acquire tenure are unable to do so because of further obstructions, especially in the legal system, while issues of corruption, nepotism in acquiring land, and strict conditions serve as a barrier to accessibility of land tenure, as some lease application processes are tedious and woven in bureaucracy.

Accessing financial resources is one of the main obstacles in improving a household's living conditions. According to Grey (2012), finance is a cross-cutting factor amongst all housing delivery players. Grey (2010) argues that although it is the norm for a country to have a segment of a society who can afford buying houses, for a country, as in the case of Zimbabwe, to have more than 50% of its population unable to afford houses is very concerning. Against the backdrop of this situation, the acquisition of serviced land and affordability have made housing delivery schemes redundant. A study conducted in Botswana on the Certificates of Rights, a form of land tenure option designed for low-income groups in informal settlements, found that the segment of the population that falls below the income threshold stipulated in the strategy is unable to afford land and housing (Nkwae & Dumba, 2010). The situation is aggravated by the costs involved in the process of the acquisition of land.

Nkwae and Dumba (2010) further found that Botswana has a challenge in making housing finances available to its poor citizens, especially in view of the commercial banks' reluctance to lend money to low-income groups. Thus, options are to be explored to improve access to financing. The context of finance barriers is also illustrated in a case study done in Ghana (Boamah, 2010). High unemployment rates, high interest rates and low-income levels lead to the inability of the majority of households in Kumasi and Tamale, Ghana, from affording to buy houses with basic acceptable standards (Boamah, 2010). The aforementioned author argues

that affording mortgage credit is impossible for the majority of the inhabitants of these two areas due to low-income levels. This situation has prevailed, even in view of the efforts employed by the government. A study conducted in Brazil shows that financing has not benefited the poorest households (Klink & Denaldi, 2014). These authors argue that the poorest have not benefited from state-supported and housing-delivery schemes, which has resulted in low-income groups living in poor living structures. Some of the main factors affecting housing delivery in metropolitan Lagos was found to be the stunted financial and mortgage system, as well as the high prices of construction materials (Olugbenga & Adekemi, 2013). The above authors argue that there is no credit or financial structure available to low-income families for housing and land. Olugbenga and Adekemi (2013) indicate that the only strategy available to all Nigerians is the National Housing Fund, whose strict conditions serve as a barrier to accessibility. In addition, the authors point out that prices of construction materials have continued to increase since 1986, which has affected poor families' ability to construct their own houses negatively. All these are exacerbated by the cuts in the housing budgets from the government. In another study conducted in Nigeria it was found that some of the major driving factors hindering the delivery of housing in Nigeria are poor housing finance structures, limited diverse construction processes and the heavy reliance on cement (Kolo, Rahimian, & Goulding, 2014). These authors indicate that of the Nigerians who need houses, only 10% can afford to purchase houses or build houses for themselves. The authors further argue that the Brazilian state has generated a financialisation pattern, which is a barrier to housing delivery for the low-income group. In another study conducted in Malaysia it was found that prices of houses and adaptability of the houses have a direct impact on affordability (Ling, 2019). In addition, the study indicates that the availability of mortgages and easy access to schools and day care facilities have an impact on the demand for affordable housing. Another study conducted in Malaysia shows a negative relationship between the type of house bought and the monthly income at 1% significant level (Ramlan & Zahari, 2016). This study established that there is a direct link between income and affordability.

Formalised tenure approaches do not always take complex social systems' underlying tenure perceptions into consideration. Housing satisfaction is closely linked to socio-economic and demographic characteristics of households. The higher the income, the more chances for a household to acquire a house that suits their needs. Payne and Durand-Lasserve (2012) argue that the issue of land tenure should be regarded as a social relation that involves a set of complex rules that govern land use and ownership. These authors further elaborate that any debates on land tenure issues and property rights need to take in cognisance the importance of historical, cultural and political influences including technical and legal systems. Therefore, the right to property varies within different tenure systems. The nature and content of these

property rights determine people's level of confidence in occupying land. Thus, perceived or *de facto* tenure is in, some cases, more important than *de jure* tenure. Different households have different perceptions of what gives them satisfaction, depending on their requirements and needs (Teck-Hong, 2012). For example, a study conducted in South Africa found that the research respondents, who had low literacy, were not aware of what a title deed is, nor the repercussions of not having a title deed (Campbell & Mholo, 2016).

Moreover, other studies conducted in Western countries have confirmed that issues to housing delivery are not only limited to African countries. In a study conducted in Mexico, it was found that housing problems in Mexico among the poorest communities remain a huge challenge (Bredenoord & Verkoren, 2010). Despite Mexico's subsidised housing delivery system, informal settlements keep growing on the periphery of municipalities. Bredenoord and Verkoren (2010) argue that this is because the housing delivery process is not suited to the needs of low-income groups, and this is compounded by lack of serviced land.

#### Tenure and community governance

Perceived or *de facto* security of tenure plays a major role in improving housing (Kiddle, 2010). Kiddle (2010) argues that residents in informal settlements can improve their dwellings if they believe that they will never be evicted. The same author then indicates that *de jure* security of tenure, especially through legal title, does not necessarily result in improved housing, as there are other considerations; thus, the residents' own assessment of their security of tenure is vital. In an assessment of urban tenure approach (the community mortgage program) to housing improvements in the Philippines, UN Habitat reported that community mortgage programs are effective strategies to ensure that communities have security of tenure (UN Habitat, 2011). The report highlights that residents of the Philippines face challenges of securing tenure in areas that are in close proximity to their workplaces, due to factors such as lack of information regarding acquisition of tenure, affordability issues and funding requirements. However, as the report indicates, community financing schemes ensure that communities are ensured of their right to build and make additions to land they occupy. The community mortgage model is a participatory approach and ensures that the community as a whole is in control of the land that was acquired and the same land is used as collateral.

These findings are also cemented by a study on tenure insecurity that was conducted in three provinces of South Africa, which found that residents of the low-income areas occupy urban and peri-urban land. One of these is the freehold title, Deeds of Grant and Permission to Occupy as known as PTO (University of the Witwatersrand's Graduate School of Public and Development Management, 2001). Residents in these low-income areas indicated tenure

status varied extensively based on ownership and tenancy rights. The residents in the study indicated that non-formal and customary ownership and, to some extent, hybrid forms of tenure meet their needs. This could be attributed to the responsiveness and easy manner in which these forms of tenure deal with the land need of residents

Similar to the case study mentioned above, residents in an informal settlements in Kampala, Uganda, identified that administrative challenges hampered their progress in acquiring tenure security. The challenges identified were mainly with regard to rental aspects and registration of urban land (Muinde, 2013). Residents reported that the rent that they paid as per the *Land Act of 1998* prevents them from acquiring land through ownership. The residents complained that the lease application process was tedious and woven in bureaucracy. Muinde's (2013) study in Uganda also shows that land use planning and regulations in construction and development are not well suited to the local tenure situation. The study indicates that in areas where there are multiple tenure systems, especially indigenous tenure systems, there is a lack of coordination and consensus in what land tenure entails. These factors impede the process of formalising land tenure for the residents of Kampala's low-income areas.

The literature shows a direct correlation between satisfaction with the housing product and community participation in the decision-making processes. This is supported by findings by Sabela and Isike (2018) that show that while beneficiaries are appreciative of the government's low-cost housing scheme, they are concerned about the quality and sustainability of the structure. Beneficiaries, as indicated by the aforementioned authors, maintain that the houses are not to their satisfaction, primarily because beneficiaries are not part of the planning and implementation of the houses. As Ntema (2011) found, the practice of dweller control as advocated by Turner has not fully materialised in South Africa, because the state dominates the housing environment. Ntema (2011) indicates that for as long as beneficiaries of housing schemes are not able to decide on the type of materials they want for their houses, dweller control is a dream out of reach. A study conducted in Zimbabwe found that most people prefer self-construction as opposed to institutional construction. The reasons for such a choice include the many regulations that prohibit citizens from building their own dream houses and the bureaucracy involved in decision-making. However, other people prefer institutional construction, because of its affordability, compared to the hard labour that goes into self-construction (Chitekwe-Biti, 2009).

## **2.7 Conclusion**

The chapter centred on studies conducted by other researchers in the interest of the current study. These studies included those done on the house delivery services in different parts of

the world. Different driving factors hindering the delivery of housing around the globe were identified. These included poor housing finance structures; limited diverse construction processes; and contradictory and overlapping legal frameworks as a threat to tenure. In some instances, people fail to upgrade to better housing because people on the periphery of the urban areas are often excluded from accessing loans in the formal sector. Most of the barriers identified were discussed in relation to Turner's self-help housing concept (Turner & Fichter, 1972). The next chapter, Chapter 3, focuses on giving outlining the theoretical and policy framework aspects of housing delivery in the Namibian context.

## **CHAPTER THREE: HOUSING DELIVERY IN NAMIBIA**

### **3.0 Introduction**

Chapter one provided mainly the background on the phenomena. It included the objectives, aims and the research methodology, while Chapter two consisted of the theoretical aspects of housing delivery with regard to owner-managed housing construction options/self-help housing and land tenure. This chapter reflects on the Namibian context with regard to the conceptual policy framework, especially those pertaining to housing delivery in informal settlements.

Namibia has made housing delivery one of its developmental priorities in recognition of access to adequate shelter as a fundamental right. This realisation resulted in setting goals and targets for housing delivery (Vision 2030, NDP 5; the Harambee Prosperity Plan) and, most importantly, a policy and legislative framework that directs this endeavour. Namibia has a variety of policies and regulations that affect and influence housing delivery in the country. The section below provides a brief synopsis of Namibian policies and regulations applicable to informal settlements.

### **3.1 The policy framework for housing delivery in Namibia**

The National Housing Policy of 2009 is the key policy that directs the government's housing delivery strategy in both rural and urban areas. The 2009 policy is a revised version of the original policy that was formulated in 1991 (Republic of Namibia, 2009). The policy presents an assessment of the contemporary issues affecting the delivery of housing in Namibia, in both rural and urban areas. The policy is followed by intervention strategies that are geared towards reaching the housing goals and targets as set in the National Development Plan (NDP) 5 and the Vision 2030 strategy document that are based on the Sustainable Development Goals.

#### **3.1.1 The National Housing Policy of 2009**

The National Housing Policy is very much in line with policy directions given by the United Nations and the World Bank. Some key recommendations of the policy are:

- the process of surveying, subdivision and proclamation of urban town land should be accelerated and should not take more than six months;
- urban settlements and new housing initiatives are integrated with existing and future planned developments;

- domestic savings should be mobilised as a priority, including funds from the state pension fund to finance housing;
- to improve institutional capacity and coordination in the housing sector to improve effective implementation; and
- to ensure that various housing options are employed including rental accommodation, social housing and housing build by owners.

In the policy, the role of the government is outlined as that of facilitation and promotion of partnerships among private and public stakeholders in the pursuit of housing and land delivery. The policy also provides for the upgrading of informal settlements and the promotion of alternative technologies in the construction of affordable housing.

### **3.1.2 National Development Plan (NDP) 5**

The NDP five is Namibia's five-year national development plan that is geared towards directing development in the country (Republic of Namibia, 2016). The plan has been formulated based on global, continental, regional and national development frameworks. These include, but are not limited to, the Global Sustainable Development Goals (Agenda 2030), African Union Agenda 2063, Southern African Development Community (SADC), Regional Integrated Strategic Plan (RISDP), Vision 2030, Harambee Prosperity Plan (HPP) and the ruling party (SWAPO) Manifesto. The NDP 5's main concern regarding housing is to ensure that low-income earners have access to adequate low-cost housing. The plan indicates that by 2022, its desired outcome regarding housing is to have serviced 6 500 erven and to construct 7 200 new houses in order to reduce the housing backlog.

