

**FACTORS CONTRIBUTING TO THE SHORTAGE OF
RESIDENTIAL LAND FOR LOW INCOME GROUPS IN
WINDHOEK, NAMIBIA**

By:

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DEDICATION

This dissertation is dedicated to my cousin Penda. Without you, I would not have gone this far.

CERTIFICATION OF AUTHORSHIP

The research described in this short dissertation was carried out in the School of Architecture, Planning and Housing, University of KwaZulu- Natal, Durban, under the supervision of Nancy Odendaal. This mini dissertation represents the original work of the author and has not otherwise been submitted in any form for any degree or diploma at any university. Where use has made of the work of others, it is duly acknowledged in the context.

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To all those who were somewhere in the wings, I cannot remember you all.

Last but not least, to Almighty for giving me the ability and courage to pursue my goals.

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LIST OF ACRONYMS

MRL- Ministry of Land Resettlement and Rehabilitation

MRLGH- Ministry of Regional Local Government and Housing

CoW- City of Windhoek

SDFN- Shack Dwellers Federation Namibia

NHAG- National Housing Action Group

NHE- National Housing Enterprises

HRDC- Housing Research Development Centre

UN- United Nations

SWA-South West Africa

UNCHS- United Nations Centre for Human Settlements

NGO's- Non governmental organizations

GIS- Geographic Information System

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CHAPTER 1. INTRODUCTION AND RESEARCH METHODOLOGY

1.1 INTRODUCTION

“It is now universally appreciated that land as a resource is unique, in the sense of being significantly different from all other factors of social and political life. Land is the platform for almost all human activities” (Makhubu, 1996:1) and is also a crucial aspect in urban planning in any city (Baken & Van der Linden, 1992). Therefore, as the city expands in terms of economic and population growth, there will be a great need for more land to be made available to accommodate the ever increasing population.

However, in most cities, land is not easily accessible, especially to low income groups. Many factors contribute to this including limited land available for urban development, unavailability of urban land, inappropriate planning standards, sharp increase in urban population and inefficiency of land management (Rakodi, 1997; United Nations Centre for Human Settlement, 2004; and United Habitat, 2002).

The other problem associated with land problems for low income groups is the co-existence of different land tenure systems. Makhubu (1996) argues that the introduction of a number of land tenure systems other than the traditional ones, has led to conflicts due to these differences in the processes of land acquisition and most importantly affordability under the different systems. As a result, most of the urban poor are unable to afford land delivered under some of these systems, namely freehold and leasehold, which in most cases also leads to inadequacy of land supply in most cities in developing countries.

1.2 RESEARCH STATEMENT

Windhoek, like other cities in developing countries, is also experiencing a sharp increase in city expansion and urban population. According to recent research, the population increased from 147 000 to 223 364 people in 2001 (Namibia Bureau Statistics, 1991 and 2001). Such increases resulted into an increase in the demand of land for housing purposes. Although, the city covers a large portion of land area and existing densities are low, it is currently experiencing a shortage of land for housing low income groups.

As the situation is now, low income people cannot access serviced, affordable, well located and secured land (New Era, 2005). The shortage is also confirmed in the City's Land Delivery Report for 2005, which indicates how many hectares of land are available for development, and how many *erven* will be released per annum to accommodate the low income groups (City of Windhoek, 2005).

Windhoek, being the economic, administrative and legislative hub of the country, has the potential to continue expanding and attracting migrants in to the city. Therefore, if the problem experienced by low income groups is not given an urgent attention, problems in the management of city as well as in its economic development could be experienced.

Based on the above, the researcher considered it imperative to undertake a study to investigate factors that are contributing to the shortage of residential land for low income groups in Windhoek.

The findings of this study could determine whether the City of Windhoek and other stakeholders involved in land delivery are following the right path to deliver land to low income people. It will also enhance the ability to deal with land and housing delivery and other related urban issues. In addition, the recommendations could assist the city and other stakeholders to devise with new solutions that could address shortage of land for housing in future.

1.3 RESEARCH AIMS AND QUESTIONS

The overall aim of this research is to explore factors that contribute to the shortage of residential land for low income groups, and to look at the impact they have on the accessibility of residential land for low-income groups in Windhoek. Therefore, the primary objective is to describe the residential land situation for low income groups in Windhoek. The second objective is to contribute to the existing knowledge on the identification and allocation of land for low income groups, while the third objective is to make policy recommendations as to how suitable and affordable land could be made available to low income groups.

While the central research question is concerned with the factors that are contributing to the shortage of residential land for low income groups, subsidiary questions include the following:

- ✓ What is causing the increase of demand and shortage of supply of residential land for low income groups?
- ✓ Do social, economic and environmental factors play a role in the shortage, which is currently being experienced in Windhoek?
- ✓ Which criteria are used to identify and allocate residential land to these groups?
- ✓ How many hectares of land are allocated for residential purposes, how many are for housing low-income groups, and where is it being developed?

The study posits the hypothesis that:

Land supply for low income groups in Windhoek is constrained by existing planning policies and standards as well as by a lack of political will.

1.4 RESEARCH METHODOLOGY

Research is commonly regarded as a technical process of finding information that enhances the researcher's knowledge. For the purpose of this study, a qualitative approach has been used to determine factors that are contributing to the shortage of residential land for low-income groups in Windhoek.

The research design for this study takes into consideration the methodology and techniques that are considered relevant to the problem and objectives of the research. Windhoek was used as a case study. A literature review was also undertaken during the research.

1.4.1 Sampling approach and population

The population of this study was chosen based on the key informants system. Therefore, only individuals who were knowledgeable or were dealing with land and housing issues were selected to participate in the study. This approach is easier, practical and more economical, as well as being useful if one wants to get the desired results. (Saunders, 2003).

The people or organizations selected to participate in this study were as follows:

- Three (3) Town Planners from the City of Windhoek;
- One (1) Town Planner from the Ministry of Regional Local Government and Housing;
- Two (2) Planners from Town Planning Consultancies who are active in the City of Windhoek;
- One (1) official from Ministry of Land, Resettlement and Rehabilitation;
- Two (2) land management lecturers from the Polytechnic of Namibia;
- Two (2) officials from National Housing Action Group;
- One (1) official from Housing Research Development Centre;

One (1) official from National Housing Enterprise;
One (1) official from United Nations Habitat;
One (1) politician who lives in low income area;
Two (2) community representatives of Namibia Shack Dwellers Federation;
One (1) independent community member who lives in a low income area, specifically an informal settlement

1.4.2 Data collection and methods

Information was collected from both secondary and primary sources, using both case study and historical data.

1.4.2.1 Primary Sources: In-depth Interviews

An in-depth interview method was employed because the nature of the research requires detailed responses and clarity about specific questions. To ensure validity and reliability, the research questions were provided to participants prior to the interview, to enable them to prepare themselves for the discussion.

Afterward, the researcher visited all the selected institutions personally. This was done to ensure that all questions were clearly understood, and that all the unclear answers could be probed.

The Each interview session was recorded, with the permission of the respondents. This assisted the researcher to do a thorough analysis of the responses.

1.4.2.2 Secondary Sources

Secondary sources used include both electronically and printed materials from various publications studied during the documentary review processes. The purpose of the review was to look at the historical background of low income areas, assess how land allocation has been done over the past years, look at the existing policies and regulations related to land and housing issues, and finally also to look at the City of Windhoek's current and future plans to address land problems for low income groups.

1.4.3 Data Analysis

The data was analyzed using a qualitative method and categorized into themes. The data generated from primary sources was supplemented with data from the secondary sources. The researcher put data into units or categories to compare views from various interviews.

1.5 LIMITATIONS TO RESEARCH

Land is used for different purposes, and a distinction can be made between commercial, industrial and residential land markets. However, this study only concentrated on residential land for low income groups. The private sectors (banks and private developers) were also not selected to participate in this study, due to the fact that they hardly deal with people in the low income brackets and have limited interest in rendering services and providing housing loans to these households (Analytics, 2003). Therefore, it was imperative to include National Housing Enterprises (NHE), which currently acts as a lending institution as well as developer in the field of low income housing.

The other limitation is the fact that not all of those who were targeted as respondents were interviewed. An official from UN Habitat was unavailable for an interview. The researcher also failed to secure an appointment with a politician and an official from the Ministry of Land Resettlements and Rehabilitation (MLRR). However, appointments

were secured with land management lecturers from Polytechnic of Namibia and the results were substituted for those that would have been obtained from an official from (MLRR), and UN Habitat official. A major difficulty was that appointments were often postponed, from the City of Windhoek. This slowed down progress while researcher waited for appointment to be met. In hindsight, it is recognized that, when designing research, provision should be made for unforeseen delays.

1.6 STRUCTURE OF DISSERTATION

The dissertation consists of five chapters. The first chapter serves as an introduction and describes the context of the study, the approach utilized, an overview of the research questions, hypothesis, and the methodology.

Chapter two covers the conceptual issues, focuses on theoretical insights into the nature of land; the existing land tenure systems and ownership; land delivery systems which are commonly practiced in both developing and developed countries; residential land markets, the release of land for urban development, and difficulties or constraints to land release.

Chapter three focuses on the study area. This includes a brief historical background of the area, its geographical location and population as well as population growth; the policies and regulations that govern low cost housing in Namibia, and research findings. The following chapter (four) contains data interpretation and analysis. The final chapter (five) contains recommendations on how problems encountered could be addressed and how suitable affordable land for low income groups could be made available, and concludes by drawing together arguments made in the dissertation as a whole in relation to the aims of the study, the main research question and the recommendations.

1.7 WORKING DEFINITION

The following definitions were used to understand key concepts in the study:

Low income groups

Urban poor who are either unemployed or employed within the income range from N\$ 0 to NS 4000 per month and who are in need of residential land but are unable to afford a price determined by the urban land market. Most of these people live in illegal informal settlements, and their educational level is low.

