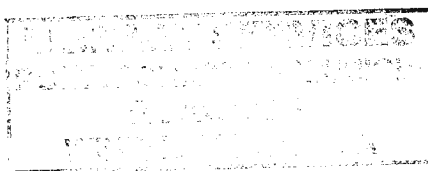


**Low-income Housing Projects
in Windhoek, Namibia.
A Contribution to Sustainable
Urban Development?**

-Problems and Alternatives-

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**February 1997
NEPRU OCCASIONAL PAPER NO. 9**



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NEPRU occas. pap. ISSN 1026-9223

First published in 1997 by the Namibian Economic Policy Research Unit,
P.O. Box 40219 Ausspannplatz, Windhoek, Namibia

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1 Introduction

What would happen, if all the people of Namibia lived in Windhoek? In a global comparison Windhoek would not even then be a big city. About two million people are living in the country now. If all of them moved to the capital, Windhoek would still have only a quarter of the population of Greater London in Great Britain, half the population of Berlin, the German capital, or a tenth of the population of Mexico City. But even this relative small population would be too large for Windhoek. Already now, with only every tenth Namibian living in the capital, it faces huge social, economic and ecological problems. The natural resources as well as the existing urban infrastructure limit the number of households, which can find a home and make a living in Windhoek. In spite of this, the influx of people from rural areas and smaller urban settlements, which started with the abolition of apartheid legislation, is still going on. Hence the questions arise, which problems emerge from this increase in population and which strategies could help to improve the living conditions in the capital. Of course, the development of Windhoek is dependent on the development of the whole country, but this study will focus on the situation in the biggest city of Namibia, knowing that there are similar problems in nearly every town in the country.

The study is aimed at investigating the housing problems as one factor of the whole urban development. The mutual impacts of housing and urban development will be dealt with in chapter two. The special situation of Windhoek is a consequence of its historical development. Historical factors which had an impact on the housing issue will be specified in chapter 3. The main part of the study, chapters 4 and 5, deals with the current housing situation in Windhoek in the context of the whole urban development. This study is based on a research project conducted in Windhoek and published as a Master's Thesis (Diploma-Thesis) in 1994, which compares the successes and failures of different low-income housing projects. It leads to some conclusions about prospects and alternatives in this sector, which are presented in chapter 6.

The research would not have been possible without the kind assistance of various people and parties concerned. My thanks go to all the representatives from the different housing development institutions and organisations, who gave me information about their projects. And thanks go to the members of the Saamstaan Co-operative and other people affected by the lack of decent accommodation, who gave me some insight into their individual living situation. Furthermore I want to thank the experts of the various independent institutions, NGOs and consultant agencies as well as of the Municipality, the MRLGH and the NHE, who gave me much background knowledge about the housing situation and the economic and social development of Windhoek. Unfortunately it is impossible to name all the people who contributed to the content of this study. Finally, facts, which were given under the condition, that they would be used only in my thesis, are not mentioned in this paper.

2 Theoretical and Methodical Background

2.1 Sources and Methods Used

Since housing is an issue closely related to the households concerned, the methods used should be adjusted to the individual projects and people as far as possible. As far as the current housing situation in Windhoek is concerned therefore a qualitative approach was preferred against the pure conventional quantitative research.

This approach is characterised mainly by its openness towards the subject and the means of research (Girtler 1992, p. 38). Most information was obtained through interviews with experts from various organisations such as the MRLGH, the NHE, housing development agencies, independent research institutions, the Municipality and consultants. In addition, conversations with people affected by the lack of proper accommodation gave more details about their problems and needs. Most of the interviews were conducted in an open and not standardised form. Further information was gained out of corresponding literature and statistics. Thus the results emerged out of a mixture of quantitative and qualitative research.

2.2 Literature

On urban development in the apartheid city plenty of literature is available from South Africa. On low income housing, a problem not only in southern Africa but all over the world, many literature can be found. The numerous publications reflect the local, temporal and political background of the authors. Some of the papers can be transferred to the Namibian situation, but there are only a few studies about the special situation in Windhoek. The existing texts refer mainly to the historical development, the urbanisation and the living situation in Katutura. Besides there is a lack of data on the current growth of the city. There are no figures about the actual size of the population, the extend of the squatter settlements or the lack of housing units. Some experts tried to estimate these numbers, but the results differ too much to get an unequivocal impression. This reflects the difficulties which are linked to the irregular migration to Windhoek. The census of 1991, which from most experts was not considered as reliable at all, became obsolete anyway because of the fast changes in the population distribution.

2.3 Sustainable Urban Development

The solution of housing problems is not a short term issue but can only be achieved through a permanent strategy. Hence it should be part of and contribute to the sustainable development of the entire urban system. This will be dealt with in detail further down, beforehand the understanding and use of the term of „sustainability“ in this paper shall be explained.

Until now the concept of sustainable development is mainly used for a region but a city, too, is a suitable unit for it. This is less true in an ecological sense, since the urban ecosystem cannot exist without the natural environment of the broader region, than with respect to the economic and social factors.

Originally used for ecological issues only, the term nowadays comprises other aspects of development as well. Relating to the third world it was initially defined in 1987 by the World Commission on Environment and Development in its Brundtland-Report as a „*development that meets the needs of the present without compromising the ability of future generations to meet their own needs. ... A process of change in which exploitation of resources of technology development, and institutional change are all in harmony and enhance both current and future potential to meet human needs and aspirations*“ (Brookfield 1991, p. 220). Other authors define it as a balanced and preserving development of the ecological, political, social and economic system (Taconi/Tisdell 1993). With this perception the concept can easily be transferred to the level of cities: Sustainable development intends to use the resources of the city without overexploiting them.

To illustrate the meaning of sustainable development a negative example shall be used: The boom-like growth of a city is often linked to an equally radical decline of it later. An urban development, which is pushed by a single force such as a special branch of industry or - as it is often the case in developing countries - by financial development aid, can fast become a blossoming centre. Jobs will be created, there will be a high flow of capital and investments in flats and houses, new shops will spring up, and the city will become the centre of attraction for people from poorer regions. But it becomes problematic as soon as the fundament of this growth has to face a crisis, for instance, if the industry loses its market or the production will be transferred to another region. Or the natural resources, on which the industry is based, will be exhausted. Or if the financial aid from foreign donors was sufficient only to create a boom in a small city, but is not enough to keep the growing centre alive. If the flow of capital absolutely or at least relative to the number of inhabitants decreases, the prosperity declines and new low-income-, respectively no-income-groups evolve. The resources have to be shared by more inhabitants than before and the ground is prepared for an ecological, economic and social disaster.

Exactly this shall be avoided by sustainable development. It does not aim at a „short term stability caused by the increase of the GDP“ (Böttzow 1994, p.50), but wants to use the resources of the city in a lasting way - to an extent and in a period of time, in which they can be renewed. Regarding housing projects this relates mainly to finances, building material and human labour. In the special situation of Windhoek water is another limiting factor which has to be used very carefully. But even the economic behaviour has to be adjusted to sustainability: The concentration on one economic sector should be only a temporary solution until further industry, trade or services are established. The profits have to be channelled into alternative, future-oriented branches. Sustainability does not mean a state but a permanent movement and development. But it should not be confused with permanent growth. Sustainability means using the existing possibilities while renewing them at the same time. In Germany the term was first used in forestry, meaning that only as much trees were allowed to be cut as could grow again in the adequate time (Hottes 1989, p.1). Consequently sustainability expresses the conservation of a state, of the standard of living. To raise the standard an external impulse may be necessary. But if this is used sustainably, it can be transformed from a short-term measure into a lasting improvement.

2.4 Housing as a Factor of Urban Development

Housing represents a part of the urban system which is influenced by almost all other sectors and which itself influences the entire development.

As an output-factor it reflects the social and economic level of the city. It depends on the factors which create the framework: the financing depends on the income-situation; the standard and finishing of a building corresponds to the technical capabilities of the local construction sector; the individual design is an expression of the socio-economic and cultural background of the inhabitants; the quality of a site is judged according to its distance from working and education facilities, shops, transport, recreation centres and parks; the size of subsidies and the kind of land use are determined by the legal and political institutions. The housing sector represents a cross-section of all functions of the individual life and of the life of the city. The housing situation of an urban settlement gives information about the economic, social and political factors which determinate it. A comparison between the high- and the low-income residential areas allows the observer to assess the gap between the poor and the wealthy people of this city. The job- and income situation can be derived from the number of obvious poor dwellings. The importance which is given to a residential area by the Municipality can be derived from the infrastructure there. Usually most buildings outside the CBD are residential buildings and create the town scape.

As an input-factor, housing contributes - according to its state - to the improvement or the deterioration of the urban situation. A decent housing situation offers advantages not only to the individual household but to the entire society. This applies not only to the construction sector itself, but also to the related industries such as electric companies, furnishers, nurseries etc. The World Bank estimates that the multiplication effect of an investment into housing is as high as four. Jobs are also created through land development and the establishment of infrastructure. E.g., the third phase of road tarring in Katutura created 120 jobs for at least 15 months (Allgemeine Zeitung, 15.9.1994). Furthermore investments into real estate offer a chance to accumulate capital and provide for old age. For low-income groups some additional profit is often gained through subletting of rooms. Other parts of a house and a plot can also be used for commercial purposes and contribute to an increase of income.

The improvement of housing conditions contributes to the social situation and general well-being of the people concerned and therefore stabilises the urban system. The connection is not as obvious as with health-care and education, but as Libertine Amathila, the Minister of Housing in Namibia, says: *„Any person must sleep soundly in order to perform effectively. A child needs a good night's rest and facility to study in order to progress in school. Workers need night rest in order to perform, and the economy of a country depends on its work-force. How can a person perform, if he is sharing one room with six other people? How can a school child perform, if it has to share a space with three or five other children? Thus, contrary to resistance of donors in supporting housing as a development aid, I feel aid to only health or education, leaving out housing, is like standing with an injection of penicillin to cure an infection without, in the first place, preventing that infection from occurring. No matter, how much money is given to health and education - problems will continue as long*

as people go back to unsanitary, overcrowded and poor housing." (Amathila 1991, p.75) But not only health, education and work productivity can be increased by housing improvements. In addition violence and juvenile crime declines and the political stability grows. Security of tenure leads to consolidation of social relations and augments the interest in and the commitment to a positive development of the city.