### **3.1.3 Vision 2030 and the Harambee Goals**

The Vision 2030 policy document states that by 2030, the citizens of Namibia should have access to adequate housing (Republic of Namibia, 2004). In addition, the policy document states that in order to tackle the backlog on 80 000 houses, there will be a need to build 3 000 houses to reach its target in 2030. However, it is not clear whether the policy took into consideration the steadfast increase of the population in the country. Thus, there is a need to revise the targets set in the policy document periodically. The Harambee Prosperity Plan was introduced by the presidency as a strategy to accelerate the country's developmental goals and targets as articulated in the fifth National Development plan and Vision 2030 (Republic of Namibia, 2015).

The Harambee Goals and Outcomes that target housing and land delivery are Goal Number 8 (HPP08) with respect to residential land servicing. The goal falls under the Social Progression Pillar, and sets out to construct 20 000 new houses nationwide, as well as to service 26,000 new residential plots country wide. One of its strategies on land under the plan is for central government to subsidise the local authorities with funds to service land, especially towns that have a big influx of people. Another strategy is to allocate un-serviced land to inhabitants so they service land at their own cost. Under housing delivery, the plan sets out to revive the Mass Housing Initiative by 2016 to tackle the housing backlog (Republic of Namibia, 2017). One strategy is to provide civil servants with housing through funding from the government pension fund.

Another contribution is a dry toilet system developed by the Clay House Project. It is a viable alternative for the people in the squatter area as they do not earn enough money to pay the monthly water costs. The introduction of the dry toilet allows the development of hitherto un-serviced plots and provides the option of an alternative sanitation system, especially important for Namibia, a desert country with scarce water resources.

#### **3.1.4 The National Housing Development Act**

The *National Housing Development Act 28 of 2000* makes provision for the establishment of the National Housing Committee (Republic of Namibia, 2000). The functions of the committee are among others to advise the government on issues pertaining to housing as well as to formulate and implement policies in support of low-cost housing. The Act allows the establishment of housing revolving funds for the regional council and local authorities. The main aim of the fund is to ensure that there are funds accessible in support of low-cost accommodation especially in low-income areas. In addition, the Act necessitates that decentralised committees of regional councils, settlements and local authorities are established in order to provide low-cost housing options in their areas of jurisdiction.

#### **3.1.5 The Local Authority Act**

The Act provides for the creation of housing schemes by local authorities, that is, town councils or municipalities with the approval of the Minister of Urban and Rural Development (Republic of Namibia, 1992). The Act allows for the establishment of housing funds to be set up, allowing the local authorities to assist residents in financing through financial institutions and direct loans. The housing funds can be used for construction of houses, financing or maintenance of any dwelling. Also, the Act provides for the financing of costs that are incurred with regard



to the administration of any housing scheme or any other purposes, as approved in writing by the Minister of Urban and Rural Development.

### **3.1.6 The National Housing Enterprise Act**

The *National Housing Enterprise Act* 5 of 1993 provides for the establishment of the National Housing enterprise and the governance of its operations (Republic of Namibia, 1993). The objective of the National Housing Enterprise is to cater for the housing needs of the low-income groups in the country. Thus, the enterprise functions as a parastatal under the Ministry of Urban and Rural Development to provide lending facilities and to act as a developer. The beneficiaries of the parastatal are residents who earn between N\$5 000 and N\$20 000 and a joint maximum of N\$30 000 per month.

### **3.1.7 Other relevant policies related to housing delivery**

The *Deeds Registries Act* administrates all matters that are related to the registration of immovable and movable property, which includes housing (Republic of Namibia, 1996). The *Flexible Land Tenure Act* oversees the registration of untitled land in the deeds office, which ensures the provision of housing finance to both urban and rural areas (Republic of Namibia, 2012). The *Urban and Town Planning Act* provides for a standard, effective, and an efficient and integrated regulatory framework for planning, land use and the management of land in local authorities (Republic of Namibia, 2018)

### **3.1.8 Conceptual framework of factors influencing housing delivery in Namibia**

The Bank of Namibia provides a conceptual framework of factors that influence housing delivery in Namibia. Figure 3.1 shows the factors as they relate to the social, governmental, political and economic dimension of housing delivery.

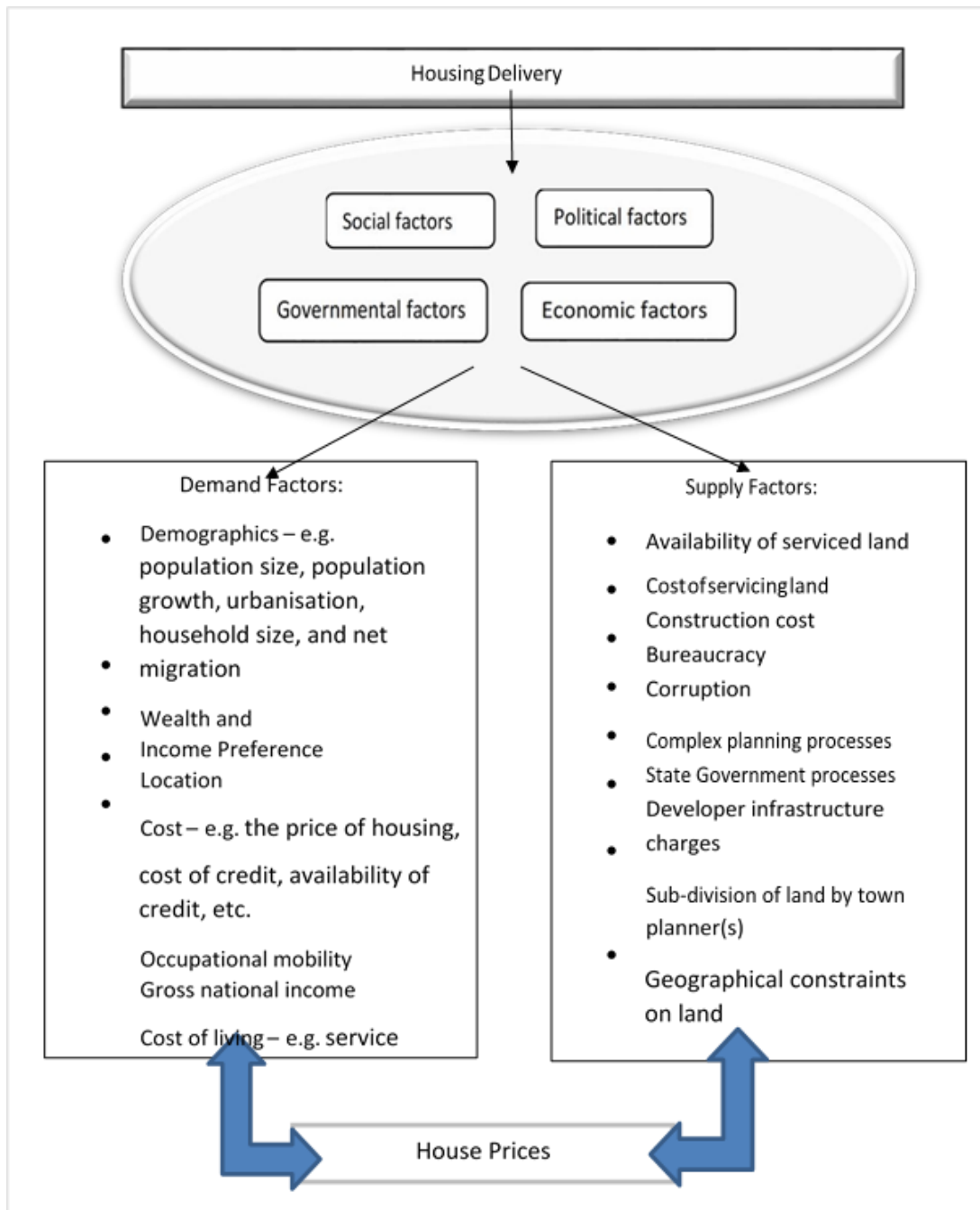


Figure 3.1: Conceptual framework of the factors influencing housing delivery in Namibia (Source: Bank of Namibia, CBS, First Namibia Bank)

The figure above shows that housing delivery in Namibia operates within a complex environment. Generally, there are various factors that pose challenges in acquiring houses to citizens, especially in urban areas. However, each case or municipal area has different dynamics that is unique to that specific geographical area.

Evidence suggests that the income gap between the rich and the poor, although on the decrease, remains high (Chiripanhura, 2018). Houses for low-income groups are constructed

far away from their means of livelihood (Namibia Housing Action Group and Shack Dwellers Federation of Namibia, 2019). The report argues that this has more financial implications, such as high transport costs due to long travelling distances. Furthermore, the Namibia Housing Action Group (NHAG) argues that the low-income groups are better suited to address their own housing needs, provided they have land tenure security.

Outdated municipal policies do not promote the participation of the low-income groups in acquiring houses (Namibia Housing Action Group, 2013). The NHAG (2013) further argues that national policies and strategies contain no implementation measures that enable the effective upgrading of informal settlements, and lack in approaches that promote participation by low-income groups (Namibia Housing Action Group and Shack Dwellers Federation of Namibia, 2019; Sandman, Levanen & Savela, 2018). Remmert and Ndhlovu (2018) maintain that Namibia's town planning rules are not aligned with community needs. Hence, evidence from the study shows that the process of planning and approval of building plans, especially for the layout and proclamation of new townships, can take up five years to finalise. This is because of the legal and administrative procedures that need to be followed.

Financial stability has a reciprocal relationship with housing (Nuugulu, 2019). These authors argue that household debts contribute to the inflation in housing prices. When housing prices are not aligned with economic fundamentals as in the case of the increase of housing prices being determined by increase in household incomes, then the low-income groups will be excluded from affording houses (Bank of Namibia, 2013). As the Bank of Namibia suggests, the majority of Namibians are excluded from collateralised home loan facilities due to factors such as lack of titled land. A study revealed that the ability to afford a house is influenced by factors such as immigration, levels of education, income, interest rates, taxation and preference (Khobetsi-Haradoes, 2017). The study found that immigrants, especially from Angola, are believed to contribute to the increase in housing prices. On the other hand, an increase in taxes and interest rates is believed to push up prices of houses, while individuals with high education levels have a greater chance to secure affordable houses or alternatively build houses of their choice. Furthermore, studies show that the Namibian house price index and new construction activities have a causal relationship (Sunde & Muzindutsie, 2017). Therefore, the study argues that house prices in Namibia are over-evaluated, which might in turn cause a house price bubble in the economy. Interestingly, research shows that a major segment of the Namibian population has no confidence in their ability to mortgage loans (Sweeny-Bindels, 2013). However, it is unknown whether this is imagined or fact-based information. This is so despite available data from the Bank of Namibia, which indicate that commercial banks have increased their mortgage services to people (Bank of Namibia, 2013).

The demand for houses in urban areas has surpassed the ability of key players such as the government and civil society to supply housing (Bank of Namibia, 2013). One of the major contributing factors is the movement of people from rural areas to urban areas in pursuit of better living conditions and a high unemployment rate (Republic of Namibia, 2015). The demand for serviced land, the mortgage market and the increase in prices of construction materials are further exacerbating the ability of low-income groups from owning formal houses (Chiripanhura, 2018). In their report the Shack Dwellers Federation indicates that urban construction development, especially with regard to the construction of leased accommodation, contributes to the inability of low-income groups to buy land, as developers sell the land at high prices (Namibia Housing Action Group, 2013).

### **3.3 Namibia and Self-help housing**

The concept of self-help housing is not new to Namibia, as Muller and Mitlin (2007) argue, that in Namibia, the urban poor, through the Shack Dwellers Federation of Namibia, incorporates self-help as one of the multiple poverty reduction strategies to achieve affordable housing. Self-help is also used as the authors point out to instil a social process in the community. Muller and Mitlin (2007) further argue that self-help has multiple functions and cannot merely be confined to the reduction of cost of the development and housing but also to build collective capacity that takes organisational depth and collective power in cognisance. Thus, it is the regular coming together of communities' members for a common purpose and to help build capacity for this purpose.

