

**EVALUATING THE SELF-HELP HOUSING PROGRAMME IN
NAMIBIA: THE CASE OF BUILD TOGETHER PROGRAMME IN
OKAHAO TOWN**

by

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DECLARATION

I declare that this mini-dissertation, is entirely my own work. I am the sole author and have never submitted it before for any degree or examination at any other university. All sources used in the study is fully acknowledged as complete references.

.....
Julia NN Kakwambi

.....
Date

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LIST OF ABBREVIATIONS

BTP	Building Together Programme
GRN	Government of Namibia
IYSH	International Year of Shelter for the Homeless
MIT	Massachusetts Institute of Technology
KIP	Kampung Improvement Programme
MDGs	Millennium Development Goals
MHDP	Mass Housing Development Programme
MRLGHRD	Ministry of Regional, Local Government Housing and Rural Development
MRLGH	Ministry of Regional, Local Government and Housing
MURD	Ministry of Urban and Rural Development
MURD	Ministry of Urban and Rural Development
NBIC	National Building and Investment Company
NEPRU	Namibia Economic Policy Research Unit
NGOs	Non-Government Organisations
NHE	National Housing Enterprise
NHP	National Housing Policy
NPC	National Planning Commission
NSA	Namibia Statistics Agency
NUA	New Urban Agenda
SDFN	National Housing Policy
SDGs	Sustainable Development Goals
UN	United Nations
UN-Habitat	United Nations Habitat
UNCHS	United Nations Centre for Human Settlements
UNCHS	United Nations Centre for Human Settlements
UNHCHR	United Nations High Commissioner for Human Rights
USAID	United States Agency for International Development

ABSTRACT

Aided Self-help housing is a housing process whereby the government, together with the community, incrementally improves housing. Self-help housing schemes or programmes obtain recognition as an affordable method of improving housing conditions for poor or low-income groups residing in informal settlements. This study was undertaken in Namibia, using the government's Build Together Programme self-help housing programme as case study. The study aimed to evaluate the concept of self-help housing programmes on the livelihoods of BTP beneficiaries in Okahao Town in Namibia.

The self-help housing scheme comes with housing constructions and often with site and services and secure land tenure. The study review international literature related to self-help housing schemes. One international self-help advocate is John F.C. Turner, whose theory regarded self-help housing as a concept that emphasises sweat equity, is strengthened by active community participation in the programme. Turner is a pioneer in self-help housing research that addressed the improvement of shelter for the poor.

The self-help housing scheme was not only advocated by Turner, but also by international organisations. The World Bank came in to support the scheme with site and services programme. The United Nations-Habitat also advocates for self-help housing as an approach that efficient in addressing housing affordability. The UN-Habitat advocates site and services plus the upgrading of informal settlements or upgrading of slums, especially in the developing countries.

Relating to the international theories, the study sought to evaluate the effect of self-help housing on the Build Together Housing (BTP) beneficiaries' livelihood. As a state-aid self-help housing programme, it has a feature of the initial involvement of the government to encourage self-reliance of communities for sustainability in the self-help housing scheme. In this context, the effectiveness of BTP self-help housing has been highlighted as housing enabler and alternative way of improving housing conditions in urban centres in an affordable manner. When the government provides financial assistance and technical assistance, self-help housing will gradually improve the livelihood of beneficiaries.

The study determined that the scheme provides decent shelter with services such as water, sanitation, and electricity, improves the living environment and alleviates informal settlements, creating an enabling environment for communities to reside. The study determined that the effectiveness of self-help housing on the beneficiaries' livelihood is a means of asset accumulation (physical, human and financial). It offers an opportunity for the community to escape harsh conditions and poverty.

CHAPTER 1:

1.1 Introduction

Shelter is a basic human right (United Nations High Commissioner for Human Rights (UNHCHR), 2009). The concept of self-help housing is as old as humankind (Pugh, 2001) and in many cases, the idea of self-help housing is an initiative that is implemented by and for the people; to build their own houses without any aid from the government, (UNHCHR, 2009). Different materials and methods have been used and applied to create shelter for the people. Government support towards self-help housing, influenced by the United Nations and the World Bank, recognises communities' commitment to self-help housing provision.

After the World Bank site and services projects, a second form of self-help programme was established and termed "aided self-help", which comprises the site-and-services scheme. This scheme plays an essential role in the provision of low-cost housing for low-income earners. In best-case scenarios, governments create an environment in which populations can build their own houses (Marais et al., 2005). In addition to government-aided self-help housing, this approach has seen different institutions attempting to implement self-help housing schemes, which in most cases involve establishing housing federations and cooperatives in many African countries (Ntema, 2011; Centre for Affordable Housing Finance in Africa, 2017).

In Namibia, housing delivery has been a developmental priority since independence in 1990. The country has positioned housing in the same category as health, food, education and safety as a basic human need (National Planning Commission (NPC) 2017:1). Through the Ministry of Regional and Local Government Housing and Rural Development (MRLGHRD), the government established different, aided self-help housing programmes and schemes. One example of aided self-help housing is the Build Together Programme (BTP), a scheme established in 1992 to facilitate services of urban land, new housing construction and financial assistance for low-income groups in urban centres. According to the Namibian government, they are committed to supporting the BTP by providing serviced land, credit (loans) and technical assistance (Ministry of Regional, Local Government and Housing, 2003:1). The self-help housing programme's objective is not only to provide shelter to low-income

groups, but also to develop these groups and enable them to secure assets that enhance their living standards that contribute to the national economic, social and financial growth, and ensure peace and stability (National Planning Commission, 2017).

The administration of the programme was decentralised to regional councils and local authorities in 1998 (Ministry of Regional, Local Government and Housing, 2000). The decentralisation was implemented as part of national decentralisation policy to regional and local government. The research discusses the impact of the Build Together Programme – self-help housing programme in Namibia using Okahao Town as a case study. The research evaluated the BTP's housing impact on the livelihood and development of beneficiaries apart from the provision of decent and affordable housing.

1.2 Problem statement

Self-help housing schemes have been practised in the world for decades. After independence in 1990, Namibia embarked upon the programme of housing provision especially for low and middle-income earners. Different schemes established by government and non-government organisations aimed to address the shortage of proper shelter in urban centres. According to Gichunge (2001:2), housing is a tool for the economic development of any country. Economic growth and industrialisation are interrelated to a labour force that has decent housing. Self-help housing has strongly been driven by substantial rural to urban migration that happened in the last decade. Rural to urban migration drove low-income earners who could not afford housing financing options to the outskirts of towns. When BTP was introduced, many low-income earners opted to participate in the self-help housing scheme. The BTP presented opportunities for improving services and infrastructure at both the household and community levels (MRLGH, 1996). In principle the BTP seems to be successful in addressing low-income group housing needs, but the question remains to what extent has it contributed to improving the economic and social status of beneficiaries?

Okahao Town as a local authority where BTP is implemented was selected as the research case study to evaluate the impact of Build Together Programme on beneficiaries' livelihood. Okahao Town is situated in the Omusati Region, Northern Namibia, as shown in Figure 1 below. Okahao is an emerging small town that is strategically located as an urban centre with various economic development potentials. Okahao is the administrative centre of the Okahao constituency (Okahao Town Council, 2013).

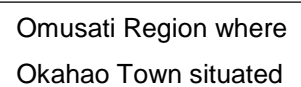


Figure 1.1: Map of Namibia

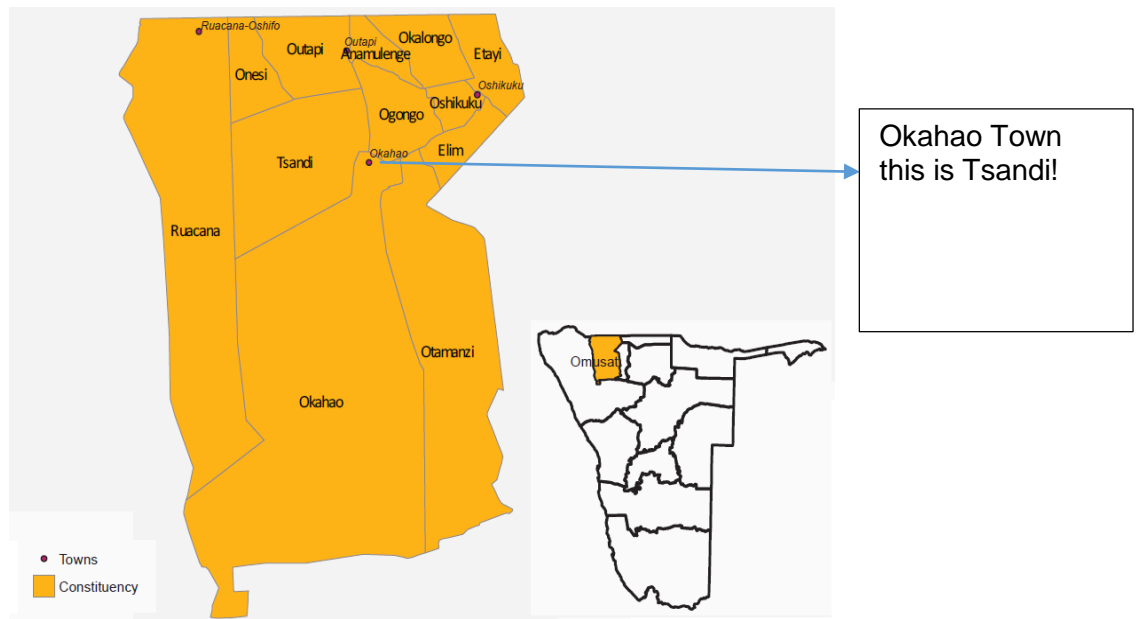


Figure 1.2: Omusati Region map

The Finnish Missionary Society established Okahao as a mission station in 1870. The missionary built schools and hospitals, and founded first a girls' (women) teacher's seminary called Okahao (Matti, 1958). After independence in 1990, the government of the Republic of Namibia took over the governance of the mission station. In 1997, the Namibian government identified Okahao as a growth centre and settlement area under the administration of the Omusati Regional Council (Republic of Namibia, 1997). In 2005, the settlement of Okahao was proclaimed as a local authority, as per the Constitution of the Republic of Namibia and the Local Authority Act 23 of 1992 (Republic of Namibia, 1990; 1992).

The 2011 Census indicated that the total population of the town was 1 665 (Namibia Statistics Agency, 2013:39). However, according to Shinguto (2021), the Acting Chief Executive Officer, the population has increased since the census in 2011 (the latest official statistic). The increase in population is due to the rapid immigration of people flocking from rural areas to urban centres searching for job opportunities and better living. Although Okahao has a small population, the town serves as a commercial and residential focus for the entire Okahao constituency and neighbouring constituencies such as Otamanzi, Ogongo and partly of Tsandi (Okahao Town Council, 2013).

1.4 Build Together Programme in Okahao Town

The Town Council of Okahao is mandated by the Local Authorities Act 23 of 1992 to provide services. The government established the Namibia Build Together Programme to address housing challenges in urban centres (MRLGH, 1992). The programme started in Okahao in 1999 and allocates land for new applicants and administers loan provision and agreements. So far, Okahao has constructed approximately 247 BTP houses (Okahao Town Council, 2021). The houses are constructed as per BTP guidelines and approved by the Town Council's Building Inspector, who authorises the building plan and inspects the construction of houses in consultation with the house owners (Housing and Property Officer, 2021). The figure below shows some of the completed houses.



Figure 1.3: Completed self-help BTP Houses

1.5 Research aims

This study aims to evaluate the impact of BTP, self-help housing programmes on the livelihoods of beneficiaries in Okahao Town in Namibia.

1.6 Research Objectives

The following objectives guide the study:

- ✓ To study the international literature related to self-help housing programmes and investigate how international best cases on self-help housing programmes relate to the Namibian context.

- ✓ To evaluate the effect of BTP on the livelihoods of beneficiaries.
- ✓ To provide recommendations to the Ministry of Urban and Rural Development for improving the programme's implementation and replicating its benefits to other geographic areas.

1.7 Ethics

Ethics is a systematic approach to understanding, analysing, and distinguishing matters of right and wrong, good and bad, and admirable and deplorable as they relate to the well-being of society and relationships among sentient beings (Rich, 2016).

Hence, before a researcher embarks upon on any research project, the researcher carefully considers whether the study can cause potential harm to anyone involved. That includes the research regulations of the University. As a researcher I submitted an Ethical Clearance application to the University Research Ethics Committee/General Human Research Ethics Committee (GHREC) for review and approval. This was done after the researcher had obtained permission from the Head of Department. The submission application consists of the research proposal and the CV of the researcher, and clearly indicates ethical issues in the study that need to be addressed.

The application was reviewed by the Committee in October 2020 and was referred back to the researcher for modification. The researcher attended to matters that needed modification and resubmitted the application. The submission application should have the consent of the researcher's supervisor before being submitted to the Ethics Review Committee.

The second and third modification was submitted and got the approval in April 2021. The approval is valid for 12 months, with provision of extension through application of extension by the researcher. The approval allows the researcher to start with fieldwork. As indicated in the definition, research ethics govern the standards of conducting research. Therefore, it is important for a researcher to adhere to ethical principles in order to protect the dignity, rights and welfare of research participants.

1.8 Study Limitations

The study limitations refer to matters and occurrences that arise in a study, issues that limit the extent of the study. As Creswell (1998) states, research limitations are general shortcomings of a study at the time the researcher may not have control of. Therefore, like any other researcher, this study had some limitations.

1.8.1 Mini-dissertation and results cannot be generalised

One of the study limitations is the research structure itself; it is a mini-dissertation. A mini-dissertation is a short study of the dissertation done with the purpose or aim to test the independent research skills of the students to allow candidates to think and work independently and to experience conducting a research.

Hence this study was carried out within a limited area with only 27 households' questionnaires, qualitative with staff members from the Okahao Town Council and the Ministry of Urban and Rural Development respectively. Against the abovementioned background, the result of this study cannot be generalised to be considered as whole BTP self-help beneficiaries in Okahao or any other local authorities.

1.8.2 COVID-19 obstacles

The second limitation the researcher encountered was the outbreak of COVID-19 in Namibia. The research field was conducted in June and July 2021. During the field work the government established COVID-19 regulations of minimum gatherings, social distancing and health measure regulations. It was difficult for the researcher to conduct interviews at every household, as some members preferred the questionnaire just to be dropped off at the house without any explanation. This resulted in also having time limitations, to spend more time in the field as not in field plan.

The COVID-19 outbreak made it difficult for the researcher to conduct the qualitative research with the Ministry's staff members as they were either not in the office or regulations enforced regional lockdowns.

1.9 Outline of the study

This section outlines the chronological order of the mini-dissertation, from the introduction to the conclusion and recommendations. The thesis is divided into the following chapters:

Chapter 1: provides the study introduction, problem statements, research aim and the research objectives. The chapter also highlights the Okahao Town background, providing the study ethics and research limitations.

Chapter 2: contains the literature review on international theories and approaches on self-help housing. It presents the concept of self-help housing internationally and name different theories regarding the concept. The chapter discussed the international expert in self-help housing, John F.C. Turners' theory; the Neo-Marxist Approach, the World Bank approach to the concept of self-help housing; and lastly the United Nations approach; and the application of Millennium Development Goals to Sustainable Development Goals (SDGs). The chapter also presents the comparison between concept themes.

Chapter 3: this chapter discusses the historical view of housing sectors in Namibia, and introduces the housing initiative during pre-independence and post-independence Namibia, which led to the Namibia National Housing Policy, National Housing programmes in Namibia. That includes the Building Together Program, a state-aided self-help housing, which is the case study of the research. The chapter also looks at the Namibia National Housing Policy and Programme links them to the international theories.

Chapter 4: the second-last chapter of the study firstly discusses the research methodology and data collection strategies. The research design and methods are explained under each sub-section. The data collection strategy and data analysis are highlighted as well as the sample methods used in the study. The chapter also presents analyses of data collected from the field. The research results obtained are analysed and presented in narratives, tables and graphs, provide its relatedness to the research theories and themes.

Chapter 5: gives recommendations and a conclusion. The chapter draws the conclusion from the analysis data and makes recommendations from the study findings aligns them with research objectives.

CHAPTER 2: INTERNATIONAL THEORIES AND APPROACHES ON SELF-HELP HOUSING

2.1 Introduction

The concept and practice of self-help housing is not a new phenomenon, but a concept that has been in existence for decades, and was practised in different parts of the world before World War II (Pugh, 2001; Harris, 2003; Ntema, 2011). The main focus of this chapter entails analysing different approaches, and how they agree or differ, in its successful response to housing problem for lower-income groups. Moreover, the originality of the concept and its development within international concept and policies will also be explored.

Theories related to self-help was well established before the institutionalising of the concept of aided self-help in the late 1960s. Rural housing provision remains the primary responsibility of families and relatives in most developing countries (Jimenez, 1982:206). Rural self-built houses are usually made of indigenous materials such as wood, cob, adobe and thatch roofs. A leading example documented in the late 1930s and 1940s in Puerto Rico and India indicates that self-help housing was in practice and also supported by governments before the Second World War (Harris, 1998, 2003). However, after the Second World War, the second form of self-help housing came into effect with different “aided self-help” housing approaches that provide site-and-services schemes. The site-and-service schemes encouraged governments to aid or enable communities in creating an environment where they can manage the building process of houses themselves (Rodell and Skinner 1983).

Most aided self-help site and service schemes focus on urban areas and communities living on farmland or homesteads in rural villages with limited self-help housing options (Jimenez, 1982). Urban settlements became more prevalent with each passing decade as rural populations began to migrate to cities in search of employment, sustained livelihoods, and improved medical services and educational opportunities (Gyger, 2013). Migration resulted in housing shortages and aided self-help, one of many government responses to increasing populations to urban settlements. The chapter explores different self-help housing theories and ideas that have helped develop human settlement policies within developing countries. In particular, the

chapter explores self-help housing as conceptualized by John FC Turner and his peers (for example, Abrams and Margin). After that, followed by criticism of self-help theory by the neo-Marxist scholars. The chapter also reflects on how self-help theories advocated by Turner were interpreted by the World Bank, United Nations and other international development agencies.