3 Historical Development of Windhoek with Respect to the Housing Sector

Windhoek today lies almost in the middle of Namibia, about 1700 m high in the central highlands. The city is placed in a basin which is surrounded by the Onyati mountains in the north, the Auas mountains in the south and east, and the Khomas Hochland in the west. The region is characterised by an arid climate, but in the Windhoek basin there are some hot springs with permanently flowing water. Probably for this reason, human activities in this location are 5000 years old. Successively various African ethnic groups lived here. But these non permanent settlements of the pre-colonial era have no relevance to the actual housing situation in Windhoek. Hence, only the time since the beginning of German colonisation will be studied further.

3.1 German Colonial Rule

Prior to 1890 some missionaries were in the area of today's Windhoek, but then the German military troops arrived and with them, the first settlers. The German colonial rule began. It lasted only 25 years but it influences the city even today. Melber referred to it as „*three decades of German profundity, which created the pillars of the apartheid society*“ (Melber, p.401, translation A.S.) From the beginning the Germans practised a policy of segregated residential areas for people of different colours. The Africans were forced to live in small and less desirable parts of the town, called „locations“. In 1908 the living of Europeans and non-Europeans side by side was prohibited by law (Hubrich/Melber 1977, p.58) and Africans lost the right to possess real estate (Simon 1991, p.176). The Germans preferred to settle on the hillside in the east of Windhoek, today's "Klein Windhoek" , whereas the „Main Location“ for the non-white community was established in 1912 as far away as possible in the west of the city.

3.2 South African Mandate and Apartheid

1915, during the first world war, Germany lost the territory to the Union of South Africa. In 1919 the United Nations transferred the administration of the then "South West Africa" to South Africa as a C-Mandate. South Africa implemented its own apartheid policy in the country. Windhoek was developed almost as a model apartheid-city. The foundation for the segregation in the urban areas was a group of laws which was expanded gradually during the next decades. The main elements were the establishment of segregated residential areas, influx control, pass laws and the prohibition of land purchase by Africans and Coloureds. The provision of houses for the black community was given into the responsibility of the municipalities.

The Windhoek Municipality had to find a solution to accommodate the increasing black population. The living conditions in the main location were bad: on average 19 persons shared a water tap, and 67 persons a latrine (Simon 1988, p.248). But instead of upgrading and expanding this settlement, the town planners decided to build a new township, Katutura, far in the north of the city. It was finished in 1959 and the houses were to be rented to the inhabitants of the main location. But the black community objected to being transferred, although the infrastructure would be better in Katutura. But there they would be

tenants instead of owners of the houses, the transport to and from the city would become a problem because of the larger distance, and the existing social network would be totally destroyed. Uprisings sprang up and in the course of a peaceful demonstration eleven people were shot by police forces in 1959. After these events the majority of the population agreed to move and the relocation took place step by step during the following years. The main location was finally closed in 1968. Until then 3931 houses were erected in Katutura, each consisting of four rooms and an external toilet. In addition, 3100 beds were provided in the Single Quarters and 3600 beds in an Ovambo hostel (Simon 1983). But the enforced segregation in Windhoek went beyond the tripartition of Whites, Blacks and Coloureds. Within Katutura the various ethnic groups were assigned to different areas and their houses were marked by letters on the door.

3.3 Period of Transition

In the 1970s the South African Government came under pressure, at first from the UN, which withdrew the mandate from the Republic in 1971, and then from the civil war in northern Namibia, where the SWAPO fought against the illegal occupation by the South African Defence Force. In 1974 a constituent assembly was established in order to transfer the mandated territory into an independent nation. First elections took place in 1978 without participation of the SWAPO, which represented the majority of the population. Nevertheless, in 1977 the abolishment of the apartheid legislation began. Consequently, especially with the end of the influx control, the rural-urban migration set in. Between 1970 and 1991 the population of Katutura increased from 25 000 to 90 000. Accordingly, the demand for decent shelter grew. In 1978 the rental system was abolished and the inhabitants got the opportunity to buy houses. In the same year the "National Building and Investment Corporation" (nowadays „National Housing Enterprise“) was founded and began with the construction of low-income houses. Between 1970 and 1980, in six areas in and around Katutura, houses were provided, and between 1980 and 1990 two new areas were opened up: Wanaheda and Hakahana. The last one became the new home of the residents of the Ovambo hostel, which was closed and destroyed in 1987 (Britz 1987, p.2).

3.4 Independence

In 1990 Namibia became independent. In the first free elections SWAPO gained the absolute majority and has formed the government ever since. The new constitution deals with the question of mobility: it guarantees the freedom to move and settle in every part of the country to all Namibians, notwithstanding their race, religion, gender or the colour of their skin.

The housing problem was transferred to the new Ministry for Regional and Local Government and Housing under the leadership of Libertine Amathila. The responsibility for the development of land is still in the hands of the municipality. Since 1990 two new residential areas for low-income groups were developed in Windhoek: Okuryangava in the north and Goreangab in the west of Katutura.

4 Current Housing Situation in Windhoek

The prevailing housing conditions in Windhoek are characterised by extremes: on the one hand there are luxury residential areas with a very low density. In Ludwigsdorf, for instance, the plots need to have in minimum size of 900 m². On average a household there consists of three people, living in a large one-family house. Often such a house is supplemented by small buildings for domestic servants and by garages. The infrastructure in these parts of the town is well developed. Roads are tarred and illuminated. Water pipes and electricity lines lie under the surface and do not affect the scenery. Shopping centres are not always within walking distance, but within easy reach by car. They offer a broad range of goods beyond the daily need and at prices, which are not higher than those in the city. Little public transport exists in the low density residential areas. The few busses, which run in the morning and in the afternoon, are mainly used by domestic workers. They don't offer transport to the city, but only to the residential areas of the workers.

On the other hand there are squatter settlements without decent shelter at all, or small overcrowded houses in insufficiently developed areas. As far as plots are marked out, they have at the most 300 m². The small houses and shacks don't have sanitary facilities, water taps, sewerage or electricity. The average household size in Katutura is seven persons, but this figure includes the less crowded lower middle income areas in the township as well. Thus, it must be higher in the poorest quarters. In large parts of and in the squatter settlements around Katutura there are no tarred roads, no street lightning, no shopping and no working facilities of the formal sector. Busses run only on the bigger streets, taxis only in the orderly residential blocks. They go to the remote areas only for a surcharge. The number of squatters was estimated by the municipality in 1994 to be 16 000, but at the same time a study by the French NGO C.R.I.A.A. assumed it to be about 30 000 (Graefe/Peroux 1994, p.1).

Between these extremes there are various levels. Suiderhof and Hochlandpark e.g., belong to the low density areas, but the size of the plots is smaller than in Ludwigsdorf. Windhoek West represents a middle class residential area. At the fringe of the city some bigger apartment buildings can be found and lately terrace houses have been built in some quarters. In Khomasdal there are - as in Luxury Hill in Katutura - bigger houses than in the rest of Katutura, but in comparison with the residential areas in central Windhoek the disadvantage of the peripheral location still remains. In the younger parts of Katutura, such as Wanaheda or Hakahana, the standards of the houses are not as bad as in the old township. The sanitary facilities are integrated into the houses, and these are connected to water pipes, sewerage and electricity. But only a few streets are tarred. The old core of Katutura has offers very poor living conditions. Meanwhile the houses are 30 years old and urgently need some renovating. As a result of the natural increase of the families during these three decades as well as the accommodation of friends and relatives from the rural areas the buildings are overcrowded. Since the end of apartheid all houses became transferred into private property of the inhabitants. Since 1989 all new homes were sold instead of being rented.

4.1 Squatting

Even in the squatter areas, characterised by self-built shacks, one finds different standards in the provision of infrastructure. On the one hand there are „site-and-service areas“. They were established by the municipality to provide those households, which were forced to settle at the periphery of the capital, with a minimum standard. Plots were divided up, public water taps and communal toilets installed, and roads rolled out. The occupants have to pay a small fee to the municipality. But meanwhile the number of squatters exceeds the number of plots available in the site-and-service areas. The newly arriving families and those, who can not even afford the small fee for the developed sites, have to live far away from every infrastructure. A new measure of the municipality is the establishment of „reception areas“. They follow the same idea as the site-and-service project, but people shall live there only for a transition period. After having found a job they shall be integrated into the formal housing sector, so that their sites can be given to new immigrants. But the migration is too fast and for the people arriving the chances to find a regular income are too low as to make this idea a success. Still there are many of people without access to a basic infrastructure.

4.2 Urbanisation

Urbanisation is the process with the strongest impact on the living situation of the lower income group in Windhoek. Urbanisation means the migration of people from the rural to the urban areas without a significant counter movement. It began in Namibia slowly, after the abolition of the apartheid laws in 1977, and became immense in the last years before independence. Since then there has been a high and steady influx into the cities. The smaller urban centres receive migrants as well as the capital, but often they are used only as an intermediate stage on the way to Windhoek. The main push factors in the villages are

- the war in the north of the country - it ended in 1990, but its consequences still influence life in Ovamboland;
- severe droughts in the 1980s and again in 1992, which destroyed the sources of income of many households in the longer term;
- the insufficient methods of agriculture;
- a weak trade infrastructure;
- the decline of regional economic branches in the south and west (breeding of karakul sheep, mining).

The most important pull factor in the cities is the search for a job. Windhoek plays a major role for income improvement, not only because it offers a broader range of employment opportunities, but also because the wages are higher than in smaller towns. The average income in Katutura is four times as high as in peripheral areas, and five times as high as in rural Ovamboland (World Bank 1992, p.5). Furthermore, social factors attract people to the cities. The urban life offers better education and health care facilities, more social events, and finally a larger choice of entertainment opportunities. The expected housing situation has an influence on the migrants, too. An estimated 10% leave their home on the expectation to find proper accommodation in Windhoek. In addition, the negligent calling in of payments in arrears has created the impression that the government provides houses free of charge in the capital.