Residential land

A type of land that is predominantly for housing purposes.

Migrant

A person who migrates from rural or other urban areas to a city for better employment, and living conditions. Migrants can be drawn from low, middle and high incomes groups. Migrants from low income groups normally find it hard to adapt to the living standards of the city and thus finds it difficult to acquire residential land.

Planning policies and regulations

Acts, policies and regulations, which are utilized by the City of Windhoek to regulate land and housing delivery systems.

Land delivery

In this report, land delivery refers to land becoming available on the market and making it available to those who might be in need of it, including the low, middle and high income groups. It also includes planning and servicing of land, securing tenure,

managing land transfer, overseeing land development, and settling disputes. Such a system is classified as either formal or informal.

Political will

Political will refers to the commitment of the politicians to actively seek, approve and put in place measures to address access to residential land and ensure that problems experienced by low income groups are addressed harmoniously. Politicians can do this in many different ways, either through approving subsidies, relaxing planning policies and standards for the poor, or through other ways, which could be used to address low income land problems.

Erf/Erven

Dutch term still in use in Namibia that refers to a parcel of land that is cadastral defined. Erf refers to plot, while Erven refers to plots.

1.8 CONCLUSION

This chapter serves as an introduction, which gives an overview of the research problem and methodology used in the study. It also explores some of the concepts, which are used in the context.

CHAPTER 2. CONCEPTUAL FRAMEWORK

2.1 INTRODUCTION

At one stage or another, almost every city has experienced a shortage of land for housing the low income groups. Usually such shortages have been resulted in land invasions or expansion of informal settlements within a city. There are various causes for these problems ranging from economic, social, and political, to environmental. Based on the approaches adopted by various governments, some cities have been unable to solve the shortage of land for the urban poor. These approaches include capitalist, socialist and integrated approaches. This study is based on an integrated approach to land delivery, which will be justified as the most appropriate conceptual lens for understanding the research problem.

The conceptual framework of this study focuses on theoretical insight into the nature of land; the existence of land tenure systems and ownership; land delivery systems which are commonly practiced in both developing and developed countries; residential land markets; the release of land for urban development; and difficulties or constraints to land release.

An in depth discussion of the above-mentioned issues should increase our understanding of the importance of land, and how land delivery systems operate.

2.2 UNDERSTANDING OF LAND

Land is a crucial resource that forms the base on which any nation stands; in fact, “it is the platform for almost all human activities”(Makhubu, 1996: 1). It is therefore difficult to imagine any life existing without dependence on land. “Land is also part of nature, fixed in location, immovable and incapable of expansion in supply”(Makhubu, 1996: 1). Because it can neither be created, nor destroyed except in marginal ways, it is different to all other commodities (Doebele, 1983). Thus its price is determined by the demand for it

in certain areas, but not by the availability and the demand for land in the entire city (Baken & Van der Linden, 1992).

Land is at the center of housing delivery, as without it, housing delivery will not take place. Because of its importance in human settlement, it is also regarded as one of the major assets of every country. Payne (2002: 2) says of land that, “it excites intense emotional and psychological attachment in a way that services, materials and finance do not”.

Land can also be use for other purposes, such as commercial and industrial, or it might be used as a vehicle for investment. Therefore, a necessity for efficient and effective management of this unique resource is required.

2.2.1 Land Tenure and Ownership

A land tenure system may be defined as a system whereby a person gains certain rights to land. These rights cover access, use, development or transfer and as such exist in parallel with ownership.

According to (Payne, 2002) many of the existing tenure systems were based on a wider range of cultural and historical influences. However, for the past years, there has been a major transformation that reflects the current stage of evolution, as well as a variety of factors that are influencing the existing tenure systems. Some of these factors include outgrowing of existing city land structures and the establishment of new towns. Such transformations have also brought about changes in land tenure institutions, which have been responsible for laws, customs and practices that govern the rights, duties and relationships of people to the land.

Of the many forms of land tenure in the world, four common tenure options in developing countries are include freehold, leasehold, customary, and state land tenure systems. Each of these forms of tenure is critically examined below.

2.2.1.1 Freehold Land Tenure

Payne (1997) argues that, freehold land tenure was imported into developing countries to serve the interest of colonial settlers. This system gives a person's an absolute ownership of land and a high degree of security. Such ownership is of indefinite duration and may easily transfer to descendants without any complications or delays.

Land under freehold land tenure can be bought and sold freely and may be put to the most economical and efficient use. It can also used as collateral when applying for a loan from any lending institutions. Therefore, it is a preferred system, especially amongst those live in urban areas, because it enables them to invest in both housing and land and to gain profit from them. The system is also contingent on highly efficient administration and land registration.

While it has the advantage of reducing the risk of eviction, it also has limitations such as that it encourages speculation and makes access to land difficulties for low income groups. The system usually gives preference to those are financially capable and in a position to afford a portion of land at the market price.

In most some cases, these people buy tracts of land which they leave to appreciate in value and sell later at inflated prices, which leaves the urban poor landless because they cannot afford to pay high prices that result.

Some countries have tried to regulate land speculation. For example, in Kenya, taxes are imposed on those speculating on land. However, this type of measure has proved to be less effective (McAuslan, 1985). In Namibia, the City of Windhoek also passed regulations that do not allow individuals to occupy more than one property in the City. However, there were loopholes in the system on which land developers and other citizens capitalized by using their relatives or friends to participate on their behalf, and then transfer land to them at a later stage. Thus, this system is also ineffective.

The most effective system was applied in Sudan, where land was leased out to individuals instead of outright sale. If no development took place within a given period, then the land was recovered and given to those who were in need of land. This enabled low income groups to access land (Makhubu, 1996).

2.2.1.2 Leasehold Tenure

The leasehold system evolved because of failures by individuals to use the portion of land that they occupied. It ensures that landowners in absentia lease portions of land for cash exchange or lend a portion of the unused land to the urban needy. Examples of this are commonly found in most developing countries that were under the colonial regime, and the system is commonly practiced within traditional land that is used for agricultural purposes. However, with the highest demand for residential land being found in most cities, the use of the system has expanded to the residential sector to accommodate squatters from the rural areas.

In some countries, the system is now used to accommodate low income groups who are unable to afford land at market price. Such arrangements are done made on a temporary basis (such as for a specific period, e.g. 99 years) or until such people find a place to settle. In privately owned land, the period is not specified as this is determined by the landowner him/herself.

The right holder retains the right to decide whether the land under this system will be leased for free or for monetary gain. In the case of communal tenure, although the right holder can lease to relatives or other village members for free, some people do charge a minimal fee. “Under freehold, land is leased for a certain amount payable to the landowner” (Makhubu, 1996: 28)

The advantages of the system are that it offers possibilities for providing more equity to disadvantaged groups, and that the land transaction is easier to monitor.

Although, the system is perceived as the easiest system for planning and controlling land development, it also has limitations as land cannot be used as collateral. This causes the occupiers, especially those in need of their own buildings to experience difficulties because the system does not allow them to construct a permanent structure unless they can finance it from their own savings.

2.2.1.3 Customary Tenure

“The customary land tenure evolved from largely agricultural societies in which there was little competition for land and no economic value, but where the survival was often precarious and depended upon use of the land to ensure an ecological balance” (Payne, 2002: 2.). Currently, it is a tenure system that is commonly used in most parts of the Middle East, in African countries, Malaysia, etc. The form of customary land tenure differs from country to country, for example “In Egypt, it is known as the communal system whereas in Tanzania, it has similarities to the leasehold” (Makhubu, 1996: 29).

The regulations under customary tenure are relatively flexible and policies are hierarchical and venerable. Land allocation, use, and transfer are determined by the leaders of the community, in accordance with the regulations and needs of the land seekers. The system does not necessarily require payment, and goods like money, cattle or beer are used as a form of token to conclude an agreement.

Two forms of customary tenure that are commonly used are traditional tenure and communal tenure. These two tenure systems are both hierarchical in administration but differ in structures (Makhubu, 1996).

In traditional tenure, land administration and allocation powers are vested in chiefs who are appointed by the king. Such situations are found in countries like Lesotho, Swaziland, and South Africa (KwaZulu-Natal). These chiefs are assisted by the headman in carrying out administrative activities. Land is only allocated to community members or to an outsider who marries within the community. If the individual to whom

a portion of land was allocated dies, then the land can be inherited by either the wife or the eldest son in the family.

The communal tenure is found in countries such as Egypt, and Ethiopia where land is administered by Village Head and Village Council in trust for the village people. These people are elected annually by the community members themselves.

However, it is important to acknowledge that this system has also become subject to commercial pressures and has been incorporated into the urban land market, especially in areas where urban expansion overflow into the customary area boundaries (Payne, 1997). In some countries or cities, the co-existence and incorporation of such tenure has resulted in some complexities in land allocation. For example, in Namibia, disputes between Traditional Authorities and officials from newly proclaimed towns have arisen. In most cases, the dispute arises because Traditional Authorities feel threatened and fear losing their power if a new town is proclaimed and established within their boundaries. However, after the government intervention, the cooperation between the Traditional Authorities and town officials has started to improve in most areas.

Despite the popularity of the system, it also has limitations, such as it does not fit well with the statutory system of property rights and the land market. It is also insecure because it provides limited tenure security based on community membership, but not on individual title. The other limitation is that it does not encourage the credit and investment necessary for development, as land is not regarded as capital to be owned. Gough & Yankson (2000) also argue that the system is prone to irregularities such as allocation of one plot two more than one households.

Regardless of the limitations, the system has proved to be capable of accommodating a number of land seekers compared to freehold and leasehold tenure systems. It also creates a certain amount of homogeneity and gives individuals equal access to land. However, it falters in the face of increased mobility by individuals and it has the complication that it is not certain when a person comes to be regarded as a community

member.