2.2 The concept of self-help housing: international view

Patrick Geddes advocated that “By living we learn” and endorsed assisted self-help in 1918 as a concept aimed at individuals improving their life conditions (Clavel and Young, 2017). A self-help approach to housing aims at creating an enabling environment where households gain access to a plot to manage the building of their homes, fulfilling their housing needs. Although aided self-help housing is a concept mostly associated with developing countries, many programmes are also applied in developed countries (Harris, 2003:253). For example, Ward (2012:296) describes programmes implemented from 1942–1975 in Canada. The government of Canada initiated and implemented “Build Your Own Home” a programme that provided financial, legal and technical assistance to amateur homebuilders. Countries that supported self-help housing include Germany, Greece, France, and the Soviet Union (Schulist and Harris, 2002).

Historically, self-help housing aided schemes were common in during the 1930s to early 1940s, before the Second World War. For example, in Scandinavian countries and the English-speaking world (Schulist and Harris, 2002), the International Cooperation Administration formally known as the Housing and Home Finance Administration under the United States Agency in Latin American implemented a pilot housing scheme (Harris, 2003). The self-help concept was commonly attributed to the advocacy of John FC Turner, whose writings on self-help was economised by neo-liberal policies promoted by the World Bank and other international organisations.

The United Nations (UN), through the UN Habitat is a primary international organisation which recognises self-help housing (UN-Habitat,2011) The UN-Habitat I, II and III addressed the importance of housing provision for all: especial low-income households (UN-Habitat III, 2011. Hence, through UN declarations and policies, Turner's ideas on self-help housing was Pugh, 1992 recognised as a paramount need

in well-being and human development, rather than economics (Pugh,1992). These organisations universally recognise that every human possesses the right to an adequate standard of living.

2.3 John F.C. Turner's Theory on self-help housing

Prior to World War II, self-help housing was not considered part of mainstream housing schemes. After World War II, there was a global shift where communities began to recognise the importance of the housing sector and the practicality of self-built housing (Harris, 2003:167), despite evidence that self-help initiatives have been practised before the 1960s (Abrams cited in Ntema, 2011). It is a fact that John Turner's ideology during the 1960s was instrumental in advocating the concept of self-help housing to be institutionalised (Turner, 1976). This research was also an opportunity to implement the concept, and expanding it through theoretical writings that influenced the interest and practice of self-help housing (Turner, 1972). He recognised that self-help housing is valuable in helping families to reduce housing costs and ensuring that their houses are built to fit their housing needs and respond to their circumstances (Harris, 2003:252). Turner believed that the public sector has failed in the area of housing provision in most developing countries.

Turner developed a framework for a comparative analysis known as a "low-income housing system" (Turner and Fichter, 1972). Turner's approach follows those of scholars such as Jacob Crane, Abrams and Mangin. Crane was head of the International Office of the US Housing and Home Finance Agency from 1947–1954, an American planner who invented the "aided self-help" concept. Crane's ideas encompassed theories that most families could acquire houses if they built them themselves and the most effective method entails the government improving housing conditions and assisting beneficiaries throughout the process (Harris, 1998). Charles Abrams has worked as a technical consultant for USAID.

Although many authors have written about self-help, Turner (1969) is credited as the theorist who advocated the mode of self-help housing that focused on co-operation between communities, government and private sector to facilitate state-aided self-help housing. He is considered an influential champion and influential writer on the subject of housing in the developing world (Harris, 2003).

During the 1970s, Turner's approach to self-help has changed many countries and scholars' thinking towards low-cost housing and the value of self-help; and challenged the notion that squatter settlements are a problem and not the solution to rural to urban migration (Harris, 2003). Turner's idea was not only to have houses, but to have communities that control and are engaged in the process of owner-designed and managed housing options. Self-help is an element of autonomy – which Turner defines as the issue of “who decides” and is a fundamental aspect of housing development. Harris (2003:248) cites Turner (1976) in that self-help housing should be a preferred model, as it empowers future homeowners to take part in the process of building their own homes. Turner considers owner-built houses as an ideal model. It brings about an opportunity for future homeowners to fully control the design, construction, and management of their own home. Turner believes that self-help housing is possible and can be successful when decisions are placed in the hands of the community to participate in decision-making processes about their own housing environment.

According to Turner (1972), successful home-building initiatives are houses built that suit the occupants' changing needs and circumstances. Changing needs can include: the way homes are framed, adapted and used by the owner. Thus, he suggests that 'housing' should be viewed as a verb, not a noun. The house building process is an activity that is often integral to the lives of the future occupants; hence, it requires beneficiaries' involvement. Self-help housing should complement dwellers' control and encourage concepts of “freedom to build” that define the importance of homeowner empowerment. Turner's main view on freedom to build entails a dweller's control, being paramount to the successful implementation of any housing programme, because it has the potential to overcome bureaucratic and technological obstacles (Ntema, 2011).

Harris (1998:166) states that in many cases of self-help housing projects, local governments assist families in building their houses within their communities. However, Turner's ideas encompass the view that self-help housing initiatives should involve collaboration and participation between families within larger communities. Such collaboration and participatory involvement have broadened initiatives beyond individual self-help housing to the larger community development processes (Harris, 2003:248). Turner has worked extensively on self-help housing in Peru. He found

himself impressed with the self-help initiatives, but disappointed in the practical application on building sites. Turner critiques the bureaucratic delays, inconsistencies and the misguided encouragement to households to build “provisional” houses, rather than encouraging families to start small and make extensions in future (Harris, 2003:256).

Some authors associate Turner’s ideas on self-help housing to a conservative brand of political economy, based on the philosophy of anarchism (World Bank,2015). According to Turner (1972), the government should allow people to solve their own housing problems aligned with their capacity. Residents are ultimately the owners of their homes. Hence people should be given the freedom to take care of their own housing needs. Housing needs can be supported by the government; however, the community should be the drivers of such initiatives. Turner and Fichter (1972) suggest that when communities have primary control of major housing decisions and are empowered to make their own contributions in the housing provision process, it results in stimulating individual and social wellbeing. When considering that pre-built houses tend to be unaffordable to many, Turner expresses his reservations about urban renewal programmes aimed at destroying and replacing informal settlements with pre-built houses (Harris, 2003:257).

Turner further argues that communities have inadequate control and participation, despite having aided self-help programmes initiated by the government in the 1960s. Thus, notwithstanding affordability, aided programmes still require of households to contribute financially to the provision of basic services and to accept fixed building standards that are non-negotiable (Turner, 1976). Turner (1976) states that fixed building standards deprive households of making their own decisions on how to build their houses.

According to Turner’s perspective, governments should implement self-help housing programmes through enablers, whose role is to provide elements of housing that communities cannot provide for themselves such as erven, policies and regulations, municipal services and land tenure. Ntema, (2011: 22), citing Ward (1982) and Payne (1984), states that governments’ role in housing provision for low-income groups should not be dictated to beneficiaries in terms and conditions for the applicants of the programmes; but should be a consultative process. When the government implements

self-help with fewer prescriptive regulations, dweller control is supported by default. Self-help housing can be less dogmatic and independent from overly bureaucratic approaches; hence, not a top-down, but a bottom-up approach.

Turner argues that government financial resources towards self-help housing are limited, leading to shortages of housing in poor urban settlements. Therefore, he proposes self-governing and appropriate technologies for housing and planning construction (Turner, 1976:103). Self-governing leads to dweller control. Completed housing units provided by public institutions do not always address communities' diverse cultural, social and economic needs, nor the priorities of intended target groups. With a focus on appropriate technologies, Turner recommends that housing materials be sourced locally and be suitable for the realities at grassroots (Turner, 1976:104).

Although Turner's theory was accepted and adopted by international organisations, where he was regarded as a champion of self-help housing, he also receives criticism from neo-Marxist scholars who regard Turner's theory as neo-liberal.

2.4 The Neo-Marxist approach to self-help housing

Many neo-Marxist theorists such as Burgess (1977; 1978; 1982; 1985; 1987) Conway (1982), Harms (1982) and Ward (1982) do not agree with Turner's approach of de-politicisation of housing problems. Neo-Marxist scholars consider housing problems as part of the capitalist mode of production. According to the neo-Marxist arguments, housing problems should be solved by governments and individual ownership should be discouraged. Neo-Marxists propose mass construction of housing units for the public according to government building standards and accessible to all (Nientied and Van der Linden, 1988).

The neo-Marxist theorists argue that Turner's approach favours neo-liberalism (Nientied and Van der Linden, 1988). Burgess (1985), a leading critic discourages Turner's ideas of community involvement. According to Burgess, self-help housing leads to commodification of housing and labour exploitation (Burgess, 1977). Ntema (2011) cites Burgess (1977), who mentions that it is challenging to distinguish funded self-help housing programmes from the interests of the capital tied to government

housing provision. Burgess critiques the involvement of the occupants' unpaid labour (sweat equity). Unpaid labour should be seen not as a mechanism to make housing less expensive and affordable, but as an instrument to relieve public institutions from its fundamental responsibilities at the cost of the masses (Stein, 1991). Neo-Marxist scholars argue that Turner's ideas lead to additional working hours of low-income workers (Burgess, 1977).

Neo-Marxist researchers further maintain that dweller control cannot be fully achieved and that self-help housing is never truly autonomous, as it is always subject to the influence and interest of those in power (Dewar et al., cited in Ntema, 2011:28). Mathey (1992) shares the same sentiment that, in the absence of full autonomy amongst the low-income groups, there remains a lack of freedom, which higher-income groups can access. The challenge of autonomy is that in most cases, lower-income groups are financially dependent on government, local authorities, or financial institutions to support their financial constraints. The neo-Marxists further state that dweller's control could undermine other key stakeholders' role in the construction industry and deteriorating building standards. The freedom to build may be the best, according to Turner, but neo-Marxists are of the view that it could lead to the possible exclusion of other key role-players in housing development, namely the government and private sector.

2.5 The World Bank approach to the concept of self-help housing

The World Bank got involved in the housing sector in the early 1970s (Ward, 2012). The World Bank (1972) supported neo-liberal policies through site, services and informal settlement upgrading programmes. In the 1970s, the World Bank recognised Turner's main principles of self-help housing. Turner proposes a model that encourages communities' participation, government efforts and private sector through state-assisted self-help schemes. However, two approaches, Turner and World Bank, differ on Turner's support of community involvement and dwelling control with government financial support, while the Bank's approach is based on the economics of housing, encouraging the role of the private sector (World Bank, 1975).

The World Bank supports the concept of "learning by doing", although this concept does not promote dweller control. The learning-by-doing concept seeks to assist in

building better community participation and allocation of land tenure rights, assisting and encouraging beneficiaries to invest in their settlements over time. The World Bank economises on Turner's ideas but emphasises the concepts of housing affordability, cost recovery and replicability from self-help housing schemes. The World Bank's research developed what has been characterised by some as an enabling strategy for the public sector to support the private sector's market initiatives and housing provision for low-income groups in developing countries (Keivani and Werna 2001:66).

The World Bank supports many self-help housing concepts, and introduced the 'site-and-services' scheme that represented major innovations in housing policies in developing countries during the 1970s and early 1980s. The site-and-service scheme, comprehensively, was formally controlled and sought to limit the financial burden on public authorities, while encouraging and advocating the provision of housing loans instead of government subsidies. The schemes have been sponsored by multiple international agencies to deliver a package of housing related services for decades (Mayo and David, 1987:301). The Bank sought to ensure that housing delivery was not the sole financial responsibility of the government, but also stakeholders such as financial institutions or development partners. The World Bank employed a strategy which emphasized housing loans rather than government subsidies to ensure that low-income housing contributed to economic growth (Ntema, 2011:29).

The site-and-services scheme aims to cover urban land and develop it for the benefit of lower income groups with full packages at cost-recovery basis. The scheme combines land, basic services, self-management and progressive development under formal conditions of planning; however, the owner should have the capacity to pay for such services with financial assistance they receive during housing construction from local banking institutions (Reimers, 1993:21).

According to the World Bank (1974), the site-and-services scheme for self-help housing should provide an increased supply of building plots with municipal infrastructures and economical services and in urban environs. These projects seek to provide efficient new townships within urban development designs. For instance, in a proper urban setup, the construction of self-help dwellings could be done at minimum cost while stimulating non-monetary savings and income. Thus, the Bank's site-and-services programme advocates housing affordability to governments with limited

financial resources (World Bank, 1974). This modality not only improves housing but also significantly increases employment opportunities and skills-building. Improved security of tenure and became the basis for community development with established social services.

The World Bank continues to advocate an enabling environment of whole sector private housing markets, and promoting housing policies focused on developing countries. Their approach became the basis of the Global Strategy for Shelter to the year 2020 adopted by the United Nations Centre for Human Settlements (UNCHS) (Keivani and Werna, 2001:66). The World Bank's housing policy paper of 1983 shows the continuation of their housing focus in developing countries. Despite its support from other international housing lending agencies, the World Bank site-and-services schemes became less prominent from global assistance agendas in the mid-1980s after 15 years of operations (World Bank, 1983). Despite the challenges faced by decreasing site and services schemes, the World Bank continues to support various self-help housing programmes in developing countries (World Bank, 2015).

2.6 The United Nations approach to self-help housing and application of Millennium Development Goals (MDGs) to Sustainable Development Goals (SDGs)

The United Nations (UN) is an international organisation, founded in 1945 by 51 countries after the Second World War. These countries committed to maintaining international peace and security; to develop friendly relations among nations; and promote social progress, better living standards and human rights (United Nations, 1945). The UN has different agencies that are custodians of multiple UN programmes. In the housing sector the United Nations Centre for Human Settlements (UNCHS) has played an integral role during the initial stages of self-help housing schemes. The UN has been in support of notable self-help housing programmes. For example, in 1950s, the UN Habitat supported Peru, a first Latin American country to develop programmes of assistance to owner-builders. In 1956, the UN engaged in a mission to Peru with the purpose to encourage the government to invest in self-help (Harris, 2003:255).

The UNCHS has adapted the World Bank approach to self-help housing based on Turner's ideology on self-help housing for all. The focus of the United Nations is on

sustainable human development rather than only on cost saving and cost recovery like the World Bank. During the 1996 Habitat II Istanbul Conference, the UN-Habitat moved and adopted the mandate of “adequate shelter for all and sustainable human settlement”, which encouraged enabling strategies for private markets to engage in housing provision (Keivani and Werna, 2001). Both the World Bank and UNCHS argue that urban services should not only be the responsibility of public sector, i.e. government or local authorities, but be shared with private entities. Nonetheless, services such as water, electricity, urban roads, waste management and sewerage have been largely dominated by public governance.

The UN-Habitat housing focuses on holistic planning to balance efficiency, equity and sustainability, shifts that brought major changes in housing policies under the UN conference theme, *Adequate Shelter for all and Sustainable Human Development* (UN-Habitat, 1996). The United Nations 2000 Summit signed the UN Millennium Declarations that had varying goals, known more commonly as the Millennium Development Goals (MDGs) (Habitat for Humanity, 2013). The MDGs highlighted the status of informal settlements under MDG Goal 7, which focuses on creating cities without slums with improved living conditions for at least 100 million persons living in slums by 2015 (UN-Habitat, 2003). The MDG goal on housing aimed to reduce the number of people living in slums and informal settlements, especial in developing countries by 2015. The MDGs were replaced by the Sustainable Development Goals (SDGs) in 2015 (UN-Habitat, 2015).

The UN adopted the 2030 Agenda for Sustainable and SDG Goal 11.1 targeted housing by addressing making cities and human settlements inclusive, safe, resilient and sustainable.

The UN Istanbul Conference (1996) consolidated Turner’s ideas and the World Bank policy with the resolutions benefiting self-help housing by encouraging partnership between government, private sector and community in self-help housing provision. The Habitat Agenda (1996) identifies and adopts the self-help housing concept among other enabling housing strategies. The UN-Habitat Global Housing Strategy supports the collaborative international movement towards adequate housing for all, aimed to improve access to decent housing and living conditions. The goal for adequate housing for all advocates inclusive cities as a foundation of sustainable urban

development to ensure social integration and the elimination of the urban divide (UN-Habitat, 2000:2).

At the 2016 United Nations – Habitat III Conference on Housing and Sustainable Development, held in Quito, Ecuador, the UN Conference resolved to ratify the “New Urban Agenda” (NUA) building on the Habitat Agenda of Istanbul in 1996, with the purpose to reinvigorate the international commitment to sustainable urbanisation. The Conference was approved under resolution 67/216 to ensure political commitment for sustainable urban development (UN-Habitat, 2016). The adoption of Housing Policies – Habitat III asserts that housing is at the heart of achieving the New Urban Agenda under Habitat III and a primary component to achieve SDG 11.1, which calls for UN members states to ensure access for all to adequate, safe and affordable housing with basic services and upgrade slums by 2030 (UN-General Assembly, 2016:27).

In agreement with Turner’s ideas on dweller control, the UN-habitat opines that housing provision should be a participatory process and addresses housing for special needs groups. The 2030 Agenda places self-help and affordable housing as a major point that encourages the adoption of housing policy to enable low-income households to own adequate housing. This supports the World Bank view of shifting housing costs from government, and the UN resolved that financial institutions should support and serve low-income groups by providing credit and guaranteed funds to acquire proper shelter (UN General Assembly, 2016). Housing concepts and methodologies should not look to house provision only, but should be inclusive of other human being necessities such as economic, environmental and social factors. The 2016 UN New Agenda, together with SGDs, seeks to emphasise inclusive land management.

The table below outlines the synopsis of self-help housing literature according to different themes as outlined by different theorist and organisations. The three theories or idea give an opinion about the approach to self-help housing.