Meanwhile a third of the Namibian population lives in cities, and again a third of these live in Windhoek. The population of the capital was estimated at the end of 1994 to be between 160,000 and 200,000 (City Engineer's Department 1994). The urban growth rate is estimated at 4.5% according to the National Housing Policy, while other experts assume it to be 7% in the centres, and in the peripheral areas even 11%, between 1990 and 2000. The population growth in rural areas is estimated to be only 3% (MRLGH 1991, p.1). Most of the migrants are in of working age. In Katutura the share of persons between 15 and 54 years old is about 64% higher than in rural Ovamboland. In rural Ovamboland the share of children and seniors is about 60% higher than in Katutura (World Bank 1992, p.2). In the squatter areas in Windhoek more than two thirds of the heads of household are under 40 years old (Graefe/Peroux 1994, p.20).

New immigrants to Windhoek have six housing options:

1. *Building or buying a house.* This is usually the most expensive alternative - at least in the short term. It requires a loan. Even self-building a home demands the purchase of the material, which, in turn, requires a stable financial base and some technical and craftsman's skills.
2. *Lodging in the house of strangers.* Households with a higher income can move into one of the new rental apartments in central Windhoek. But members of the low income group depend on rooms in Katutura, where no regular rental market exists. They become victims of usury and don't have security of housing. Hence, the fluctuation is high.
3. *Rooms provided by the employer.* This alternative, which always was problematic because it was tied to a certain job, is losing importance. Companies usually don't provide housing for their workers any more. Information about the number and conditions of sleep-in jobs is lacking. Some domestic workers still live on the erven of their employers, but there are no studies about their situation. An increasing number of such rooms or flats are transformed into formal rental units. Obviously this type of housing is losing importance, too. Anyway, because of the housing being tied to the job it is rather unlikely that many new immigrants to Windhoek have access to such a room.
4. *Staying with relatives or friends.* As far as immigrants have acquaintances in Windhoek, they will live there first. This led already to an overcrowding of many houses in Katutura. Usually, the new inhabitants initially don't have to pay rent. But if the owners of the house need the room themselves, the lodgers have to leave - which again leads to a high fluctuation.
5. *Reception areas.* As explained above, this kind of site-and-service is meant to be only a transitional solution for the immigrants.
6. *Squatting.* This is the most problematic form of settlement, because the unhealthy living conditions raise a lot of social, economic, ecological and medical problems.

4.3 Problems

The main problem in the actual housing situation of low income groups in Windhoek is the lack of decent shelter. Also significant are the poor infrastructure in the high density areas and the resulting sanitary and social consequences. For the households concerned,

financing is the main obstacle in obtaining reasonable shelter. The problems are in particular:

4.3.1 Lack of Shelter and Overcrowding of Existing Buildings

Different sources estimate the demand for housing units to be 10,000 in 1994. The construction of 10,000 new houses would increase the existing stock by 40% (City Engineer's Department 1994). This figure illustrates the immense size of the task. At the moment the density of occupancy is reciprocal to the size of the buildings. While the average household in Klein Windhoek consists of three persons, in Katutura on average seven persons have to share one housing unit. The poorer a household and the smaller the building is, the more people are living there.

4.3.2 Infrastructure

The poorer the residential areas are, the worse is their infrastructure: In the whole of Katutura only the main roads are tarred. In the areas without solid house construction (reception areas, site-and-service areas) there are no street lights and no individual water or sewerage connections. The communal sanitary facilities are usually in bad hygienic conditions and causing permanent complaints from the users. The shopping facilities in Katutura are far below the level of other parts of Windhoek. The supply of goods in the supermarkets is poor and comprises only items for daily, but not for periodic needs. The prices are higher than in the city. Some goods meeting periodic needs, mainly shoes and pants, can be found on the daily open market, which developed next to the Single Quarters. Beyond that, meat, cooked meals and fire wood are offered there for sale. The municipality supported this trade by installing roofs to enable the storekeepers to sell even in bad weather. The construction of a second market place similar to this one was begun in Soweto in 1994. Many hawkers supplement the informal business sector. They sell mainly apples and bananas, roasted chicken or self-made pastries. In the squatter settlements one also finds some cuca shops. Shebeens can be found all over Katutura. The little shops and street traders offer their customers the advantage of proximity to their homes and independence of closing times. Still, many inhabitants of Katutura decide to shop in the CBD or other parts of the town, where the prices are lower and the choice is larger - although it requires a higher investment in transport and time. The situation concerning services and administration is similar. The supply with schools is not bad, but the university is exactly at the other end of the city and the transportation offered is insufficient. At the southern entrance to Katutura, the largest hospital of Windhoek is located, but beyond that there are only few offices and no surgeries, lawyers, notaries, insurance companies etc. in Katutura. Some institutions and organisations, which seek proximity to the people, established a branch there, e.g. the National Housing Enterprise, the MRLGH and that municipal department, which is responsible for the administration and purchase of erven. The Council of Churches of Namibia even set up its head office in the township. But largely the inhabitants of Katutura are still depend on the facilities in the city centre. The only exceptions are night clubs. The largest discotheques of Windhoek are located in Katutura and so are some informal clubs which offer dance floors, food and drinks. In addition there are numerous shebeens, the bars of which serve as meeting-place for many people seeking entertainment.

4.3.3 Jobs

The unemployment rate in Namibia is estimated to be 25% to 30%, within the sector of formal work. It might be higher in Katutura. Windhoek provides more than 40% of the formal employment opportunities of the country, although only 10% of the population live in the capital, but even this situation does not satisfy the continuously growing demand. Most of the formal jobs can be found in the industrial areas or in the CBD. Furthermore many of the inhabitants of Katutura are employed as domestic workers or gardeners in the upper class residential areas, as guards for private security services, they drive taxis or sell newspapers. The main problem for the employees in these jobs is the transport to and from their working place. In Katutura itself there are more informal than formal jobs: hawkers, hairdressers, beer brewers, small construction groups, shebeen and cuca shop owners, needle-women, unregistered taxi drivers etc. Wages are low in all of the afore-mentioned jobs, but there are further problems: the lack of a social security system including unemployment and health insurance and pension contributions, and especially in the informal sector the uncertainty about the permanence of the job. Incomes differ not only from week to week, but often from day to day. In general the unemployment figures are not very meaningful, since they are based on the formal work sector which contributes only partly to the job situation. Data on earnings would be more informative, but it is difficult to get reliable data on the monthly disposable household income.

4.3.4 Transport

Because of the peripheral location of Katutura, transport is one of the major problems for its inhabitants. Only few households own a car, and bicycles are not widely used. The most common means of transport are taxis, but they run mainly at the beginning and at the end of the working day. During the day, in the evenings or at the weekends it can often be a problem to find a taxi. Besides, they serve only Katutura, Khomasdal and the city centre. There are no taxi connections to the other parts of Windhoek. The few buses, which run also between Katutura and the southern or eastern parts, are mainly used for the transport of the domestic servants in the mornings and in the evenings. They are more expensive than the taxis. Some companies provide transportation for their employees by using company owned buses. For the inhabitants of Katutura the main transport problems are the high expense of time and money and for the many persons having to walk long distances, even of energy. During the dry season the windy weather sometimes causes a sandstorm-like situation on the untarred roads, whereas in summertime the rain turns the roads into mud and puddles, and the heat enforces a very slow walking pace on the pedestrians.

4.3.5 Sanitary and Social Effects

The living conditions in low income areas are characterised by poverty, not weather-resistant shacks, insufficient water provision, un-hygienic sanitary facilities, the lack of greenbelts and recreation opportunities, and the dusty streets. The mortality of children runs at 161 per 1000 in Katutura, to be compared with 21 per 1000 in central Windhoek (Garnier 1986 a, p. 53). Even the adults suffer of far more diseases than the people in other parts of the city. There are many psychological problems, and in addition most of the traffic accidents occur under the bad conditions of the streets in Katutura.

One social result is the increasing violence and juvenile crime. Another problem is the lack of permanent shelter, which forces the people to move often. As a result there are no permanent social relations, and the people do not identify with their place of living. Hence, the interest in and the commitment to a positive development of the city is low.

4.3.6 Financing

The housing policy of the Namibian government aims more at creating homes owned than at houses rented by low income people. But members of this group do not have the necessary minimum means to obtain a loan from an official financing institute. Commercial banks and even the building societies grant loans only from an amount of N\$40,000 upwards. The poorer households, however, need much less money to build or buy a house. The price for a simple house ranges according to the various developers between N\$10,000 and 50,000. Often a loan could be even lower to cover the purchase of a plot or building material. Thus, the main problem is the lack of appropriate small loans. Another difficulty are the terms of a loan: Larger financial institutions usually demand deposits of at least 10%, mostly 20%, and the interest is linked to the market rate. Low income groups cannot meet these requirements. But even the projects which offer affordable conditions and small mortgage credits suffer from serious problems with the repayments. The high arrears prevent the development of revolving funds and thus the pursuit of further projects, and hinder the private market in entering the low income sector. But to grant loans, money must be mobilised. For some experts this is the main problem in the financing debate. Those institutions, which could allocate money into the housing market, e.g. pension funds and insurance companies, invested in the past mainly in South Africa. But since June 1995 insurance companies must invest at least 35% of their newly gained capital in Namibia (Internationales Afrikaforum 1995). It remains to be seen whether this will in the long run effect the low income housing market.

4.3.7 Planning Process

Often criticised by representatives of all institutions, and by the people concerned, is the lack of co-operation between the different parties involved. The planning and realisation of housing projects missed several times the actual needs of the residents, for instance the resettlement of squatters or the construction of NHE-houses (Andima 1992, Merrington 1990). The participation, required in the town planning process, is not very intense, either. The designation of every area for a certain use has to be published in the local newspaper in order to give everyone the chance to appeal. But this procedure requires a high level of education, familiarity with the planning system and access to as well as reading of the daily newspaper. These demands are usually not met by members of the lowest income groups. Further planning problems are:

- the inappropriate land use (the areas, which are more expensive to be developed, are used for low income housing);
- too costly building standards;
- the minimal use of local building material.