2.2.1.4 State Land

State land is held by the Government, and is found in every country. Under this system, the state allocates land to individuals for residential, commercial and industrial purposes. State land fills the gaps that are left by other tenure systems such as freehold, leasehold, etc, and enables all section of society to obtain access to land under conditions of competition.

Every country has different ways of granting and administering state land. In Namibia the grant of state land is made by the Minister of Lands, Resettlement and Rehabilitation and is administered by officials of the Ministry, while in Botswana land is granted by the President and administered by the Ministry of Lands, Housing and Environment through the Director of Lands working in collaboration with the Department of Town and Regional Planning and the Department of Survey and Mapping (Payne, 2002). Government can lease land to individuals or companies for a certain period extending to 99 years. However, the land cannot be sold.

Payne (1997) argues that although state land frequently achieves higher levels of equity than private systems, it rarely achieves high levels of efficiency due to bureaucratic inefficiency.

2.2.2 Land Delivery Systems

Kironde (2000: 5) defines land delivery as a system of “bringing land to the market and making it available to those who may be in need of it. It includes planning and servicing of the land, securing tenure, managing land transfer, overseeing land development and settling disputes”. Baken and Van der Linden (1992) also explain land delivery as a particular manner of land supply, such as the commercial substandard subdivision and

sale of land, the customary allocation of land, land invasion, high income land subdivision and public land supply such as sites and services.

Land delivery is a process, which can be categorized as formal and informal.

2.2.2.1 Formal Land Delivery Systems

Formal land delivery is a system that operates within a formal land market. It also operates within the parameters of legislation relating to land use, tenure and cadastre. Formal land delivery has proved to work well especially in the developed countries (Baken & Van der Linden, 1992), while in developing countries, the system is not accommodating, and cannot be afforded by the majority of people.

Under this system, the delivery stages start with planning activities and ultimately culminate with the beneficiaries' occupancy of the land parcels or of the dwelling units in a complete building. Two forms of delivery are used, namely sites and services and township establishment. In both of these forms, two agencies are required to do the actual work. One agency processes the land acquisition and services, while another builds the top structures.

The land owner, be the state or private developer prepares and sell the land to the end user, who proceeds to build the top structure or asks a developer to do that on his/her behalf. Should development takes place into two stages, namely land acquisition and followed by single development for of the top structure, two levels of loans are required. The first loan is for the land and others for the structure (Makhubu, 1996).

In many developing countries, the majority of low income earners find that this system makes land less affordable. The other problem associated with formal land delivery is that it allocates land for low income groups at the urban fringes, which creates high transport costs for the inhabitants. As the poor cannot afford transport, they are forced to move and build their shelter everywhere near the city center or near the places of

employment, which causes the formal land delivery system to collapse in most cities.

2.2.2.2 Informal Land Delivery Systems

Informal land delivery is defined as a system where land exchange occurs outside the legal planning framework. The author finds the operation of informal delivery more complex, because it is difficult for one to detect which transaction or delivery is illegal or illegal. Baken and Van der Linden (1992) also share the same sentiment arguing that the legality or illegality of informal land delivery or a land transaction depends on a country's legislations and regulations. "Hence, what is legal in one place may be illegal in another"(P.6). For example, in countries like Tanzania, the informal land delivery system is regarded as a system which is aimed at targeting the urban poor in terms of affordability levels, while in others countries, it is not recognized.

According to Durand- Lasserre and Royston (2002), this system became popular in most developing countries cities for three reasons. The first reason is the general elimination of non-commercial land and housing transactions, which previously enabled new migrants to settle in cities or, on land, which they did not have to pay for. The second reason is the inability of commercial markets and urban planning tools to provide sufficient developed land to keep pace with rapid urbanization and for the needs of the poor. The third is the public authorities' withdrawal from direct participation in the land and housing market. These major trends forced most people, who previously depended on the occupying a portion of land for free or at minimal cost, to buy land from the sub-divides through the informal land supply.

Although the system is not well recognized in most cities, it has proved able to cope well with the demands of rapid urban growth and housing for the majority of the urban poor (Rakodi & Leduka, 2006).

In the informal land delivery system, land can be delivered or accessed with or without any payments being made. For example, through land invasion, no payment is required,

because in most cases, land seekers settle on vacant lands, which are either serviced or un-serviced and mostly belong to the state. Several governments adopt different measures to deal with and reduce land invasion. In Namibia, the City of Windhoek has created “reception areas”, where all new migrants were to be accommodated until they found a place to stay or until they relocated to areas where amenities and serviced lands were available (Pendleton, 2002). However, the areas earmarked for such projects were not favoured by those for whom they were intended and therefore, people continued occupying land illegally in areas that suited them. This eventually led to the failure of the project, which taught City of Windhoek a lot, and made them realized that people are not only interested in land to house themselves, but that issues such as neighbourhood, facilities and services, clean environment and safety also play a major role in their housing choice. The failure of the project will assist the city officials to take informed decisions in future whenever they are dealing with issues of similar nature.

There are also situations where land can be delivered through the informal systems in which the land settlers are required to pay an amount of money. Magni, et al., (2002) provide six categories for this, and are as follows.

The first is when an owner gives incorrect tenure to a buyer. This can occur in a situation where the incorrect procedure has been followed in obtaining the tenure. For example the land registry may not have been notified of the exchange, or the owner has no legal right to the land but sold it anyway.

The second typology is where the developer sells the plots laid out on a subdivision outside the legislation pertaining to the national cadastre, therefore making it impossible to register the subdivisions, and grant title to the occupiers.

The third occurs when the land-use of a particular site is not in keeping with the zoning of planning scheme of the city or country.

The fourth typology concerns the failure of sub-divisions to follow the township layout.

Such a problem would make transactions in the land illegal, as the land parcel is considered null and void.

A fifth type of informal land transaction occurs where the land purchaser fails to follow standards and procedures laid out by building and occupation codes. This may pertain to building on particular types of terrain such as low-lying areas such as swamps, riverbanks or steep slopes, or it might concern legislation outlining what materials an owner may use in the construction of his or her home. A final one is the creation of informal settlements.

Informal land delivery systems are not without their problems. Fekade (2000) argues that people who participate in both informal land delivery and informal land markets are faced with numerous problems, which include conflicting and unrecorded ownership claims, multiple sales of the same property and other costs arising from insecurity of property rights. Kironde (2003) agrees with Fekade, arguing that although the informal land market is credited with supplying land at low cost, it exhibits a number of problems. These, according to Kironde, include lack of information on land availability, relying on communication by word-of-mouth, considerable possibility of fraud, lengthy negotiations, and lack of official title.

Having reviewed both of these systems, it appears that neither one can solve the shortage of land in isolation. Therefore, the author feels that the incorporation of the informal into the formal land delivery is important and necessary. Running the two systems concurrently could be used to address problems experienced by citizens who are in need of land for housing. It is also important for government to intervene in land allocations to encourage and promote equitable land distribution to all citizens, and set up minimal services, as well as policies that give preferences to low income households, which are unable to compete in the formal market.

2.2.3 Actors involved in the release of Land for Development

There are a lot of stakeholders who can play significant roles in land acquisition and land delivery processes. These stakeholders include all three tiers of government, private sectors, and non-governmental organizations. Although the roles played by these stakeholders vary, their main objectives are similar.

2.2.3.1 The state

Government is the main role player in the land delivery processes because of its power control and land ownership. Therefore the state is regarded as the prime institutions when it comes to land provision especially to low income groups.

Governments use different approaches to deliver land and address land shortage. These approaches include socialist, capitalist and the integrated approach.

2.2.3.1.1 Socialist Approach

This approach has been employed in the past by governments that favour greater state intervention in land markets and by those that view land as a social right. The approach calls for the government to take a primary role in land and housing provision. If land and housing is seen as a “social right” and hence a government’s responsibility, then, the costs of land and housing are incurred by all the taxpayers in the country. In such instances, the individuals are only expected to contribute a small portion of their income and the rest is a responsibility of the state.

The government formulates policies and distributes roles and responsibilities among other levels of government. This approach was adopted by countries in Eastern Europe such as the Soviet Union and in Africa such as Tanzania (Paris, 1990).

2.2.3.1.2 Capitalist Approach

Land provision in capitalist countries is shaped according to a free market model, which is characterized by a minimal role for the government in assisting in land provision. The government simply defers the land delivery process to private market forces and the individual consumer establishes the level of land provision and prices.

Land delivery is driven by the interplay of supply and demand and the government is involved in ensuring that the land market functions smoothly. This approach is used by capitalist states such as the United States of America (Van Vliet and Van Weesep, 1990).

2.2.3.1.3 Integrated Approach

Neither of the above two approaches can solve the land problem alone. A combination of the two is regarded as the only solution to address the land shortage. Under socialist theory, while the government views land as a social right, and perceived it as a government responsibility to provide land, the government cannot manage to deal with the land problem on its own. Therefore, the ideal solution is to integrate these two approaches to smoothly run the market and provide land to the needy.

Although capitalist theory dictates the free market model, the government still has to come in to enable the land market to operate efficiently and effectively. It also has to formulate planning policies and regulations and ensure that all basic needs and amenities are provided (Cloete, 1983). This approach also calls for a combination of efforts by various role players. Therefore, in this approach land shortage is seen as a problem that may be shared among all three levels of government, the people, the private sectors, contractor, and non-government organizations.

Under all of the above mentioned approaches, the government has a responsibility to regulate the market and ensure that it is competitive, sustainable and equitable. It should have also a role to intervene through land development. In such instances, the

government has two options. It can either develop land itself or it can promote land development through the private sector. However, experience has shown that direct involvement of government in land development fails to yield the best results. (Farvacque & McAuslan, 1992). For example in South Africa, the government intervened using the sites and services and help schemes, but most of the project failed (Makhubu, 1996). Therefore, it is advisable that government should outsource some land delivery responsibilities to the private sectors.