Table 2.1: Synopsis outline different theme as viewed by different theorists and organisations

Self-help housing theme	John F Turner (Neo-liberal)	World Bank	United Nations (Habitat)
Self-help concept	State aided self-help	Credit – linked (loan) self-help	State aided self-help; Public-Private Partnership – institutionalised self-help
Housing policy/idea	Giving priority to individual freedom and the right to private property Dwellers' control and involvement in housing process, advocating community participation	Functioning of the market (refers to market and macro issue) Housing through urban policy environment	State measures – Enabling communities realise their housing needs Housing policy advocating community development in sustainable manner
Self-help housing actors	Beneficiaries together with government	Private institution/ sector together with beneficiaries	Government and beneficiaries
Role of the state	To provide support (technical and finance)	The government develops policies to enable the private sector and NGOs to take part in housing development	Government to create enabling environment for slum upgrade and site and services
Housing financier	Both government and beneficiaries	Housing loan rather than subsidies	Advocates subsidies and land and housing
Sweat equity	Not requirement, except for households that cannot afford to hire builders	Important in the housing construction processes as this is households' responsibility	Only applicable where households cannot afford hiring builders

2.7 Conclusion

The chapter firstly discussed four major international theories, ideas and approaches in understanding self-help housing, concepts and schemes. The international literature indicates that delivery of public low-income housing has been addressed by different theories and approaches. The aided self-help housing came into recognition after the

Second World War. The aim was to create an enabling environment for households to reside and settle. Some of the self-help housing came out clearly in the research is the Canada housing programme “Build Your Own Home”.

In 1960, a well-credited scholar, John F.C. Turner, came with new ideology advocating the concept of self-help housing that needs to be institutionalised. Turner’s ideas are not to have a house only, but have community engagement in the housing process. He is known for “who decides” and dwellers’ control that encourages “freedom to build”. The neo-Marxists do not agree with Turner’s idea of de-politicising the housing shortage. Neo-Marxists believe housing is part of the capitalist world and should be solved by the government and community themselves. Other international organisations came to support the concept of self-help housing, with the World Bank starting to supporting the neo-liberal policies through the site-and-services scheme and upgrading informal settlements in 1970. The World Bank agrees with Turner, but differs in community participation, as the Bank encourages economics of housing and the role of the private sector in housing provision.

The recognition of self-help housing implementation by different states, especially developing countries, saw the United Nations, through its agencies such as UN-Habitat, adopting the World Bank approach, but focuses on sustainable human development and equity and sustainability.

It could therefore be concluded that the appropriate self-help housing theories and approaches equate neo-liberalism.

CHAPTER 3:

HISTORICAL VIEW OF THE HOUSING SECTOR IN NAMIBIA

3.1 Introduction

This chapter highlights the context of housing during pre-independence and post-independence Namibia. Namibia is a large and predominantly arid country with a considerable surface area of 824 290 km². The country has a population of 2,1 million people as per the 2011 Census (Namibia Statistics Agency [NSA]).

Housing in Namibia was often characterised as culturally, throughout different communities, as they constructed their homestead in traditional ways, using local materials available. For example, the Aawambo tribe used wood, mud with grass roofs for huts and other materials to construct their house. The Ovahimba used mud mixed with cow faeces to construct their houses. The Namibia Economic Policy Research Unit [NEPRU] (1997:6) states that urban housing construction came into existence after Germany's colonial occupation in Namibia in the 1890s and onwards. The movement started with the major migration of rural dwellers to urban areas. This was especially prevalent among the Herero and Damara people when the coloniser occupied communal land from Namibia and started to develop to urban centres. The colonial regime took over local administration and introduced a contract labour system in the early 20th century and forward, particularly in the 1940s, when labour contracts became a dominant feature of male peasants' lives, especially among the Aawambo and Kavango ethnic groups (NEPRU, 1997).

Rural-urban immigration forced people to establish and construct informal shelters to put a roof over their heads. In the process, poor housing construction was noted in most of the informal settlements. Black communities were placed in homelands in line with the Odendaal Report (Seckelmann, 1997). The report was not concerned with the promotion of African people's development in South-West Africa (the previous name for Namibia) during the colonial era and focused on the white minority commercial farmer. The black communities were left behind in the communal area, with land that does not have value and designated to residential and subsistence farming rights. If this community moved to urban centres, they were placed in single quarters or

informal settlements with poor sanitation services and no municipal services (Seckelmann, 1997).

Hence the issue of housing came into effect and became an overly complex and contentious matter in Namibia. Providing affordable and decent housing in Namibia remains a government and private-sector challenge. This chapter analyses the work of the South African regime that occupied Namibia from the 1920s until 1990 when Namibia gained independence, when it attempted to introduce state-aided housing to the contract labour workers, nurses and teachers. The research will also discuss colonial housing programmes that were adopted by the new government in 1990, such as the National Building and Investment Corporation, later renamed to the National Housing Enterprise (NHE).

This chapter discusses the pre- and post-independence housing in Namibia, and how independent Namibia introduced new housing programmes for low-income groups after independence, and how the new national self-help housing schemes were influenced by international self-help housing theories.

3.2 Housing initiative – pre-independence and post-independence Namibia

This section looks at the two views of housing in Namibia, first at pre-independence Namibia, before the country's independence in March 21, 1990. Sub-section 3.2.2 presents the view of housing sector and housing provision after independence.

3.2.1 Housing – pre-independence Namibia

Before modernisation, most Namibians lived in traditional housing. Then after colonialization, ways of living changed from traditional to urban centres and towns. The urban and rural housing setup is different from each other; the rural population lives in traditional homes, with a mixture of conventional bricks and wood sticks. The traditional construction consists primarily of wattle and daub and thatched roofs. However, in a contemporary sense, traditional thatch has become a challenge, as timber has become more difficult to source due to deforestation. Also, as social and cultural mores change; people's aspirations are moving towards modern houses (Seckelmann, 1997).

The concept of self-help housing in Namibia was not prevalent during this colonial era, and this indicates that little work was done to understand self-help housing in Namibia in urban centres. The research could not find any previous work conducted in self-help housing during the colonial era, although, in the 1960s, Wade Pendleton conducted research on rural-urban migrants living in towns and commercial centres. As mentioned in the introduction, the challenges started during the colonial era when German and South African colonial administrations as apartheid regime adopted a discriminatory housing policy that catered only for the white minority in urban centres. According to Remmert and Ndhlovu (2018:13), the colonial housing policy confined black communities to residing in informal settlements or single-quarter accommodation in commercial zones. The informal settlements played a major role in housing provision for low-income groups who could not afford shelter in formally designated and often comparatively more expensive areas (Turner, 1976).

In the 1970s, the colonial government abolished influx control measures and black communities in principle were free to reside in formalised townships, but with limited municipal infrastructures. In the late 1970s, the then government introduced a housing project called the Namibia Building Investment Corporation (NBIC or Nasboukor for its initials in Afrikaans, a state-owned building society established to enable ownership of urban property by black residents for the first time during that era (Remmert and Ndhlovu, 2018).

In 1978, the rental system was abolished, and the inhabitants received opportunities to purchase houses. The 1978 housing programme under the National Building and Investment Corporation began with the construction of low-income houses and by the 1980s, houses were provided in Katutura, specifically in the Wanaheda and Hakahana (Seckelmann, 1997:7) areas of this townships. During this era there were limited examples of self-help housing initiatives implemented as a housing cooperative among low-income earners in Windhoek, known as Saamstaan, an Afrikaans word meaning 'stand together'. This project was implemented following the declaration of the 1987 International Year of Shelter for the Homeless (IYSH), which was recognised by the United Nations. Under this cooperative the black population were given opportunities to have decent shelter. The National Building and Investment Company (NBIC) to provide housing loans for low-income groups. During this period, for a

community member to qualify, one's monthly income had to be a minimum of R700,00, which only catered for about 30% of the non-white population at that time (Seckelmann, 1997).

3.3.2 Housing in post-independence Namibia

After gaining political independence in 1990, the new Namibian government inherited a country with many urban centres that were racially segregated and harshly unequal. The rural stagnation and apartheid policies had led to large numbers of the population migrating to urban areas without reasonable accommodation. These communities lived under poor housing conditions in undeveloped urban townships. The living conditions of the urban poor were abysmal, especially for migrant workers employed in industrial centres. Hence the pressure on urban housing became more acute due to the high rate of urbanisation (Seckelmann, 1997).

The new government repealed many apartheid laws that limited national population mobility, by establishing the new Constitution of the Republic of Namibia, thereby abolishing movement limitations, and guaranteeing the freedom to move and settle in any part of the country to all Namibians, notwithstanding their race, religion, gender or colour. In the Constitution, housing is addressed in the Bill of Rights, Chapter 3 and is acknowledged as an essential component of human rights, and housing policies in Namibia seek to address the disparities in human settlements sectors, inadequate housing and the standard of living conditions (Republic of Namibia, 1990).

Adequate housing is critical to human wellbeing, health and development, because human well-being is most easily attained when people have access to adequate housing (Remmert and Ndhlovu, 2018). Namibia is a signatory to the United Nations Human Rights Declaration that recognises housing as a human right per Article 25 of the Universal Declaration of Human Rights. The article states that

everyone has a right to a standard of living adequate for the health and well-being of families and that includes food, housing, social services and the right to security and safety.

The right to housing is also enshrined in the African Charter on Human and People's Rights. Sustainable Development Goal (SDGs) 11 encourages Sustainable Cities and

Communities (Remmert and Ndhlovu 2018:8). In addition to these documents, Agenda 2063 of the Abuja Declaration also emphasises and outlines African's priorities for the Urban Agenda. The Declaration is a framework for the realisation of socio-economic growth. It focuses on holistic and integrated human settlements on a continuum that reinforces economic, social and environmental linkages across cities, towns, settlements and villages. The framework emphasises the importance of urbanisation as a driver of structural transformation, recognising that human settlements.

Understanding these declarations and agendas, the Namibian government made housing a national development priority and adopted the National Housing Policy in 1991, which it reviewed in 2009. Further, the government expressed a commitment to the provision of adequate and affordable housing through *Vision 2030*. In this nationally recognised mandate, the government states that Namibians should have access to adequate housing; fully serviced with water, sanitation and electricity (Remmert and Ndhlovu 2018:23). The country's intervention on housing provision is influenced by international declarations, policies and practices.

The above-mentioned efforts are supported by the National Housing Policy of 2009, the Namibia National Development Plan 5, and the Harambee Prosperity Plan I and II (HPP). The HPP is a Presidential Plan established by Hage Geingob aimed to address national urban land, housing, and sanitation shortcomings (Republic of Namibia: Office of the President, 2016:41). The HPP is aligned to SDG 11.1, which targets housing. These goals address issues of making cities and human settlements inclusive, safe, resilient and sustainable.

All local municipalities are expected to implement the HPP and other low-cost housing programmes and projects to provide and manage services that are critical for the operation of an urban settlement.

3.3 Namibia's National Housing Policy

Insufficient decent housing has been a global challenge in many developing countries. To this end, the issue of housing in Namibia remains a challenge to the government. The pressure on urban centres has become more acute, due to rapid urbanisation, combined with the majority population being low-income earners. These challenges

are associated with poor services, poor housing structures, sanitation and public health challenges. Therefore, GRN and international agencies have together recognised that housing challenges cannot be dealt with in isolation, as it is intrinsically linked to other factors such as poverty and urbanisation. To address these combined socio-economic challenges, housing policies are necessary to represent an expression of the principles by which society intends to be guided and regulated in the construction of decent and affordable housing. National housing policies help authorities to direct and inform legislation and practices towards housing provision (Shikangalah, 2005:6).

To address a lack of decent shelter, the government of Namibia adopted the National Housing Policy through Cabinet in 1991 and reviewed it in 2009. The policy provides a strategic and policy framework within which public and non-state entities are expected to undertake housing development and financing operations and activities within their jurisdiction. The National Housing Policy emphasised the affordability of housing in urban centres. NHP outlined GRN commitment towards housing provision and to ensure that the housing development process is inclusive for all, especially those excluded from the market and conventional housing development mechanisms. Hence the housing policy is meant to ensure that an opportunity is given to low-income groups to have access to land, housing and services that create an enabling living environment (Ministry of Regional and Local Government, Housing and Rural Development, 2009).

According to the Ministry of Regional and Local Government, Housing and Rural Development (2009:18), housing enables and supports populations in satisfying their housing needs. Communities that participate in self-help housing projects benefit from skills transfer and economic empowerment. The target to achieve sustainable development encompasses three dimensions, namely the social, economic and environmental.

Another important cornerstone of the policy is to provide extensive recognition of partnerships involving the GRN, civil society, non-governmental organisations (NGOs) in housing provision that improves communities' socio-economic status. The further aim is to create sustainable human settlements endowed with all the social and economic ingredients needed to sustain communities (Ministry of Regional and Local

Government, 2009). Namibia's National Housing policy endeavours to provide housing in a manner that is fiscally, socially, financially and politically sustainable. The policy identified housing as an asset that promotes social safety nets, household wealth, equity potential and improved and sustainable livelihoods (Ministry of Regional and Local Government, Housing and Rural Development, 2009:20). These are in accordance with the UN-Habitat adopted New Urban Agenda (NUA) that seeks to create housing opportunities aligned with achieving SDGs in critical areas such as housing, poverty reduction, economic development, social cohesion, gender equality and environmental sustainability (UN General Assembly, 2016:2).

3.4 National Housing Programmes in Namibia

The housing programme is governed by the Ministry of Regional and Local Government and Housing, with the establishment of Regional Council and Local government, and thus the process of land development became the mandate of Regional Council and Local Authorities.

The inability of many Namibians to secure adequate and decent housing could be ascertained from national data after statistical assessments such as the Namibia Labour Force Survey, the Namibia Population and Housing Census and others that have recorded data on types of dwelling and tenure from respondents. These statistics demonstrate that improvised housing – essentially shacks – comprise a large type of housing for a considerable number of households nationally (National Statistics Agency, 2013:71). The rapid increase in shacks can easily be observed by the rapid spread of informal settlements on the edge of towns and settlements.

The government of Namibia, in response to the supply low cost housing to address social exclusion faced by low and ultra-low-income households, has taken some actions to improve access to adequate shelter. These measures are aimed at addressing housing shortages, and include development of legal instruments, housing finance schemes and housing construction programmes. The GRN is theoretically committed to ensure that the rights of the population to decent housing are met; hence the following national housing programmes were developed and implemented (National Planning Commission, 2017).

3.4.1 The National Housing Enterprise (NHE)

This state-funded housing programme, established before independence, was known as the National Building and Investment Company (NBIC). After independence it was renamed the NHE, a state-owned company established by the Act of Parliament, National Housing Enterprise Act 5 of 1993 (Republic of Namibia, 1993). The Act mandated the provision of housing finance and the construction of houses in the middle-income groups. The NHE offers housing to the households in the middle- and high-income groups with incomes from N\$5 000,00–N\$20 000,00 per month, with repayment of 20 to 30 years, at prime minus 1% rate of interest. The NHE loan amount varies between house size price, but its maximum is N\$550 000,00 (Republic of Namibia, 2000).

The NHE construction modality entails acquiring virgin land from a local authority and service is in order to developing it for housing construction. The NHE housing programme is only implemented in the proclaimed local authorities. The programme has its own housing building plan and beneficiaries have little involvement in the design and construction of the house (Republic of Namibia, 2000).

3.4.2 The Shack Dwellers Federation of Namibia (SDFN)

The SDFN, established in 1999, is a community-driven, self-help housing programme operating primarily as a community savings scheme. The goal of SDFN involves obtaining land from local authorities, servicing and constructing houses for its members. The main target of the programme is to move people from informal settlements, shacks and corrugated iron houses to well-built conventional houses (SDFN, 2019). The SDFN provides low-cost housing alternatives for low- and ultra-low-income households by empowering them with skills development and encourages local economic development. Unlike other self-housing programmes, the SDFN interventions are directly aligned with housing provision and skills development. This makes the SDFN self-help housing scheme unique amongst other Namibian housing delivery programmes (Remmert and Ndhlovu, 2018:43).

This programme does not have limited or minimum-income specifications, but it is suggested that beneficiaries' income should be lower than N\$3 000,00 per month (Sweeney-Bindels, 2015:20). The SDFN approach supports Turner's approach (1976)

that such projects should provide support to individual households to gradually improve their dwellings by replacing provisional shacks with permanent structures. The scheme also relates to the World Bank's sites and services projects, where civil society provides technical assistance to communities in the whole housing provision process. Communities actively engage in land planning, consensus building, teamwork, and monitoring and evaluation of activities.

In the context of Namibia, it is important to evaluate the impact of these programmes on the livelihoods and living standards of beneficiaries. Housing development as a concept represents more than shelter and economic activity, as it contributes to ongoing growth and prosperity, while enhancing the creation of developed and productive communities.

3.4.3 Mass Housing Development Programme (MHDP)

The MHDP is a government programme launched in 2013 with the goal to construct about 185 000 low-cost housing units in different local authorities by 2030. The programme goal entails providing access to affordable housing and to ensure economic empowerment to stimulate Namibian economic growth (Republic of Namibia, 2013). In addition to MHDP, the government implemented another project, the Mass Land Services projects, piloted in the four regional capitals. The project sought to service mass land in urban areas (Oshakati, Windhoek, Swakopmund and Walvis Bay). Other MHDP sub-projects were the construction of credit-linked housing, informal settlements upgrading, social/subsidy housing, improved sanitation interventions, and strengthening the legislative, regulatory and policy environment and human resource capacity at regional and local government level.

Despite its success in some parts of the country, the programme had its disadvantages, namely financial constraints and exceeding government budgetary allowances, causing inefficient operation and administration of the programme, which resulted in instances of poor housing construction and corruption, leading to halting the programme in 2015.

3.4.4 Decentralised Build Together Programme (BTP) Housing Programme

The National Housing Policy implementation strategy is to build affordable houses to low-income groups and BTP has been one of those strategies. As a government-supported, self-help housing programme, BTP was established to address low-income household housing needs by facilitating housing loans for new housing construction and to provide technical and building material support at an affordable rate. The Ministry of Regional and Local Government, Housing and Rural Development implemented this programme from 1992/1993 until 1998 when it was decentralised to the regional council and local authorities. The programme is only implemented in the proclaimed local authorities and regional settlement areas (Ministry of Urban and Rural Development, 2016).

BTP supports collective initiatives by beneficiaries or households to house themselves. The programme does not use conventional methods of hiring engineers and contractors to build houses, but families build their own houses. It is designed in a way that ensures authorities do not impose decisions on the beneficiaries, but opportunities are given to families to build their own houses according to their needs, priorities and affordability and resources available (Ministry of Regional and Local Government, Housing and Rural Development, 2007). The GRN is responsible for providing material and services that beneficiaries cannot afford, such as servicing land (providing water, sewerage lines, electricity and streets), covering inexpensive land costs, and providing start-up construction capital. BTP as a state-aid self-help housing scheme encourages beneficiaries to acquire start-up loans from the government instead of expecting the government to provide full subsidies to beneficiaries.