4.3.8 Water Supply

The water for Windhoek is supplied by three dams, 46 municipal boreholes and the recycling of water in a plant at Goreangab dam. All together the city has 21 million kl per year at its disposal. But the consumption will soon exceed this quantity. According to assumptions of the municipality the water supply will only last until 1997, assuming a continuing growth of the city - inspite of the extension and reconstruction of the plant at the Goreangab dam. Even if the increase in consumption could be lowered to 5% of the current demand, the supply will last only until 2003. To bring more water into the capital, e.g. from the Okavango, is estimated by the municipality to cost about N\$2,400 million (Municipality Windhoek No 31).

5 Low-Income Housing

There is no unambiguous definition of „low-income housing“. The prices of the developers, who claim to build for low-income groups, ranged in 1994 between N\$8,000 and N\$80,000. As wide is the gap between the monthly income demanded for the participation in one of these projects. Some developers, such as the NHE, use the Primary Household Subsistence Level (PHSL) as a standard. It is defined as a basket of goods, which enables a family of four to survive at a minimum level. It contains food, clothes, fuel, light, washing- and cleaning utilities. Expenses for rent and transport are not included. They are part of the Household Subsistence Level (HSL). Approximately 60% of the urban households in Namibia have an income below the PHSL. Other developers define the limit of poverty on their own, e.g. the MRLGH in its National Housing Policy. According to this document a low-income household is „a household whose total income is at or below a level which is needed to secure un-subsidised housing through normal market delivery and financing systems“ (MRLGH 1991, p.44). Such a household is recognised in the National Housing Policy „as a disadvantaged household and, as such, is entitled to special subsidies or assistance through the public housing programme“. The maximum monthly income to participate in this program is fixed at N\$1250. According to this definition and to an estimate of the income distribution in cities in 1993 of the National Planning Commission, 62.2% of the urban population belong to the low-income sector (National Planning Commission 1994, p.11 and 12). But not all developers define low-income housing by monthly earnings. Private developers use the price of a finished building as a measure.

*Table 1: Potential housing investments of the Windhoek population
(according to statements of private entrepreneurs in 1994)*

Standard of housing	Percentage of the total population of Windhoek
Higher	5%
Middle	35%
Lower	60%

Houses up to N\$80,000 belong to the low-income sector and of these in turn about 60% of the households belong to this market segment. According to an expert from the construction sector, within this group 20% can afford a house between N\$40,000 and N\$80,000, 20% can afford a house between N\$10,000 and 40,000 and 60% depend on housing units below N\$10,000. Only 5% of the Windhoek population are able to purchase a building in the higher price range.

Table 2: Potential housing investments in the low-income sector

(according to statements of private entrepreneurs in 1994)

Costs of a house (N\$)	Percentage of the lower-income groups
< 10,000	60%
10,000 - 40,000	20%
40,000 - 80,000	20%

Frayne sees the financial situation among the low-income groups as even worse. According to his figures the poorest 60% can't even afford a house above N\$3,000 (Frayne 1992, p.131).

The various estimates about the income distribution notwithstanding, all parties concerned agree that more than half of the urban population need special housing offers. These are characterised by their low prices. The cost-reduction to the beneficiaries can be achieved in two ways:

1. Through subsidies either from the Namibian national budget or from foreign donors. The foreign subsidies can be given by governments as well as by non-governmental organisations. Often an NGO acts as mediator between the donor country and the Namibian housing sector.
2. Through actual cost reduction
 - by lowering the standards of housing and infrastructure
 - by using cheaper material and labour.

The municipality defines low-income areas as residential areas with little municipal infrastructure and with small houses and erven.

The following definition of low-income housing is based on these different perceptions:

Low-income housing projects provide shelter for those households, which cannot afford to buy or build in the free market shelter according to their minimal needs. The standards are reduced to the most indispensable necessities and can later be upgraded by the inhabitants.

5.1 Participants

Besides the individual households public and private institutions are involved in producing and improving dwellings in Windhoek. The participants belong to mainly seven groups: concerned households, the MRLGH, the NHE, private developers, regional, national and international NGOs, local CBOs, and the municipality.

5.1.1 Households, concerned: More and more active

At least 10,000 households are affected by the lack of shelter in Windhoek. They actively try to procure a temporary place to live for themselves - either by the construction of self-built dwellings or by lodging with friends or relatives. Additionally there are many households in Katutura whose houses urgently need some upgrading.

Usually a family establishes a household, but another group or a single person may do so as well. To obtain housing the members of a household have to create the financial basis for raising a loan. As far as possible they have to mobilise their savings and to try to get at least one regular monthly income. Often more than one person contributes to the income of the household. They have to get in contact with one of the developers of low-income housing and they will be involved into planning and construction according to the strategy of the respective agency. Thanks to the increasing awareness of the needs of the people concerned, they have more and more an active instead of the former passive role. Often a few households join forces to create shelter and thus get additional support.

5.1.2 The Ministry: Legal and Political Framework

The government assigned the responsibility for housing to the Ministry for Regional and Local Government and Housing. The main tasks this authority has to fulfil are:

- to formulate the political framework;
- to develop strategies to improve the housing conditions of the people;
- to implement a national housing programme especially catering to the low-income groups;
- to facilitate the provision of housing to groups not catered for by the private sector;
- to assist in the upgrading of informal settlements;

to be attentive to housing complaints.

The MRLGH should to summarise its intentions in three documents: the National Housing Policy, the National Housing Strategy and the National Housing Implementation Plan. Only the first one was finished and passed already in 1991 and makes the MRLGH responsible for the assistance of developing agencies and for supporting research oriented towards understanding the nature and the extent of housing needs and demands (MRLGH 1991, p. 35 and 36).

The central goal of the government concerning the housing issue was formulated in the National Housing Policy, too: *„To make resources available and to direct their use into the production of infrastructure and facilities so that every Namibian will be given a fair opportunity to acquire land with access to potable water, energy and a waste disposal system, and to have access to acceptable shelter in a suitable location at a cost and standard, which is affordable to the individual on the one hand, and to the country on the other hand.“* (MRLGH 1991, p.11) A sub-goal is to provide acceptable shelter for 70% of the urban population until the year 2000 (MRLGH 1992). To realise these plans, the ministry started to implement - as demanded in the National Housing Policy - a national housing programme. This „Build Together Programme“ (BTP) intends to attract those households,

which don't have access to the free market. The BTP started its work in 1992, obtained international recognition and was honoured by the UN-Organisation Habitat, but at the same time it is criticised by experts and the people concerned in Namibia itself.

5.1.3 National Housing Enterprise: Mass Housing

The parastatal housing developer „National Housing Investment Corporation/Nasbokour“ (NBIC) was founded in 1978 to act „as the agency of the government against the housing shortage. As a semi-public body it is a non-profit organisation which has to cover its costs only. Until 1991 it had build already 7,000 houses, and until 1993 it received subsidies by the government in order to offer dwellings below the private market prices. In 1993 it was renamed in „National Housing Enterprise“ (NHE) and was restructured. Its responsibility was laid down in the „NHE-Act“. The „new“ NHE is working under the motto „helping people to house themselves“, and understands its mission as to enable disadvantaged communities to provide themselves with acceptable shelter at affordable prices. The NHE aims at working nation-wide to give all households access to loans, developed land, and technical education. To meet the various needs and demands, which characterise its target group, the NHE tries to let these people participate in the housing process as far as possible. The NHE

- confines itself to that part of the population, which does not have access to the free housing market;
- supports home ownership;
- undertakes the initiation, financing, construction, and the purchase of complete houses;
- strives for Joint Ventures with the private sector;
- tries to support small builders by awarding training and appropriate small contracts;
- trains local authorities in project management, community development and the design and construction of infrastructure services;
- does research and gives policy advice (MRLGH 1991, p. 38 and 39).

The NHE addresses mainly households with a monthly income between N\$1,250 and N\$3,000, which represent 38% of the households in need of shelter (National Development Plan 1994, p15). In the past the NHE became the target of political attacks because of its links to the government. Payment boycotts were used as an expression of political discontent of the inhabitants. At the same time the work of the NHE was criticised, too. The relation between costs and benefits was regarded as not acceptable. Today the NHE tries to pay more attention to the actual needs of the people.

5.1.4 Private Sector: Risk Reluctant

Strictly speaking three elements form of the private sector:

1. *The individual building sector:* this comprises those households which participate active in the construction process.
2. *The builders of the informal sector:* the informal sector becomes more and more important with respect to providing jobs and reducing construction costs in the low-

income sector. The National Housing Policy aims at supporting this sector (MRLGH 1991, p. 16)

The estate agencies, building enterprises and financial institutions of the formal sector. the formal sector is of minor importance to the low-income sector. Banks and buildings societies grant loans only with a minimum amount of N\$40,000, they demand a deposit of 10 or 20%, and their interest rates are tied to the market. These conditions prevent the poor from entering the free market. On the other side, exactly these large financial institutions have enough money to grant a great number of small loans. Therefore some low-income developers try to mobilise this capital by entering into special treaties with the banks and building societies. A similar problem exists with the private housing agencies. Until today the profit conscious enterprises did not regard the low-income groups as a market, because the profit margin is rather low and the risk of default seems to be high. But these agencies, in particular the professional construction and development agencies, possess the necessary knowledge to carry out a project successfully, efficiently, with low costs and fast. For these reasons the NHE promotes joint ventures with them. The main problems, cited by formal enterprises to explain their reluctance in the low-income sector, are: distortions in competition caused by subsidies in some projects, lengthy bureaucratic procedures, and high administration costs in case of many small loans.

5.1.5 Non-Governmental Organisations: Mediator between Individuals and Developers

Non-governmental organisations (NGO) represent a third sector besides the government and the market. Usually they are not profit-orientated and work in certain development sectors. Their financing depend on local and foreign donors. In the Namibian housing sector local as well as foreign NGOs are active.