In a study conducted among women who have transformed from shack owners to homeowners in Namibia through the Shack Dwellers Federation of Namibia, it was noted that self-help has led to both the social and political emancipation of women (Cowser & Barnes, 2016). The aforementioned authors argue, based on an ethnography study, that self-help housing, through the Federation, provides women with the power to engage the government on *in situ* redevelopments and security of housing tenure. These authors support the argument of Muller and Mitlin (2007) that self-help, due to its communal dimension, has many benefits to residents, which go beyond housing. These include skills transfer, relationship building, exchange of information and helping the inexperienced take control of their own development agendas.

In view of the above literature, issues such as affordability, land tenure insecurity, employment status and lack of collateral for commercial loans are indicated as the most prevailing barriers to residents to invest in self-help housing in informal settlements. There is also a strong indication in the empirical studies outlined above that community organisations such as Shack

Dwellers Federation and self-help construction projects have contributed immensely to housing delivery in developing countries. However, as Sweeny-Bindels (2011) argues, such efforts as those of the building programmes and the Shack Dwellers Federation to address the backlog in housing for low-income groups are too low to have a significant impact on the housing backlog.

### **3.4 Challenges related to housing delivery in Namibia**

The main challenges related to housing delivery noted in literature on housing in Namibia are an increase in the backlog of housing delivery, access to land and land tenure in general, limited use of traditional, and locally available material in the construction of houses and affordability barriers.

#### **3.4.1 Increase in backlog**

The rate at which at which the government responds to housing delivery and the actual demand for houses is mismatched. Residents who earn less than N\$5,000 monthly have little chance to secure houses. These findings are supported by the Bank of Namibia (Mwilima, Phillipus & Fleermuys, 2011). Research conducted in Namibia on housing policy and delivery by Sweeny-Bindels (2011) shows that there is a lack of a database for some implementers of housing delivery, especially the Build Together Programme. No evaluation reports could be accessed on the Build Together Programme, which is the largest government-funded housing programme. There is a decline in housing delivery, concluded from the National Housing Enterprise (NHE) reports, which show an increase in the housing backlog of the country. A study on the operations of the Shack Dwellers Federation of Namibia revealed that the organisation operates on a belief that shelter poverty needs political will. The federation also adopts the principle of community-driven solutions to their own shelter needs. The study further revealed that even though the federation has helped 5% of its members, the lack of bulk infrastructure investment funds is the biggest challenge in housing delivery for informal settlements.

#### **3.4.2 Access to land and tenure**

Stakeholders who participated in Sweeny's (2011) research indicated that access to serviced land was a key barrier to the delivery of housing. The process of obtaining land is cumbersome and contributes to the challenge of attaining land tenure. In a study that was conducted in Windhoek on tenure security, it was pointed out that the correlation between poverty and tenure is as low as 30%, although it cannot be argued away (Smolka, 2007, in Campbell, De Kock & Van der Westhuizen, 2008). It is argued that there is a need to look into other forms

of tenure, as individual freehold titles are not the only option available in Namibia (Campbell, De Kock & Van der Westhuizen, 2008). There are other possible options such as collective freehold and leasehold. However, as the aforementioned authors have pointed out, formal land delivery is too slow in delivering land to the urban poor; thus, there is a need to allocate land designed for the poor as a strategy to reduce tenure insecurity. Amoo (2001) supports this view by pointing out the use of the proposed form of tenure referred to as the started title designed for the residents of informal settlements as a strategy to provide security of tenure to informal dwellers. The starter title allows for common ownership of land to be transferred to groups. The formal system promotes exclusion of the poor due to poverty and the lack of technical skills by relevant authorities, or shortage of institutional resources.

However, securing tenure for residents in informal settlements is a complex process, as the local authorities need to avail both human and financial resources for this activity to succeed. In a study that was conducted countrywide, Weber and Mendelsohn (2017) point out that freehold titles by law cannot be allocated on unproclaimed land, but converting to a proclaimed township is a massive challenge. It leads to relocation of families, demolishing houses, erecting new roads, infrastructure surveying and layout and so forth. Hence, it is less costly and socially strategic to allocate residents land for purposes of incremental construction as supported by Turner's ideologies.

### **3.4.3 Limited use of alternative and indigenous materials**

The government continues to invest money in the Habitat Research and Development Centre for the purpose of researching and developing local building materials to contribute to lower the housing backlog. However, research (Sweeney, 2013) shows that alternative and indigenous materials and technology for construction of houses are on the decline. In addition, the study revealed that the private sector's expertise and resources on housing are under-utilised. Interestingly, the report indicates that although banks offer home loans and other credit facilities to residents, the majority of Namibians do not think they qualify for such facilities. Weber and Mendelsohn (2017) indicate that Namibians find the use of corrugated iron cheap and strategic to use, due to land tenure insecurity. Citizens find it easier and cost-saving to move between portions of land or suburbs when they do not have permanent structures. Recent research (Seliger, 2016) reveals that the average resident in Windhoek's informal area is able to construct houses with bricks over a period of time. This is taking into consideration their range of income, which was estimated to be between N\$300-35000. However, this can only happen if residents are given ownership over portions of land and if they have collateral for commercial loans.

#### **3.4.4 Affordability**

A study conducted in Windhoek found that the majority of people living in informal settlements were willing to spend money on improving their structures (Hinz, 2019). In this study those who indicated that they did not spend money on their structures cited not owning the land and not having enough money as reasons; thus, establishing a strong relationship between land tenure security and willingness to build.

The Bank of Namibia (2011) maintains that the delivery of affordable housing is compromised by lack of serviced land. The Bank reports that, as a result, the ability of the housing market to deliver houses has significantly dropped since 2011. The Bank reiterates that the majority of the Namibians are unable to afford what is considered the cheapest house, which costs about N\$213 780. This makes housing affordability constrained due to the housing market inability to cater for the low-income groups.

Kgobetsi-Haradoes (2017) argues that lack of funding, high prices of building materials, bureaucracy, unskilled contractors and low-quality work affect housing affordability. Another study found that high interest rates and high-income requirements have a significant impact on housing affordability (Gabone, 2017). Thus, in most cases, low-income groups are unable to afford formal houses. The study also found that low-income groups are discouraged from accessing housing loans due to the collateral requirement. In order to secure a loan, residents are compelled to declare an asset of high value as a collateral, which low-income groups do not possess.

#### **3.5 Conclusion**

It is evident that Namibia has an extensive policy framework that is geared towards tackling the shortages in housing. However, it seems that the policy framework is not comprehensive enough to ensure housing delivery effectively and efficiently in informal settlements. The conceptual framework on factors that have an impact on housing delivery indicates that housing delivery in Namibia operates within a complex environment. The next chapter, Chapter four, will outline the case study of this research study, which relates to the Takarania Informal Settlement in the town of Mariental, Namibia.

## CHAPTER FOUR: RESEARCH FINDINGS

### 4.0 Introduction

The main themes that emerged from the theoretical aspects in Chapters two and three are self-help housing, sustainable housing, self-aided housing and the housing delivery policy environment in the Namibian context. This chapter will provide the findings or results from the semi-structured interviews which were conducted among research participants (house owners and key informants) in Mariental, Namibia. These include house owners in the Takarania Informal Settlement and relevant staff members from the Mariental Municipality, Namibia Housing Action Group as well as one regional representative of the Shack Dwellers Federation of Namibia. The findings of the study are presented according to the themes that emerged from the interviews. The presentation of data was done through tables and graphs to provide a more visual presentation of the findings generated from the study.

### 4.1 Mariental Town



*Figure 4.1: Aerial map of Mariental*





Figure 4.2: An aerial photo of the Takarania Informal Settlement in Mariental Source: Google map

Mariental has been in existence as a railway stop between Windhoek and Keetmanshoop since 1912. However, in 1920 it was proclaimed as a town and upgraded to a municipality in 1946. The town is the administrative capital of the Hardap region, which is one of the fourteen regions of the country. According to the last population census, Mariental has a population of 12 478, of which over 1 500 are estimated to be residents of Takarania Informal Settlement (Matesu, 2019).

#### 4.2 Demographic profile of the research respondents

Table 4.1: Demographic characteristic of the respondents in Takarania Informal Settlement

Age Category	Number of respondents	Number of females	Number of males	Percentage (number of respondents)
30-39	5	5	0	19.2
40-49	9	6	3	34.6
50-59	2	2	0	7.7
60+	10	5	5	38.5
<b>Total</b>	<b>26</b>	<b>18</b>	<b>8</b>	<b>100</b>

A total of 32 research participants participated, of which 26 were homeowners, three were respondents from the Mariental Municipality, two were respondents from the Namibia Housing Action Group, and one was the regional facilitator of the Shack Dweller Federation of Namibia. The total gender composition of the research participants was 65.6% females and 34.4% males. The high percentage of female house owners, which contributes to the highest number

of females in the research, could be possibly attributed to the high number of female-headed households in the Takarania Informal Settlement. This is the opposite of the regional data, which indicate that there are 36% female-headed households, compared to 64% male-headed households (Namibia Statistics Agency, 2011).

The majority of the research participants were of working age, making up 68% of the total research participants. The working age in Namibia is 18 years and above, while pensioners are classified as those who are 60 years and older. Pensioners comprised 28% of the research participants, while there were no respondents under the age of 24 (adolescents). Youths constituted 25% of the total number of research participants. In the Namibian context, youths are those individuals that are between the ages of 16 and 35.

The majority of the residents in Takarania rent their portion of land from the Mariental Municipality. Thus, what they have is *de facto* tenure and not *de jure* tenure. The Mariental Municipality does not allow residents to build permanent structures without attaining *de jure* tenure in the form of a deed of sale to the portion of land. However, it transpired from the interviews with the participants of the Mariental Municipality that the residents are secured from evictions while the land is allocated to them.

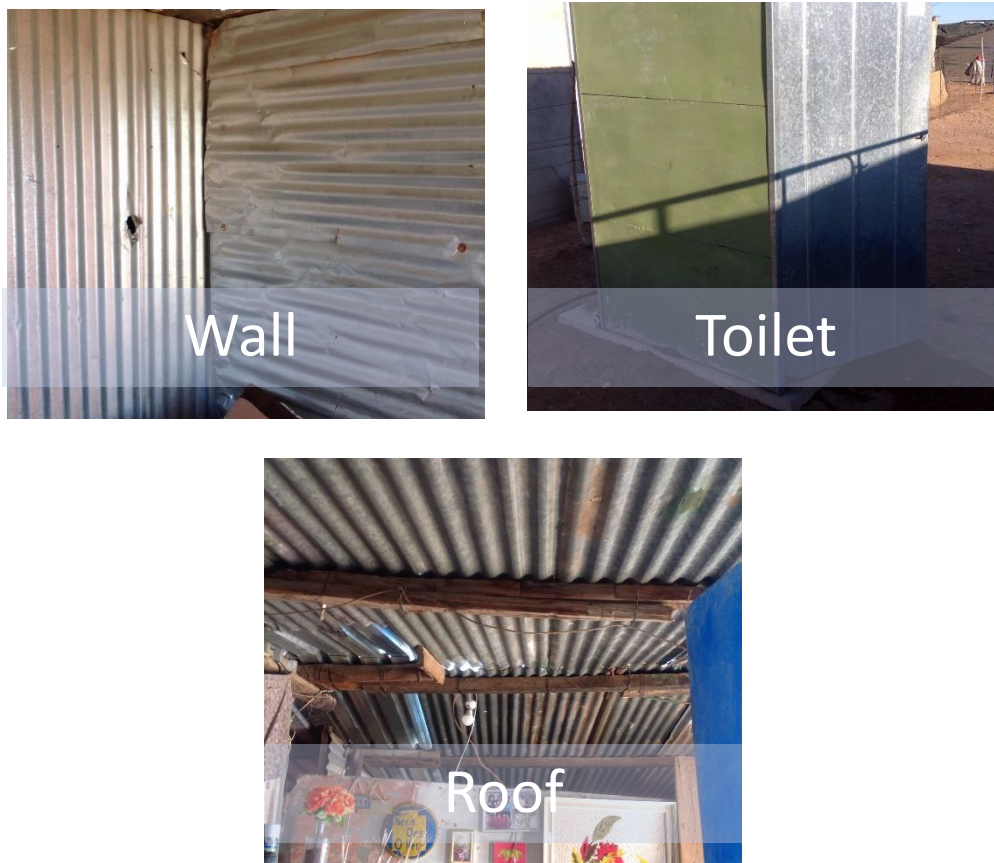
### **4.3 Housing context**

The roofs of all the houses of the house owners who participated in the Takarania Informal Settlement consisted of corrugated iron sheets with wooden poles on the side and the centre serving as support. None of the houses had any type of ceiling, not even improvised ones. There seems to be a perception among house owners that ceilings are costly. In the construction of walls, findings show that 100% of the walls of the respondents' houses were constructed with corrugated iron sheets. Interestingly, 12% of the respondents went a step further with the construction of their walls by inserting wooden boards on the inside of the corrugated iron to keep the dust and the heat away.