The programme has generated a “People’s Process” of housing in Namibia, where residents organise, decide and carry out the construction according to each family’s needs and affordability (Ministry of Regional and Local Government, Housing and Rural Development, 2007: iv). The guiding principle of BTP should be fair, whereby the future homeowners are able to contribute at an affordable rate. It should be responsive to the needs of all BTP actors and maximum choice must be offered through a wide range affordable options with cost effectiveness always be pursued. The programme became the main government vehicle for low-income housing provision in Namibia that has delivered very affordable housing. BTP, as indicated, is

a state-aid self-help housing scheme that offers start-up capital by provide home loan up to N\$80 000,00. The loan is accessible by households with an income less than N\$3 000,00 for individual or combined income.

The BTP designed as a programme with sub-programmes:

Table 3.1: BTP Self-help housing sub-programme

Sub-programme	Objective
1. The Urban/Rural Housing loan	To facilitate loans to low-income and middle-income households with no access to formal housing credit. These loans could be used to build new houses or to upgrade existing houses.
2. The Social Housing	To provide funds to local authorities and regional council to facilitate housing provision for people living with disabilities, pensioners, and other vulnerable groups, through a cross-subsidisation system.
3. The Single Quarters Transformation	To transform Single Quarters by demolishing informal structures and erecting new houses for the respective residents (<i>most of these quarter were built during the colonial era for contract workers</i>).
4. The Informal Settlement Upgrading	To assist local authorities and regional councils in providing basic services such as water, sewerage, electricity, and roads in informal settlements.

During the first seven years of BTP implementation, the programme was centralised, implemented from the National Government, by the then Ministry of Regional and Local Government, Housing and Rural Development, but in order to empower the regional councils and local authorities, the programme was decentralised to sub-national governments (regional and local government) in 1998 (Ministry of Regional and Local Government, Housing and Rural Development, 2007). The administration and construction functions and duties were placed and devolved into regional councils and local authorities' mandates. To encourage community participation, the GRN, through the National Housing Development Act of 2000, gave authority to sub-national governments to manage the funds of BTP and establish revolving funds, the proceeds to revolve funds for future allocation of housing loans or servicing land (Ministry of

Regional and Local Government, Housing and Rural Development, 2007). However, the sustainability of the revolving funds depends on the repayments and the successful recovery of loans. Hence the creation of the revolving funds by public authorities is critical for sustainability of the self-help housing scheme because the repayments ensure that the housing loan scheme is sustainable.

Despite its success and progress in housing provision for low-income group, the programme is critiqued because many of the housing designs are considered small for families, and many consist of only one bedroom. The loan amount has also been criticised when assessing the market price for building materials, the high inflation rate and the increase in dollar (Office of the Auditor General, 2010). Many beneficiaries, in the hope to complete home construction, are forced to secure their own funds that are used to top up the funds borrowed from the programme. Such challenges have resulted in many houses not being built to completion, a key concern, because it reflects badly and undermines the programme's goals and aspirations.

The programme was also faced with challenges from beneficiaries who defaulted on loan repayment (Office of the Auditor General, 2010). This was to be expected, because most of the clients of the programme are high-risk clients due to their financial standing and socio-economic status. This is the baseline that has made the programme unsustainable and difficult to administer, because if loans are not repaid, it becomes increasingly challenging for regional councils and local authorities to continue with their mandate of providing housing loans for low-income earners, because the money is not recovered to continue with additional loans and programme administration.

However, some critics suggest that the issue of non-payment is related to poor administration by regional council and local authorities, who often are not equipped with adequate debt collection and repayment mechanisms, as some loan recipients have noted that they want to make payments on their loans, but are not sure as to whom and where they should repay the money. Moreover, other challenges and critiques include poor maintenance of services by authorities, lack of community continuation education and capacity awareness and ineffective sanctions against defaulters (Shikangalah, 2005)

3.5 Synopsis of Namibia National Housing policy and programmes and international self-help theories

Internationally developed self-help housing programmes are often characterised as neo-liberal policies, as theorised by John Turner, the World Bank, and the United Nations-Habitat. These international agencies and Turner advanced development policies in America, Europe and other western countries, at the same time they were dealing with humanitarian and governance issue in developing countries. Turner's theory is known for advocating people's housing "dwellers' control", emphasising that decision making in housing design and construction should be placed under families' control, while the government only offers or facilitates financial and technical support. The World Bank joined the self-help housing concept when it introduced site-and-services and slum upgrading in informal settlements, while UN-Habitat joined in 1976 when becoming the UN housing championing agency for human development settlement. The two agencies became the world's most prominent advocacy agency of international housing policy (Harris, 2003).

These agencies and Turner influenced post-independence Namibia housing policies and programmes, whereby the government committed through policies, development documents and the Constitution of the Republic addressed housing problems and declare housing as a human basic right (Republic of Namibia, 1991). The GRN housing policy and programmes are aimed to position housing strategically as a critical and meaningful component in the implementation of international housing policies and declarations such as the Habitat Agenda and Istanbul Declaration the UN-Habitat New Agenda, the Sustainable Development Goals Declaration, and Johannesburg Declaration on Sustainable Development, to which Namibia has committed itself as a signatory (Republic of Namibia, 2015). The establishment of housing programmes is related to the mentioned international theories and related to the ideas of Turner (1976), which state that governments should provide housing to the people and the people themselves should take control of the entire construction process under what was framed as 'dweller control'. This saw to the development of Namibia's National Housing Policy that led to the establishment the National Housing Advisory Committee; Habitat Research and Development Centre and National Habitat Committee (MRLGHRD, 2009).

The Namibia self-help programmes (BTP and SDFN) are categorised as aided self-help schemes where the government through Ministry of Urban and Rural Development provide financial and technical support, instances where beneficiaries cannot afford to provide themselves. This housing initiative affirms, along with Turner's ideology and World Bank ideas— as it allows community participation in housing initiatives, while the government offers the needed support such financial or technical. The scheme has one single bed room building plans with possible extension and they are involving in housing construction, while the local authorities and regional Council's officials' roles entail providing land, land tenure (title deeds) and municipal services (MRLGHRD, 2007). Accordingly, in all self-help programmes, the government provides serviced land and start-up construction capital, while programme beneficiaries manage the construction process themselves (MRLGHRD, 2007). The purpose of self-help housing is to improve the living conditions of urban low-income groups by assisting them in moving from informal settlements to formal and well-serviced locations. The informal settlement planning and upgrading in Namibia received support from UN-Habitat's Global Land Tool Network and the Participatory Slum Upgrading Program (PSUP) and was funded by UN-Habitat (Scharrenbroich and Shuunyuni, 2019:6).

The SDFN community members involve themselves in saving groups, which affords them the opportunity to save start-up capital for house construction, while also receiving subsidies from the government (Shack Dwellers Federation of Namibia, 2019). These programme like the NHE, also involve site-services projects, although for BTP, provided serviced land by local authorities and regional councils. The land tenure is also addressed by the BTP state-aided self-help programme, where beneficiaries receive title deeds for their land (Remmet and Ndhlovu, 2018).

Turner and Fichter (1972) suggest that when communities have primary control over major housing decisions, and are empowered to make their own contributions in the housing provision process, it results in stimulating individual and social wellbeing. Under BTP and SDFN, community participation has increased social capital and ownership in communities, as they are able to rely on one another for the social and economic needs. The dweller's control not only empowers the community, but the Ministry of Regional and Local Government, Housing and Rural Development (2007)

states that housing is recognised as an important investment sector for creating capital formation and generating income and employment among the informal settler. Community benefits are measured in terms of improved social and political ability in decision making at local level, as well as human effectiveness and capacity enhancement. These programmes, especially the SDFN, play a major role in dwellers' control, as specified in Turner's theory, that advocates community ion. Moreover, the SDFN continually invests in mobilising local communities to learn and address their own housing needs at their level. The Federation is also involved in data collection from the informal settlements for proper planning and decision making, in an effort to provide data to the Ministry of Urban Rural Development and other housing actors.

The involvement of communities in housing programmes has helped to foster constructive relationships with local authorities and other service providers such financial institutions. Hence the Namibian state-aid self-help housing programme could be referred to as having components of neo-liberalism, as it aims to reduce the cost of housing construction and empowers communities through housing construction participation. This is in line with the World Bank's concept of shifting the financial burden from the government to different sectors for such financial institutions to play a more proactive role in national housing provision (MRLGHRD, 1997). Self-help housing programmes in Namibia have recognised the role the private sector play in housing provision, resulting in cost sharing, which has improved housing conditions and basic services.

Scharrenbroich and Shuunyuni (2019) state that community-based housing approaches significantly reduce the overall costs of the housing units, because the use of profit-driven private contractors escalates costs to be borne by individuals unnecessarily. When considering that pre-built houses tend to be unaffordable to many, Turner expresses his reservations about urban renewal programmes, aimed to destroy and replace informal settlements with pre-built houses (Harris, 2003:257). Based on his argument, community housing development control does reduce housing shortage, when they themselves drivers their own house initiatives. The theory of constructing a decent shelter with minimal space that can be extended in future is also catered under BTP, as their strategy entails allowing families to obtain their own home and enough land to extend their homes in future. Many housing programmes in

Namibia allow beneficiaries to acquire houses at an affordable price with the possibility to extend their home when the initial loan is paid off, or with their own source of funding.

The BTP programme has partially adopted the World Bank theory of cost recovery on self-help housing provision, preferred cost recovery from the beneficiaries rather than from government funds, and did not shift the financial responsibility to the beneficiaries, but still remains with the government. The programme beneficiaries must repay the loan amount given during the construction at the subsidised interest rate as it is a revolving fund. The United Nations Centre for Human Settlements (UNCHS) (Habitat, 1982) states that, such a programme approach has given the public authority to acquire land and plan, survey it into plots and people can inhabit. The role of the private sector is acknowledged in the self-help housing scheme, but remains credit linked, as offered by financial institutions.

When assessing Namibian self-help housing, one could agree with the neo-Marxist thought that self-help housing should be regarded as a commodity need, analysed through the fundamental context of social progress associated with its production, exchange and consumption. Remmert and Ndhlovu (2018:8) state that adequate housing is a crucial part of human wellbeing, health and development, linked to many other areas of human wellbeing. Housing should further be considered in terms of relation to people's interests and socio-economic status. Adequate shelter is recognised by the United Nations in the Universal Declaration of Human Rights in Article 25, as well enshrined in the African Charter on Human and People's Rights (MRLGHRD, 2009). This can be achieved by applying the neo-Marxist approaches that suggest housing should be linked to other factors such as access to public health, water, sanitation and other basic needs and human rights, and should not be seen as a matter of buying and selling for profit. Although this idea responds to the need of housing for poor, it has received limited consideration from Namibia's housing policies or programmes.

The Namibia National Development Plan 5 encourages partnership in housing development to allow the private sector to participate fully in the sector (National Planning Commission, 2017). Housing is a subject that affects society as a whole and involves economic, social and political considerations. Thus it is expected that different

stakeholders engage in housing provision by offering resources, capacities, approaches and interactions to shape the housing sector sustainably (Remmert and Ndhlovu, 2018:30).

The importance of housing, especially for low-income groups, should be understood as a major component of Namibia's development that presents the potential to become the engine of equitable socio-economic wellbeing. It can be concluded that the country's housing programme has understood the concept of self-help housing, the importance of communities' involvement in decision that affects their living conditions. The influence of international theory plays a major role in the full operations of different housing programmes, and it is needed to understand and refine policy and improve practice.

3.6 Conclusion

The national literature study clearly indicates the commitment and responsibility of government and communities towards housing provision, especially for low-income groups. Preliminary houses in Namibia were traditionally constructed in cultural ways with wood sticks and mud. Urban housing came into existence after colonial occupation by Germany in the 1870s. Due to changes in their way of living, people migrated from rural to urban areas for work; thus urban houses were established. The rural-urban immigration forced people to establish informal settlements and informal shelters. During this period, pre-independence, self-help housing concepts were not prevalent, although the colonial government had a colonial housing policy that assisted black communities to settle in informal settlements.

After independence, the new government introduced changes in housing establishment, starting with the National Housing Policy to address housing shortages and to reduce and bring house imbalances to an end. The policy addressed the provision of decent shelters through different government housing programmes, including the BTP state-aid self-help housing. Other programmes such as the NHE were implemented in support of the World Bank approach of site and service, but with house construction at the end. The MHDP was implemented to fast-track housing provision for low- to middle-income families, but it was also implemented for economic empowerment in order to stimulate Namibia's economic growth.

The preferable models are the BTP self-help housing scheme and SDFN self-help and community self-driven housing scheme. Similarly, to Turner's "freedom to build" idea, BTP self-help housing has generated similar ideas of a "People's Process" housing strategy, whereby people organise, decide and carry out housing construction according to each family's need and affordability.

Thus, the available national literature shows that a mixture of international theories and approaches is practised in Namibia regarding self-help housing schemes and other government housing programmes.

CHAPTER 4:

RESEARCH FINDINGS AND DATA ANALYSIS

4.1 Introduction

This chapter presents the research methodology and design used in organising and collecting data, as well as the research design and research methods used to gather the required data. The centre that explaining how research data we collected, it details out how respondents were sampled.

The chapter will present study the findings and data analysis after the researcher had gone in the field to collected data on the presented research topic. The chapter analyses the study participants' responses from the administrated questionnaires. The study findings are based on the study aims, objectives and themes that are to evaluate the self-help housing programme in Namibia. The collected data are analysed by using tables that show numbers and the percentage of participants who responded sampled from Okahao Town and the two institutions, the Okahao Town Council and the Ministry of Urban and Rural Development.

4.2 Methodology

4.2.1 Research design

Mixed research methods were used to achieve the objectives of the study and with the realities of COVID-19, the mixed method proved to be a better method. To have quantitative with the household questionnaires and qualitative interviews from the officials to do triangulation of the results.

4.2.2 Data collection strategy

The data were collected from the quantitative structures and semi-structures from the qualitative questionnaires. The structured question was given to the 27 households, while qualitative interviews with semi-structured questionnaires being administered to officials from the Council and Ministry of Urban and Rural Development. The quantitative, structured questionnaire was designed to ensure important issues and households' (BTP beneficiaries) level are addressed to achieve the research

objectives. The questionnaires were in English and Oshiwambo, the local languages spoken by the respondents.

The field work was conducted in June 2021, when the researcher first went to pay a courtesy visit to the Town Acting Chief Executive Officer and introduced herself. She briefly explained the intention of the research, and the procedures to be followed to access the beneficiaries were also discussed. The researcher was then introduced to the Housing Officer, who was assigned to take the researcher around the town and to the sampled houses. At all houses the researcher introduced herself, explained the research conducted, showed the approval letter from the Town Council that granted her permission to carry out research in Okahao Town for BTP self-help housing beneficiaries. Ethical issues were explained to participants and they were given a consent form to sign before a questionnaire was handed to them. The research questionnaire was completed on a voluntarily basis; hence, participants were not forced to participate, as it depended on participants' willingness, otherwise it was anonymous.

The data from officials were collected through semi-structured interviews. The researcher went to all three officials' offices and then explained the purpose of the study, the ethics and rights of participants. Questions were asked as designed, but with follow-up questions or requests for clarity or more information. The researcher recorded answers on the answer sheets during the interviews.

4.2.3 Sampling design

The population sampling for this research consisted three key-informants namely: *the BTP beneficiaries, Housing and Local Economic Development officials from Okahao Town Council, official from the Ministry of Urban and Rural Development – Directorate of Habitat, Housing and Planning Services*. All these research formants were sampled by means of different sampling methods. Because this is a mini-dissertation, random sampling was used to select BTP self-help housing beneficiaries (households). Hence, a total of 27 questionnaires were administered to collect data from the households. The purpose of random sampling for a mini-dissertation is to test the skills of the student that is capable of conducting a research, as it will not make it possible to achieve a representative sample that can be generalised to the population. Apart from

the research structure, the realities of COVID-19 contributed to limited sample households, thus only 27 questionnaires (10%) of the households of the town BTP self-help housing beneficiaries, three staff members from Okahao Town Council and one from the Ministry of Urban and Rural Development were conducted.

Purposive non-probability sampling was used for officials' selection. The three officials were selected by virtue of their positions in the Okahao Town Council establishment. This also applied to the sampling of official from the Ministry of Urban and Rural Development.

4.2.4 Data analysis

The process of data analysis started with collecting data (all questionnaires) and placed according to participants. The household (beneficiaries) questionnaire was recorded in raw data capturing on an Excel sheet before it was reworked for coding. Similar answers were coded with one colour and note or theme to categorise such answers. The answers were filtered from small to bigger, or low to high. The open questions were coded in a formatted Excel column, with a note to explain those codes. Note was done and explained how could they relate to the literature. This process made it easier and clear for the researcher to migrate data from an Excel sheet to narrative and Table format in the data analysis chapter.

4.3 Participants' response rate

To evaluate the self-help housing programme in Okahao Town, a total of 27 questionnaires were administered to collect data from BTP state-aid self-help housing beneficiaries, three staff members from the Okahao Town Council, and one from the Ministry of Urban and Rural Development. All questionnaires were designed mainly to gauge the respondents' perception at their level or in their categories, in order to evaluate the concept of self-help housing programme on the livelihood of beneficiaries with particular focus on BTP. The questionnaire for beneficiaries consisted of 25 close-ended and open-ended questionnaire, while for the Town Council it consisted of 17 structured questions, but with follow-up and discussion on different questions. Looking at the total number of 31 respondents and participation, the researcher concluded that the target regarding participants has been reached.

4.4 Demographics

The demographics of the respondents are shown in Table 4.1. The table show demographic data related to gender and marital status.