The local organisations defined themselves in 1994 in a conference with the National Planning Commission as development service organisations with democratic constitutions. They

- want to stabilise communities;
- offer services, which aim at the improvement of the economic and social justice, and living conditions;
- work not for profit
- have a legal identity under the Namibian law (MRLGH 1994, Annex 2).

Twelve Namibian local NGOs pursue the improvement of the housing conditions. They are called „Community Based Organisations“ and work as self-help projects to initiate and carry out the construction of houses. The entire procedure from the beginning of the planning through the production of the building material to the completion of the houses is done by the members themselves. In 1992 the CBOs joined forces as the „Namibian Housing Action Group“ (NHAG). This association seeks to promote the co-operation between the communities, to train the technical and management skills of their members and to support their negotiations (NHAG 1993, p.1 and 2). In most parts of Namibia the influence of the

NGOs is still negligible, since they are rather young. But the first of them, the “Saamstaan Housing Co-operative“, based in Windhoek, is able to show some successes already.

In Windhoek, too, foreign NGOs, are engaged in the housing sector, but according to the number of houses built, their contribution is rather low, but because of their relatively high independence of governmental policy, the national budget and profit-orientation, they fill gaps which are neglected by all the other developers. Furthermore their exceptional position enables them to act as mediators between the professional developers, the government and the individuals concerned.

5.1.6 Municipality: Land Development

According to the National Housing Policy the municipalities are responsible for some tasks, which prepare and accompany the house construction:

- to provide enough land to be zoned and developed;
- to provide utility services (water, electricity, sewage and waste disposal);
- to sell the developed land to developers on an individual or bulk basis;
- to inform, motivate, consult and involve the beneficiaries in all aspects of housing project planning and implementation;
- to set up and manage site-and-service schemes;
- to promote and maintain the use and amenity of all buildings, spaces and equipment constructed or installed in residential areas for the general use of the community (MRLGH 1991, p. 37 and 38).

The Windhoek municipality regards the provision of land and infrastructure as its main task. It does not carry out building projects on its own.

Erven Management

The local policy in Windhoek considers land as a common good and does not charge anything for erven in high-density areas. But all costs, associated with the land development, have to be covered by the sale. The price for municipal land includes the following costs:

- planning;
- survey;
- administration;
- roads;
- earth works and storm water drainage;
- water, sewage and electrical installations;
- street lighting and road signs (Keulder 1994, p. 4).

The purchase of erven takes place either directly between the municipality and the interested households or indirectly via housing developers. The direct sale causes two problems for the authorities: it causes considerably more administration work than the bulk

sale and the civil servants have to choose whom to sell the erven, because usually there are many more people interested in buying than plots are at hand. Thus the bulk sale is much simpler for the authorities. They sell undivided land - block erven - to the development agencies which have to partition it into the individual plots themselves. The municipal infrastructure is provided up to the borders of the block erven, the continuation to the single plots also has to be done by the development agencies. Only the members of Saamstaan really do it themselves. The other developers engage private enterprises. Still this is cheaper than buying the single erven already developed by the municipality. Erven can be transferred into private property only after they have been surveyed by an official surveyor. This procedure is relatively expensive. Thus Saamstaan does not transfer the plots into the property of the households, they remain in the property of the community. The other developers transfer the land, which then becomes legal property of the individual owner.

Planned Land Use

Up to now the land use policy of the municipality had to face criticism of many experts, who point out that low-income housing is placed in areas with unusually high development costs. Low income by and large identical with high-density housing, which means the provision of small erven. Until the end of the century the municipality plans to develop such areas mainly in the north of the city, next to Katutura, as it has done in the last decades. This exacerbates the problem of high development costs, because the hilly northern areas require special earth works and storm-water drainage, and because there the installation of water and sewage pipes as well as of electricity lines is more difficult than in other parts of the city. Only one plain area in the south, next to the future industrial area Prosperita, is planned to be used for high-density housing, too. After the year 2000 there will be more low-income areas in the west of the city.

There is another new trend in the Windhoek town planning: the densification of the inner residential areas. In future can be assigned to erven within the city centre more inhabitants per square meter. Up to now in these areas the density was one person per 900 m², since November 1994 it can be lowered to one person per 700 square meters and, if demanded, even to 1 person per 250 square meters. This policy aims at creating more residential space in the neighbourhood of employment opportunities, and to reduce the size of gardens to save water (Allgemeine Zeitung, 28.11.1994).

5.2 Housing Projects

Until 1978 all houses in Katutura were erected by order and for account of the municipality, which let them to the inhabitants. 1978 the inhabitants got the right to possess real estate and the sale of the buildings began. Since then it is national and communal policy to promote house property. In the same year the „National Housing Enterprise“ was founded, which was the only agency to build houses for low-income households in the following decade. Not before the end of the 1980s other organisations started to work in this sector. One of the first low-income housing projects was the “Wanaheda Housing Scheme”, conducted by the „Namibian Catholic Development Commission“; another early one was the first one of the self-help co-operative Saamstaan, which was founded in 1987. The French development organisation C.R.I.A.A. also took action already in 1989. After the independence the spectrum of developers grew. In 1992 the governmental „Build Together

Programme“ started to work, the NHE began with a project in co-operation with the German “Kreditanstalt für Wiederaufbau“, the municipality started to upgrade the Single Quarters and even the private sector offered first low-income housing projects. This enumeration is not meant to be a complete list of the current housing projects in the capital, it is just meant to reflect the range of different parties engaged providing low-income housing. As diverse as their motivation is their perception of the target group. They follow various strategies, differ in the quantity and quality of houses produced, and vary in their success.

The following review of some projects presents an exemplary selection of various types of developments, including the largest such as the governmental and the parastatal programmes. A short summary of their main aspects and problems can give an insight into the general housing situation in the low-income sector of Windhoek.

1. *Build Together Programme (Ministry of Regional and Local Government and Housing)*: The BTP focuses on the support of self-building activities. It offers loans for a wide range of purposes: Beginning from leasing a plot in the reception areas through the upgrading and extension of existing housing, and the construction of new houses. Households taking part in the programme get interest rate subsidies and technical advice. Their major monthly income may not exceed N\$1250. The BTP includes community development.
2. *Oshatotwa Housing Programme (German-Namibian co-operation: National Housing Enterprise and Kreditanstalt für Wiederaufbau)*: The Oshatotwa Programme comprises three large projects: 1) upgrading an area of 994 plots, where starter solutions are offered; 2) 278 core houses, and 3) a loan guarantee fund for 66 further houses. It includes offers similar to those of the BTP, but it does not restrict itself to financing. It includes the building of some simple house types, too. It works with interest rate subsidies as well as with up front subsidies. It stresses community development and building community centres. Unique is the loan guarantee fund as a joint venture between public and private developers: loans are granted by a building society under softened conditions, but 30% of the amount are guaranteed by the fund which is financed with public money (granted by the German institution). No other subsidy is offered in this case. The NHE functions as guarantor and co-ordinates and monitors the process. A private developer carries out the planning, construction and purchase of the buildings - according to the Oshatotwa guidelines.
3. *Ombili (French-Namibian Co-operation)*: This was the first project which aimed at improving the situation of squatters in Windhoek. Financing was granted by the French government. Planning, construction and purchase of the almost 300 houses was done by the French NGO C.R.I.A.A. in co-operation with local authorities. Participants get up front subsidies according to their income, C.R.I.A.A. provides some community facilities.
4. *Wanaheda Housing Scheme (Namibian Catholic Development Commission)*: Within this project some existing rental houses were transformed into property under very advantageous conditions for the inhabitants.
5. *Opogonda (South West African Building Society)*: This project of a private developer includes the financing and construction of the most costly houses of this survey.
6. *People's Square (Saamstaan Housing Co-operative)*: This is a pure self-building project, promoting the „people's process“ of planning, administration and construction of houses.

It includes community development, a credit union, technical advice and training, and an emergency insurance. In negotiations with the municipality the prices for erven could be lowered. It is the second project of Saamstaan: one is finished already, two others are beginning now.

7. *Upgrading of the Single Quarters (NHE and Windhoek Municipality):* The former Single Quarters now are transformed into apartments for private ownership.

5.2.1 Sustainability of Housing Projects

How successful are projects like those described above? There is no scale to measure the success, and it is next to impossible to grade such diverse programmes. But by comparing some aspects, one can find at least different problems evolving from different strategies, and one can investigate how far the concepts contribute to a sustainable urban development.

Low-income housing projects can be regarded as sustainable as soon as they improve the housing situation of the inhabitants in the longer term without being dependent on permanent external input (knowledge, motivation, money). They can be considered as an element of sustainable urban development, if they fulfil the needs of the low income groups and if they turn these groups into forces of the economic, ecological and social urban situation.

Only the upgrading of the Single Quarters pursues the construction of apartments, all other projects pursue the building of houses. The main differences between these houses lie in the standard of the finished buildings and in the process of planning and construction. As a result the prices of the buildings cover a broad range (table 3). The cheapest houses are available in self-building projects such as People's Square and the BTP, whereas the houses, which are planned and constructed without participation of the inhabitants, are more expensive (SWABOU and Oshatotwa Loan Guarantee Fund). The latter also have the highest standards, but in general it is not possible to conclude that the standard increases in relation to the price. The houses of the Saamstaan Co-operative, which are completely self-build (brick making and infrastructure included) have the same size and services as most of the Oshatotwa starter solutions, and as opposed to the Ombili houses the toilets are inside the main building. Ombili is the only project in which the toilets are located outside the houses. The houses of the Wanaheda Housing Scheme are cheaper, because they were built earlier at lower prices, and the costs are already partly recovered through rent payments during the last years. The flats in the former Single Quarters are meant for the same income group as the BTP Programme.