2.2.3.2 Other Actors

2.2.3.2.1 Private Developers

Private developers also play a significant role in both land and housing delivery. Their services range from in situ upgrading to low cost housing. Due to the nature of their businesses, private developers do not render services for free. The consumers are required to pay for services rendered to them, irrespective of how meager their wages and income are. This makes their operations too expensive for the low income groups. As a result, the developers are criticized for only benefiting people with financial means (Baken & Van der Linden, 1992; and Kwok 1983).

2.2.3.1.2 The Financial Institutions

The role played by banks can also not be ignored. Although they are market-oriented institutions, they do play an important role in land delivery processes by assisting those who are in need of commercial, agricultural or residential land. They award them loans, so that they can afford the portion of land they need.

However, their operations are also criticized for failing the urban poor, and only granting loans to people with land and security, which most poor people do not have (Baken & Van der Linden, 1992). In most cases, they are also unwilling to grant long term loans to low income applicants because they are perceived to be high risks, because they cannot

maintain stable employment. These institutions only grant loans according to an individual's (wage) income. Makhubu, (1996:44) condemns this approach and urges financial institutions to "find mechanism to grant loans according to an individual's total income and not the wage income because some of the urban poor have no wage at all".

2.2.3.1.3 Non Governmental Organization

Non-governmental organizations assist governments to respond to their citizens' needs and demands in both formal and informal land delivery. In most countries, they are established with the intention of assisting low income groups to get access to land at an affordable price. They also act as contacts between formal and informal markets, public sector agencies and people in the informal sector, and often between private landowners and people in need of land (Farvagues & McAuslan, 1992).

It seems that, with the exception of non-governmental organizations, most of the stakeholders in land delivery processes do contribute to the creation of a landless class, and fail to coordinate land delivery effectively for the benefit of low income groups. They also neglect low income earners in favour of class from which profits can be generated.

It is against this background that there is a need for all stakeholders to be at the center of land delivery systems and to exercise a pattern of land delivery approaches that would effectively deliver suitable and affordable land for low income groups.

2.2.4 Factors that impact on the release of land

Most countries experience difficulties in releasing land for development because of a variety of factors such as ineffective development control and enforcement measures; inadequate institutional and intersectoral frameworks for development planning; inadequate involvement of all stakeholders (UNCHS, 2004:8), land terrain and so forth.

2.2.4.1 Institutional Issues

In most cities in developing countries, the responsibilities of planning, management approval and controls are delegated to various institutions, which in most cases, are either distance from each other or lack coordination. Therefore, the process of approving land for development is often delayed. (Rakodi, 1997; 2005; Porio & Crisol, 2004; Shisaka Development Management Services (Pty) Ltd, 2003)

For example, in Malaysia and Thailand it takes five to eight months to obtain the necessary permits for subdivision approval (Shisaka Development Management Services (Pty) Ltd, 2003), while in some countries, the proclamation of town and planning process can take up to two years (City of Windhoek, 2005). In some cities, this is a result of the shortage of funds and skilled personnel to perform such functions or due to bureaucratic delays in various institutions those are responsible for spearheading land delivery processes.

Financial institutions also have an impact on land release for development because they set strict standards or requirements, which are not affordable by most citizens. Examples include high interest rates, and the collateral which one has to put forward before obtaining a loan. Sometimes, they also take a long time to process loan applications or grant loans to the needy citizens.

2.2.4.2 Spatial Planning

Under conditions of rapid urbanization, competition for secure serviced land becomes critical. Therefore, in such situations, appropriate urban development and planning systems are required to be able to promote efficient land use, patterns and accessibility.

During the past decades, several governments and cities have adopted “comprehensive blue print planning since (1930 to 1960), to the disjointed incrementalism of (1970’s) and structure planning of (1980) “(UNCHS, 2004). In an attempt to address the shortcomings

of traditional planning (master planning) and move towards a more flexible type of planning, which is more closely linked to both sectoral and budgeting processes, new typologies of plans ranging from structure plans, and strategic plans to local plans have been adopted. Others tools and regulations have been also adopted to control densities and protect the natural environment.

These plans include zoning and regulations, zoning ordinances, land subdivision regulations, and building regulations. **Land use Zoning** guides and dictates the land owner regarding what should be built on land and for what purposes. **Zoning regulations** normally regulate the uses to which a plot can be put- both the primary and consent use. For example a plot might be used for two purposes, i.e. residential and business. Some **zoning ordinances** apply "bulk" control over land and buildings, aiming at controlling the density of population, placement of building according to height limitations, setback regulations (from roads), and limitations on shape and volume, floor area ration and so forth. **Land subdivision regulations** govern the development of raw land for its zoned purpose in much more detail and also specify the essential characteristics of land uses, street patterns and public utilities, while regulations define standards for layout and lot sizes, street improvement, and procedures for assigning private land for public purposes. The final type of zoning form is **Building regulations** which ensures socially acceptable minimum standards (www.unescap.org/huset/land_policies).

Although the above contemporary urban planning processes have been widely adopted, several researchers indicated that most of these processes have failed in most countries. This is because governments have instituted inappropriate policies and tools which are practically irrelevant to the socio-economic realities of their countries' development (Angel, et al.; 1983; Baken & Van der Linden, 1992; and Baross & Van der Linden, 1990). The UNCHS also remarks on this failure and criticizes many governments for setting up inappropriate and complicated standards. They argue that, instead of government focusing on efficient and affordable land delivery processes, they tend to “set up complicated and inflexible legal and regulatory frameworks”(UNCHS, 2004: 1).

The unrealistic planning and under-allocation of land for specific purposes might also have an impact on land release for development (Angel, et al.; 1983; Baken & Van der Linden, 1992; and Baross & Van der Linder, 1990). Unrealistic planning could include allocating of big plots to certain individuals without considering the possibility of urban population growth. Under allocation could also be a problem, for example if commercial lands users are given large portions of land than agricultural or residential users, and later it is detected that there is a need for more land to accommodate residents by which time it might be very difficult for a city to change or deviate from such plans. It might take a long time to give effect to a request to do so as the changes might only be effected after all stakeholders and community members have been consulted.

Land invasion could be another problem. In such cases, land might be available but those that occupying it illegally might refuse to vacate the area. In such instances, government has to devise solutions, such as finding a place to accommodate these people before a decision is taken. In most cases, such actions take a long time, which sometimes might also contribute to failure.

2.2.4.3 Land Prices

It is a matter of fact that land prices in most cities in developing countries have sharply increased over the past two decades (Pamuk & Dowall, 1998). In most countries or cities, land prices are far beyond what is foreseen by economic theory, which predicts that rapid rises in land prices are determined by combinations of economic growth and population growth. However, there is a contradiction between economic theory and what is happening in practice in most of developing countries, as most cities are experiencing rapid population growth with weak economic growth and land prices are rising rapidly. For example, in Zambia, where 50% of the population lives in the cities, there is weak economic growth, while the land prices are high (UNCHS, 2004).

Dowall, et al., (2004) differ from the postulates of general economic theory and argue

that land prices can only be determined by the economic forces (i.e. supply and demand). This reflects the real situation in most cities in developing countries, because whenever the demand and need of land for housing rise, prices also go up simultaneously.

In most cities in developing countries, market forces play a major role in the issues of land supply and release. Therefore, there must be a demand for both the government and developers to release land. If the land market is not booming, landowners might also be reluctant to make land available on the market. In most cases, landowners wait until the demand or property market goes up and thereafter release land at higher prices. These are some of the reasons why a city might be covered with large tracts of vacant land, although there is no land that can be used for development.

Dunkerley (1983) and Kwok (1983) also contribute to the argument, stating that in most cities in developing countries, land prices go up due to the lack of financial resources and lack of capacity, which leads to the drafting of design standards that are unrealistically high in relation to the ability and the costs of those receiving the land services. As a result, landowners treat land as a commodity that they can use to gain profit, as an investment, to maintain monetary value, and to cover future loans, which they might borrow from financial institutions.

Dowall, et.al (2004), and Baken & Van der Linden (1992) also point out that the provision of title of property ownership and the location and accessibility of plots might determine land prices, which at the end also impact on land release. Baken & Van der Linden (1992) further argue that the more the land is accessible and has potential use for high profit generating activities; the higher the demand for it and the greater the price. The above theory might only applicable and practical to some cities where the inhabitants have the financial means to afford such portions of land. However, if the majority of the inhabitants are poor, then, serviced land could available but there might be nobody to buy and own it.

2.2.4.4 Land Registration Systems

Urban land is among the most valuable of the economic and social resources of any nation. Therefore, for it to be efficiently and properly managed, requires an appropriate system of land registration and a cadastral system (United Nation, 1995). These systems can clarify ownerships and also facilitate the processes of transferring ownership over the land between parties (Farvacque & McAuslan, 1992). They might also clarify information on who owns what portions of land, its size, location, and physical boundaries.

Three major land registration systems are commonly used worldwide; namely, the deeds registration system, the title registration system, and the private conveyance system.

In the deeds registration system, the transferable document is registered, but does not prove ownership. Ownership can be traced back either by lawyers or by the land registration authority.

The title registration system shows the particular of landowners and information about the land portion. This register provides information such as the definition of portion of land, name and address of the owner, and any particulars affecting the parcel enjoyed by someone else (Farvacque & McAuslan, 1992).

The private conveyance system is commonly used in developing countries. The land transaction is made through private conveyance and should be in writing. A witness is required to testify that a transaction has taken place between the parties.

Although such systems should be inexpensive and efficient, they have proven to be time consuming especially in most developing countries (United Nation, 1995). Reportedly this is because officials such as lawyers and land registrars prolong the processes in order to charge people more.