Table 4.1: Demographic data of the respondents

Attributes		N	%
Gender	Female	21	78
	Male	6	22
Marital status	Single	18	67
	Married / living together	8	30
	Widow/er	1	3

The gender question was asked to determine the presentation of female and male in the participation of self-help housing program and not necessarily to determine any preference over the other. From the response it has shown that most of the participants are female and this indicated that most of house are female headed house. Out of 27 surveyed BTP self-help housing beneficiaries, 78% were female, while only 22% were men (see Table 4.1). The majority of the respondent's marital status are single or widowed (70%) and only 30% were married. Both married and single respondents demand for decent shelter is high as despite being single their concern for family safety is a priority. Further demographics relate to years lived in Okahao town and respondents had to indicate where they lived before they came to Okahao town.

4.4.1 Years lived in Okahao Town

The study shows that 48% of BTP self-help housing beneficiaries have been living in Okahao for 11 to 13 years (13 of 27 respondents), followed by those who have lived there for 5 to 10 years (41%). The remaining beneficiaries had lived there for two years and one had been living in Okahao all his life, as shown in below Table 4.1.

Number of years	Number of respondents	Percentages (%)
5–10 years	11	41
11–15 years	13	48
16–20 years	2	7
Whole life	1	4

Table 4.1: BTP Self-help housing respondents' years in Town

4.4.2 Lived elsewhere before coming to Okahao Town

BTP self-help housing beneficiaries were asked where they resided before they came to Okahao Town in order to determine their housing accommodation situation. The majority of the respondents had lived in different villages, either with their parents or families, while some had been renting within the Town of Okahao. The highest number of respondents (37%) indicated that they had been renting, followed by those who had lived with parents and family members (8 of 27 respondents), as shown in Figure 4.1 below.

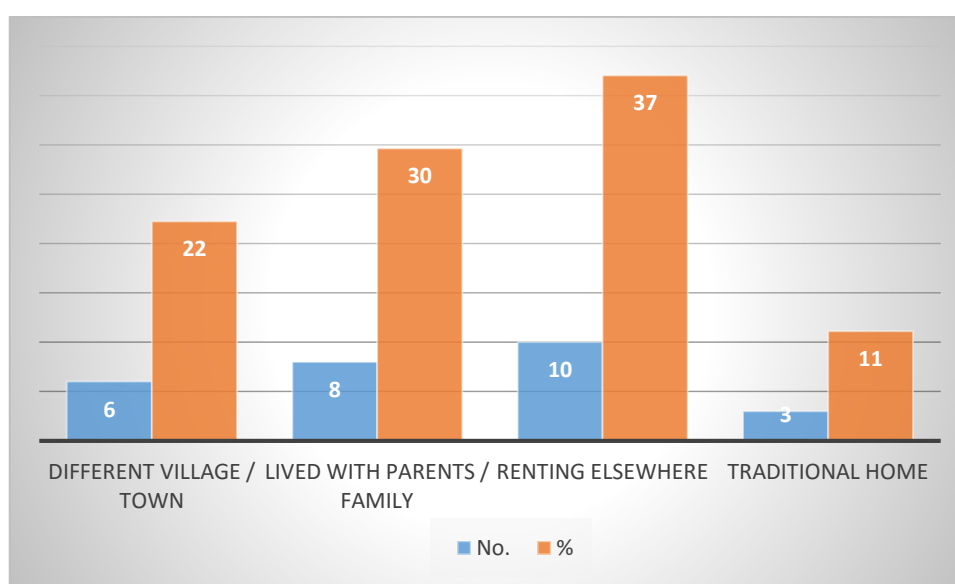


Figure 4.1: Where beneficiaries lived before moving to town

4.4.3 Type of previous house type

The type of house where beneficiaries lived before is a very important part of the study to determine the type of housing structure where a person had lived before and after benefiting from the BTP self-help housing scheme. Hence, as shown in Table 4.2 below, 12 of 27 respondents indicated have been stayed in traditional homestead. The traditional homestead as mentioned in Chapter 2 of the study stated that, even before international literature and the theory of self-help emerged in the late 1960s; even before Turner formulated ideas on self-help housing concepts, the house construction has been a primary responsibility of families and relatives. Rural self-built houses are usually made of indigenous materials such as woodlands, quarries, mud-pits and thatch roofs.

Despite the 44% who stated that they lived in traditional homesteads, an equal percentage (44%) lived in brick structures, while 7% stated in a mixture structure bricks in traditional homestead.

Table 4.2: Type of previous house structure

Type of house structure	Number of participants	%
Brick house	12	44
Traditional house	12	44
Brick/Traditional house	2	7
Not Disclosed	1	4

4.4.4 Employment status

The results, as shown in Figure 4.2 below, show the proportional number and percentage of employment status of respondents. The study shows that 23 of 27 are working in different sectors; that is, 85% of the total number of BTP self-help housing beneficiaries participating in the study. Only 7% of participants are not working while 2 of the 27 did not reveal whether their worked or not.

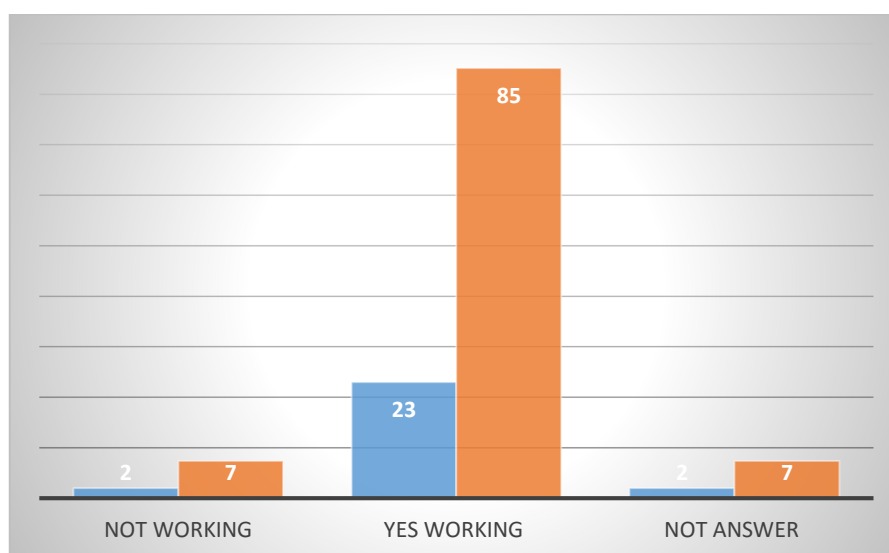


Figure 4.2: Beneficiaries' employment status

4.4.5 Income earned

The level of income of income is important in the evaluation of the self-help housing programme, especially in BTP state-aided, self-help housing schemes. This scheme is a subsidy of the government and the beneficiaries have to have an income in order to be able to repay the building loan granted to him or her. Hence Table 4.3 below shows the income of beneficiaries, indicating that 63% are earning between N\$5 001 and N\$10 000, followed by those earning between N\$1 and N\$5000 (22%) and the last group those earning above N\$10 000 (N\$10 001–N\$15 000) (15%).

Table 4.3: Beneficiaries' Income status level

Salary	Number	%
N\$1 – N\$5 000	6	22
N\$5 001 – N\$ 10 000	17	63
N\$ 10 000 – N\$ 15 000	4	15

4.4.6 Employment sector

Figure 4.4.6 below shows the different employment sectors of BTP beneficiaries participating in the study in Okahao Town. The majority of the respondents (41% of 27) are employed in the public sector (Government Ministries or agencies), while 31% are employed in the private sector (especially the informal sector, either in retailer, bar/shebeen or cash loan?) and 22% have their own businesses (salon or tailor shops).

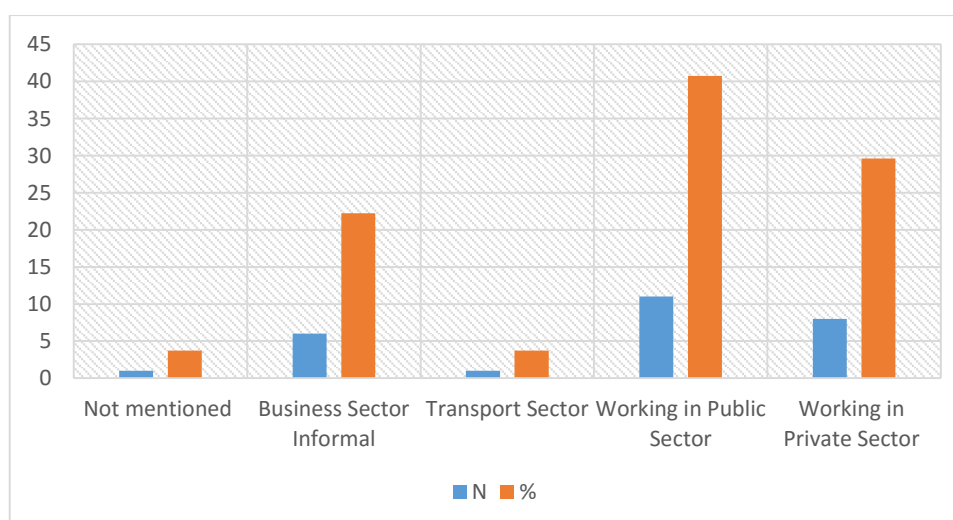


Figure 4.3: Beneficiaries' employment Sector

4.4.7 Possibility of relocating to other Town suburbs or extensions

The Town Council has different suburb or extensions where they implement different housing projects. Therefore, the BTP self-help beneficiaries participated in the study was asked whether they intend to relocate to other housing scheme suburb or extension. Out of 27 respondents, 26 have shown no intention to relocate, which shows that the scheme has created a stable community livelihood and a good neighbourhood.

4.5 Access to BTP self-help housing scheme

4.5.1 Aims and objectives of BTP self-help housing

A question regarding aims and objectives as well processes of acquiring BTP state-aid self-help housing is very important in the evaluation of a self-help housing programme in Okahao. This is to determine if beneficiaries were fully briefed on the process and the responsibilities assigned to them. Most of the respondents (48%) indicated that the aims and objective as well procedures were very clear, followed by 30% stating that it was clear and 8% stating that it was not clear or had not been explained to them. 15% did not answer and could not provide reasons.

4.5.2 Year the beneficiaries applied for BTP self-help housing subsidies and year approved or benefited

The majority of the respondents 93% (25 of 27 respondents) indicated that they applied in 2013, while 7% applied in 2014. The aim of this question is to find out the timeline of the process, from application to approval, because an analysis from the year in which the majority applied and the year they were approved and benefited there is a big gap. The 93%, together with those who applied in 2014 were only approved or benefited in 2019, showing it takes about five years to get their loan approval.

4.5.3 The BTP self-help housing application process

Referring to the analysis of the data collected in 4.3.2, the aim of this question was to determine the respondents' opinion in the application process. As shown in Table 4.4 below, the majority (52%) stated that the application process is too slow and it takes

many years to get approval and be completed. These responses are equally similar, with 19% of respondents stating that the process was very easy but very slow, while 7% indicated that the process was too cumbersome. Only 22% stated that the process was very easy.

Table 4.4: Beneficiaries rate BTP self-help housing application process

Main Theme	Number	%
Very Slow	14	52
Very easy	6	22
Very easy but slow	5	19
Cumbersome	2	7

4.5.4 Motivating factor of beneficiaries to apply for self-help subsidies

Respondents were asked to indicate what motivated them to apply for BTP self-help housing. Out of 27 respondents, 74% of the participants strongly alluded that the reason to apply and participate in the BTP self-help housing was to own a house, while 19% stated the reason was to accommodate their families. The last group's (7%) reason was to generate an income out of rental houses or flats.

4.5.5 The total construction cost of the house

The values of houses are to determine whether the government financial assistance towards the BTP self-help housing has made a significant contribution or whether BTP self-help housing still has to source additional funds in order to have a complete house. The BTP self-help housing loan scheme is an amount of N\$80 000,00. The study has shown that only 11% of the beneficiaries who participated in the study completed their houses within the loan amount, while the majority of respondents (48%) had to add to the loan of between N\$50 000 and N\$65 000 to complete their houses. As Figure 4.4 shows, 41% had to top up between N\$20 000 to N\$ 40 000 to complete their houses.

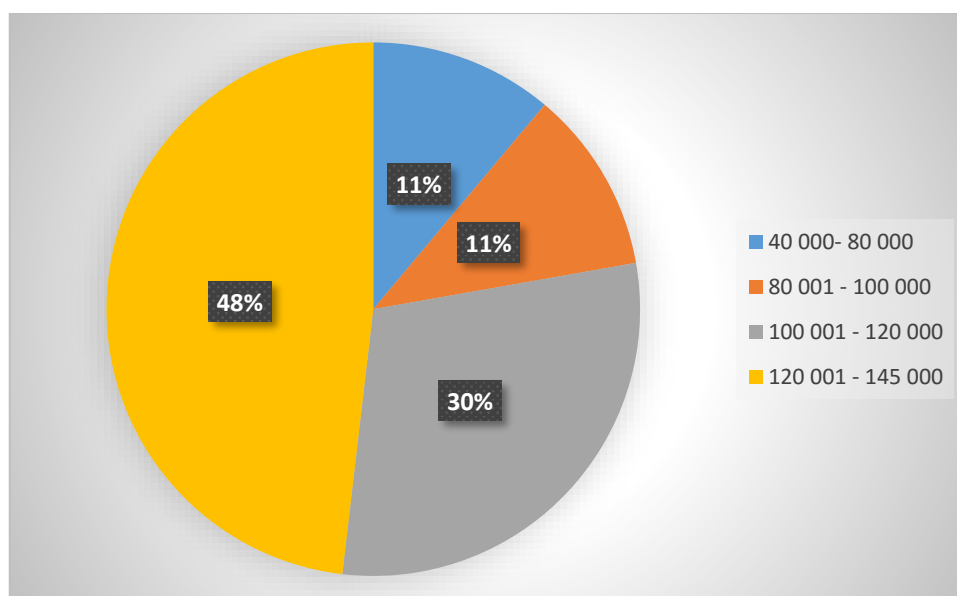


Figure 4.4: Construction cost of the BTP self-help house

4.6 Participation of beneficiaries in self-help housing scheme

4.6.1 Training offered to the BTP self-help housing beneficiaries

Training is an important part in a self-help housing programme, to engage potential beneficiaries through training them in different aspects, such as how to have a building plan, building construction and the importance of loan repayment, as well as how to utilise their housing bond for economic activities to improve their livelihoods. Unfortunately, all respondents indicated that none of them had attended any training or housing seminar.

4.6.2 Rate the services offered by the Town Council in the implementation process

The respondents were found to be content with the services they received from the Town Council. Of the respondents, 52% rated the level of services offered by the Town as excellent, while 30% rated the service very good and 19% rated it as good. Figure 4.5 below shows the percentage of responses received to the question regarding the rating of the services offered by the Town Council.

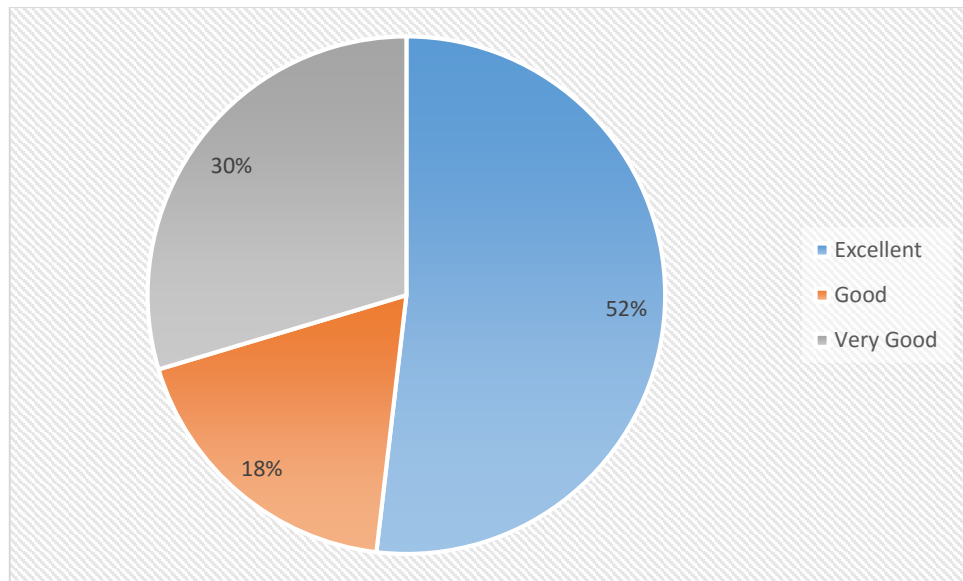


Figure 4.5: Rating of Okahao Town Council services

4.6.3 Level of beneficiaries' participation in the process

Community participation is one of the key factors in the process of the self-help housing scheme to allow potential beneficiaries to participate fully or to be involved in the process. The first part of the question was to find out if participants were involved in the process from application to construction, and 63% responded that they were involved, while 37% stated they were not involved.

The second part of the question was to get participants' briefs on how they were involved. Of the respondents, approximately 63% indicated that they were involved from the application stage, through the process of house construction and the responsibility of loan repayment.

Those respondents who indicated that they were not involved indicated that they would have liked it if they had been involved in obtaining construction material quotations and supervise the whole construction. However, some indicated they had not been involved, because they were either busy at work, or had no knowledge of construction. The Town Council official assisted in acquired materials and supervised the construction process.

4.7 Access to decent shelter, land tenure and improvement to beneficiaries' livelihood

4.7.1 Urban land secure tenure (Title Deeds)

Access to secure urban land and housing through secure tenure remains necessary in order to create liveable settlements and thriving urban communities. Thus it is crucial in the evaluation of self-help housing programmes to find out if beneficiaries have secure land tenure. The majority of respondents (74%) indicated they had still not received their land Title Deeds, with only 26% (7 out of 27 respondents) having received their land Title Deeds. This shows there is a delay in issuing Title Deeds to land occupants.

4.7.2 Sufficiency of subsidies received towards the construction of self-help housing

The government, through the Town Council, offers subsidies in the form of a loan (maximum of N\$80 000,00) to BTP state-aid self-help housing, which is repayable in instalments calculated per income of the beneficiaries. In this regard, participants were requested to indicate whether this loan was sufficient to construct and complete a decent house. While 52% of respondents indicated it was sufficient, 33% indicated that it was not sufficient, and 11% were not really sure whether it was sufficient or not, because it was not applicable to them.