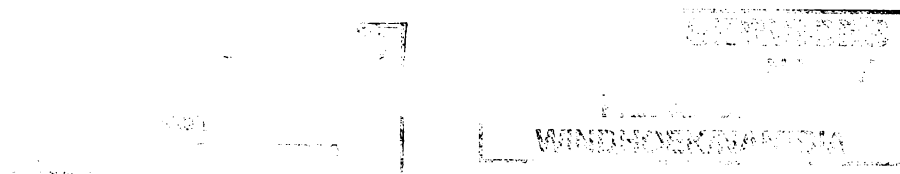


Table 3: Costs and monthly repayment per house in 1994

Developer	Project	Price: Erven and Construction (in N\$)	Monthly Repayment (in N\$)
Saamstaan	People's Square	8.300	75
NADADEC	Wanaheda Housing Scheme	10.700	80
MRLGH	Build Together Program	5.000 - 22.500 (without erven)	50 - 280
C.R.I.A.A.	Ombili	20.356	128
NHE/KfW	Oshatotwa Starter Solutions	about 15.000-35.000	about 150-500
NHE/Mun.	Single Quarters	10.000 or 20.000	179
NHE/KfW	Oshatotwa Core Houses	26.500-48.900	about 400-700
NHE/KfW	Oshatotwa Loan Guarantee	52.500	720
SWABOU	Opogonda	76.233	1080

The price of a house does not depend on the construction-, material- and administration costs only, but on the term of a loan and possible subsidies, too. Unequivocal Saamstaan and the BTP as well as the Wanaheda housing scheme have clear advantage: the period of repayment in their projects is relatively short (Saamstaan: 10 years, Wanaheda Housing Scheme 12 years (Table 4)). A short repayment period means that even older participants can settle the debt during their lifetime and don't leave liabilities to their children. This contributes to a sustainability as defined in the Brundtland-Report: „a development that meets the needs of the present without compromising the ability of future generations to meet their own needs“ (see p. 3). After the repayment the households can invest into the upgrading of the houses or into other goods to raise their general standard of living.

The most common form of subsidy is the interest rate subsidy (table 4), which means offering a rate below the market rate (17% p.a. at the time of this investigation). Only the starter solutions and the Ombili houses are financed with up front-subsidies. Ombili is furthermore the only project, which proposes different modes of payment according to the financial situation of the households. On the other hand, the other projects solve this problem in advance by offering various types of houses, which can be selected according to the needs of the inhabitants. Interest rate subsidies bear the disadvantage of market distortions and therefore prevent the private sector from entering the low-income sector. Consequently, the dependence on public bodies and finances grows, which again hinders a sustainability in the sense of independence of external influences.

All projects suffer from monthly instalments in arrears. Only Samstaan claims that the repayment discipline became better after they threatened to use legal action in case of insufficient payments. Although all of them reserve the right to undertake legal action, none of the developers have ever evicted people because of non-payment. In the Oshatotwa Programme social workers contact the households concerned and try to find a solution, if they really can not pay.

Table 4: Terms of loans in 1994

Project	Interest rate (in % p.a.)	Period of repayment (in years)
Build Together Programme	9-14	20
Oshatotwa Starter Solutions	10	30
Oshatotwa Core Houses	17	30
Oshatotwa Loan Guarantee	17	30
Ombili	?	30
Wanaheda Housing Scheme	-	12
Opogonda	17	30
Single Quarters	7	30
People's Square	9	10

Some of the projects aimed at developing a revolving fund, out of which further efforts should be financed. But because of the low repayment rate no efficient revolving fund could be created until now. Thus the projects are not sustainable and will depend on external money in the long run.

Another common problem is the misuse of the projects by people with a higher income, people who do not need the subsidies. This happens because the real monthly income is not provable - due to the high percentage of informal income, which is often higher than declared. Another problem, especially in the Oshatotwa Program, is to adjust the PHSL, which is calculated for a family of six people, to the actual size of a household. Furthermore many civil servants take part in the projects although they already take advantage of other governmental subsidies.

Because of this misuse and the high costs in some of the projects (according to the National Housing Policy the monthly housing costs should not exceed 25% of the monthly income), many of the houses are not available for the lowest income groups, for which they were intended. Beyond that many other problems such as the peripheral location of the low-income areas, insufficient transport etc., exist, which will not be solved by these kinds of projects. These experiences show that housing projects alone do not solve the housing

problem. There is a need for better co-operation between the different urban sectors (housing, economy, social sector...) and for an integrated planning approach.

6 Prospects and Alternatives

As explained above, a city consists of a network of functions, each closely linked to the others. There can't be any sustainable solution of the housing problem without a solution of the problems by which it was created. In an ideal case the provision of shelter would be integrated into a concept to improve the housing situation and to reduce the economic, ecological, social and cultural problems. This seems to be the only chance to guarantee lasting and sustainable housing. Prerequisite for such an integration is the concerted planning and action of the people, responsible for the decisions in business and services, commerce and industry, housing development, banks, churches and the municipality. Needed are a closer co-operation between the private and the public sector, and the participation of the households concerned in the decision processes. Setting up a „round table“ to solve the problems of low-income groups could be a first step in this direction.

The town planning concept in turn has to be fitted into the larger regional and national planning. Of the many facets of an integrated urban planning some facets relevant to the low-income housing sector will be reviewed in the following section.

6.1 Improvement of the Income Situation

Lasting security for the inhabitants of a house can only be guaranteed if they can cover the costs in the longer term. But the main problem of low-income groups is, of course, the low monthly earnings. Any effort to improve the urban housing situation has to start here. R S Mc Namara summarised the reasons as a challenge: *„If cities do not begin to deal more constructively with poverty, poverty may well begin to deal more destructively with cities“* (Nientied/van der Linden 1988, p.148). Two factors cause the low income-level: the lack of jobs and the small wages paid in the existing ones. Thus the most important precondition to improve the living and housing condition is the creation of employment opportunities with adequate remuneration. Minimum wages have to be fixed, in accordance with the real costs of living in Windhoek. As a minimum the Household Subsistence Level, which includes food, clothes, fuel, lighting, washing and cleansing, transport and rent, could be used.

To create jobs labour-intensive industry should be promoted, and small enterprises of the informal sector should be incorporated into the market. The construction industry is well suited for this goal, since there with a minimum of training many unskilled people could be employed.

6.2 Special Support for Women

The housing projects show that women-headed households present a large portion of the shelter-less people. In the lowest income groups, represented by Saamstaan, single women with children even are the majority. Because of their usually very low income they can afford only self-building homes. They have to carry a threefold burden: to earn their living, to care for and educate the children, and to build a house. Day nurseries could lessen the burden - they need not be large scale and costly institutions, but could be small groups, perhaps as self-help-) projects run by the communities. Furthermore, special programmes to improve

the income situation of women are needed. Finally, the reasons for the discriminating situation of women have to be abolished: their social and legal status has to be adjusted to that of men, not only on paper, but above all in the daily traditional life in the rural areas, home of many migrants. This calls for strong educational efforts in legal conditions as well as family planning.

6.3 Change in the Policy of Land Use

In the past the municipality established high density areas - which is the same as low-income areas - only in the northern part of the city. In this hilly territory the development of land is more difficult and therefore more expensive than in other parts of Windhoek. Reversing this tradition one should use the more expensive land for higher and that land, which is easier to be developed, for lower income groups. A second aspect in the choice of the areas should be the distance to public, shopping and working facilities. The closer a residential district is to the CBD or sub-centres, which means the less time and money transportation costs, the lower could the income be. There are already some low-income housing areas next to formal jobs, in the neighbourhood of the northern and the Lafrenz Industrial area, but even there still the problems of shopping exists. As already mentioned, the supply in Katutura itself is poorer and more expensive than in other parts of Windhoek, and there are no doctors, and lawyers and only few offices. To meet the needs of the population of Katutura, the mono-functional land use has to be abandoned. Mixed land use - including offices, shops and some working facilities, which do not disturb the surrounding - should be given preference over the pure residential use.

6.4 Improvement of Transport Facilities

Change in land use can occur only in longer terms. In the meantime transportation will be one of the main problems of the people living in Katutura. The improvement of the transport facilities should result in savings of time and money. Up to now the taxis represent the fastest and cheapest method of transport for all those households, which do not own a car. For the taxi drivers it is an important source of income, worthwhile to be supported. But at the same time the traffic safety, which decreases with the overcrowding and the bad conditions of cars and roads, has to be increased. On the other hand, too strict a control of the vehicles could exclude car owners who can't afford a regular overhaul. But at least traffic offences and the overloading of cars (often five adults and one or more children besides the driver) could be prosecuted more strictly. Such measures can only be used, if at the same time the transport capacity is enlarged, to make the passengers independent of overloaded vehicles. The main run on taxis takes place at the beginning and the end of a working day, the main routes are the connections between Katutura and the city. For the taxi business it will be a problem to mobilise more cars only at these times. In addition a public shuttle service during the rush hours may be helpful. The busses would have to be cheaper than the taxis to offer transport to those people who can not even afford a taxi. Bus fares lower than taxi fare are justified because the busses are less flexible and stop only at fixed points. Because of the better service of taxis the busses probably would not compete with them and they shall only absorb the demand exceeding the taxi capacity.

Connections to other quarters of Windhoek need improvement, too. Either some incentives for taxis to cover these areas have to be created, or again supplemental bus routes have to be established. Because of the smaller number of passengers outside the city centre and Katutura, smaller vehicles could be used. Busses needed during the rush hours only, could at other times be used for others purposes - e.g. as school buses. Companies could be encouraged to offer their own transport for employees. As far as possible they could co-ordinate their efforts and offer common transport for neighbouring plants.

For pedestrians and cyclists the security has to be increased. Furthermore, on the wide un-tilled areas between Katutura, Khomasdal and the city some shelters could be erected to protect pedestrians in case of sudden strong and dusty winds. The building fortified footpaths is desirable.

Bicycles are not often used in Katutura, although they seem to be a sensible alternative to taxis and walking. After the purchase there are almost no further costs, and the transport is much faster than by feet. The use of bicycles could be promoted through a public advertising campaign, and through subsidies or small loans for the purchase. Possibly employers could contribute to this effort.