2.2.4.5 Land Terrain

The topography of the land might also have an impact on the release of land. By way of example, steep, rocky and mountainous terrain is too costly to service. Difficult terrain requires a lot attention such as environmental impact assessment, local area analysis and so forth, and also requires the involvement of several experts from different fields before it is serviced and developed (Shisaka Development Management Services (PTY) LTD, 2003, Dowall, et.al, 2004).

2.3 CONCLUSION

The accessibility of land for the urban poor is a crucial issue in most cities in developing countries. Although the problems experienced by the urban poor vary from city to city, the contributing factors are similar, ranging from economic, social, environmental, and political factors and to other related issues. However, the urban poor regard the land market as a major problem because land prices are high and the poor does not have the financial means to buy or rent land at prices determined by market forces. As a result, most of the urban poor are compelled to occupy any strip of vacant land regardless of whether it is developed or undeveloped, big or small, or whether it is located in a sustainable or suitable location. This put them into a position where they could be legally evicted, and also puts pressure on land delivery system of the city. In the absence of effective mechanisms and policies to provide affordable land, and ensuring the legal access to it at a rate that equals the growth in the need for land, the problem of housing the urban poor will never be solved.

The structure and the operational policies of the different tenure systems involved in land acquisition also have an effect on accessing and securing land for low income people. For instance, freehold is perceived as promoting inequalities among individuals and producing a landless class, while the tenure system only gives preference to those with the means to compete in the land market, and excludes those who are unable to afford it. It is also evident that each of the tenure systems has problems, which lead to the eventual

shortage of land for low-income housing. The traditional tenure is ideal for housing the urban poor because it does not require much ways of financial means; besides, it is not suitable for urban areas. Leasehold is also a problem because it does not guarantee ownership and the land occupier is not allowed to build on the land. From the problems associated with all land tenure systems, it is clear that there are no ideal systems that can adequately address land shortage. The existing land tenure systems should be modified to eliminate the problems faced by the poor in regard to land.

The role of the government in land delivery also needs to be reviewed. The government needs to play a role from drafting policy up to land provision especially for low income earners. This is due to the power, ownership and control that characterize government. It is also important to institute effective strategies that will ensure that enough land is made available and accessible by all users; minimize the costs of infrastructure provision; minimize hoarding and speculations in land; and ensure conformity of layout with the social and economic needs.

It also evident that, although only the formal land market and formal land delivery systems are recognized in most developing countries, both of these systems are inadequate and do not address problems of the low income groups.. Therefore, this study considers an integrated approach requiring a combination of efforts from various role players in the land delivery processes. It is important for all role players to be involved in both land and housing delivery and to work hand in hand to address the land problem for low income groups. The study also acknowledges that formal land markets and formal land delivery are also not a solution to land problems of the poor; therefore, it calls for the integration of both formal and informal markets and delivery systems as a new way of addressing land shortages. Holistic approaches from different stakeholders in land delivery processes could be the best options for addressing the shortage of residential land in cities. Therefore, there is a need for all stakeholders and service providers in both land and housing delivery to work hand in hand to address the land shortage experienced by low income groups.

CHAPTER 3. THE STUDY AREA AND RESEARCH FINDINGS

3.1 LOCATION AND CHARACTERISTIC OF THE STUDY AREA

Windhoek is the capital city of Namibia. It is also the administrative, legislative, and economic hub as well as educational and judicial centre of the government of Namibia. It is located in the central region of Namibia (*See Figure 2*) and covers a total area of about 645 km². It has three main topographical features: slopes, ridges and drainage courses, situated on an inland plateau with an average height of 1720m above sea level, it is surrounded by clusters of hills and chains of mountain ranging from the east through to the western side of the capital city. The mountains around the city form a barrier to the growth of the city. It is also characterized by underground water (aquifer) which is found in the southern part of the city (*See figure 1*) and makes the area environmentally sensitive. Therefore, there are restrictions on the development of low income or informal settlement in these areas, because of potential contamination of the aquifer.



Figure 1. Photo shows a mountainous part of the city.

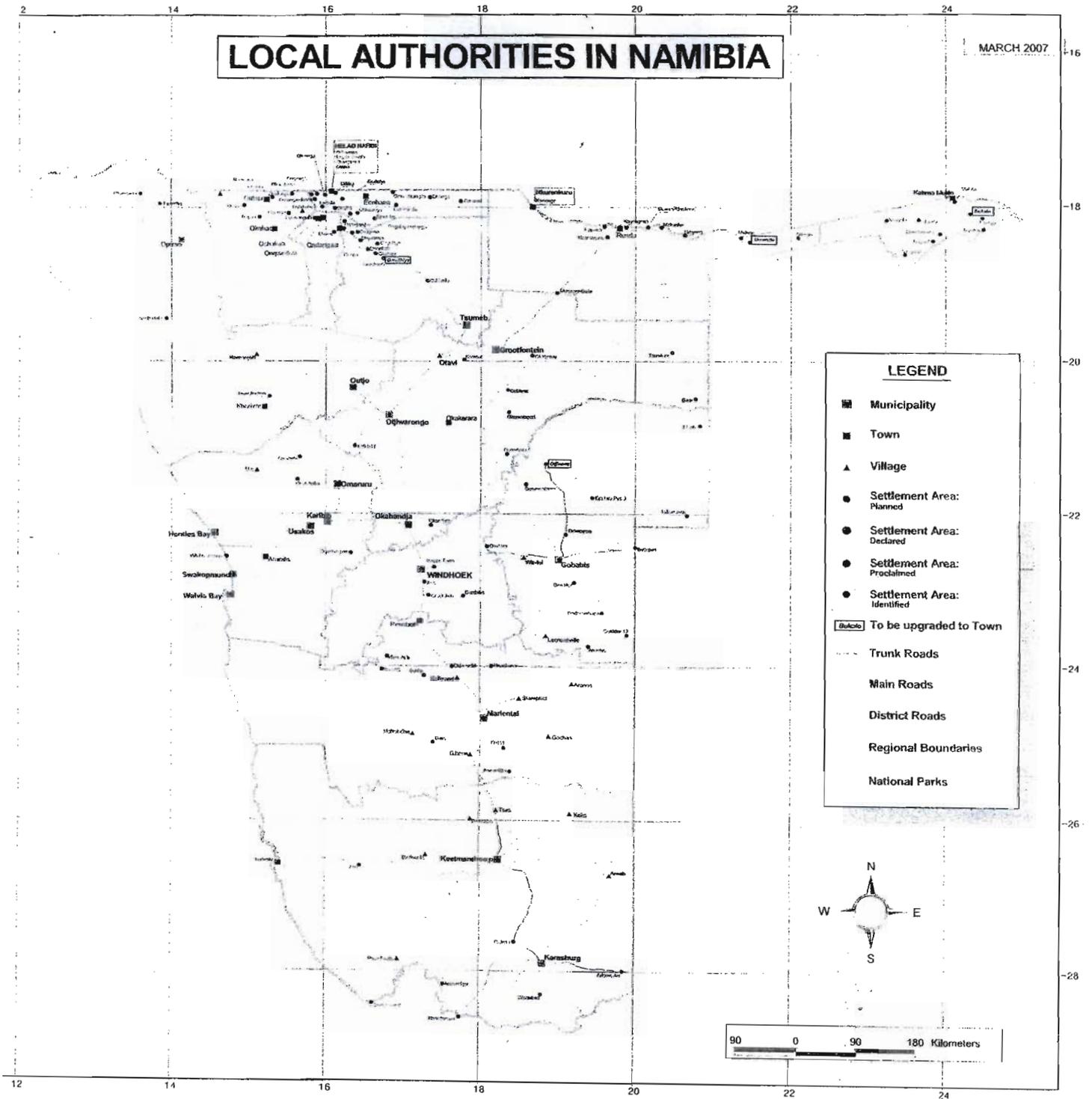
The climate of Windhoek is typical of a semi-desert country, with hot days and cool nights. The average rainfall is between 350 to 400mm per year, falling mostly in the

summer months of January to March. The rainfall is variable and occurs mostly as thunderstorms that cause erosion as result of run-off water caused by the harsh conditions. The largest percentage of rainwater fails to drain into the ground and is lost through evaporation, which restricts the growth and recovery of woody plants.

The hottest months in the year are between November and February with an average daily maximum of about 31 degrees celcius, while the winter months between June and August reach an average minimum of about 2-3 degrees celcius.

The city has a cosmopolitan atmosphere and is regarded as one of Africa's cleanest cities.

Figure 2. Location Plan of the study area



3.2

HISTORICAL AND CHARACTERISTIC OF THE STUDY AREA AND ITS STATUS QUO

Windhoek became a municipality and a capital for the then South West Africa (SWA) colony during 1909. It was only operational for a short period of time before it was closed down on the 31 December 1918. It was then replaced by a military magistrate and an advisory council under the command of General Louis Botha. In 1950, Windhoek once again received a status of a city in South West Africa.

At that time, only the formal land delivery systems were recognized by law. Squatters and informal land delivery systems were not permitted. Therefore, the government introduced a squatter policy discouraging the establishment of informal settlements as well as squatting. Between, 1950 and 1975, segregationist policies were also introduced, which regulated the movement of people settling in urban areas. This resulted in the establishment of suburbs based on colour and race. Whites were settled in areas that were provided with good facilities, such as Hochlandpark, Windhoek West, Windhoek North, Pionerspark, Suiderhof, Academia, Eros, Olympia and so forth. Coloureds were settled in Khomasdal area, which was also regarded as a middle income area, while Blacks were settled on the outskirts of the City (Katutura) in township areas called Wambo 1, Wambo 2, Nama, Damara, and Herero location. The names of these areas were based on ethnic groups. It is also important to note that people who lived in the Khomasdal and Katutura locations could not own land, and were treated as temporary urban residents.