Those who indicated it was insufficient were asked to propose the increase, and they proposed an increase of between N\$100 000,00 and N\$250 000,00.

4.7.3 Current living standard compared to beneficiaries' previous living conditions

Part of the research was to examine the difference made in the improvement of current living standard and the previous conditions. The study results indicated that for 30% of the respondents there was an improvement in their living standards, as they had access to more space and close to work place. Additional to these group, that believe the programme improve their living standard 22% agreed on house ownership, indicating an improvement because they now had water and electricity and were close

to social services. As shown in Table 4.5 below, 15% indicated the current house was better than the previous one, whilst two groups of respondents represent 14% together, indicated that there was an improvement because it was secure and safe and they no longer had to rent. However, 19% indicated the BTP self-help housing size was very small.

Table 4.5: Beneficiaries' current living vs previous living

Theme	Number of respondents	%
Have my space and own the house	8	30
This house is small	5	19
Better than previous	4	15
Have full ownership	6	22
Secure and safety	2	7
Not Renting	2	7

4.7.4 The BTP self-help housing on the beneficiaries' livelihood

The aim of the study is to evaluate the concept of the BTP self-help housing programme on the livelihoods of beneficiaries in Okahao Town. The livelihood is major part of the study that aims to determine how the livelihood of persons in BTP self-help housing has been improved. The study findings revealed that 89% of respondents stated that having a house had improved their livelihood, with only 11% who could not clearly indicate whether it improved or not. The further question was to find out how their livelihood had been improved and the results showed five factors.

It is very important to understand that livelihood is a means of securing the basic necessities of life, the set of activities essential to everyday life that are conducted over one's life span. Thus, 33% of respondents indicated that the activities that came with housing benefits were to have full access to municipal services such as water, sanitation and electricity. Another 33% of participants stated that the livelihood activities Were to have access to public services such as hospitals, schools for their children or siblings, being close to work and having network coverage.

On the other hand, 11% of the respondents said it was also very important to have full ownership of an urban townhouse. Yet another 11% of respondents stated that their

livelihood improved because they were no longer spending money on rental, and 4% stated that having an urban house had led to them having business opportunities.

4.8 Knowledge of National Housing Policy and other self-help housing schemes

4.8.1 Awareness of National Housing policy and other self-help housing schemes

The BTP self-help scheme has been established and implemented under the National Housing Policy; hence, the study wanted to find out if participants were aware of such policy. The study revealed that 85% of the respondents were not aware of the policy, while only 15% were aware of the National Housing Policy.

The second part of the question was to find out if the respondents were aware of any other self-help or different housing schemes or programmes in Namibia, where the study showed that 52% were aware of other housing schemes such as the National Housing Enterprise (NHE) and the Shack Dwellers Federation, while 37% were not aware of any other housing programmes.

4.8.2 BTP self-help housing subsidies repayment and importance of repayment

As indicated in Chapter 3 of the study, the BTP is a state-aided self-help housing scheme, where the government provides subsidies by giving housing construction loan. The beneficiaries are expected to repay the loan in instalments calculated as per their income for affordability purposes. Hence the study wanted to find the participants' opinion on the repayment, where the study revealed that 74% of respondents *strongly agreed* with the repayment methods and 26% *agreed*. The respondents gave different reasons why they *strongly agreed* or *agreed* to repayment, because it would benefit others in need of housing, assisting other people on the programme's waiting list at the Town Council, and would cause programme sustainability.

4.9 Analysis of data obtained from Okahao Town Council's participants

The research questions were asked and administered to three staff members of the Town Council: The Property Officer, Housing Officer and the Local Economic Development Officer. As stated in Chapter 3, the sample of the three staff members was selected by virtue of their positions in the Council. Following is the analysis of data obtained from administered questionnaires from Okahao Town Council.

4.9.1 Implementation of BTP state-aid self-help housing programme at local government level

According to Weber and Mendelsohn (2017), the BTP self-help programme was initiated in 1992 and decentralised to sub-regional government (regional and local) in 1998 to provide shelter to low- and ultra-low-income earners in the country.

The research question aimed to determine of Okahao Town Council's staff members' view on the process and implementation of the BTP self-help housing scheme at local government level since its decentralisation in 1998. All three staff members indicated that the implementation process had been smooth since the Town Council had taken over and the self-help housing scheme was of great help to the Town Council's inhabitants. One of the staff member indicated that training was offered, thus making the whole process easier.

4.9.2 Okahao Town implementing BTP Self-help housing programme after proclamation as local authority

The three participants were asked when was Okahao proclaimed as a Town, the first beneficiaries approved by Okahao Town Council and the number of BTP self-help houses constructed under the Okahao Town Council. The researcher determined out from participants' response that the Okahao was proclaimed as a local authority in 2005, and the BTP self-help scheme beneficiaries had benefited in the financial year 2005/2006. However, participants indicated that because the programme had been inherited from the Omusati Regional Council, there had already been some programme beneficiaries. The Town has so far constructed 179 houses under the BTP self-help housing programme.

4.9.3 Function of the decentralised BTP self-help housing scheme Committee in Okahao Town

A BTP Committee facilitates the process between the Town Council and the community by assisting in the identification of communities and families for housing of housing improvement according to the programme guidelines and procedures (MRLGHRD, 2007).

The research question was to find out if there was a functional BTP Committee. All three participants mentioned that there was a functional committee that dealt with the allocation and monitoring of the project.

4.9.4 Process and procedures of acquiring BTP self-help housing loans in Okahao Town

Part of the research was to find out the process and procedure in acquiring BTP self-help housing financial assistance. From the response the researcher obtained from three officials, the process of acquiring a BTP self-help housing loan started with the application by the applicants, who were assessed if they were eligible and if they qualified, the last stage was the allocation of the loan and plot. One of the participants stated that, due to inadequate funds, at times of application, applicants are put on a waiting list. After funds become available they get a plot with a loan if they qualify.

The qualified applicant should be as per the BTP self-help housing programme guidelines, namely that a qualified member should be from a low-income group, families from disadvantaged and informal settlement areas and families who have no access to credit from bank or any financial institutions (MRLGHRD, 2007).

4.9.5 BTP self-help housing beneficiaries' training

The aim of this question was to find out if BTP self-help housing applicants and beneficiaries did receive training from the Okahao Town Council to familiarise them with the programme guidelines and procedures.

The three participants indicated that the Okahao Town Council did not offer any training to the applicants, nor to the beneficiaries, although the Town Council does provide information and conducts clients' engagement. Two of the participants stated

that beneficiaries did get the necessary information at the application stage and through the process till the construction stage. Beneficiaries also got information on the responsibility towards the programme loan repayment.

4.9.6 Community participation in the BTP self-help housing provision process

Turner (1976) states that self-help housing should be a model that is preferable, as it empowers future homeowners to take part in the process of building their own houses. Self-help housing should bring opportunities for communities and families to be in full control of the design, construction and management of their home. These schemes should allow communities and families' participation in the housing decision making.

Therefore, the researcher sought to know whether the BTP self-help housing was a preferred model. The Okahao Town Council participants stated that the families and communities who participated in the programme had limited participation, especially in the house plan or design, as there were already two different standardised plans for the BTP self-help housing programme – a one-(1)-bedroomed house with a total size area of 41 m² and a two -2)-bedroomed plan with a total area of 63 m², but the two plans are designed with the possibility of future extension.

4.9.7 Assistance offered by Okahao Town Council to beneficiaries

The role of the local authorities in this study case Okahao Town Council – is to implement the BTP self-help housing by ensuring families have houses, but the important aspect is to ensure that houses are of quality during construction and are completed on time.

All three participants stated that the Okahao Town Council had been offering support and assistance to beneficiaries in the whole process. There is constant monitoring and evaluation of structures during construction; progress payments are made directly to service providers instead of to beneficiaries and are done after progress inspection to ensure that houses are completed within beneficiaries' budget. One of the participants stated that the Town Council assisted beneficiaries to ensure that they have started with loan repayment and finish paying by providing financial advice on instalments, and issuing reminder letter every monthly.

4.9.8 Implementation of BTP housing scheme sites and services

The BTP self-help housing programme is not implemented for housing construction only, but also designed for sites and services or the upgrading of services (MRLGHRD, 2007).

Hence, it is very important for the research to determine whether this programme component is also implemented. All participants responded that, at the time of the research, the Okahao Town Council did not implement the site-and-services part of BTP, although the land allocated to BTP self-help beneficiaries is serviced by the Town Council, either with its own funds or funds received from the Ministry of Urban and Rural Development under capital projects.

4.9.9 Different housing (self-help or credit link) implemented by the Okahao Town Council

Section 30 (i) of the Local Authorities Act, Act 23 of 1992, as amended, permits any local authorities to establish with the Minister's approval and in accordance with conditions as may be determined by the Minister, to establish a housing scheme, whether itself or in conjunction with any other institutions (Namibia Local Authorities Act, 1992), or to enter in joint venture/Public Private Partnership for housing project implementation.

The research question was to find out what other self-help housing the Okahao Town Council implemented. All participants stated that the Town Council was partnership with the Shack Dwellers Federation of Namibia (SDFN) for housing provision.

The SDFN is a community-based network of housing saving schemes aiming to improve the living conditions of urban and rural lower-income groups (Scharrenbroich and Shuunyuni, 2019).

One of the participants indicated that the Town Council had also entered into an agreement with a Development Workshop Project aimed at providing affordable land to low-income earners who are currently living in informal settlement and shacks. The partnership aims to do away with informal settlements by providing residents with low rates and very affordable land to construct brick houses.

4.9.10 MURD and Okahao Town Council's understanding of BTP housing scheme

The cooperation and good understanding between the line Ministry (MURD) and the Okahao Town Council are very important in the implementation, monitoring and evaluation of the BTP self-help housing programme and housing policy. Hence the researcher sought to know the understanding of the two institutions towards the BTP self-help housing programme.

All respondents indicated that there was an understanding, because there had never been any disagreement between the two parties regarding the implementation. The two institutions have open-door policies on consultation and information received from MURD is communicated to the community. Reports are shared between the two institutions and the provision of houses remain the priority of the two institutions.

4.9.11 Review of the BTP state-aid self-help housing programme

The Namibia National Housing Policy was approved by the Namibian Cabinet in 1991 and reviewed in 2009, while the BTP policy was approved in 1992 (MRLGHRD, 2009). The researcher asked two questions regarding whether the BTP self-help financial assistance and BTP policy needed to be reviewed.

The BTP self-help housing is a state-aid scheme, where the government contributes N\$80 000,00 towards housing construction and beneficiaries contribute any additional funds, if it exceeds the given loan amount. Based on the above statement, the research sought determine if the Okahao Town Council still preferred to implement it as partially funded or whether there should be a full government grant to beneficiaries. Three officials responded that it should remain partially funded, providing subsidies for self-help to allow more families to benefit. The revolving fund allows beneficiaries to pay back the loan and these assist the programme's sustainability. However, one of the participants indicated that the amount allocated per beneficiary was not enough to complete the house, causing beneficiaries to source extra funds.

The Okahao Town Council participants stated that there was a need to review both policies; the housing and BTP, respectively. There are changes in the housing construction, either materials become expensive or size of families outnumber the

house size; hence, current policies should be reviewed as times change and some implementation methods do not apply to situations on the ground anymore.

4.9.12 Housing development impact on livelihood of BTP self-help housing programme beneficiaries

Infrastructure and services strengthen the socio-economic development of households. Urban services such as proper shelter with electricity, water, sanitation and good road facilities facilitate the improvement of lives of the household or families (Ministry of Urban and Rural Development, 2016).

Therefore, the researcher sought to find out the impact of BTP self-help housing on the livelihood of beneficiaries. All three officials responded that, at moments it may not have a visible positive impact on persons' livelihoods, but in the process or in future beneficiaries can utilise their houses as economic activity by either extending it, renting it out for an income, or do urban backyard gardening to contribute to the household's food security. One of the participants stated that it provided a long-term contribution to beneficiaries' livelihood, because when one has the Title Deed, the beneficiaries have legal land ownership, which can be used as security or guarantee to acquire financial assistance from financial institutions for business or the extension of existing houses. Additionally, the participant indicated that a house is an asset and part of the estate when one passed on that can benefit the children or future generations of the family.

4.9.13 Services land delivery and housing provision by Okahao Town Council

The foremost need to redress the land delivery in urban centres is the provision of legal land, especially to lower- and middle-income earners. Local authorities and regional councils are leading authorities and should ensure that land is available and legal (Weber and Mendelsohn, 2017).

Participants from the Okahao Town Council stated that addressing the housing needs is one of the Town Council's key areas in its strategic plan. Different ways are available for people with different income levels. The issue of land delivery and housing provision through different means such as Public Private Partnership with developers or financial institutions. The Town Council uses funds received from the Ministry of

Urban and Rural Development to service land, especially for the lower- and middle-earning group. The serviced plots are allocated to residents to build their own houses.

Regarding land ownership, participants stated that beneficiaries had to purchase the plot from the Town Council at a subsidised price before it is transferred to her/him and he/she receives the Title Deed.

4.10 Analysis of data obtained from Ministry of Urban and Rural Development (Division Housing and Habitat)

The researcher wanted to interview at least two staff members from the Directorate of Housing, Habitat, Planning and Technical Services Coordination – Division of Housing – in the Ministry of Urban and Rural Development. However, due to the COVID-19 situation, making it difficult to get hold of staff members, the researcher only managed to have an administrated questionnaire with one staff member from such Division.

4.10.1 Understanding the self-help housing scheme in Namibia

The question was to have the Division highlight its understanding of self-help housing schemes or programmes in Namibia. The participants briefly explained that self-help housing was a housing model established to respond to housing challenges in Namibia. The scheme had to be very flexible to allow even people with an irregular income to take part in such a scheme; a programme where both parties (government and individual) contribute to the sustainability of the construction fund.

4.10.2 Houses constructed since BTP self-help housing

Part of the Ministry of Urban and Rural Development's mission is the provision of housing countrywide (MURD, 2016). In response to the question on number of houses constructed since the implementation of the programme, the participants stated that the BTP state-aid self-help programme had been implemented 28 years ago. Unfortunately, the Ministry did not have accurate data from all local authorities and regional councils. Since 2016, the Ministry has acquired a Land Information Management System to create a reliable national database on housing provision by the programme. Despite not having accurate data, the information obtained from some

local authorities and regional councils indicated that more than 3 958 houses had been constructed at a total cost of N\$77 778 774,13.

4.10.3 BTP self-help housing budgetary allocation and other support services from the Ministry of Urban and Rural Development

The role of the government is to support the programme by providing financial and technical assistance, a credit system and a framework for people to take decisions (MRLGH, 2006). The participant stated that the government, through the Ministry of Urban and Rural Development, provides different support every financial year, although lately there has been a decrease in the budget allocation. The Ministry encourages regional councils and local authorities to utilise the funds on their disbursement bank account construct more houses.

Other support the Ministry gives in regard to BTP self-help housing is training to regional and local authorities staff members.

4.10.4 Monitoring and evaluation of BTP self-help programme by MURD

The research question was to find out whether the Ministry did do monitoring and evaluation of regional and local authorities. The participant stated that the Ministry required of each regional councils and local authorities to report on the BTP self-help housing project progress.

In the past, about 20 years ago, at the beginning of the programme, the Ministry was carrying annual monitoring and evaluation to regions (regional councils and local authorities) but has stopped and only requires progress reports.

4.10.5 Extension of BTP self-help housing and process of applying for second loan/financial support

The BTP self-help housing programme has the option of house extension, and a beneficiary who has benefited before can apply for the second loan if intending to extend his/her house. The process is the same as applying for the first loan; the difference is only that the applicant has paid 80% of the first loan.

Unfortunately, due to budgetary constraints, neither the Ministry nor the regional councils and local authorities offer second loans. The priority currently is to ensure communities, especially in informal settlements, have access to decent shelter.

4.10.6 BTP self-help housing loan repayment and sustainability of revolving fund

The participants stated that the Ministry received beneficiaries' loan repayment reports from regional councils and local authorities, which in most cases indicated that there were defaulters. Although the Ministry received such report, it did not have the power to repossess defaulters' houses or institute measures to force beneficiaries to repay the given loan amount, but with the review of BTP self-help housing on the table, it is hoped that repayment challenges will be addressed.

Regarding revolving fund, the participant stated that the most essential component of sustainable BTP self-help housing programme is the creation of its revolving fund. The beneficiaries obtain financial assistance and are expected to repay it through revolving funds. This is to ensure that there are secure future funds in regional councils and local authorities' revolving accounts for further housing or site servicing projects.

4.10.7 The relevance of BTP self-help scheme in addressing low- and middle-income groups' housing challenges

The participants responded to the question of programme relevance in addressing low- and middle-income housing challenges. The programme was still relevant for housing provision, especially to low- and middle-income groups. Many households with low incomes in Namibia, especially in urban centres, do not have access to credit facilities and often do not even qualify for other housing programmes such as the National Housing Enterprises (NHE) and Mass Housing project.

4.10.8 BTP Site and services project

The MRLGHRD (2007) stated that the programme not only provided for new housing construction, but also addressed the infrastructures shortage, such as upgrading of services and community services.

The study found out that, as per Cabinet approval, BTP state-aid self-help housing should be constructed on fully serviced land. Services should include basic municipal services such as water, electricity and sanitation. Thus the programme initially implemented site and services project, but due to financial constraints it has stopped some 15 years ago. Budget provision for BTP self-help housing programme has decreased in 2011, as funds were diverted to the National Mass Housing project. In 2015, the Ministry resumed with the BTP self-help housing programme.

4.10.9 Involvement of private sector in housing provision to low- and middle income group

The research ought to find out from the Ministry the involvement of private sector in housing sector. The participants mentioned that the responsibility of the Namibian Government was to create and ensure a conducive environment for the private sector to operate. Regional and local governments play a major role in ensuring that the government through the Ministry of Urban and Rural Development and its subsidiary institutions such the NHE, Regional Council and Local authorities have made it possible to attract the private sector to participate in housing provision, especially for low- and middle-income groups.