The researcher observed that all the houses of the respondents had a floor that was constructed with cement and sand. The floors of the main dwellings were constructed with cement and sand, but the rest of the extended rooms had sand only. In some instances, respondents had mats laid down on the sand to keep the dust down. None of the dwellings had a heating system, which means that during extreme weather conditions, residents have to employ other strategies to keep warm. While the majority of the dwellings have access to prepaid electricity, 8% of the dwellings had none. The researcher observed that in this instance, residents use gas stoves and firewood for cooking, as well as oil lamps for lights.

Even though the majority of the dwellings have access to electricity, residents use firewood for cooking while electricity is mostly for lights, charging phones and boiling water. This is mostly done to save electricity so it can extend for a longer period.

While 88% of the dwellings have outside flushing toilets, 12% had none. The residents of the dwellings without toilets use the bush for such purposes. Interestingly, it was observed that not all the toilets had electricity. Of all the dwellings, only one had access to bathroom facilities. The rest of the dwellings use laundry baskets for bathing, using their bedrooms. All the dwellings had full municipal services such as sewer lines, an outside tap, an electricity line, and waste collection containers. However, very few of the dwellings were observed to lack one or two of these services. The roads in the Takarania Informal Settlement are gravelled and no street names were observed. All the respondents' houses were fenced off by means of steel wires supported by wooden or steel poles.



*Figure 4.3: Sample pictures of respondents' houses*

The availability of services at the portion of land allocated to respondents is linked to the first objective of the research, as well as the findings, can outline a relationship between services and the willingness to build permanent structures. Of the total respondents, 92.3% of the respondents indicated that they had full municipal services. Full municipal services include tap

water, electricity, a sewer line, and waste collection bins. However, only 7.7% of the respondents indicated that they had no access to water on their portion of land as well as electricity, sewer line, and waste collection bins. It is unclear whether in such cases respondents have no access to these services on their portion of land, or whether they have no access to them due to the inability to buy equipment that will enable such services to be available on their land.

Respondents who indicated the availability of full municipal services on their portion of land demonstrated a good understanding of what the municipality requires in order to reinstate such a service on respondents' land.

#### 4.4 Main findings of the research

The main findings of the research are designed around the emerging themes from the interviews with the homeowners in the Takarania Informal Settlement. Thus, themes are land tenure, aided self-help housing, socio-economic factors and future plans for housing.

#### 4.5 Land tenure

Table 4.2: Number of years on the land

Years	Number of people	Percentage
0-4	6	23.1
5-9	2	7.7
10-40	18	69.2
<b>Total</b>	<b>26</b>	<b>100</b>

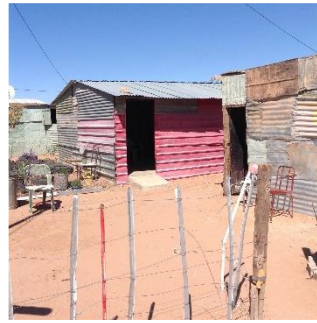
The findings under this data show that the majority of the respondents, 69.2%, have been living on their portion of land or erf for over 10 years. This is followed by 7.7% of the respondents, who indicated that they had lived on the erf under five to ten years. Respondents who have lived on an erf for under four years on the erf constituted 23.1%.

The data show no correlation between duration of stay and the type of building materials that house owners use. However, *de facto* land tenure is common among house owners. That basically means that the respondents have a strong sense of ownership over their allocated portion of land.

Shack in existence for less than 5 years



Shack in existence for 5-9 years



Toilet part of a dwelling for 10+ years



Shack in existence for 10+ years



*Figure 4.4: Pictures of dwellings and their length of existence*

The above pictures showcase a strong relationship between the number of years on the piece of land and the housing condition. The shacks that belong to owners who have been on the erf for more than 10 years show more improvement than other two categories.

#### **4.5.1 Ownership of land portion**

It emerged from the study that 96.2% of the respondents indicated that the portion of land, or the erf as it is known in Namibia, belongs to them. This means that the land portion is registered in the name of the respondent. The respondent is the primary person responsible for paying municipal services available at the erf, such as water, electricity, and other services. However, it is essential to note that this de facto ownership as the rightful owner is the Mariental Municipality. In some cases, the erf has been inherited from a parent or an extended family, and this constituted 3.8% of the respondents. The researcher noted that in such a case, the erf is still registered in the name of the deceased family member's name. The researcher further noted that those who inherited the portion of land had challenges registering the erf in their name due to the processes involved in changing ownership at the Mariental Municipality.

#### **4.5.2 Challenges in registration of land**

The majority of the respondents, constituting 61.5%, indicated that they had no challenges with registering in their name the portion of land on which they live. These respondents further indicated that the portions of land were allocated to them by the municipality when they were relocated from an area that had no services, to the current location, Takarania. The municipality allocated the initial inhabitants of Takarania land as a strategy to provide people with serviced land.

Noteworthy is that the old location where the majority lived had no water, electricity, and sewer lines. Some respondents, 11.5%, indicated challenges related to the lengthy application process and the legal procedures. As one respondent wrote, "*One is being sent around from one person to another.*" In Namibia, it is legally required of land/house owners to register to approach a conveyancer in order to obtain a deed of sale of a property. The respondents indicated that this process requires money, which they do not have. Moreover, 13.8% of the respondents cited municipal services debts as the biggest challenge that impedes registration of land, while another 13.8% of the respondents cited transferring ownership of land from a deceased family member to them as a challenge.

Registering a portion of land that house owners bought from a previous owner was cited as a challenge by 32.4% of the respondents. Some respondents (28.5%) indicated that sharing ownership of a portion of land with another individual prevented them from registering the land in their name. Another 3.8% of the respondents indicated that the knowledge that the municipality owns the erf is a challenge in registering the erf in their name.

#### **4.5.3 Land registration procedures**

According to the findings of the study, 30.8% of the respondents indicated that procedures to secure an erf or a piece of land involved completing an application at the municipal offices. On the other hand, 19.2% reported that they had no idea how to register a portion of land in their names, as they had not done it before, while 11.5% of the respondents explained that the municipality allocated the land whenever the need arose to those who had no land of their own. The remainder of the respondents (38.5%) indicated that procedures to register land involved paying previous owners' debts, going through the municipality by paying a certain fee, going through legal procedures to attain a deed of sale, waiting for adverts on land and through the community committees.

On the aspects of who provided respondents with information about how to register their portion with the municipality, the responses were varied. Findings show that 57.7% of the

respondents receive the information from family and friends, while 30.8% receive this information from the staff of the municipality, most notably the Community Development Officer. Those who bought the portion of land from the previous owner, who constitute 11.5% of the respondents, indicated that the previous owners provided them with the information.

Interestingly, 37.7% of the respondent indicated that they were not sure how they got the information on how to register their land with the municipality. Findings show that land committees in Takarania are also useful in disseminating information to their members, as 37.7% of the respondents indicated that they got information from these committees. The rest of the respondents, 24%, indicated that they got the information from their initiatives, which included making inquiries with the municipality, community meetings, and their neighbours.

According to the key informants, Takarania was an open piece of land that was uninhabited. More than ten years ago, the municipality had to move people from a different, area not serviced to Takarania as people took land without the municipality's permission. Thus, the municipality had to service Takarania and allocate land to ensure that the residents had access to municipal services. Respondents believe that the fact that residents of Takarania are unable to buy their portion of land has to do with making unwise financial decisions and not because they live in abject poverty.

In order to sell the piece of land that was allocated to them, residents have to write a letter to the municipality. The municipality then presents the letter to the municipal council, who has to approve. After approval from the municipal council, the piece of land is advertised in the newspaper for possible objections from the public. In the event where there are no objections, the application is sent to the central government through the relevant ministry for final approval. The process can take up to six months, upon which a deed of sale is provided to the buyer. The final step is that the buyer needs to access a conveyancer for the transfer process. This legal procedure has financial implications for the buyer.

Thus far, the municipality renders assistance in the way of information mainly. Key informants singled out the collaboration between the Shack Dwellers Federation and the municipality as one of the initiatives that resulted in the construction of 40 houses. The municipality allocated 20 erven to the federation. Key informants also revealed that the municipality was planning to service more land, while also referring residents to the federation for further assistance in building houses. The mandate of the municipality is to make land available. However, the construction of a house is the duty of the landowner. The respondents indicated that the municipality was able to meet the demand, but might not meet it as per the rate of demand. As with other urban areas in the country, Mariental is growing at a rate that the local authority

was unable to anticipate, nor cope with. Respondents cited unemployment and lack of permanent jobs among residents of Takarania as the most dominant factors that affected house owners from owning land and having permanent houses.

#### **4.5.4 Thoughts on buying the erf**

The data are linked to extracting more information on the possible barriers to housing delivery in the Takarania Informal Settlement. This is because buying a piece of land is a prerequisite to building a house as per municipal regulations. Overall, respondents indicated that they needed the land and wanted to buy it from the municipality. More specifically, those who want to settle permanently constituted 33.8% of the respondents, while those who had plans to buy the land were 66.2%. Of 26 participants interviewed, only two had managed to buy an erf from the municipality. The two individuals have not managed to build permanent structures due to financial reasons.

However, those who have not bought the land from the municipality cited several reasons why it had not happened up to that moment. The findings show that almost 30.7% of the respondents are in ignorance of what channels to follow in order to buy their portions of land from the municipality. This is supported by arguments from UN Habitat (2012) that low-income groups lack information on the procedure to follow to acquire tenure security. Other respondents, more than 15.3% of the respondents, indicated that the lengthy process of buying the erf was why they had not been able to buy the erf from the municipality.

Unaffordability was indicated as another significant reason for not buying the land, comprising 11.5% of the respondents. This is in line with Grey (2012), who argues that finance is a determining factor in housing delivery. While 13.8% of the respondents indicated that they were not able to due to the land being under inheritance dispute, another 13.8% indicated that they would look into buying the land after finding employment. Some respondents (14.9%) indicated that they were willing to pay off their land in instalments only as they could not pay the total amount required for the erf in one payment.