The services provided to these areas were also not of the same standard. Whites were given exceptional treatment, followed by coloureds, and finally blacks, who received very limited facilities and small *erven*, which made it difficult for future extensions.

After independence, the segregationist policy was abolished and the policy on squatting was relaxed. The informal land delivery system was recognized and integration of formal and informal land delivery systems was introduced. People were also given freedom to

move freely and to settle in areas of their choice. This new freedom presented many people with the opportunity to improve their living condition and move to areas that presented them with new opportunities and better conditions. Many people moved out of the overcrowded areas onto vacant land. It also resulted in people migrating from impoverished rural areas to urban areas.

Being the capital city, Windhoek attracted more migrants. This rapid movement of people into the city put more pressure on land delivery systems as land demand started to exceed land supply (City of Windhoek, 2005).

Currently, many inhabitants of Windhoek are in need of land and are waiting to be provided with it so that they can house themselves.

3.2.1 Population and population growth

The population of Windhoek mainly comprises indigenous people, migrants from other parts of the country, immigrants from neighbouring countries, and European descended groups. A comparison of data for the 1991 census and the 2001 census, shows population increased from 147 000 to 223 364 people, which represents, 38.7% of Namibia's urban population, and 12.5% of the total national population (Namibia Central Bureau Statistics, 1991 and 2001). The average household size is 4.2 people per household. The majority of Windhoek residents are not indigenous, but are migrants from smaller towns and villages from other parts of the country.

About 30% of the migrants fall into the low income bracket (City of Windhoek, 2001), which leads to an increase in informal settlements. In 2000, the informal settlement population of Windhoek was estimated to be 57000 people and 8000 households. This number excludes backyard shacks and squatters in formal areas. It has also been estimated that 10% of these households are located in unplanned (unsurveyed) settlements with weak legal title or none at all, while less than 20% of these households are connected to a sewerage system. Most of these households have access to potable water from communal taps within walking distance. Another category of residents are

have secure titles but are connected to services, meaning that only one aspect of their human right to adequate housing has been provided for (City of Windhoek, 2001).

3.2.2 Policies which governing land and housing delivery and its institutional framework

The development of housing and land policies and strategies is motivated by widespread poverty and inequality in income distribution in the country, and the need of citizens to acquire land to enable them to house themselves. Policies have been developed with the intention of delivering land in an orderly manner. At independence in 1990, government and non-governmental organisations as well as the private sector were faced with the challenge of providing access for affordable land for shelter to as many people as possible. Two Ministries responsible for land and housing issues were established. Several committees and action plans to guide these committees were also formulated to ensure the efficiency and effectiveness of land distribution and allocation.

This section will assist us to understand how the land and housing policies came into being effect, their objectives and purposes, their implementation, and how land and housing are delivered.

3.2.2.1 National Land Policy

The National Land Policy (1998) provides for a unitary land system for the country that accords all citizens equal rights, opportunities and security across a range of land tenure and management systems. It provides for multiple forms of land rights, ranging from customary grants to leaseholds and freehold titles, certificate or permits, and state ownership.

In addition, it sets the direction for addressing the situation of the urban poor, and makes provision for informal settlements to receive attention through appropriate planning, land delivery and tenure, registration and financing, with environmental sustainability borne in

mind. It also makes provision for the establishment and proclamation of urban areas as townships and municipalities, where appropriate, to accommodate decentralization and the close involvement of communities in their own administration.

3.2.2.2 National Housing Policy

The National Housing Policy (1991) provides the following guidelines concerning standards and principles for low-income development, which are relevant to development of the housing sector in Windhoek. For informal settlements, the policy requires a minimum of a communal toilet within 30 meters, access to communal potable water within 200 meters, and a roofed structure of durable materials of not less than 6 square meters. Erven for low-income housing are required to be not less than 300 square meters in size. However, with the consent of the Minister, smaller erven may be permitted where this is justified by the design, implementation, or marketing concepts of individual projects. The guideline for minimum erf sizes, as given in the National Housing Policy, recognizes the need for adequate space for structures in order to accommodate extended families and play areas for children.

3.2.2.3 Institutional Framework

The Local Authorities Act (No 23 of 1992) defines the role of Local Authorities as that of establishing Housing Schemes, including the financing of housing schemes and establishment of a Housing Fund, and the provision of services. In Windhoek, the overall management of this process falls under the Council and its Management Committee.

It is on this basis that, in 2000, the City of Windhoek developed a local policy called “the Access to Land and Housing Policy”, which is guided by the Istanbul Declaration of 1996 which states that “everyone should have adequate shelter that is healthy, safe, secure, accessible and affordable, and that includes basic services, facilities and amenities, and should enjoy freedom from discrimination, in housing and legal security

of tenure” (UNCHS, 1996.3). The policy and the Development and Upgrading Strategy, in support of it, have three main focus areas:

The policy focuses are:

- Participating and co-operating to recognise, support and enhance community self-reliance, organisation and partnerships;
- Reaching beneficiaries and securing land title and housing according to affordability and standards; and
- Affirming favourable access to land and housing on a sustainable basis.

The policy and strategy cover “Greenfield” (sites and services) residential areas for the poor as well as the upgrading of existing settlements, both formal and informal.

The policy also makes provision for a Housing Committee to be established to handle all housing matters. All key stakeholders in land delivery are represented on the committee, including NGO’s such as the National Housing Action Group (NHAG) and the Shack Dwellers Federation of Namibia (SDFN) as well as Windhoek City Council departmental staff. This role and responsibility covers all policy and strategy issues pertaining to land, services and housing, consideration of feasibility studies conducted under the upgrading policy and strategy, action plans, housing standards, creating environmental awareness, ways and means of enhancing economic development, community participation, conflict resolution in communities and monitoring and evaluation of programs (World Bank, 2002).

The policy further recognizes that the service delivery process is intertwined with the housing provision process and thus Municipal Service Departments have a key role to play if sustainable development of affordable low cost services is to be achieved. It also defines the role of self-organized groups, neighbourhood committees, steering committees, non governmental organizations, financial institutions, and the private sector. These committees are to act as a channel of communication with Council, as well as to involve community leaders in all aspects of land, services and housing delivery.

They also monitor progress, assist in addressing conflict situations, facilitate the holding of community meetings, and monitor the allocation of land to the various communities.

3.3 RESEARCH FINDINGS

3.3.1 Overview

The discussion contained below is based on interviews that took place between the researcher and participants. The findings inform the attempt to answer the research question, i.e. What are the factors contributing to the shortage of residential land for low income groups in Windhoek, Namibia?

The research questions are grouped into four themes, and responses are systematically discussed under each of the themes below:

- Perception pertaining to the supply and demand of low income housing;
- Current approaches to the supply of land;
- Land delivery and land tenure; and
- Political and social pressures.

3.3.1.1 Perception pertaining to the supply and demand of land for housing low income people

The researcher started by asking whether **people agree that there is a shortage of residential land for low income groups in Windhoek**. Forty percent (40%) of respondents agreed that Windhoek is experiencing such problems, while the other sixty percent (60%) indicated that it is not a question of land per se, but a shortage of appropriately serviced and therefore, affordable land. Both groups put forward arguments to support their answers.

Those who believe that CoW (City of Windhoek) is not experiencing a shortage of land argued as follows: The mushrooming of informal settlements are an indication that land

is available in the city, but the failure of low income people to access this land is due to the way the land is held. *“If land was not available, there could be no expansion of informal settlements in the city”* (male resident)

One of the respondents also took a different route and gave a yes and no answers. The respondent argued that: there is a shortage of good quality (flat) land in accessible locations at this stage. There is ample land available but of poor quality and not suitable for low income housing. The land which is available and suitable for low income groups is far from urban centers, and places of employment. *“The City is also characterized by patches of vacant land within the established areas which are currently wasted and can be utilized to slow down the outward, expansive, horizontal growth of the City (Urban sprawl)”*(male resident).

One of the respondents asked that *“Do we really experience a shortage of land? My opinion is that it is all about management of a scarce resource”*(female resident). Windhoek is characterized by very low densities and this is one of the advantages; however, the unequal distribution of space and inappropriate standards are some of the issues that are causing this problem.

From those who believe that there is a shortage of residential land for low income groups, the researcher also tried to find out why they think that this is the case.

The researcher was informed that currently, there is a waiting list of 6000 people to be allocated a portion of land, and this only account for members of Shack Dwellers Federation of Namibia (SDFN). Most of these people have been in the scheme since 1999, but are still waiting to be provided with a portion of land to house themselves. It was further argued that, although members of the SDFN thought that there was a shortage of serviced land in Windhoek and requested the City to provide them with a block of un-serviced land to service it themselves; they have been waiting for a long time before their request has been met and to get a satisfaction.

Currently, there are about 16000 shacks and informal settlements with limited services and without secure land tenure. *“Because there is an increase of both informal and semi-formal settlements in the city, to me that means that there is a shortage of residential land to accommodate all inhabitants”*(female resident).

The respondents were asked what is causing the increase of demand for land for housing low income groups.

The researcher was informed that the achievement of political independence contributed to the high rate of urbanization in the city as people, mainly from the northern parts of the country, migrated to Windhoek. The other issue is the slowness of economic growth coupled with a lack of employment opportunities in other parts of the country, especially rural areas. As a result urban centers, especially the City of Windhoek come to be regarded as the only beacon of hope for a better life and prospects for employment.

One the respondents argued that the slowness of economic growth in other parts of the country is a result of the absence of a well defined rural development strategy and the slow pace in the implementation of the decentralization policy. Consequently, the City continues to be regarded as the centre of government and private business. One of the respondents, who were unhappy with the slow pace of the decentralization process, argued *“People have been promised for so long and are tired of waiting; it almost 9 years since that policy has been adopted. The responsible ministries and agencies should pull up their socks before the city becomes the city of shacks”* (female resident)

It has also been argued that historical planning processes have contributed to the shortage of land for housing the urban poor, which is currently experienced in the city. The researcher was informed that there were some areas, which were topographically suitable for low-income housing and were in very good locations, but were used by the apartheid government to accommodate high income groups. These areas include, Pionierspark, Academia, Suiderhof, and Olympia.