The participants stated that not only did developers have a role to meet the government halfway in housing provision, but the financial institutions, insurance companies and pension funds are significant investors in the housing sector.

4.10.10 Other self-help housing programmes apart from BTP self-help housing programme

The researcher sought to find out whether the Government, through MURD, had other self-help housing programmes. The Deputy Director responded that the Government did not have other self-help housing programmes, but offered financial and technical support to other government housing programmes such the National Housing Enterprise and the Shack Dwellers Federation of Namibia. The line Ministry (MURD) has been assisting the Federation financially since 2000/2001 started with N\$1 000 000 and it has since increased to N\$10 000 000, in the current financial year.

4.10.11 BTP self-help housing programme contribution to community livelihood

The research objective was to evaluate the impact of BTP self-help housing on the livelihood of beneficiaries. The study indicated that the BTP self-housing??? scheme has a direct and indirect impact on beneficiaries. The main direct impact and primary reason of the programme are to have decent shelter, with basic municipal services such as water, electricity and sanitation.

The indirect contribution and social impact are that proper shelters do build confidence among families. Children from such houses have access to electricity to study, contributing to their school performance. Proper sanitation reduces risks to diseases and creates hygienic conditions.

4.10.12 Review of Housing Policy and BTP state-aid self-help housing scheme policy and guideline

The research question was to find out from the responsible Ministry its perceptions on the existing housing and programme policies and guideline. The participant indicated that the housing policy and BTP self-help housing policies, respectively, were outdated and the Ministry was currently busy (in the current financial year 2021/2022) reviewing the mentioned policies and guidelines. The policies need to adopt new strategies to cope with urban housing provision and sustainable development that address informal settlement eradication.

4.11 Conclusion

This chapter dealt with the analysis of data from three sets of participants, from beneficiaries who benefited from BTP state-aid self-help programme in Okahao Town Council. The second participants on the research were officials from the Okahao Town Council, while the last participant was a senior staff member from the Ministry of Urban and Rural Development. The participants were all willing to participate voluntarily and did not request any incentive.

A key aspect of the chapter is the notion of evaluating the BTP self-help housing through questionnaires and get information from different participants. This has provided the necessary context for the study. Therefore, the study has shown BTP

self-help housing programme is working effectively in enabling low-income group and households to meet their housing needs through the financial support provided by the government through the local council. The study revealed that the Okahao Town Council did provide good services and explained the process and procedures of acquiring BTP self-help housing financial support to beneficiaries from the initial stage, although participants stated that the process was too slow and it took long to get approval before construction started. However, they were free to contribute to the construction process in terms of participation in the process not one was prohibited to do so although some could not have done due to work and other commitments

The study confirmed that BTP self-help housing does improve the livelihood of beneficiaries in socio-economic terms. The households appreciate the programme that provides housing with basic services such as water, sanitation and electricity. Further beneficiaries have access to telecommunication services, i.e. networks, and access to public amenities such schools, hospitals, banks and other facilities.

All the above collected data were analysed using narrative text as well as through graphical displays and tables. Therefore, the next chapter presents the analysed data in the recommendations and conclusion of the study.

CHAPTER 5:

RECOMMENDATIONS AND CONCLUSION

5.1 Introduction

The last chapter of the study presents recommendations and conclusions from the keys findings of the research. The study evaluated the self-help housing programme in Namibia, using the decentralised Build Together Programme in Okahao Town as a case study. The evaluation concentrates on the concept of self-help housing programmes and the livelihood of those who benefited from the BTP state-aid self-help housing programme. The aim of the research connected with the research objective of studying international literature related to self-help housing programme(s) and how it allied to Namibia's housing policy and programmes.

This chapter presents an overview of the research findings from Chapters 2, 3 and 4 of the study. The results discussed in preceding chapters are concluded in this chapter, presented as recommendations for further improvements on housing programmes, especially self-help housing in Namibia.

5.2 An overview of the main research findings

A number of findings emerged from this study. The Namibian housing policy followed similar paths than international trends. For example, the Namibia policy partially incorporates Turner's ideas of dweller's control; the World Bank's approach of site and services scheme; the United Nations (Habitat) approach of state-aided self-help; and Public and Private Partnership models of houses built in a sustainable manner. The government plays a significant role in decision-making

The Housing Programme was developed and formulated with the assistance of the United Nations Development Programme (UNDP). The major key findings from the study are outlined below.

5.2.1 International literature related to self-help housing programmes and its best cases on self-help housing programmes related to the Namibian context

The Namibia National Nations Centre for Human Settlements and United Nations Development Programme in 1992 had assistance the country's National Housing Policy. The purpose was to position the country housing policy strategically in the realisation of its Vision 2030 to meet the UN-Habitat Agenda, Millennium Sustainable Development that develops into Sustainable Development Goals and practise best ideas from international theories and approaches on self-help housing.

The key findings from international literature are of Turner's theory that advocates the enablement of house owners to realise their own housing needs and achieve it with government assistance. The best cases on self-help housing programmes in Namibia follow the neoliberal model of World Bank, but also include aspects of Turners' theory that encourages that priority be given to the community "individual freedom" and "freedom to build" (Chapter 2). The Namibia BTP self-housing programme generated a "People's Process", meaning the community are given the opportunity to organise themselves, decide and carry out housing management according to their housing needs with government support or assistance. Turner stated that this form of self-help as state-aid self-help.

Turner's theory was economised by the World Bank. The approach of site and services is equated with economic aspects of housing, encouraging the involvement of the private sector in housing provision. The Namibia Mass Housing Development Programme approach is to service mass land and construction of affordable housing, but with cost recovery. The World Bank self-help housing approach emphasises housing affordability, but encourages cost recovery to replicate the input from the self-help housing scheme.

The World Bank initial approach of site-and-services schemes in the 1970s evolved to programmes where financial institutions and private developers played a greater role in the 1980s and 1990s. The financial institution partners with local authorities to acquire the land while financial institutions bring in capital. Although the World Bank's proposal that housing provision should not be the sole financial responsibility of the

government, but a partnership between sectors and individuals, the process became expensive to the users. The World Bank encourages housing loans from financial institutions rather than government subsidies to ensure that low-cost housing contributes to economic growth (Chapter 2).

Site and services schemes in Namibia cannot not be considered as best-case examples that relate to self-help housing programmes. The programme focuses on the market's middle- and high-income segments and leaves out the low- to no-income housing groups. In Chapter 2, the research evidence shows that the World Bank intention was to increase housing affordability to the government, but with limited financial contributions. In the Namibia scenario, site and service schemes increase housing affordability, but not for low-earning groups.

The latest self-help housing has a greater focus on low-income groups and is influenced by the United Nations agencies such as the United Nations Centre for Human Settlement Habitat. The UN agencies focus on sustainable human development that addresses the sustainability of human settlements. The UN-Habitat I Agenda 1992 to UN-Habitat III Agenda 2016 resolved that governments should commit to self-help housing. The UN approach encourages all partners to involve and invest maximally in self-help housing. The government should provide an alternative approach to housing provision and strengthen stakeholders' involvement and people or the community themselves (UN-Habitat, 2012).

The UN-Habitat approach of slum upgrading, site and services, advocates subsidies for land and housing (Harris, 2003). In the Namibian context, the housing policy and the programme are actively influenced by UN-Habitat activities, a signatory to the Habitat Agendas covering the matter of habitat and housing. Advocated for the provision of upgrading by providing basic municipal services to informal settlements.

5.2.2 The effect of BTP self-help housing scheme on the livelihood of beneficiaries

The housing sector is often described as a major contributor to the national economy and impacts the Namibian society's social, political and environmental fabrics (MRLGHRD, 2009). Turner (1972) states "housing is a verb", meaning that housing is

not a project but a process that human life depends on with different activities and not only shelter.

Therefore, the main research objective was to evaluate the effect of the BTP self-help housing programme on the livelihood of programme beneficiaries. Livelihood refers to a combination of activities, assets and capabilities of the households to assure that they can survive, maintain and improve their welfare. The research shows that there is a socio-economic effect on the livelihoods of the beneficiaries. The self-help housing programme has provided for and allowed beneficiaries access to secure land tenure for decent shelter with basic water, sanitation, and electricity. Beneficiaries pointed out that having a house in town improved their lives and families, creating an enabling environment for the family to reside. Housing has the potential to play a vital role in the general livelihood of beneficiaries to reduce poverty in both urban and rural centres.

The research alludes that the BTP self-help housing gave beneficiaries a sense of belonging and a safer neighbourhood. Respondents viewed the area as very safe, with no criminal activities in the area, and neighbour are like families to one another. Other findings on the effect of the self-help scheme pointed out by some beneficiaries was that, to have a house in the backyard they could rent it out to neighbours for an extra income. Some beneficiaries went further, indicating that they can use housing as physical assets to influence other asset such financial assets. They utilise their housing bonds to acquire financing for business or education for their children. The study reveals that the self-help housing model is effective in the livelihood of beneficiaries.

5.2.3 BTP state-aid self-help housing scheme from national and local government level to improve the programme

Self-help housing worldwide and in Namibia correlate positively with the provision of housing. One common aim of self-help housing is to encourage community participation. The research shows that authorities engaged with communities to explain the aim and objective of the BTP self-help housing process. The beneficiaries responded that the Town Council had briefed the beneficiaries on their housing construction and loan repayment, responsibility.

The study indicates that applying for BTP self-help housing is too slow and takes about five years from application to approval and accessing loans. The process of acquiring housing loan is too lengthy, cumbersome and a costly undertaking with housing loan approval not always on time. Therefore, understanding BTP self-help's access to finances could challenge and discourage the potential beneficiaries, as it takes too long to get approval and construction.

The participation of people (intended beneficiaries) is only in the application process, choosing the builder and sometimes procuring the building materials, while some beneficiaries indicated that it would be good if they could participate at all stages, especially the house-building plan, to choose their house design or plan.

The authorities (ministry and town council) indicated that the programme could do more in public housing provision for low-income groups if government support increased. However, all institutions recommended that the BTP self-help remains a state-aided self-help housing programme, where the government continues to provide soft loans. This practice agrees with Turners' idea that advocates aided self-help housing.

5.3 Recommendations

5.3.1 Recognition of international literature in practising self-help housing programme in Namibia

The housing development, especially in developing countries, shows that the government has performed well in addressing self-help housing in urban centres. However, improvement is needed to improve informal settlement upgrading, which escalated in towns and cities. To further understand the effect of housing on the livelihood of beneficiaries, the Namibian government must start valuing the impact housing could bring on welfare of the community as economic activities. Some recommendations are to practise Turner's idea of value of the house to the house owner, to recognise what housing does for people instead of the house; from noun to a verb. Housing provision should not be considered a project, but a process.

The Ministry of Urban and Rural Development should recognise the World Bank policy that shifts from site and services to include informal settlement upgrading. To provide

services such as sanitation, water, electricity and land tenure should also be included in informal settlement upgrading.

The Namibia National Housing Policy must put in practice the UN-Habitat III Agenda to facilitate sustainable housing development. The regional and local government must create a conducive environment for the community to reside.

5.3.2 Enhance community participation and skills empowerment through self-help housing to improve livelihood

The self-help housing process should encourage community involvement and innovation to allow participants the scope for their own initiative to alleviate the housing backlog. Self-help housing is a possible housing delivery option and should be structured to comply with different typologies of housing systems to deliver diverse housing according to community needs and circumstances, especially for low- to no-income earners.

There is a greater need to increase the participation of potential beneficiaries and applicants and the community of the town involved in the scheme to create a strong sense of mutual ownership of the programme. The Town Council and the Ministry of Urban and Rural Development should also create an education programme to educate and carry awareness to the community members or beneficiaries.

Regarding house construction, the town council should agree with the local vocational training centre to assist in housing construction. The centre should provide trainee artisan and building to be more involved in the managing their housing process as part of industrial training. In this case, the town council could address skills gaps among the unemployed town youth and vocational training graduates. Even the unemployed beneficiaries could be trained in vocational skills, which will allow them to acquire capital and wealth through learning a trade. In such a process, the town council and beneficiaries would contribute to the economy.

5.3.3 Site and services project for improving the BTP programme's implementation and replicating its benefits

The inability of local authorities to provide serviced land with municipal services, specifically to low-income earners, has necessitated options of public-private partnership and self-help saving groups. These partnerships advocate strategies that assist in the alleviation of housing backlog in informal settlements and other settlement areas.

Serviced land for housing is a key primary input in self-help housing delivery. Therefore, through the Ministry of Urban and Rural Development, the government should work with different stakeholders to finance the BTP self-help housing scheme and Shack Dwellers Federation of Namibia for servicing land for self-help housing projects. The government should be a facilitator; not predominantly a driver in addressing urban housing shortages. It should source partnerships with financial institutions and pension funds to invest in self-help housing schemes, in site and services, or with house construction, or provide a soft loan with flexible payment interest to town councils to service housing land for low-earning groups.

The authorities should also look at the best way to strengthen the BTP self-help housing loan repayment. To introduce an incentive for those finishing payment on time encourages beneficiaries to repay their loan on time. Then the revolving fund could sustain the programme replicates to other urban centres or town extensions.

5.3.4 Enhance access process and shortening application period

After evaluating the data collected from the respondents, the research indicates that the process is too slow and takes too long for approval or potential applicants to benefit. Hence, it is imperative to reduce the application period and fast-track the process by delegating approval authorities to regional councils and local authorities. The burdensome red-tape procedures and bureaucracy discourage applicants and lose trust in the self-help housing programme.

An adapted BTP self-help policy and guideline review should address the access procedures and the application length. This concern should be addressed at policy level to be applied by local authorities. Apart from the process and application period,

the government should increase the financial assistance (loan amount). The subsidies provided must be approved according to the house plan or design selected by the beneficiaries.

5.4 Future research topic

The study looks at general livelihood; future research could focus on the effect of housing on the beneficiaries' economic states or poverty alleviation through housing provision. Other topics for further research could be community participation or involvement in self-help housing scheme processes and management, or the involvement of financial institutions, private developers or pensions funds in self-help housing concept. Future research could be a comparison between the two self-help housing schemes (BTP state-aid self-help housing and Shack Dwellers Federation of Namibia, a community saving driven self-help housing scheme. This could give the government a clear indication of which self-help housing could be replicated to meet housing backlog and upgrade informal settlements.

5.5 Conclusion

The chapter discussed the recommendation and conclusion of the research findings. The study showed that self-help housing concept was a common phenomenon in several developing countries. The research focused on international literature and Namibia's national literature on self-help housing, the past and present, and concludes with recommendations for future implementation and improvements on the self-help housing in Namibia.

The recognition came after the Second World War, when scholars such as Jacob Crane advocated the theory and practice of self-help housing in the late 1940s. Crane's work was followed by many different scholars and planners who also advocate public housing through self-help housing. A well-recognised theorist, Turner, is widely acknowledged as seminal author on self-help housing, to the extent that he became synonymous with the acceptance of the self-help housing as a concept. Turner's advocacy focuses on concepts of "freedom to build", dwellers' control and community participation. Turner's ideas influenced both the World Bank and the United Nations. The World Bank shifted from Turner's ideas and initially emphasised affordability and

cost recovery. The World Bank shifted its focus to financial assistance through loans to beneficiaries instead government subsidies. The UN-Habitat emphasised sustainable human settlements, where self-help is seen as an enabler to deliver decent shelter, address housing backlogs, and upgrade informal settlements.

The study looks at the Namibia National Housing Policy and Housing Programme from the international literature review, where the focus was a BTP, state-aided, self-help housing programme. The Okahao Town was used as a case study, where 27 BTP self-help beneficiaries participated as respondents. The 27 households were sampled to represent the approximately 183 BTP beneficiaries, because the study is a mini-dissertation that came with limitations, not generalising the research results, but to understand the importance of a student to conduct research. The study shows how international theories and approaches influence national housing policy and housing programmes. There are different government housing programmes, having the credit link (National Housing Enterprise, Mass Housing Development Programme) and self-help housing (state-aid BTP and community-driven Shack Dwellers Federation of Namibia).

The study evaluated the effect of self-help housing on the livelihood of beneficiaries. The critical findings from the study show that BTP self-help house does have an impact on the livelihood of the beneficiaries in terms of socio-economic upliftment. The scheme gave beneficiaries access to secure land tenure, decent housing with basic services, and opportunities to be closer to public amenities. It has an impact on community self-esteem to have belongingness. The process of self-help housing allows the community to participate in key-decision answering their own housing needs.

The concept of self-help housing could be considered the best enabler in housing provision for low-income groups and upgrading informal settlements. The practice of Turner and others influences the national housing policy and housing programmes. Hence, the improvement of the housing programme should work harder towards the realities of self-help housing and invite policymakers to accept the concept as the best case for addressing informal settlements and poor housing conditions in the country.

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ANNEXURE A: BENEFICIARIES' CONSENT FORM



CONSENT TO PARTICIPATE IN THIS STUDY (Build Together Programme BENEFICIARIES)

Research Topic: Evaluating the self-help housing programme in Namibia: the case of Building Together Programme in Okahao Town

I,, confirm that the person asking my consent to take part in this research has told me about the nature, procedure, potential benefits and anticipated inconvenience of participation.

I have read (or had explained to me) and understood the study as explained in the information sheet. I have sufficient opportunity to ask questions and am prepared to participate in the study. I understand that my participation is voluntary and that I am free to withdraw at any time without penalty (if applicable). I am aware that the findings of this study will be anonymously processed into a research report, journal publications and / or conference proceedings.

I agree to the recording of my interview with the interviewer.

I have received a signed copy of the informed consent agreement.

Full Name of Participant: _____

Signature of Participant: _____

Full Name of Researcher: _____

Signature of Researcher: _____

EZIMININO OKU KUTHA OMBINGA MEMAPEKAPEKO (KWAAMBOKA YAMONA UUWANAWA MO POLOYEKA YA TUTUNGENI PAMWE MONDOOLOPA OKAHAO

Ngame Otandi kwashilipaleke kutya omuntu ta
pula eziminino lyandje (epitikilo) lyandje opo ndi kuthe ombinga mepekapeko okwa
lombwela ndje kombinga yuukwatya, omilandu, nompito yuwanawa taga vulu
okumonika mekutho-mbinga.