6.5 Reduction of Construction Costs

As shown above the prices for simple houses range from N\$ 7.500 (People's Square) to N\$ 76.000 (Opogonda) due to differences in the building materials, in the standards of finishing and in the processes of planning and construction. For low-income groups the costs have to be kept as low as possible while maintaining minimum standards, in accordance with human needs. These minimum housing standards are hard to define, since the basic needs differ in the perception of each individual person. In Namibia some rules are set forth in the National Housing Policy and used as general guidelines. But these data are not undisputed. Especially the minimum plot size of 300 square metres is often criticised as making even unnecessarily expensive. For these reasons the standard of a house should generally be seen as a variable having to meet the needs of the inhabitants.

Initially one could leave out elements which don't have any impact upon the health of the inhabitants, and which can be easily completed later: painting inside and outside, painting of door- and window-frames, fences, ceilings etc. Furthermore the NHE hopes to reduce costs by minimising the thickness of walls. The NHE calculates that the costs of the brickwork could be reduced by 45%, which means for the total costs of construction a reduction by 15% (NHE 1994 a, p. 8). Only experience can show, whether this is an appropriate form of cost reduction, whether the thinner walls are sufficiently soundproof and weather resistant.

The price of a house is also influenced by the building materials. In Namibia mainly imported material is used, which makes it more expensive. Preference should be given to local materials as not only proposed not only by the National Housing Policy (MRLGH 1991, s.11) but by many experts, too. Already some Namibian companies discovered the issue of building materials as a market niche. They developed various types of stones in order to use less cement, and steel frames to simplify self-building activities.

Finally the process of planning and construction has an impact on the price. Usually it is more expensive to employ a big company than to engage local workers and smaller enterprises of the informal sector, who can, however, satisfy the demands of lower income groups as well as bigger companies. Of course, still the cheapest variant is self-building as promoted by Saamstaan and the Build Together Programme. But it is an additional burden on the people concerned and cannot be accomplished by every household. Summarising it can be said that the projects should aim at maximum flexibility in order to adjust the balance between costs and results to the needs and abilities of the individual households as far as possible.

6.6 Participation of Households Concerned

Urbanisation is not only a spatial or economic process, but it causes a cultural change in the life of the migrants, too. This can be seen, e.g., in their attitude towards the housing issue. Whereas in former times it was a matter of course that each household was responsible for its own dwelling, with urbanisation the provision of housing became more and more the task of experts. Firstly, division of labour is more common in settlements than in rural areas. Secondly, in towns huts usually are built with materials different from those used in the communal districts. The urban materials demand new knowledge and skills. Thirdly, the policy of apartheid created passivity. Houses were built by the municipality and rented to the inhabitants. The construction and ownership of other buildings was prohibited. Consequently an attitude of consumption developed and the provision of housing was regarded as a task of the authorities only (which met the reality at that time). Rent boycotts can be seen as an expression of this mentality. They were not only politically motivated, but were also used as a protest against inappropriate and too expensive housing conditions.

Nevertheless the first dwellings of people immigrating into cities, usually tin huts, are still self-built. This proves the willingness of these people to care for themselves even in the urban surrounding. Housing projects should aim at preserving and promoting this attitude. Squatter settlements shouldn't be seen any longer as unhealthy parts of a city, waiting to be abolished, but as fundamentals for upgrading.

The MRLGH promotes self-help and initiated the Build Together Programme to realise some of the ideas described in the National Housing Policy. The results proved that the apprehension of some critics, who foresaw that the system of self-help would „degenerate into the erection of many dangerous, badly constructed slum structures“, were not justified. On the contrary, as a rule the structure of houses was improved, resulting in an increase in value. Often the value of a self-built dwelling is three times the amount of the loan granted to the builder. The advantages of self-built projects are:

- they offer a chance to reach the poorest population groups;
- the costs for the government are relatively low;
- supplemental resources (labour, material, knowledge) are mobilised by the households concerned;
- a capital larger than the governmental investment is created;
- the sense of responsibility of the participants is strengthened;

- the houses are adjusted to the needs and abilities of the inhabitants (who can afford them);
- it is possible to upgrade the houses later;
- the participants gain new skills and knowledge during the construction process and can use them later to increase their income.

All in all self-building activities are best suited for the situation of low-income groups. Promotion and support of such projects is essential to maintain security of housing in the longer term. Elements which could facilitate such activities are:

- promotion of community development;
- access to small loans for even and building material;
- training planning and construction skills;
- technical and organisational advice;
- simplification of bureaucratic processes;
- purchase of block even at reduced prices.

6.7 Development of New Financial Instruments

The main problem for the parties supplying as well as demanding housing is the financing. The existing financial offers do not satisfy low-income housing needs. Additional and different instruments are needed:

6.7.1 Savings Associations

Households with a low income don't have access to credit institutes, and often not even to the projects of the NHE, since this institution still demands for the most simple starter solution a minimum income of N\$500. One possibility to open access to credit to people with only a small capital of their own, are savings associations. Several types are possible. All of them are organised in neighbourhoods or communities as a way of self help. At least three variants are well-tried in southern Africa already and their promotion is to be recommended: stokvels, housing saving schemes, and credit unions.

The flexibility of such a scheme allows even people with an irregular income to take part in it. Its democratic structure results in a strong identification of the members with the association. Both facts contribute to the sustainability of these types of financing. The formation of savings associations may require that information and a first impulse are given from the outside. An initial subsidy could make an earlier granting of loans possible.

6.7.2 Mobilisation of Capital

The institutions supplying low-income housing have to struggle with the lack of money, too. Prerequisite for the construction and purchase of a house is a basic capital handed over to the buyer in form of a loan. Because the households concerned do not have access to commercial banks and building societies, the developers have to find alternatives. Possible sources for money are

1. *Savings of the households themselves:* The UNCHS has experienced that often even households of the lower income groups accumulate savings, which can be invested in housing (UNCHS 1989, p. 8). A study carried out in the Windhoek Squatter areas revealed that the settlers sometimes invest up to N\$ 4000 into their self-built dwellings (Graefe/Peroux 1994, p. 34). But usually this money is not accumulated in commercial financing institutions, and ways have to be found to channel it into the housing market. For these reasons building societies were founded, but in Namibia they operate mainly in the income sectors above monthly N\$ 2.000. Furthermore they are obliged by the Building Society Act to grant 80% loans only. A change of this act as well as the willingness of the two Namibian building societies to accept higher administration costs for the granting of small loans could make them interesting for lower income groups.

Commercial banks in Namibia could mobilise more capital by savings programmes. In some countries like Germany, Kenya and Jordan a lottery linked to deposits proved to be very successful. By these savings are at least tied up for a medium term.

2. *Public Money:* The BTP is financed with public money only. But as long as repayments do not flow continuously, this form of financing is not a sustainable, and will result in losses for the treasury. Subsidising interest rates raises the losses in the longer term. For funds using public money a sustainable form of capital flow has to be found. After an up front subsidy or after granting a loan, subsidies should only be allowed for cases of social welfare.
3. *Private Sector:* Next to banks, insurance companies and pension funds are significant investors, because they are subject to a permanent influx of capital and thus have to invest for the longer term. Until recently most of the money of the Namibian insurers and pension funds was exported, mainly to South Africa. But since 1996 these companies must invest a greater sum in their own country. They need incentives to channel the money into the housing sector. The establishment of a second mortgage market, for instance, could help to mobilise capital from the private sector. Furthermore joint ventures between private financial institutions and the public sector should be pursued.
4. *Foreign governments and NGOs:* Some projects receive the necessary money from foreign governments and organisations (e.g. Osahtotwa, Ombili, People's Square). Such financing seems to make sense only, if the projects are managed in a sustainable way, and if after the first grant there is no need for further money to keep the programme alive. Otherwise the result will be dependence on the donor countries and organisations, and promote a passive attitude of the beneficiaries, institutes and the government. This would lead to a reappearance of the problems after a few years.

6.7.3 Revolving Funds

The most important element of a sustainable housing programme is the creation of a revolving fund. The repayments are accumulated there and channelled again into the housing sector. It shall be secured that in future there will be enough money for further projects without more external capital. If necessary, the money can also be used to pay for the installation of community facilities or for welfare cases. A revolving fund strengthens the identification of the beneficiaries with the project, because they experience the further use

of their money. Thus, especially in programmes, which have to struggle with insufficient repayments, revolving funds are to be recommended.

6.7.4 Replacement of Interest Rate Subsidies

The most common form of subsidy in Windhoek is granting loans at interest rates below the market rate. It is said to be an effective and socially just form of subsidisation. But at the same time it produces a market distortion which makes it very difficult for the private sector to enter the low-income market. For a government intending to integrate the private sector (MRLGH 1991, p.18), this form of subsidy raises problems. An alternative solution could be an up front subsidy at the beginning of the construction of a building. Another possibility are „cross- subsidies“, meaning that the erven price is graded according to the income of the buyer. In Windhoek it seems to be sensible to combine the cross-subsidy with mixed land use (as explained above). Land for commercial purposes could become more expensive than residential erven. Another alternative are indirect subsidies, schemes, which assist the supplying instead of the demanding part of the market. Fiscal advantages for builders of low-income houses could be important here.

6.8 Strengthening of the Repayment Discipline

A prerequisite for the success of housing projects is the reliable repayment of the loans. None of the projects shows a 100% repayment rate, sometimes the arrears exceed even 50%. As long as this problem is not solved, there will be no sustainability, no private enterprise will work in this sector and the residents do not have security of tenure because their houses are not their legal property. Various factors can influence the flow of payments:

1. *The adjustment of the loan to the individual financial situation:* The amount and the terms of the loan must correspond to the financial situation of the debtor and have to be set individually.
2. *Contact to the households:* A permanent contact between the lending institution and the borrower can contribute to a higher adherence to the contract. The communities or social workers can serve as a mediator (as it happens in the Oshatotwa Program). If payments are not made they can assess the real reasons and propose appropriate reactions.
3. *Alternatives in case of default:* If clients are no longer able to pay, they and the financing institution have to discuss the situation to find new terms of the loan or, if the house is not yet completed, to choose a simpler variant.
4. *Emergency insurance:* In cases of emergency (loss of a job, illness) there should be an insurance to repay the loan. It could be financed by an increase in the monthly instalments, what could become a problem for the poorer households, or by using the revolving fund.
5. *Legal steps against arrears:* If none of the above mentioned measures can be used, or if the households concerned do not pay because of insolvency but because they don't want to, legal steps have to be taken, and the people, if necessary, be evicted. Perhaps in one of the reception areas an erven could be offered to them.