One of the respondents argued from an economic point of view, referring to the changes in the interest rate. He argued that between 2002 and 2005, the bank interest rate was low, and most people in all groups were able to afford a portion of land or a house. Therefore, the demand for both land and housing ownership increased. That put a lot of pressure on the land delivery systems in most of the local authorities in the country, CoW included. However, in mid 2006, the interest rate rose, and this has affected most inhabitants of Windhoek where land is expensive to service. The result was that people were not able to afford buying land or service their home loans. As a result, the higher income people started looking for affordable land in middle income areas, and middle income people looked at low-income areas. This chain reaction increases the demand for residential land in low-income areas, as both middle and low-income groups started competing for vacant land found in areas earmarked for low income groups.

The last issue that came up was the absence of rental housing for low income groups in the city. This also leads to a situation where everybody has to rely on a freehold system.

The researcher also wanted to find out whether the land earmarked for low income groups is sufficient to accommodate low income groups, considering cases of migrations to CoW.

One of the respondents argued that *“Migration takes place on a larger scale than the provision of land for new settlers can be developed”* (male resident). Another respondent that *“If it is in relation to other land uses, the land for housing is allocated a large portion, however, it still not sufficient considering the demand’* (male resident).

A follow-up question was asked, to learn what the respondents thought were contributing factors to the shortage of supply of land for housing low income groups.

It was argued that the general shortage of land in the Windhoek Basin is due to the hilly topography, steep terrain, and groundwater restrictions around the periphery of Windhoek. This makes servicing very expensive and limits the amount of land available

for low cost development.

Other issues identified are constraints on capacity in terms of both human and financial resources. Due to the lack of capacity, the city is unable to meet and cater for all inhabitants needs. Therefore, one of the respondents suggested that it could be good if the ministry responsible for land could start subsidizing the city to enable it to meet its inhabitants' need for land.

The un-affordability of land tenure and serviced land were frequently mentioned as contributing factors. Most of the respondents argued that the socio economic status of some community members makes it difficult for them to get access to land which is serviced with all required facilities and main services. Another problem is the First World standard which is currently applied nearly everywhere in the country, irrespective of appropriateness and affordability. Therefore, one of the respondents argued that land development with main services is too costly and unaffordable for many people in the city.

The existing planning regulations were also mentioned as having a limiting effect on the CoW land supply system. It was argued that there are some policies that are applied in the development processes, which ultimately also put immense strain on the availability of residential land. These include the National Housing Enterprise policy, which encourages the settlement of one household on a single *erf*, and the current National Housing Policy, which states that residential plots must be of a minimum of 300m² in size and that all land should conform to the township establishment and registration process.

Despite the inappropriate planning policies and regulations, one of the respondents argued that the slowness of land delivery systems for CoW is also a problem. He further argued that ***“You must remember that the Municipality is the largest land owner. They are the ones responsible for land delivery, therefore, land delivery processes are***

supposed to be faster than in other towns, countrywide (male residents).

3.3.1.2 Current approaches to the supply of land

In view of the fact that there were no conclusive answers to the question of whether there is sufficient land for low income groups, the researcher considered it necessary to find out in which areas land for low income groups is located. Hopefully, the answers would enable her to reach a conclusion. Therefore, the question was: **Where has the City of Windhoek allocated residential land for low income groups?**

Responses indicated that the city has set aside some land for low income groups in the north-western suburbs of Havana and its extensions, and Okuryangava Extension 6 which houses six major informal settlement areas. The City has also undertaken large scale “Greenfield” developments in Otjomuise and Havana to cater for the demand for residential land. The Havana and Otjomuise Greenfield developments will accommodate households that will be relocated from the informal settlements that are located in unsuitable topographical areas. Part of Wanahenda is also earmarked for low income groups (*See figure 3*).

Although areas that are earmarked for low income groups were identified, the researcher could neither get exact figures as to how many hectares of land were set aside nor able to determine whether the land earmarked for low income groups is in line with the City Township development programs, which made provision that CoW should make land available which will be able to cater for low income residential development until 2013.

Which criteria are used to identify and allocate residential land for low income groups?

The researcher was informed that the criteria used to allocate land to low income groups work hand in hand with the development and upgrading strategy program, which gives a wider range of development levels to urban poor. These strategies are designed to

coincide with the varying affordability levels of the city's poor residents. For each level, prospective clients are expected to earn a specified monthly income in order for Council to recover the development costs. Households that earn below the Physical Household Subsistence Level of N\$ 1854.00 per month are encouraged only to lease or to join a savings group whose members will organize themselves into a registered housing group that may buy land after accumulating savings. However, those who earn more than the subsistence level can apply for an individual *erf*.

The researcher was further informed that, CoW follows certain procedures to identify land for low income groups, which include identifying a portion of land, which is flat and can be developed at a low cost. These areas also have to be suitably located near the centers of employment. However, the topography of the area in terms of slope and terrain is a critical factor when providing for low income housing.

It was also argued that in most cases, and to a certain extent the inherited spatial structure of the city has dictated the provision of vacant land for low income housing. This is because the spatial plans have not changed much since independence. Most of the planning tools, which were used during the apartheid era, are still in use. This is one of the reasons why most of the low income families are still settled on land at the fringes of the city.

A follow-up question based on the answers given above was then posed, when the researcher asked if, one of the criteria being to allocate land to low income groups comprises looking at suitable areas that are near the city centre, **why all areas that are earmarked for low income groups far away from the centre?**

The researcher was informed that currently there is no available land, which is suitable for low cost development within the vicinity of the city, as all the land has already been developed. Therefore, the only option left is to accommodate low income people in areas which are easily accessible, although distant from the city centre.

The other respondents argued that, most of the land on the outskirts of the city is not favoured because of the terrain and due to the fact that it is too far from the city center. Therefore, the fact that the city operates on a cost recovery basis, means that it pays attention to areas that are within the vicinity of the city and which are easily accessible, rather than outlying areas. *“I believe, this is one of the reasons as to why the low income people are located at the outskirts of the city, because there will never be a sound business between the city and the low income people”* (female residents).

Therefore, a following question was asked: What spatial plans are in place to assist with the land allocation process, and how effective have these been?

It was responded that the existing town planning scheme is not effective, because block development has not been included in the earlier township development proclamation. Nowadays, the single *erven* to be shared by communities pose problems to saving groups, as these are not equal in size and not always appropriate for two households. The researcher was further informed that the existing Town Planning scheme is still based on segregation, where different income groups are in different areas and, therefore, fails to contribute to long term social cohesion.

However, there are structure plans, which have been an effective tool in guiding all development within the municipal boundaries of Windhoek. This means that, all major development follows these guidelines and is preceded by a local structure plan.

If the spatial plans have not been effective, how is CoW addressing the matter?

The researcher was informed that in Namibia, spatial plans are only guiding tools and not statutory in sense that a Local Authority may not deviate from them. Therefore, if dynamics on the ground require the spatial plan to be changed, a particular authority may do so. In spite of the above, the land development process and planning standards, which are high and unaffordable, result in an inefficient system.

3.3.1.3 Land delivery and land tenure

The researcher asked, **what are the processes of acquiring land under each of these land tenure systems - freehold, leasehold etc?**

The researcher was informed that the freehold ownership option of individual *erven* is open to anyone who earns above the subsistence level. These people buy land through private treaties, or make use estate agents, the National Housing Enterprises (NHE) or register themselves on the CoW's housing waiting lists.

Households that earn below the physical household subsistence level of N\$ 1854.00 per month are encouraged only to lease or to join a savings group and organize themselves into a registered housing group to buy a block of land after accumulating savings. These households buy through group schemes such as SDFN. In fact, this land does not purchased through auction or tender. Even in the case of the National Housing Enterprise (the only recognized partner in the provision of low cost housing) they buy through a process of negotiation and ultimately the sale of land is by private treaty.

The community members were asked whether they experience difficulties in accessing residential land, and, what types of problems are encountered, if any.

All community members participating in the research responded that, they do experience difficulties in accessing residential land. The problem highlighted was that the land is too costly and cannot be afforded by everybody. Although there are different tenure systems in the city, there is no ideal land tenure that can address the land shortage problem for low income housing in Windhoek. The respondents criticized the freehold system as being expensive, while the leasehold system does not give ownership. It was further indicated that community members are not interested in renting, but rather are interested in buying a portion of land, which their children will be able to inherit. Another problem identified was the long time the CoW takes to prepare and finalize the agreement between itself and the SDFN.

The researcher was further informed that they also experience problems in accessing loans from financial institutions, whenever they want to buy land to house themselves.

What other programmes or policies are in place to ensure the provision of land for low income groups?

The purpose of this question was to assess whether something was being done to address the shortage of land for low income groups. The respondent mentioned the build together programme as one of the few programmes, which are in place. This programme, through which the city tries to meet the needs of low income groups, has been decentralized from central government to sub-national government levels. Other programmes include the upgrading and development strategy, in which the city commits to provide some basic services (such as water, and sewerage) on a subsidized rate to mainly poor residents.

There is also a government National Housing Policy (1991) which is currently under review, while the National Housing Action Group (NHAG) and Shack Dwellers Federation Namibia (SDFN) are involved and assist low income groups to get access to land. Further, there are also some local authority policies and programmes which are used by the CoW, and are in line with the National Housing policy. These include Access to Land and Housing Policy, and a resolution passed by CoW to restrict individuals to occupying no more than one residential property in Windhoek.

Do you think the policies, plans and processes used are effective? Why and what do you think are some of the constraints?