Ngame onda leshe (ano okwa tseyithilandje) na onda uvako epekapeko ngaashi ndeli
tseyithilwa mokafo kuuyelele. Okwa li ndina ompito ya gwana oku pula omapulo na
ondi ilongekidha oku kutha ombinga mepekapeko ndika. Onda uvako kutya
ekuthombinga lyandje oyo paiyambo na ondina uuthemba oku zamo nenge
okuhulithapo ekuthombinga lyandje ethimbo kehe ka puna egeelo lya sha (ngele tashi
shiwa). Ondeshi tseyi kutya oshizemo shepekapeko ndika otashi kala meholamo
nomilandu dhalyo sigo omoshizemo, nomanyanyangidho nenge miigongalele.

Onda zimina opo akwatithendje momapulapulo nomupuli gwo mapulo ngele
shapumbiwa.

Onda mona / pewa eziminino lyandje ndyoka ndashaina.

Edhina lyomikuthi-mbinga.....

Eshaino-kasha lyomukuthi-mbinga

Edhina lyomupekapeki

Eshaino-kasha lyomupekapi

ANNEXURE B: MURD CONSENT FORM



CONSENT TO PARTICIPATE IN THIS STUDY – MINISTRY OF URBAN AND RURAL DEVELOPMENT STAFF MEMBERS

Research Topic: Evaluating the self-help housing programme in Namibia: the case of Building Together Programme in Okahao Town

I,, confirm that the person asking my consent to take part in this research has told me about the nature, procedure, potential benefits and anticipated inconvenience of participation.

I have read (or had explained to me) and understood the study as explained in the information sheet. I have sufficient opportunity to ask questions and am prepared to participate in the study. I understand that my participation is voluntary and that I am free to withdraw at any time without penalty but as a Ministry of Urban and Rural Development – Directorate of Habitat and Housing Development employee I required to contribute to a research that relate to the improvement of any government services or programs at national, regional and local government level. I am aware that the findings of this study will be anonymously processed into a research report, journal publications and / or conference proceedings although the report will be provided to the Ministry.

I agree to the recording of my interview with the interviewer.

I have received a signed copy of the informed consent agreement.

Full Name of the official: _____

Signature of the official: _____

Full Name of Researcher: _____

Signature of Researcher: _____

ANNEXURE C: OKAHAO TOWN COUNCIL CONSENT FORM



CONSENT TO PARTICIPATE IN THIS STUDY – OKAHAO TOWN OFFICIALS

Research Topic: Evaluating the self-help housing programme in Namibia: the case of Building Together Programme in Okahao Town

I,, confirm that the person asking my consent to take part in this research has told me about the nature, procedure, potential benefits and anticipated inconvenience of participation.

I have read (or had explained to me) and understood the study as explained in the information sheet. I have sufficient opportunity to ask questions and am prepared to participate in the study. I understand that my participation is voluntary and that I am free to withdraw at any time without penalty but as Town Council employee I required to contribute to research that relate to the improvement of any government services at national, regional and local government level. I am aware that the findings of this study will be anonymously processed into a research report, journal publications and / or conference proceedings although the report will be provided to the Council.

I agree to the recording of my interview with the interviewer.

I have received a signed copy of the informed consent agreement.

Full Name of the official: _____

Signature of the official: _____

Full Name of Researcher: _____

Signature of Researcher: _____

ANNEXURE D: BENEFICIARIES' QUESTIONNAIRE



RESEARCH QUESTIONNAIRE FOR BUILDING TOGETHER PROGRAM BENEFICIARIES

SECTION A: PERSONAL PROFILE AND BACKGROUND

(Filling of your details is voluntary)

Participants name							
Gender (<i>tick</i>)				Male		Female	
Single		Married		Widow		Widower	
Erf Number							
Contact number							
Language	Oshiwambo			Others (specify).....			

1. How many people live in your household?

.....

2. What is your education level? Please tick (✓)

None		Primary		Secondary		Tertiary		Others	
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For other, specify.....

SECTION B: BTP RESEARCH QUESTIONS

1. Where did you reside before coming to Okahao Town and how long have you resided in Okahao Town?

.....\

2. Who introduced you to the BTP houses i.e. how did you come to know this housing program? Please tick

By a friend	
Public notice	
TC Public Meeting	
Family	
Other (please specify)	

3. Where did you live before you lived in the BTP House?

Before

What type of housing structure did you live in?

.....

.....

4. Were the aims and procedures of participate in the program clear to you?
Please tick

Very clear		Clear		Not clear		Was not explain to me	
------------	--	-------	--	-----------	--	-----------------------	--

5. When did you apply for the BTP Housing loan? And which year did you become a BTP Beneficiary? How was the application process?

.....

.....

6. What motivated you to apply for BTP Housing?

To own a house		To accommodate family		Move out of a rental house	
----------------	--	-----------------------	--	----------------------------	--

Other reason? (Specify).....

7. How much did the house cost and how much has the government contributed?

Housing total cost N\$.....

Government contribution N\$.....

8. Did you receive a supplemental housing loan?

Monetary? How much

Others? Be specific.....

9. In short and in your own words, how would you describe the process of accessing BTP self-help housing scheme?

.....
.....

10. Did you attend any training or workshops before you started your house construction?

YES	NO

IF YES what was the workshop all about

.....

11. How do you rate the Town Council services in the process of BTP housing?

Excellent	
Very Good	
Good	
Fair	
Very poor	

12. Were you involved in the whole process from the application to the construction process **YES/NO?** If YES, how you were involved?

.....
.....

If NO, how would you have liked to be involved?

.....
.....

13. Did you hire a contractor to build your house?

.....

14. Do you have legal title deed???? to the plot you currently occupy?

.....

15. Do you think the BTP Housing subsidies is sufficient when considering at the cost of building materials? YES/NO?

If NO, what are you proposing to the government to increase to N\$.....

16. How can you compare your current house with your previous one?

.....
.....

17. Has owning the BTP house has improved your livelihood? YES / NO (please circle), If YES, how does it improved?

.....

If NO, what changes to the BTP do you suggest so that it can improve livelihoods?

.....

18. Are you aware of any housing policies in Namibia? Please tick

Yes		No	
-----	--	----	--

19. Apart from BTP self-housing scheme, do you know any other self-housing programme in Namibia? YES/NO if yes could you mention the programmes?.....

.....

20. As a BTP beneficiary you are required to pay back the loan amount you received, do you agree that BTP beneficiaries must pay back the loan? Please tick

Strongly Agree	
Agree	
Strongly disagree	
Disagree	
Not sure	

Can you elaborate your answer?

.....

21. The BTP made a provision for house extension, do you intend to extend your house? YES / NO (please circle)

22. Relate to question in 21, did you extend your house already? (please circle) YES / NO if yes, with still BTP financial support or funded yourself?

.....

23. Do you intend to relocate to any other extension (area) of the town, (for example credit link housing?) YES/NO please give reason your

.....

24. Are you working? If yes, where are you working?

.....

25. What is your average income per month? Please tick

N\$1 – N\$5 000	
N\$5 001 – N\$ 10 000	
N\$10 001 – N\$15 000	
N\$15 001 – N\$25 000	
N\$25 001and above	
Confidential	

Thank you very much for your time and agreeing to participate in this study

TRANSLATION INTO LOCAL LANGUAGE – OSHINDONGA

Omapulo gomapekapeko kumbuka ya mona omagumbo okupitila mo polohalama ya Magumbo - Tutungeni Pamwe

Uuyeleele wana kukutha ombinga

(uuyelele wopaumwene itashi thiminike)

Edhina							
Okashike ko okantu				Omulumentu		omukiintu	
Owa hokanwa		Ino hokanwa					
Onomola yegumbo lyoye							
Contact number							
Elaka lyoye		Oshiwambo					

3. Megumbo omu li mo yangapi?

.....

4. Ondondo yelongo? Tula oka kombo mpoka wa hulila (✓)

Inandi longwa		Elongo lyopetameko		Elongo lyo sekundo-sikola		Elongo lyopombanda	
------------------	--	-----------------------	--	------------------------------	--	-----------------------	--

For other, specify.....

OSHITOPOLWA B: OMAPULO GEPEKAPEKO

26. Owa kala peni manga inoya mondoolopa ya Okahao na oweya mo momvula yini mondolopa muka?

27. Opolohalama Yatutungeni Pamwe owe yi tseyithilwa kulye? Tula oka kombo mpoka we yi uva

Ku kuumwe / kahewa	
Etseyitho moshigwana	

Koshigongi lyondoolopa	shelelo	
Komukwanezimo		
Palwe (popya po)		

28. Elalakano lyo polohalama nomilandu dho polohalama okwa li dhayela kungoye? Tula okakombo kushoka dhali kungoye

Dha yela lela		Dhayela		Ka kwali dhayela		Inandi dhi tseyithilwa	
------------------	--	---------	--	---------------------	--	---------------------------	--

29. Eindilo mo polohalama muka owe li tulilemo omvula yini? Nomvula yini wa mono uuwanawa mopolohalama muka?

30. Omilandu dhomaindilo okwa li wudhi uviteko ngiini?

31. Manga inomona uuwanawa / egumbo mopolohalama ndjika owa li ho kala peni (olukalwa)? Nolutkalwa ndoka olwa li mokalo yatya ngiini?

32. Oshike she ku thiminike nenge she kutsu omukumo opo wuninge eindilo mopolohalama muka?

Oku kala negumbo lyandje		Molwaanegumbo lyandje		Okuza megumbo- lyothitha	
-----------------------------	--	--------------------------	--	--------------------------------	--

Popya ngele opena etompelo limwe?

33. Egumbo olye kukotha ingapi, nepangelo olye kugwedhelapo ingapi? Ngoye mwene owa gwedha ko ingapi nenge owa tulapo shike molwetungo lyegumbo lyoye?

34. Niitya yoye mwene, gandja paufupi omulandu gwo kumona oshimaliwa koho yo polohalama Tutungeni Pamwe?

35. Manga ino tameka netungo lyegumbo owa mwenene omadheulo gasha? Tula

EENO	AAWE

Ngele EENO, omadheulo ogali kombinga yashike? Nongelo aawe owu lete shapumbiwa omadheulo, naga kale kombinga yashike?

36. Omayakulo gelelo lyondoolopa mo kuungauka no polohalama ndjika ga tula koshiyalo?

Ogeli nawa unene	
Ogeli nawa	
Ogeli ngaa	
Oga kundipala	

37. Owa kutha ombinga momulangu aguhe, oku za ngaa keindilo sigo oke tungo lyegumbo? Ngele EENO owa kutha ombinga ngiini? Ngele AAWE owa li wa hala wukuthe ombinga ngiini?

38. Omuntungi gwegumbo lyoye okwa kongwa kulye?

39. Ehala (ano evi) mpaka puna egumbo lyoye, owuna uuwene walyo?

40. Sho watala oondando moositola no momarketa, omukuli ta gugandjwa koho yopolohalama ndjika ogwa gwana oku tala kondando yiitungithi? EENO / AAWE (tula shoka wulwete mokakololo) ngele AAWE, oto thaneke yi tulwe pwiingapi?

41. Wa tala kegumbo ndyoka wuna ngashingeyi, gandja eyooloko nokalo ndjoka wali manga inomona egumbo lya Tutungeni Pamwe?

42. Sho wa mono egumbo lya Tutungeni Pamwe owu lwete ye kupa elunduluko monkalamwenyo yoye unene yuuhupilo noyolukalwa? Ngele EENO oya huma komeho ngiini? Ngele AAWE owa dhiladhila kuningwe shike opo opolohala ndjika yi gume onkalo yaamboka yakutha-ombinga mopolohalama muka?

43. Owuna otse yo mpango nenge yolandu gwontumba gunasha nomagumbo mo Namibia? Tula oka kombo

EENO		AAWE	
------	--	------	--

44. Kakele ko polohalama ya Tutungeni Pamwe, opolohala yini yomagumbo wushi mo Namibia na oyini?

45. Omukuli gwopolohala ya Tutungeni Pamwe okwa tegelelwa wugushinithe niiholela yo pevi lela, momadhiladhilo gwoye, owa zimina aayambidhidhwa mopolohalama muka yashunithe oshimaliwa yapewa? Tula oka kombo

Otandi tsu kumwe nasho nomuthindo	
Onda tsa kumwe	
Itandi tsukumwe nasho	
Kandi shiwo	

Gandja etompelo meyamukulo lyoye

46. Opolohalama oya gandja ompito oku gwedhelako kegumbo lyoye, owuna edhiladhilo okugwedhelako? EENO / AAWE

47. Mekwatathano, neyamukulo monomola 24, owa gwedhelako kegumbo lyoye? Ngele eeno owa gwedhelako nomukuli gwo polohalama nenge oshimaliwa sho paumwene?

48. Owuna edhiladhilo lyo kuzamo megumbo lya Tutungeni Pamwe, nokuya komagumbo go gatungwa no mbaanga? EENO/AAWE gandja etompelo lye yamukulo lyoye

OSHITOPOLWA SHAMANGULUKA OKU YAMUKULA

49. Owuna iilonga, noholongo peni?

50. Iyemo yoye komwedhi oya thikama peni? Tula po oka kombo (X)

N\$1 – N\$5 000	
N\$5 001 – N\$ 10 000	
N\$10 001 – N\$15 000	

N\$15 001 – N\$25 000	
N\$25 001oku ya pombanda	
Oshinima sho paumwene	

Tangi ke kutho-mbinga lyoye!

ANNEXCURE E: OKAHAO TOWN COUNCIL QUESTIONNAIRE



RESEARCH QUESTIONNAIRE FOR HOUSING OFFICIAL IN OKAHAO TOWN COUNCIL

SECTION A: PERSONAL PROFILE

(Filling of your details is voluntary)

Participants name			
Gender (<i>tick</i>)	Male	<input type="checkbox"/>	Female
Department			
Position			
Contact number			

SECTION B:

1. BTP has been decentralised to local authority in 1998, that includes Okahao, how did you find the process of BTP implementation at local government level?
2. When was Okahao proclaimed as a Town Council (local authorities) and when was the first beneficiaries approved by Okahao Town Council? How many houses have been constructed in Okahao Town under the BTP scheme?
3. According to the BTP Guideline and Namibia Housing Development Act, there shall be a Decentralised BTP Committee, is this Committee in place, and if YES, is it functional?
4. What is the process and procedures in acquiring a BTP housing loan in Okahao?
5. Do you offer any training or conduct seminars for the beneficiaries? At what time do you offer training (before participants applying for the program or after approval?)

6. Regarding community participatory in housing provision Who designs the BTP building plan? And what is the BTP standard house size? (how many rooms / square meters)
7. As a Town Council, what type of assistance you offer to the beneficiaries during the construction period to ensure that houses are well completed, and done on time?
8. BTP self-help housing under Namibia National Policy is a participatory housing scheme, how does the Town Council of Okahao ensure that it fulfil its participatory mandate?
9. The BTP scheme cater for sites and services, as a town council did you implement this project (sites and services) under BTP? If yes, how was it done?
10. Apart from BTP self-help housing scheme in Okahao, is there another self-help housing implemented in your Town? If YES, what is the program?
11. Since BTP has been decentralised, do you think both Okahao Town Council and MURD share the same understanding on BTP state-aid self-help housing policy? If yes, please elaborate.
12. How do you want BTP to be categorised? As a full government grant to beneficiaries or should remain it provide subsidies for self-help schemes?
13. Are any BTP houses attached to any economic activities that can contribute to livelihood? YES / NO, if yes, how?
14. How do you address the issue of housing provision as a Town Council?
15. The plot / stand where BTP houses are constructed, do they belong to the TC or are they fully legal registered to the beneficiaries?
16. Do you think there is a need of program improvement from a policy perspective? YES / NO, if yes which improvement you are proposing?
17. Any further comments or recommendations?

Thank you very much for your time and agreeing to participate in this study

ANNEXURE F: MURD QUESTIONNAIRE



RESEARCH QUESTIONNAIRE FOR DIRECTORATE OF HOUSING AT MINISTRY OF URBAN AND RURAL DEVELOPMENT STAFF MEMBERS

SECTION A: PERSONAL PROFILE

(Filling of your details is voluntary)

Participant's name			
Gender <i>(tick)</i>	Male	<input type="checkbox"/>	Female
Position			
Department			
Contact number			

SECTION B: BTP CONCEPT

1. BTP is implemented as a state-aid self-help housing scheme. How do you understand the self-help housing scheme in Namibia?
2. BTP has been in implementation for the past 28 years, based on your knowledge, how many houses constructed under this program?
3. What are BTP successes and challenges?
4. Does the program still receive budgetary allocations from the Ministry of Urban and Rural Development? If yes, what is the average budget per financial year?
5. Apart from the budget (if any) support to the program? What other assistance does the ministry provide to the program?
6. How do you monitor and evaluate implementation at regional and local level?
7. The BTP self-help housing scheme made a provision for extension, do beneficiaries participate in the extension as they did in the first application of construction?

8. After what period do a client can apply for additional funds for extension and what is the maximum loan amount?
9. Is BTP financial support sustainable? Are there revolving funds, if so, how is the repayment process going so far?
10. The 2003 report indicated that there was poor repayment in the program. Is this still the case? And if yes how does the Ministry intend to improve repayment to make the program sustainable and assist those who default on payment?
11. The Namibia National Policy and National Housing Development Act, Act 28 of 2000 indicated that BTP is meant to address low- and middle-income Namibians. Is BTP still a relevant program to for self-help housing provision for low/ middle-income group? YES / NO. If YES, what is the minimum and maximum BTP loan amount?
12. Apart from providing self-help housing to low and middle-income earners, the program is also involving in sites and services projects, what is the status of this BTP component?
13. How far is the government in bringing the private sector on board for housing provision to these group?
14. What other self-help housing programmes is government implementing? And how different are they from the BTP self-help housing scheme?
15. And what role does BTP play in improving community livelihood?
16. As the Ministry responsible for housing provision, do you think there is a need for changes in housing policy and BTP state-aid self-help housing scheme?
YES/NO? and elaborate your answer?
17. Do you have any comment regarding the government aid self-help housing in general?

Thank you very much for your time and agreeing to participate in this study