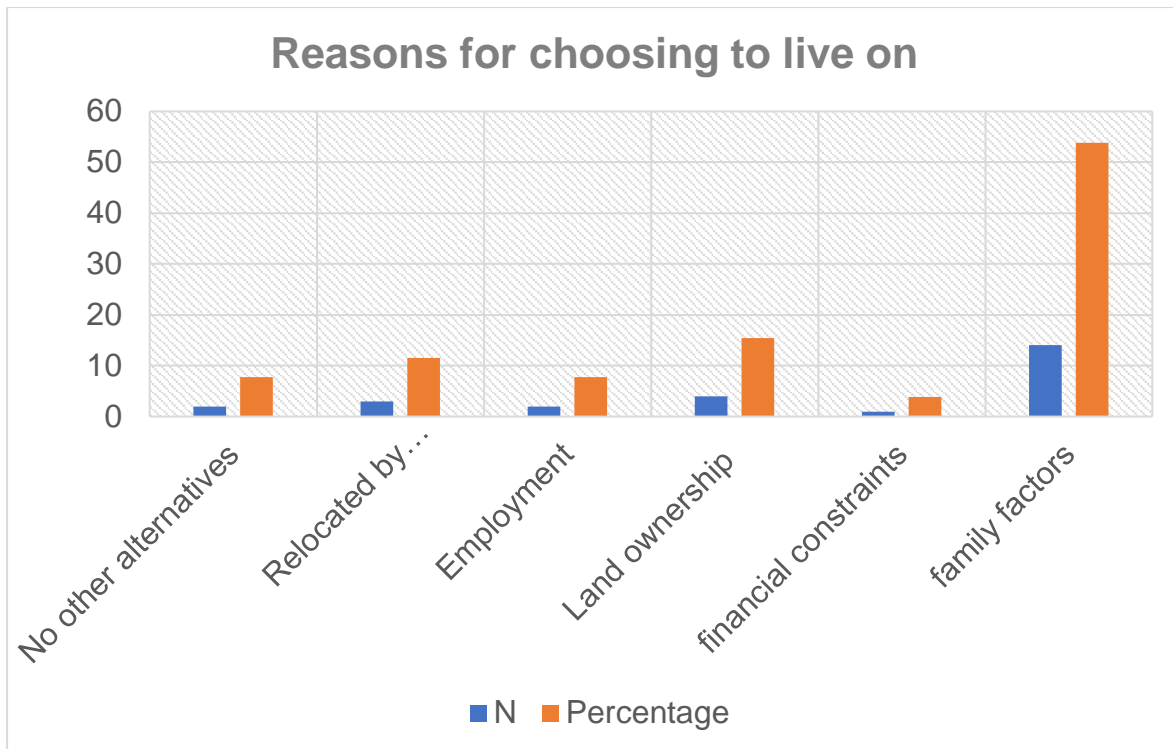


Figure 4.5: Reasons for choosing to live on allocated municipal land

The findings shows that almost 53.8% of the respondents had to take residence on their current piece of land in Takarania due to factors surrounding family such as taking care of sick relatives, having a place for school children to stay, and lack of accommodation at family homes. The respondents indicated that they had to move from one rented accommodation to the next, which led them to want to own land. Another 15.3% of the respondents cited the need to own land as the biggest motivator in residing on their current piece of land. On the other hand, 3.5% of the respondents indicated that the municipality had allocated them the land after they had moved from a previous informal settlement. Findings show that employment plays some role in residents' choice of residence, as 7.7% of the respondents cited the lack of employment where they came from as a reason to settle in the Takarania Informal Settlement.

However, another 7.7% were motivated by the mere fact that they did not have any other alternative but to settle in Takarania. This is linked to affordability, as respondents can rent the land from the municipality in Takarania, unlike in other formal suburbs. The lack of money to afford land in other suburbs was also cited as a deciding factor in settling in the Takarania Informal Settlement. In addition, findings show that none of the respondents had other dwellings in Mariental or anywhere else. This means that the portion of land is their only property when it comes to land ownership.

#### **4.5.5 Impact from lack of freehold title**

Most of the respondents, 61.5%, revealed that the fact that the municipality still owned their portion of land had an emotional impact on them. Some respondents indicated that “*it worries me*”; “*I feel pressure*”; “*I feel uneasy*”; “*It hurts*”; “*I can be evicted any time*”; and some even said it was “*disturbing*”. Uncertainty was one of the impacts of not owning the erf that was indicated by 15.3% of the respondents. These respondents revealed that they were afraid that the municipality would one day take back their land and leave them stranded without a home. This is also linked to findings that lack of ownership of land was revealed by 7.6% as a bad thing. Some respondents (7.9%) revealed that they felt hopeless as they had no other choice and could not see the situation changing.

Other respondents (3.8%) revealed that not having full ownership of the erf had a financial impact on them as they paid high bills in rent and other municipal services, which would not have been the case if they had full ownership of the erf. Interestingly, 3.8% of the respondents revealed that they were not affected at all, but they worried about their grandchildren, who might not have anywhere to go. One elderly respondent noted, “*It puts me in a state of depression because if you pass on what will happen to the kids.*” These findings support Turner’s (1988) views on the strong reciprocal relation between secure tenure and house construction.

#### **4.6 Aided self-help housing**

The findings concerning the individual responsible for building the house will assist in contributing to the general understanding of whether house owners have an interest in self-help housing. The study showed that 57% of the house owners indicated that they had built their own dwellings, while 30.8% indicated that either a parent, child, or a husband was responsible for building their dwelling. While most respondents indicated that they are responsible for building their own houses, a minority (12.2) of house owners indicated that extended family members had built their houses.

##### **4.6.1 Reasons for not using permanent building materials**

The findings from this specific aspect are linked to the primary objective of the research, as it contributes to identifying the barriers faced by residents in the Takarania Informal Settlement concerning formal housing. To begin with, 34.6% of the respondents cited financial reasons resulting in a lack of income; while 15.4% cited unemployment, including lack of permanent employment as a factor. Another 15.4% experienced difficulty with the building process due to a lack of a stable job. Other respondents, constituting 15.4%, indicated that there was no

employment in the town of residence, whereas, 7.7% of the respondent cited insecurity of tenure as a reason as the land still belonged to the municipality. Lastly, 11.8% of the respondents indicated that they had not built permanent structures as they were saving before they could commence with the building.

#### **4.6.2 Building materials preference**

The findings on the preferred materials are linked to the research on the second research objective. The objective attempts to understand construction owner-managed options that house owners have access to. The results show that 80.8% of the respondents prefer cheap building materials over other materials that they consider expensive. However, the majority of the respondents were not aware of any other alternatives to brick and mortar. Among these respondents, there were three who indicated that a cheap option could be the prefabricated corrugated iron sheet houses that are sold locally. These prefabricated houses are also locally known as '*pyp en staal*' houses. Some respondents (11.5%) of respondents indicated that they were happy to construct their houses with the corrugated iron sheet. The need to recognise and build cheaper is supported by Jobe and Williams (2016). The Mariental Municipality do consider corrugated iron sheet houses as informal structures. According to the analysis conducted, only 7.7% respondents indicated a preference for no other building materials except brick and mortar. These respondents were adamant that they only preferred brick and mortar houses to houses built with any other materials.

The data collected under this entry did not apply to more than 80% of the respondents, as they did not belong to any building organisation. However, those who were members of the Shack Dwellers Federation indicated that they had not benefited from the Federation yet as they were still in the early stages of saving money with the Federation group. However, 3.8% of the respondents indicated that they had benefited from the Federation by way of the continuous motivation to achieve their construction goals.

#### **4.6.3 Perception on the usage of sustainable housing materials**

The key informants revealed that sustainable housing materials were cheap. One of the respondents indicated that in 1992, he had overseen an experimental project that built houses with clay in Henties Bay, a coastal town in Namibia. However, these houses did not last long, which could have been due to the weather or the quality of the clay itself. Hydro foam was another building material mentioned by another key informant, but the respondent had little knowledge of what it was and how it was used in the construction of houses.

Nonetheless, the respondents revealed from their experience with working with communities that other building materials that are not cement and brick are unpopular. The communities view this type alternative building materials as inferior and of “low class”. Another aspect that was mentioned was that other building materials might not be best suited to the Mariental sand where houses are cracked and the town experience a lot of strong winds.

#### 4.7 Economic factors

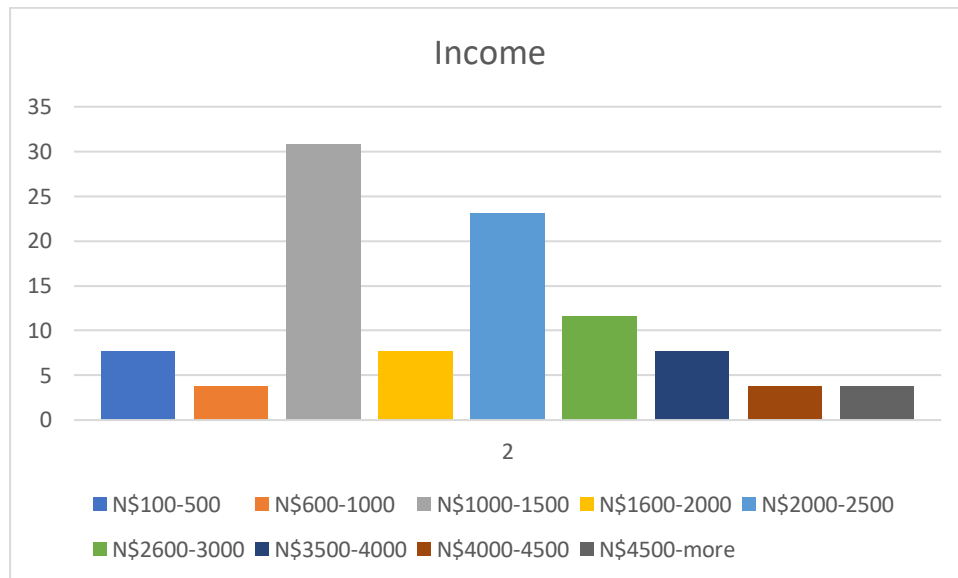


Figure 4.6: Graph showing house owners monthly income

This specific data are linked to research objectives 1 and 2, as the study attempted to investigate whether income could be a determinant of owner-managed housing options, as well as it being a barrier to housing delivery. The findings show that a little over 30% of the respondents earn between N\$1 000 to N\$1 500 Namibian dollars monthly. Over 23% of the respondents earn N\$2 000 to N\$2 500 per month. Almost 12% of the respondents earn N\$2 600 to N\$3 000 monthly. Interestingly, 3.8% of the respondents earn between N\$4 000 and N\$4 500 and more than N\$4 500 monthly, respectively. The respondents that earn more than N\$4 500 monthly indicated that their earnings as self-employed people could be as high as N\$15 000 a month. The findings revealed that respondents who earned N\$1 600-2 000 constitute 7.6% of the total respondents who participated, while the same percentage was found to be for those who earn N\$100 to N\$500 as well as those who earn N\$3 500 to N\$4 000. As it can be observed from the graph above, respondents who earn N\$600 to N\$1 000 are among the lowest, at 3.8%.

#### **4.7.1 Source of income**

The data acquired under this sub-section of the study were designed to understand whether respondents' purchasing power had a direct impact on their ability to build houses and/or purchase their portion of land. These findings are also linked to the other two objectives of the research. The income revealed in the study were not only from formal employment but the aggregate of all the money that the respondents earn per month. Also, respondents were not made to reveal the activities they engaged in to get this money. However, most respondents were willing to mention how they earned their money. Findings show that those who revealed how they earned their money were mostly pensioners; those who were formally employed; self-employed; family contributions; and single mothers who received maintenance money from the father of their children.

It was found that 62.5% of the respondents got their monthly earnings from one source only. These include primarily respondents who are pensioners and those who are self-employed and formally employed. Those who have two sources of monthly income were 31%, while those who have more than two sources of income constituted almost 6.5% of the respondents. Multiple earnings were found to be from sources such as child maintenance, employment and assistance from relatives. Importantly, some female respondents reported being "supported" by their partners in monetary value, and that seemed at times to be more than what these respondents earned from other sources.

#### **4.7.2 Access to financial facilities**

Under this question, the aim was to investigate whether the respondents have attempted to access financial assistance from financial institutions such as banks in order to buy their portion of land from the municipality and subsequently build their formal houses. Only 3.8% of the respondents had accessed financial assistance in the past. However, as was informed by the respondents, their attempt to get financial assistance was declined by the banks because their bank accounts had no constant cash flow. The majority of the respondents, 96.2%, had not approached any financial institution for financial assistance.

The findings revealed that all the respondents did not think that the financial institutions would provide them with financial assistance. Only 3.8% of the respondents approached a bank; the rest of the respondents have not done this. Thus, these findings are based on their perceptions due to reasons that are outlined below.