6. *Publicity*: Public campaigns, which inform borrowers about the purpose and necessity of payments, can contribute to a stronger repayment discipline. If the South African Campaign ("Masakhane - let us build our country together") proves to be successful, it could be used as a model.

Of special importance in Namibia is the BTP. Many participants regard it as a matter of politics, whether the beneficiaries of the governmental programme have to pay properly or not. The BTP has a model function and should achieve regular payments as soon as possible. When it fails other projects will suffer, too.

6.9 Creating a Rental Market for Housing:

The National Housing Policy gives priority to home ownership rather than to rental accommodation. At the same time there are no studies to determine the demand for rental houses, flats or rooms. At least those households, which are in Windhoek temporarily only, might prefer rental accommodation. Furthermore many people are living as lodgers right now. In Katutura many rooms are sublet with informal renting conditions. The tenants have to accept the price, but they have no security of tenure. Without a legal contract they can be evicted at any time. Probably thousands of people in Katutura live in rented rooms. A policy, which promotes ownership only, ignores the needs and problems of this part of the population, which can not afford real estate, or is not interested in a permanent dwelling or just could not become a beneficiary of housing projects, because there are not enough yet. Legislation is needed to protect them, e.g. against usury and short-term notices. Houses offering a chance to sublet rooms are worth to be promoted, because they give an additional income opportunity to the house owners.

6.10 Involvement of Employers

In connection with company owned houses certain problems are prone to arise: generally these houses are tied to jobs and cause dependence of employees upon employers. But employers have other possibilities to assist their workers:

1. *Information*: For the municipal authorities it is a problem to inform all newcomers to the area on aid offered for low-income housing. They have no direct contact to the migrants. But owners of companies could easily inform their workers easily on the offers in this sector. This strategy would reach specifically those persons who have a regular income. The problem to inform the people working in the informal sector or in private households (e.g. gardeners, domestics, nurses), however still remains to be solved.
2. *Financial support*: Precondition for buying or renting a house is a monthly income, sufficient to meet the real costs of living. This lies in the responsibility of the employers and should be the main aim of wage policies. But employers can grant further financial assistance: loans, subsidies and they can take over guarantees towards banks and building societies.
3. *Organisational assistance*: Finally employers can help their workers with organisational support such as negotiations with the municipality about the purchase of land and contacting financial institutes.

6.11 Strengthening of Rural Areas and Smaller Urban Centres

One cause of the permanent migration to Windhoek is the worsening situation in the communal areas and in smaller towns. To avoid further migration, measures must be taken to strengthen the economic and social situation in these areas. A goal could be the development of a net of small, middle and greater urban settlements between the rural areas and the capital. Measures to strengthen the disadvantaged districts could be:

- the establishment of central functions (administration, cultural offers) in selected towns;
- the creation of employment opportunities in trade and industry;
- improvement of schools and other training opportunities;
- the development of social life: entertainment, cinemas, clubs and pubs;
- the improvement of housing conditions;
- the promotion of alternative, endogenous economic developments.

Furthermore the population of these areas has to be informed sufficiently about the actual living situation in Windhoek in order to prevent migration based on false assumptions.

6.12 Prospects

The intention of this study is to show problems of current low-income housing projects in Windhoek and to suggest potential solutions. The results can be summarised in two maxims:

1. Housing projects for low-income groups will last only, if they aim at sustainability.
2. Sustainability can be achieved only by integrating the housing programmes into a comprehensive urban planning concept.

A detailed analysis of the consequences goes beyond the scope of this study. The municipality, governmental and non-governmental organisations, the private sector and the people concerned will have to get into contact to evaluate alternative approaches and to develop suitable programmes. There are other fields linked to the housing situation, which deserve further research, e.g.

- the significance of housing projects for the economy of a city, region or nation;
- the prospects and potential of mixed land use;
- the informal rental housing market in Katutura;
- the residential situation of servants in private households; and
- the ecological impact.

The analysis of the ecological impact of squatting, of the increase of the residential density, of the total use of the existing water supply, and of the growing vehicular traffic is of special importance. An integrated concept will never work, if the natural resources are not taken into account. The improvement of the housing conditions should be the result of a balanced development between economic, ecological and social factors.

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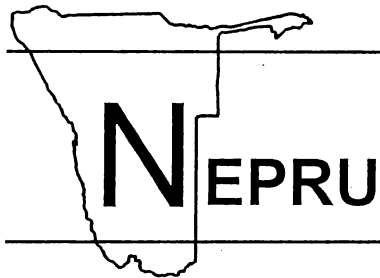
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Updated: 07 May 2002

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NB3	<i>National Conference on Land Reform and the Land Question, Windhoek, 25 June - 01 July 1991. Vo. 1, Research papers, addresses and consensus document</i>	Republic of Namibia - OUT OF PRINT	614	1992	N\$60.00	N\$9.00	N\$69.00
NB4	<i>Macroeconomic modelling in Southern Africa: a comparative perspective - ISBN 99916-38-03-2</i>	Simon Stone (ed.)	92	1992	N\$30.00	N\$4.50	N\$34.50
NB5	<i>Coping with Aridity. Drought impacts and preparedness in Namibia - experiences from 1992/93 - ISBN 99916-38-02-4 - OUT OF PRINT</i>	Richard Moorsom with Jutta Franz & Moono Mupotola	251	1995	N\$50.00	N\$7.50	N\$57.50
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NB7	<i>Namibia - A decade of Independence 1990-2000</i>	Henning Melber, Hopolang Phororo, Bruno Venditto, Dirk Hansohm, Peter Manning, Klaus Schade, Wolfgang Werner, Thomas Hastings	211	2000	N\$50.00	N\$7.50	N\$57.50
NB8	<i>NEPRU - The first 10 Years 1990-2000</i>	Henning Melber, Dirk Hansohm, Wolfgang Werner	60	2000	N\$30.00	N\$4.50	N\$34.50
NB9	<i>Monitoring Regional Integration in Southern Africa ISBN99916-0-343-3</i>	Dirk Hansohm, Christian Peters-Berries, Willie Breytenbach, peter Meyns	139	2002	N\$39.50	N\$5.93	N\$45.43
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NERP2	<i>Namibia Economic Review and Prospects 1997/1998</i>	Dirk Hansohm & Klaus Schade	50	1998	N\$45.00	N\$6.75	N\$51.75
NERP3	<i>Namibia Economic Review & Prospects 1998/1999</i>	Klaus Schade, Dirk Hansohm, Namene Kalili, Angeline Simana, Rowlan Simpson, Wolfgang Werner	49	1999	N\$95.00	N\$14.25	N\$109.25
NERP4	<i>Namibia Economic Review & Prospects 1999/2000</i>	Klaus Schade, Calicious Tatalife, Nino Frodema, Wolfgang Werner, Dirk Hansohm, Bruno Venditto, Johannes Ashipala, Hopolang Phororo, Ebson Uanguta, Hoster Bebi, Panduleni Elagó, Erwin Naimhwaka	51	2000	N\$95.00	N\$14.25	N\$109.25
NERP5	<i>Namibia Economic Review & Prospects 2000/2001</i> (This report is available on our website)	John Motinga, Klaus Schade, Dirk Hansohm, Namene Kalili, Wolfgang Werner, Grace Mohamed, Christoph Stork, Hopolang Phororo, Anna Erastus, Erwin Naimhwaka, Rosa Endjala, Calicious Tatalife, Antoni Masarakufa, Nino Frodema, Johannes Ashipala	55	2001	N\$0.00	N\$0.00	N\$0.00
NAMIBIA BUSINESS CLIMATE SURVEY		ISSN 1680-6603					
NBCS1	<i>Namibia Business Climate Survey</i>	Johan Dahl, Antoni Masarakufa, Maano Nepembe, Calicious Tatalife, Grace Mohamed, Lauence Mutjavikua (NCCI)	20	2001	N\$60.00	N\$9.00	N\$69.00
NBCS2	<i>Namibia Business Climate Survey - NEPRU/NCCI publication. This publication is available at NCCI</i>	Johan Dahl Maano Nepembe Calicious Tatalife	22	2002	N\$20.00	N\$3.00	N\$23.00
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NTMR6	<i>Population and development: a background report on the Third African Population Conference at Dakar, Senegal, 7-12 December 1992, with special reference to the Namibian situation</i>	Henning Melber	8	1993	N\$10.00	N\$1.50	N\$11.50
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NTMR8	<i>Ministerial Meeting on Cross-Border Trade, Investment and Payments in Eastern and Southern Africa and the Indian Ocean Area, Kampala, Uganda, 27 August 1993</i>	Saul Kahuika	10	1994	N\$11.00	N\$1.65	N\$12.65

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NTMR12	<i>Senior policy workshop on stimulating and sustaining small and medium scale enterprises, Addis Ababa, 14-18 November 1994</i>	Dirk Hansohm & Wendley Shiimi	11	1995	N\$11.00		N\$1.65	N\$12.65
NTMR13	<i>SARIPS/SAPES Institutional and Academic Framework of the Masters in Policy Studies: Planning Meeting, Harare 8-10 March 1995</i>	Irene Tlhase	11	1995	N\$11.00		N\$1.65	N\$12.65
NTMR14	<i>Third SEPAC Conference on Small Enterprise Promotion in Southern Africa, Gaborone, 31 October - 1 November 1996</i>	Dirk Hansohm & Anna Erastus-Sacharia	12	1996	N\$11.00		N\$1.65	N\$12.65
NTMR15	<i>39th Annual Meeting of the African Studies Association, San Francisco, 23-26 November 1996</i>	Dirk Hansohm	9	1997	N\$10.00		N\$1.50	N\$11.50
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