Most of the respondents (57.9%) revealed that they were convinced that financial institutions would not lend them money due to financial reasons. This means that respondents are not in

a position to repay the money due to a lack of a consistent income. Unemployment was cited by 19.2% of the respondents as the second-highest reason why people perceived themselves as not creditworthy. Age came out with 15.3% of the respondents as the third reason why respondents thought they were not creditworthy. This is because the respondents who gave this factor as a reason were pensioners, who are 60 and above as per the Namibian context. Lack of collateral was cited as the next reason by 3.8% of the respondents. The respondents revealed that they had heard that the financial institutions required collateral in order to borrow money to individuals. The respondents indicated that since they did not own properties, the bank would not lend them money. Lastly, another 3.8% of the respondents indicated that they had temporary jobs that they could lose at any point, which would make the bank unlikely to give them credit.

The findings show that respondents have limited knowledge of what financial institutions require in order to borrow money to potential borrowers. This is because 50% of the respondents indicated that they did not know what bank requirements were for borrowing money. This is because most of them revealed that they had never thought about approaching financial institutions. Some respondents, 25.5%, revealed that they believed that one had to provide proof of employment, while 7.6% indicated that one had to have ownership over assets. Proof banking details and having cash in the account were indicated by 7.6% each, respectively, as a requirement. Owning land and having a bank account were revealed as another requirement of financial institutions, with 9.3% of respondents each.

The key informants indicated that the Namibia Housing Action Group (NHAG) assists communities by exposing them to solutions to their own housing needs. Members of informal settlements are mobilised to start a saving group and work together to save enough money to procure land and build houses. The role of NHAG is to facilitate the negotiations for land prices and services with the municipality in order to negotiate affordable land for these low-income groups.

The criteria that NHAG uses in order to assist residents of informal settlements are that they must earn below N\$4 000 per month; they must be Namibians, and not own land; as well as working together in a savings group. A typical savings group consists of up to 35 members, which can be residents of various informal settlements. There are 13 saving groups in Mariental. However, the federation is busy mobilising for residents to form savings groups in Takarania as it will be easier for them to access housing loans from the federation because they have portions of land. It is unknown why there has not been a savings group in Takarania to date. The few members of the savings group in Takarania belong to other suburbs' savings groups.

## **4.7 Future plans for housing**

The findings show that respondents have been giving their situation much thought. However, 15% of the respondents indicated that they did not have any plans to date as they were not sure of how to solve their problem. Asking family for assistance was revealed as one of the alternatives that 11.5% of the respondents have thought about in order to build a formal house. This was also supported by another 11.5% of the respondents who indicated that they had plans to buy the land from the municipality, so they could proceed to build their own formal houses. Another 11.5% indicated that they had thought about building a formal house, but financial constraints had hampered that. Plans to pay for the erf in instalments in order to enable the construction of permanent dwellings to be built were indicated by 7.6% of the respondents, as well as finding employment/self-employment to enable building, which was indicated by another 7.6% of the respondents.

A small percentage of respondents, 5.8%, revealed that they had thought of soliciting sponsorship in the way of materials in order to build permanent dwellings. Some (7.8%) also indicated the need to save money in order to buy out the erf from the municipality, which would enable them to start planning for the construction of permanent dwellings. These findings are supported by Lizarralde (2011), who argues that financial factors are a determinant of housing benefits. The rest of the respondents revealed that they had either not thought about a plan (11.8%), did not know of anything (6.1%), or that they have no other alternatives (3.8%).

### **4.7.1 Strategies to improve housing delivery in informal settlements**

The findings show that respondents believed that there was a communication gap between the municipality and the residents of the Takarania Informal Settlement. Respondents suggested that in order to bridge this gap, the municipality should hold more meetings with the house owners. The majority of the respondents indicated that the municipality should allocate free erven/land, donate the land/plot, construct a house for sale, as well as alternatively providing funding to the residents of Takarania to enable them to own the land and build permanent dwellings. These ideas were succeeded by suggestions to offer pensioners free land and any assistance which applied to the situation of the Takarania residents. Lastly, respondents believed that one strategy to improve housing delivery in informal settlements is for the municipality to provide employment, rezone pieces of land where two people are sharing the same land and write off utility debts. Some respondents did not have any strategies in mind to assist the municipality in improving housing delivery in informal settlements.

The respondents have reported various strategies for both the regional and central governments. Most of the respondents indicated that the government should buy land for the residents so the residents would be able to build permanent structures. Some of the respondents went as far as suggesting that the government should conduct a survey that would take stock of all the dire need of land so that they could prioritise assistance to these individuals. Some strategies included increasing the workforce of the municipality, the extension of the land, and employing residents so they could be in a position to acquire a freehold title.

Respondents proposed to the government to build more houses for sale purposes and/or to provide building materials so that residents can build houses for themselves. There was a suggestion for the government to provide housing loans and to allocate the Shack Dwellers Federation of Namibia with more money, which would enable the organisation to build more houses for the low-income groups. Furthermore, respondents indicated that the government should look into re-allocating abandoned erven to the neediest residents in Mariental. At the same time, respondents also indicated that there was a need for the government to build ablution facilities for the people who could not afford to buy these materials.

As with the strategies for the Mariental Municipality, the respondents proposed that pensioners and residents who lived with a physical disability benefit from free housing or get houses as donations. Alternatively, the central government can provide financial assistance in the form of housing loans targeting those living in the most deprived conditions.

#### **4.8 The legal and policy environment**

Three legal instruments that are used to facilitate the buying of land and housing were found from the interviews with the key informants. One of the policy/regulatory frameworks is the *Local Authority Act 23* of 1992. This act allows the municipality as the custodian of land to sell and service land within its municipal boundaries. This is inclusive of informal settlements such as Takarania and others within the local authorities. *The Township and Division of Land Ordinance 11* of 1963, as well as the *Town Planning Amendment Act No. 15* of 2000, provides for the services and upgrading of land within the municipal boundaries.

The removal of residents from un-serviced to serviced land is mandated by the ordinances, as mentioned earlier. It was revealed that the process of regulating and servicing land is lengthy, most notably with the lack of registered professional planners like the case of Mariental. Furthermore, findings show that in the event where residents have settled on un-serviced land, the municipality then has to take on the challenging task of surveying, planning,



and re-allocating people pieces of land that are fully serviced. The Takarania Informal Settlement was given an 80% discount on land from the mandatory price of a dollar per square metre.

#### **4.8.1 Effectiveness of the current policy/legal frameworks for land and housing delivery**

The key informants revealed that the regulatory frameworks were effective; however, there are limitations. One aspect that was singled out was the length of the process it took for one to own land through the application process. The process was cited as being too bureaucratic as the application had to go up to the level of the central government to review the case. The town planning ordinances have been replaced by the *Town Planner Act*, the implementation of which has not taken off entirely. Therefore there is a need to fast-track the regulations to be able to see if they are effective or not.

#### **4.8.2 Regulations on building materials**

Findings show that the regulatory frameworks such as the *Local Authority Act* are silent on building materials. However, a key informant of the Mariental Municipality indicated that there was a lot of resistance to alternative building materials that go beyond the local authority. Respondents revealed that although the local authority was not averse to looking into alternative building materials, the bank might not finance such a house. There is the perception that houses built with materials other than cement and brick are inferior, as they are considered not durable, by both the banks and the communities at large.

### **4.8 Conclusion**

The findings of the study suggest that multiple factors affect housing delivery in the Takarania Informal Settlement. Tenure insecurity and limited options on self-help housing seem to be the most pertinent factors. Nonetheless, economic factors such as affordability and unemployment were found to be determinants of the ability of residents of the Takarania Informal Settlements to house themselves. The policy environment seems to be less effective in addressing the needs of the residents in Takarania. Administrative processes have been found to have contributed to the lengthy process of land acquisition, which in turn affects the motivation among residents to construct houses. Chapter 4 discussed the findings of the research study that was conducted in Takarania Informal Settlement. The next chapter, Chapter 5, provides concluding arguments, recommendations to challenges identified from the findings and the limitations of the research study.



## **CHAPTER FIVE: CONCLUSION, RECOMMENDATIONS AND LIMITATIONS**

This section summarises the main findings from the data analysis under the conclusion section. The section also provides key recommendations based on the phenomena, as described in Chapter 1 and the findings. Lastly, the section highlights the limitations of the study as perceived by the researcher.

### **5.0 CONCLUSION**

Theoretical aspects outlined in Chapter 2 indicates that there is a correlation between land tenure and the realisation of housing needs. Turner's work on self-help housing established that residents of informal settlements need to be in control of the construction process of their houses as a mechanism to reduce costs. Easy access to basic amenities has been found to be a basic condition for low-income groups to house themselves. Studies found that the UN and the World Bank approach housing from different perspectives. The UN view housing from social perspective while the World views housing more in financial terms.

Chapter two further found that the policy environment has an impact on housing delivery. This is because in most cases housing processes are not practical enough to address the needs of the low-income groups. Administrative challenges were indicated as obstacles to land acquisition, especially in countries with multiple land tenure systems. Countries with less bureaucracy have more success with housing delivery than those with bureaucratic systems. Thus, community participation, from the planning stage to construction is crucial to effective and efficient housing delivery. This has been found to lead to acceptance and satisfaction of housing beneficiaries of low-income housing initiatives.

Chapter three established that Namibia has a comprehensive policy framework on housing. However, the execution of the policies has not benefited low-income groups in informal settlements. The chapter indicated that there are multiple factors that compromises housing delivery. These myriad factors relates to the social, governmental, political and economic dimensions of housing delivery. In addition, outdated policies were found to contribute to low rates of implementation of housing strategies. Theoretical aspects have established that housing delivery is best addressed with a multi-sectoral approach. Lastly, challenges related to housing include the increase in the housing backlog, access to land and tenure, limited use of alternative and indigenous building materials as well as affordability in terms of housing prices in relation to household earnings.

It is evident that in the case of Takarania, land and housing are intertwined, without buying their allocated land, residents are not permitted to build houses. The findings show that there is a host of factors contributing to the challenge of housing delivery in Takarania. Chief among these factors is that most of the residents lack information on how to register their land, how much the process involves, and the subsequent processes follow. Residents are unaware of alternative or sustainable building materials; their knowledge extends to corrugated iron sheets as well as brick and cement. Another main factor is the lack of purchasing power among house owners as most of them either do not have jobs or lack job security.

Although some members indicated that it is challenging for them to pay the erf in one payment, it is still unclear whether the municipality allows for owners to pay the land in any payment instalments. Those who were willing to pay for the erf were sometimes held back by factors such as not having the first option to buy the shared piece of land. Other respondents were frustrated by the inability to settle disputes over inherited land, which prolongs the taking over of inherited land. By looking at the age groups of the house owners, another prevailing factor was that a significant number of house owners were pensioners, which makes it challenging for this group to find employment as well as accessing financial assistance. Based on the findings, it appears that homeowners are not well informed on the benefits of being a member of a savings group through the Shack Dwellers Federation of Namibia.

The findings from key informants' interviews showed that key role players such as the Mariental Municipality and the Namibia Housing Action Group are hard-pressed for financial resources. The Municipality has currently no strategies that cater to the uncontrolled influx of people to Mariental; as a result, people take un-serviced land without approval. Also, the Municipality lacks professional technical staff, which contributes to the prolonged period of the land application, as indicated by homeowners and key informants. Based on the findings, it is clear that land and housing are interconnected in the case of the Takarania Informal Settlement. These findings are supported by several case studies that were discussed in chapters two and three. Homeowners are prohibited by law from constructing houses without first acquiring a deed of sale through buying off the land from the Municipality. Thus, the main findings of the research indicates that land tenure insecurity, lack of aided self-help options, economic factors, and the regulatory framework are pertinent barriers to housing delivery among homeowners in the Takarania Informal Settlement.

## **5.1 RECOMMENDATIONS**

This section contains the main recommendations on what strategies can be applied to the challenge of housing delivery in the Takarania Informal Settlement aligned to the findings. The

recommendations applies to all role players in housing delivery for Takarania, namely, the house owners, the Mariental Municipality, and the Namibia Housing Action Group/Shack Dwellers Federation of Namibia.

#### **5.1.1 Lack of information on how to buy/register by homeowners**

When people are in ignorance of what they can do to improve their situation, available services and alternatives might not be accessible to them. Thus, effective communication is essential to ensure that the residents of Takarania are fully aware of what they should do to enable them to buy the land that they occupy at the municipality. In line with that, the following strategies are recommended:

- Increase the number of community meetings to ensure that those who missed a meeting will catch with the same information. This is especially important if the agenda matters are of great importance to each resident, such in the case of land and housing delivery.
- It is proposed that meetings are conducted in clusters or groups. It is believed that a smaller group rather than one big community meeting can ensure that residents are active listeners and participators on issues affecting them.
- Increasing the mediums of communication to include communication through cell phone or mobile invitations and the release of relevant information will enable residents of Takarania to have access to information on time.
- Door to door information and print information translated in local languages might increase access to critical information.

#### **5.1.2 Lack of knowledge of alternative building materials**

It is recommended that the municipality, regional government, central government, and the civil society delve into introducing alternatives or sustainable building materials to the residents of Takarania Informal Settlement. Although most of the residents of Takarania are willing to build their houses with any durable building materials, they are not aware of what their options are. It will be in the best interest of all the parties involved for the residents of Takarania to benefit from first-hand knowledge of alternative permanent building materials. Furthermore, it will be more effective and efficient for the residents to be taught how to construct their houses with durable and permanent construction materials.

### **5.1.3 Perceived lack of payment options for land acquisition**

Residents of the Takarania Informal Settlement need to have options for acquiring land by sale from the municipality. This will give residents a sense of control over their ability to acquire land and subsequently to build their own houses. Thus, it is recommended that the municipality avail tailor-made payment options to each resident by evaluating their monthly income. Also, it will be beneficial to the residents of Takarania if they are referred to institutions, be it state or private, that can assist them in acquiring land and building schemes.

### **5.1.4 Slow progress in registering land**

It is recommended that the municipality looks into strategies that can cut down on the lengthy bureaucratic nature of the application process for registering land within its boundaries. Such strategies can include revising the policy framework to make it more flexible and adaptable to suit the needs of low-income groups; such is the case with the Takarania community. The municipality, in collaboration with the regional government, should engage the central government in order to look into ways to shorten the application process. Also, the municipality should look into headhunting for registered professional technical staff such as town planners so that the task of surveying and planning for land becomes less cumbersome for the municipality to carry out its mandate.

### **5.1.5 Insufficient options for pensioners in land acquisition**

The pensioners make up a significant number of the Takarania Informal Settlement and are also breadwinners of their families. However, there are few options for this segment of Takarania to buy the land which was allocated to them from the municipality. Hence, it is recommended that both the local authority and the regional government mobilise resources in order to secure land for older people. Furthermore, it is proposed that the land remain in the family and not be allowed to be sold by future generations.

### **5.1.5 Lack of awareness of community building organisation**

Studies have shown that it is beneficial for low-income groups to be affiliated to community building groups or organisations. This has the potential to lead to the realisation of their housing construction goals, as opposed to when they are working individually. Hence, it is proposed that the Namibia Housing Action Group, through the Shack Dwellers' Federation Namibia, increase awareness of their services to the residents of Takarania. This can be done through using platforms such as the municipality's community meetings, radio announcements as well as flash messages on cell phones.

### **5.1.6 Lack of reception (land) centres**

The uncontrolled migration of people to Mariental more often result in people settling on un-serviced land. Thus, the municipality should look into establishing pieces of serviced land for hosting migrants to Mariental Town. This type of land will serve as temporary homes to people until they procure their land. This type of strategy will be useful if it accompanied by a regulatory framework that will prevent people from settling permanently on land demarcated for reception purposes.

## **5.2 Limitations of the study**

One of the limitations of the study was the language barrier, as nuances and first-hand meaning of words could have been lost in the translation.

There is very little research on land and housing in informal settlements for small towns like Mariental in Namibia. This also applies to the topics of sustainable housing and alternative building materials.

Another limitation is that the study intended to have an equal number of house owners of those who have title deeds (de jure) and those that do not have (de facto), but upon collecting the database from the Mariental Municipality, it was discovered that only five homeowners have deed of sales in the whole population of Takarania. Among those five homeowners, only two had not built their build houses with permanent building materials, which excluded the other three homeowners. As the exclusion factor was indicated in Chapter three, those with houses built with brick and cement did partake in the study.

## **5.3 Recommendations for further research**

Future longitudinal research that will use hybrid research approaches, using this study as a foundation, will generate more comprehensive findings and results. The research will in turn serve as an effective planning and policy formulation tool. Areas for investigation include the following:

- The nexus between land tenure and housing
- The exploration of the impact of de facto land tenure on self-help housing
- The perceptions of homeowners about indigenous building materials
- Case studies of alternative building materials
- The evaluation of the effectiveness of the National Housing Policy
- The nexus between environmental sustainability and sustainable housing materials

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## APPENDIX A: INFORMED CONSENT PARTICIPANTS

Researcher: Ms. Kahorere D. Hungi  
House 2, Hardap Regional Council Houses  
Mariental  
Telephone: 0812837810  
E-mail: [Hungik@outlook.com](mailto:HungiK@outlook.com)

1 June 2019

Dear Participant

### RE: INFORMED CONSENT

I am a master degree student at the Centre for Development Support (CDS) at the University of the Free State. I would like to invite you to take part in my research project entitled: Understanding barriers to housing delivery in informal settlements in Mariental, Namibia

The study is aimed at investigating challenges surrounding land tenure and owner-managed housing construction in Takarania, an informal settlement in Mariental.

**Study procedures:** Firstly, the study will conduct an in-depth interview with household owners in Takarania. At the same time, the researcher will conduct an observation of the dwelling to determine the nature of the construction materials and the services (such as water, electricity, etc.) that are available. The interviews of those household owners who have ownership of the erven will be slightly different from those of household owners who are not legal owners of erven. Secondly, there will be a community feedback session of the results that were generated from the interview with the selected research participants.

**Benefits:** There are no direct benefits for participating in this study; however, the information that you provide might contribute towards an understanding of the challenges that people in informal settlements face with regard to land tenure and owner-managed housing construction options.

**Confidentiality:** The information that I will obtain from you will be stored safely, although it will be shared with my supervisor who is also involved in this study. Excerpts from the interview may be included in the final dissertation and may be published in academic journals. The

interview will be conducted inside your house for privacy reasons and your name will not be written down or recorded anywhere. Furthermore, the study does not require you to disclose or name any specific individuals and you do not have to discuss any personal information that you do not feel comfortable talking about.

**Risks:** There is no major anticipated risk that will be encountered by your participation in this study.

**Voluntary participation:** Participation in this study is voluntary and you are under no obligation to participate in the study. If you have any concerns with the way the research is being conducted, please feel free to contact and discuss it with my supervisor, whose contact details are given below.

Please feel free to ask any questions on any aspect of this study that is unclear to you.

Yours sincerely

Kahorere Daryl Hungi

E mail: [Hungik@outlook.com](mailto:HungiK@outlook.com)

Supervisor: Dr Anita Venter

E-mail: [a.venter@ufs.ac.za](mailto:a.venter@ufs.ac.za)

## INFORMED CONSENT PAGE

**Study:** Understanding barriers to housing delivery in informal settlements in Mariental, Namibia

**Researcher:** Kahorere D. Hungi

By signing below, I agree to the following statements:

- 1) I have read and understood the attached information sheet giving details of the study.
- 2) I have had the opportunity to ask the researcher any questions that I had about the project and my involvement in it, and I understand my role in the project.
- 3) My decision to consent is entirely voluntary, and I understand that I am free to withdraw at any time without giving a reason.
- 4) I understand that data gathered in this project may form the basis of a report or other form of publication or presentation.
- 5) I have given the researcher permission to audio record the interview.
- 6) I understand that my name will not be used in any report, publication or presentation and that every effort will be made to protect my confidentiality.

Participant's Signature:<sup>1</sup> \_\_\_\_\_ Date: \_\_\_\_\_

Researcher's Signature: \_\_\_\_\_ Date: \_\_\_\_\_

Please fill in and return this page. Keep the letter above for future reference.

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Please only sign this form if you agree to participate in the study.

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<sup>1</sup> Please do not write your name to maintain anonymity.

## **APPENDIX B: INFORMED CONSENT KEY INFORMANTS (MARIENTAL MUNICIPALITY)**

Researcher: Ms. Kahorere D. Hungi  
House 2, Hardap Regional Council Houses  
Mariental  
Telephone: 0812837810  
E-mail: [Hungik@outlook.com](mailto:HungiK@outlook.com)

5 September 2019

Dear Key Informant

### **RE: INFORMED CONSENT**

I am a master degree student at the Centre for Development Support (CDS) at the University of the Free State. I would like to invite you to take part in my research project entitled: **Understanding barriers to housing delivery in informal settlements in Mariental, Namibia**

The study is aimed at investigating challenges surrounding land tenure and owner-managed housing construction options in Takarania, an informal settlement in Mariental.

**Study procedures:** Firstly, the study will conduct an in-depth interview with household owners in Takarania. After the completion of the interviews with household owners in Takarania, the researcher will commence with interviews of the Mariental Municipality officials. The officials who will take part in the study are technical staff who deals with land and housing issues as well as community liaison officers. The researcher will consult with the officials and the Municipality to compile a schedule of the interviews. As agreed with the Mariental Municipality management, a report of the research findings will be forwarded to the Municipality after the researcher has submitted the final draft to the university.

**Benefits:** There are no direct benefits for participating in this study; however, the information that you provide might contribute towards an understanding of the challenges that people in informal settlements face with regard to land tenure and owner-managed housing construction options.

**Confidentiality:** The information that I will obtain from you will be stored safely, although it will be shared with my supervisor who is also involved in this study. Excerpts from the interview may be included in the final dissertation and may be published in academic journals. The interview will be conducted inside your house for privacy reasons and your name will not be written down or recorded anywhere. Furthermore, the study does not require you to disclose or name any specific individuals and you do not have to discuss any personal information that you do not feel comfortable talking about.

**Risks:** There is no major anticipated risk that will be encountered by your participation in this study.

**Voluntary participation:** Participation in this study is voluntary and you are under no obligation to participate in the study. If you have any concerns with the way the research is being conducted, please feel free to contact and discuss it with my supervisor, whose contact details are given below.

Please feel free to ask any questions on any aspect of this study that is unclear to you.

Yours sincerely

Kahorere Daryl Hungi

E mail: [Hungik@outlook.com](mailto:Hungik@outlook.com)

Supervisor: Dr Anita Venter

E mail: [a.venter@ufs.ac.za](mailto:a.venter@ufs.ac.za)

**INFORMED CONSENT FORM – KEY INFORMANTS (MARIENTAL MUNICIPALITY)**

**Study:** Understanding barriers to housing delivery in informal settlements in Mariental, Namibia

**Researcher:** Kahorere D. Hungi

Statement	Please initial each box
I understand that the researcher has attained permission from my institution to conduct an interview with me	
I have read and understood the attached information sheet giving details of the study	
I have had the opportunity to ask the researcher any questions that I had about the project and my involvement in it, and I understand my role in the project.	
My decision to consent is entirely voluntary, and I understand that I am free to withdraw at any time without giving a reason.	
I understand that data gathered in this project may form the basis of a report or other form of publication or presentation.	
I have given the researcher permission to audio record the interview.	
I understand that my name will not be used in any report, publication or presentation and that every effort will be made to protect my confidentiality.	

Participant's Signature<sup>2</sup>: \_\_\_\_\_ Date: \_\_\_\_\_

Researcher's Signature: \_\_\_\_\_ Date: \_\_\_\_\_

Please fill in and return this page. Keep the above letter for future reference.

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Please only sign this form if you agree to participate in the study.

\_\_\_\_\_  
<sup>2</sup> Please do not write your name to maintain anonymity.



## APPENDIX C: INFORMED CONSENT – KEY INFORMANTS (SFDN)

Researcher: Ms Kahorere D. Hungi  
House 2, Hardap Regional Council Houses  
Mariental  
Telephone: 0812837810  
E-mail: [Hungik@outlook.com](mailto:HungiK@outlook.com)

5 September 2019

Dear Key Informant

### RE: INFORMED CONSENT

I am a master's degree student at the Centre for Development Support (CDS) at the University of the Free State. I would like to invite you to take part in my research project entitled: **Understanding barriers to housing delivery in informal settlements in Mariental, Namibia**

The study is aimed at investigating challenges surrounding land tenure and owner-managed housing construction options in Takarania, an informal settlement in Mariental.

**Study procedures:** Firstly, the study will conduct an in-depth interview with household owners in Takarania. After the completion of the interviews with household owners in Takarania, the researcher will commence with interviews of the Shack Dwellers' Federation of Namibia (SDFN) officials. The officials who will take part in the study are officials who are seconded to the Mariental town in the SDFN. The researcher will consult with the officials and the SDFN to compile a schedule of the interviews. As agreed with the SDFN management, a report of the research findings will be forwarded to the SDFN after the researcher has submitted the final draft to the university.

**Benefits:** There are no direct benefits for participating in this study; however, the information that you provide might contribute towards an understanding of the challenges that people in informal settlements face with regard to land tenure and owner-managed housing construction options.

**Confidentiality:** The information that I will obtain from you will be stored safely, although it will be shared with my supervisor who is also involved in this study. Excerpts from the interview may be included in the final dissertation and may be published in academic journals. The interview will be conducted inside your house for privacy reasons and your name will not be written down or recorded anywhere. Furthermore, the study does not require you to disclose or name any specific individuals and you do not have to discuss any personal information that you do not feel comfortable talking about.

**Risks:** There is no major anticipated risk that will be encountered by your participation in this study.

**Voluntary participation:** Participation in this study is voluntary and you are under no obligation to participate in the study. If you have any concerns with the way the research is being conducted, please feel free to contact and discuss it with my supervisor, whose contact details are given below.

Please feel free to ask any questions on any aspect of this study that is unclear to you.

Yours sincerely

Kahorere Daryl Hungi

E-mail: [Hungik@outlook.com](mailto:HungiK@outlook.com)

Supervisor: Dr Anita Venter

E-mail: [a.venter@ufs.ac.za](mailto:a.venter@ufs.ac.za)

**INFORMED CONSENT FORM – KEY INFORMANTS (SDFN)**

**Study:** Understanding barriers to housing delivery in informal settlements in Mariental, Namibia

**Researcher:** Kahorere D. Hungi

Statement	Please initial each box
I understand that the researcher has attained permission from my institution to conduct an interview with me.	
I have read and understood the attached information sheet giving details of the study.	
I have had the opportunity to ask the researcher any questions that I had about the project and my involvement in it, and I understand my role in the project.	
My decision to consent is entirely voluntary, and I understand that I am free to withdraw at any time without giving a reason.	
I understand that data gathered in this project may form the basis of a report or other form of publication or presentation.	
I have given the researcher permission to audio record the interview.	
I understand that my name will not be used in any report, publication or presentation, and that every effort will be made to protect my confidentiality.	

Participant's Signature:<sup>3</sup> \_\_\_\_\_ Date: \_\_\_\_\_

Researcher's Signature: \_\_\_\_\_ Date: \_\_\_\_\_

Please fill in and return this page. Keep the letter above for future reference.

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Please only sign this form if you agree to participate in the study.

\_\_\_\_\_  
<sup>3</sup> Please do not write your name to maintain anonymity.

## **APPENDIX D: INTERVIEW GUIDE – RESPONDENTS WITHOUT TITLE DEEDS**

### **INTERVIEWS WITH RESPONDENTS WITHOUT TITLE DEEDS IN THE TAKARANIA INFORMAL SETTLEMENT IN MARIENTAL, NAMIBIA**

#### **1. Housing**

Who is the owner of this house?

Who was responsible for building this house? Why is your house not built with permanent building materials?

What services are available at your house, e.g. tap water, electricity

Except brick and mortar, which other building materials will you be happy to build your house with?

#### **2. Land tenure**

Who owns this erf?

What challenges have you faced in getting this erf registered in your name? Can you please explain how one can register the erf in their name?

Who has given you the information about how to get the erf registered in your name?

What are your thoughts about the process of buying an erf?

#### **3. Residence**

How long have you lived here?

Why did you choose to live here? Can you tell me about the events that led to this?

In Mariental, do you own any other house except this one? Do you stay here on a full-time basis?

#### **4. Affiliation**

Are you a member of any building organisation? Can you tell me how the organisation works?

How has the organisation helped you?

Is there anything more that this organisation can do to for you?

## **5. Income security**

Can you tell me approximately how much money you earn in a month? Does this money come from a single source?

Have you ever approached a financial institution in order to get a housing loan?

Do you think the bank or any other financial institution will give you a loan to buy a house? Do you know what the financial institutions require in order to lend you money to build a house?

## **6. Self-evaluation**

How did the fact that you are not the owner of this erf have an impact on your life?

Is there anything different that you can do in order to buy the erf and build a permanent house?

## **7. Recommendations**

Is there anything different that the Mariental Municipality can do to enable you to own this erf and have a permanent house?

How can the regional and national government help you to own this erf and have a permanent house?

## **APPENDIX E: INTERVIEW GUIDE – RESPONDENTS WITH TITLE DEEDS**

### **INTERVIEWS WITH RESPONDENTS WITH TITLE DEEDS IN THE TAKARANIA INFORMAL SETTLEMENT IN MARIENTAL, NAMIBIA**

#### **1. Housing**

Who is the owner of the house?

Who was responsible for building this house?

What services are available at your house, e.g. tap water, electricity?

If you were given a choice, would you buy a house or build your own house?

Except brick and mortar, which other building materials would you be happy to build your house with?

#### **2. Land tenure**

Who owns this erf?

How did you come to own the erf? Can you please describe the process for me?

Who has given you the information about how to get the erf registered in your name?

What are your thoughts about the process of buying an erf? To you, was this affordable?

#### **3. Residence**

How long have you lived here?

Why did you choose to live here? Can you tell me about the events that led to this?

In Mariental, do you own any other house except this one? Do you own any other house elsewhere?

#### **4. Affiliation**

Are you a member of any building organisation?

How has the organisation helped you?

Is there anything more that this organisation can do to for you?

## **5. Income security**

Can you tell me approximately how much money you earn in a month? Does this money come from a single source?

Have you ever approached a financial institution in order to get a housing loan?

Do you think the bank or any other financial institution will give you a housing loan? Do you know what financial institutions require in order to lend you money to build a house?

## **6. Self-evaluation**

Is there anything different that you can do in order to build a formal house?

## **7. Recommendations**

Is there anything different that the Mariental Municipality can do to enable you to own a formal house?

How can the regional and national government help you to get a formal house?

## **APPENDIX F: INTERVIEW GUIDE – MARIENTAL MUNICIPALITY**

### **INTERVIEWS WITH RESPONDENTS IN THE MARIENTAL MUNICIPALITY (STAFF MEMBERS) IN MARIENTAL, NAMIBIA**

#### **1. General**

How long have you worked for the Mariental Municipality?

What position do you occupy?

How long have you been working in your current position?

#### **2. Policy and legal provisions**

Can you please explain the policy/regulatory framework that facilitates the buying of land and housing construction in informal settlements such as Takarania?

Do you think the current policy framework's provisions for land and housing delivery in local authorities are effective? What else do you think should be provided for in the policy/regulations?

Can you please explain to me what the local authority regulations stipulate on building materials?

#### **3. Service delivery**

Can you please explain how the Takarania informal Settlement came into existence?

What services does the municipality offer in Takarania?

In your experience, what are the factors that hamper house owners in Takarania from owning land and/or having formal/permanent houses?

What are the procedures Takarania residents should follow to register ervens in their names?

Does the municipality offer any assistance to enable residents to have access to land and formal/permanent housing? Please explain. If there are, how does the municipality ensure that residents of informal settlements have access to information regarding these services?

In your experience, is the municipality able to meet the demand for both land and housing delivery? What could be the factors that impact land and housing delivery in Takarania?



# **APPENDIX H: INTERVIEW GUIDE – NAMIBIA HOUSING ACTION GROUP/SHACK DWELLERS FEDERATION OF NAMIBIA**

## **INTERVIEWS WITH RESPONDENTS FROM THE NAMIBIA HOUSING ACTION GROUP/SHACK DWELLERS FEDERATION OF NAMIBIA**

### **1. Background**

What type of an organisation is the Namibia Housing Action Group (NHAG)?

How did NHAG come into being?

How does NHAG operate?

How is the Shack dwellers Federation of Namibia linked to NHAG?

### **2. Policy framework**

Can you explain the legal framework which provides for the existence of NHAG?

### **3. Service delivery**

How does NHAG assist communities to acquire houses?

Can you explain the criteria that facilitate this assistance?

What is your take on the use of sustainable housing construction (materials) options?

## APPENDIX I: OBSERVATION FIELD NOTES

### FIELD NOTES OF CONSTRUCTION MATERIALS AND SERVICES AT RESPONDENTS' HOUSES IN THE TAKARANIA INFORMAL SETTLEMENT IN MARIENTAL

Item	Description of materials/services
Which materials were used to construct the roof of the house?	
What are the ceilings made of?	
What materials were used to construct the walls?	
What materials were used to construct the floor?	
What materials are used to serve as a heating system?	
What is the source of energy at the house?	

What constitutes the ablution or sanitation facilities?	
What services are to be observed at the house? (sewer, tap water, municipal waste containers)	

## APPENDIX K: DATA ANALYSIS

Qnr	Who was responsible for building this house?	Recoding	number
1	I was responsible. Because of my income when I started building this house employment was not there in the place in these years, I was struggling that's how I build this house	Respondent	1
2	My father is the one who built me the house I'm the one who bought the materials but my father is the one who built it because of joblessness and there is no money	Parents / children / husband	2
3	My husband because we are not able to because of the finance	Parents / children / husband	2
4	My husband and I build this house	Parents / children / husband	2
5	It's me myself that build this house	Respondent	1
6	I was responsible. Because of my income yes, if I had income I would have built the house	Respondent	1
7	Me, my brothers and my step dad because am not sure whether the erf will be mine permanently because it's one erf which has been subdivided into 2 portions, A and B and the first erf got the first option to buy the whole plot and if only they are not entitled to buy the whole plot than only I have the option to buy the plot	Family participation	3
8	I was responsible. Because of my income when I started building this house employment was not there in the place in those years I was struggling, that's how I build this house	Respondent	1
9	I was responsible. Because of my income when I started building	Respondent	1
10	I was responsible. Because of lack of income	Respondent	1
11	The house was constructed through my mother and because of lack of income	Parents / children / husband	2
12	I am I was responsible. Because of the plot is still for municipality	Respondent	1
13	I was responsible. Because of my income when I started building this house employment was not there	Respondent	1
14	I'm I was responsible. Because of my income when I started building this house employment was not there in the place in these years, I was struggling that's how I build this house	Respondent	1
15	I'm I was responsible. Because of finances	Respondent	1
16	My sons build for me and because of weak income that I have	Parents / children / husband	2
17	I build it myself and I could not afford it	Respondent	1
18	By my brothers step son because of the finance	Parents / children / husband	2
19	I'm I was responsible. Because of my income	Respondent	1
20	It was built buy my kids father and because I could not afford	Parents / children / husband	2
21	I was responsible for building the house and because of finances, I was not able to	Respondent	1
22	I was the one who structured the house and because I could not afford	Respondent	1
23	I'm I was responsible. Because of my income when I started building this house employment was not there in the place in this years I was struggling that how I build this house	Respondent	1
24	I was responsible. Because of my income when I started building this house employment was not there in the place in this years I was struggling that's how I build this house	Respondent	1
25	My son in-law because I could not afford it	Parents / children / husband	2
26	It was built buy my kids father and because I could not afford	Parents / children / husband	2