The respondents argued that most policies, plans and processes have not been effective. In most cases, the existing policies are fragmented. It was also argued that CoW also takes decisions without consulting, involving and communicating with other stakeholders. Therefore, one of the respondents suggested that these policies need a pilot project to test them before they are fully implemented. They also need a partnership with

community members in order to function better.

One of the respondents also criticized the CoW, arguing that they fail to focus enough on addressing the land issues for the low income groups. It was further argued that both levels of government are supposed to have incentives in place which could attract developers and financial institutions to invest in low cost housing, and to reduce their prices when dealing with low income people.

Is there a land database that is used in development processes?

The responses indicate that the city has developed its own Geographic Information System (GIS) that contains data on ownership, the land use, natural environment and services that are applied when planning new developments.

Do you think that individual ownership of more than one property contributes to shortage?

The respondents agreed that occupation of more than one property does contribute, and said that there is no doubt that it puts a strain on the availability of land across the spectrum of all income groups. It was also stated that if land intended for low income families is being acquired by land speculators, then, this is most certainly a problem because speculators push land prices up so that they become too expensive for most of the residents.

The researcher was further informed that there are cases where the city has realized that households that have land allocated to them in the informal settlements also own land elsewhere in the city. In such cases, the city managed to cancel the land ownership of these families.

In your experience, how does land tenure impact on land accessibility for low income group?

One of the respondent argued that it is obvious that if people fail to secure land tenure rights, they will not be able to get access to land. The regulations linked to land tenure systems also have an impact. For example, in Namibia, without the completion of a formal proclamation and the accompanying development process, no land for development can be released. This makes it very difficult for most poor residents to be able to afford land delivered through most land tenure systems, especially through the freehold system.

How do you rate the land delivery processes in City of Windhoek?

The overall land delivery systems in Windhoek were criticized for being ineffective and very slow. It was also indicated that the upgrading and development of a land strategy is making progress. However, the respondents further argued that, without a land strategy program in place, CoW land delivery systems could be total a failure.

What is your organization's role in the land acquisition processes of low income groups?

It was observed that all organizations, which were selected to participate in the research, have a role to play either in land allocation, or in assisting low income groups in related land issues.

This question was answered as follows:

NHAG indicated that they support the Shack Dwellers Federation in their negotiations and preparation for land acquisition and land development by securing funds for development activities.

MRLGH is responsible for provision of low cost housing and alternative accommodation for single quarter residents.

Plan Africa Consultancy indicated that their role is limited; however, at the time of the research, they were assisting an informal group in Goreangab with the upgrading of their land, which is more of a social initiative.

SDFN assists low income people who are members of Shack Dwellers Federation Namibia to enable to acquire portion of land to house themselves.

Urban Dynamics indicated that they are planning consultants and assist the city in all aspects of urban planning.

The Polytechnic of Namibia is an institution of higher learning, which offers various land management courses, such as land cadastral, land use planning (urban and rural), land management, land registration and land valuation.

NHE is responsible for provision of low cost housing, and is currently acting as a lending institution and developer for low income people.

HRDC works hand in hand with **NHE**, but specializes in research work on all issues related to housing provision for low income groups.

The researcher also wanted to find out whether there is an ongoing awareness campaign to educate the residents about the importance and value of land, as well as subdivision and consolidation.

All respondents from the low income groups gave a negative answer, to most of the issues mentioned above, with the exception of the importance of land. One of the respondents stated that *“There is no such a thing. Even if it was done, it is very difficult for us to know, because most of the information in this country is always written in English. Most of us can not read, write, nor understand it”* (female resident).

In your opinion, do social, economic, political and environmental factors play a role in the shortage of residential land for low income groups in Windhoek?

Most of the issues that are relevant to this question emerged in the discussions noted above. To avoid repetition, the researcher will only concentrate on those issues which are not discussed above.

3.3.1.4 Political and social Issues

3.3.1.4.1 Political issues

Ninety five percent (95%) of the respondents argued that there is a lack of political will, while five percent (5%) argued that *“Political will is there”*. The group which believes that political will is therefore, argued that *“Political will is there but land for urban poor is not a priority at all”* (female residents).

From the other group that believed that there is a lack of political will, one of the respondents reasoned that most of the politicians only remember the poor during election time, after the election, they tend to forget the masses that put them in power.

It was further argued that there is a lack of political leadership when it comes to devising a comprehensive national strategy for low income housing. It was also argued that NHE fails in its mandated task to provide low cost housing. Therefore, it was suggested that government should rather use the funds to build the houses themselves and then create a database from which lowly paid officials could benefit. The reasons for this is that the majority of the people in this group are government employees and, government being the title deed owner of some good land, it should take the initiative rather than just leave it to the people to fend for themselves.

3.3.1.4.2 Socio-economic issues

One of the respondents argued that because the present unemployment rate across the country is driving people to migrate to Windhoek in search of financial opportunities, government needs to devise more incentives for investors to turn their attention to areas outside of Windhoek. The respondent further argued that, for example, the Ramatex project could have been based in a small town i.e. Henties Bay which is near a harbour, in a newly proclaimed area that is in the process of development, which would make it easier for textile to be shipped overseas via Walvis Bay harbour. Basing it Windhoek, which is already well developed, only brought more people to Windhoek and increased the already high demand for residential land for low income groups.

It was further argued that *“Poverty is the single most important factor hindering effective land delivery”* (female resident).

3.4 CONCLUSION

The aim of this chapter was to give an overview of the study area, and to try to respond to the research question: What are the factors contributing to the shortage of residential land for low income groups? The chapter identifies key factors which will be discussed in detail and will be analyzed in the following chapter.

CHAPTER 4. RESEARCH ANALYSIS

4.1 INTRODUCTION

Responses to questions about factors that are contributing to the shortage of residential land for low income groups in Windhoek were presented in the previous chapter. This chapter will provide an analysis based on themes that emerged from the responses and from documents that were reviewed during the research. The analysis will also be supplemented by information from the literature on the subject.

The lack of financial and human resources, lack of political leadership and political will, and other socio-economic issues are the predominant issues that emerged from the research. Therefore, the analysis will be undertaken under the following themes:

- Access to land for housing the urban poor;
- Lack of financial resources;
- Lack of capacity among politicians and officials;
- Institutional Issues;
- Broader social and economic issues;
- Environmental factors and outdated planning standards;
- Lack of political will and political leadership.

4.1.1 Access to land for housing low income people

It emerged clearly from the previous discussions that Windhoek is not really experiencing a land shortage to house low income groups; rather, the problem is the shortage of affordable and serviced land. This reasoning is based on the fact that CoW owns most of the land and thus is in a better position than other local authorities in the region to service land and develop schemes which resident can afford. It was also found that there is ample land available, which is suitable for low income developments. However, some of the areas, which are flat and suitable for low income developments, were serviced and

developed for both low and middle income areas. These areas include Otjomuise, to the south-west and south of Rocky Crest, and Wanahenda (*See figure 3*). All of these areas are regarded as suitable for low cost development and comprise large portions of relatively flat land which are favorably located in relation to the city centre.

For those requiring land, accessibility is a problem. This was confirmed by all of the low income people respondents who attributed it to the land tenure systems, especially the freehold, and unaccommodating land prices. Banks are also not interested in giving loans to low income groups and developers charge unaffordable prices. These factors compel the low income groups to use other options, to house themselves such as occupying land illegally and squatting.

4.1.2 Lack of financial resources

A lack of financial resources is one of the factors that hamper the land delivery systems of CoW. As mentioned earlier, the city operates without any assistance from both national and regional government. Support from central government has been cut off as a result of the decentralization process. It has become difficult for local authorities to secure own funding or funding from other sources, as local authorities no longer receive soft loans from central government, as was the case before independence.

Currently, land in the CoW is only cross -subsidized by a certain section of population, namely the high and middle income groups. This situation has hampered the city's ability to provide land to poor residents. It also led the city to situations not to invest much of its capital, nor risk its limited revenue, in land development for low-income groups, but rather to focus more on areas where it is likely that they will be able to recover their money. This analysis is shown by the fact that some areas which are earmarked for low income groups are actually used to accommodate medium income residents (*see above, under the first heading*).

It is clear that in the absence of any assistance from the national treasury, the city will

find it difficult to deliver land to low income groups, as their sense of social responsibility has to be tempered by concern for financial viability. As long as the national and regional governments fail to involve themselves in land delivery systems and do not assist the CoW where required, the provisions for the poor in terms of either land or amenities will be inadequate.

4.1.3 Lack of capacity among City of Windhoek and central government officials, and lack of political leadership

The discussion here is in two parts, one concerning the City of Windhoek and the other concerning central government departments responsible for land and housing delivery.

4.1.3.1 Lack of capacity among City of Windhoek officials and political leadership

Craythorne (1997) emphasizes that skilled personnel increase the possibility of both a country and city raising its level of efficiency and effectiveness by being productive in all its endeavours. This research has shown that, the CoW is experiencing a lack of capacity among its officials. Most of the departments that deal with land delivery issues are either understaffed or are staffed by officials who do not have appropriate qualifications for the work. These divisions include the housing and property division, where most of their staff does not have housing or planning backgrounds or qualifications; and the planning, urbanization and environment division, which has qualified officials alongside a majority of vacant positions. This leads to situations where the CoW is unable to deliver on time and at the pace of residents needs.

The researcher also managed to review strategy and policy documents, which include the upgrading strategy, the Access to Land and Housing Policy and some reports. All these documents are informed by the intention of “*Facilitating and provide adequate and sustainable access opportunities to affordable land, housing and services for the ultra low income residents of Windhoek*” (City of Windhoek, 2000:2). However, it is clear that sometimes, the CoW do not use the land efficiently. Apart from the *erf* size of

300m², stipulated by the National Housing Policy, it was also observed that most of the road reserves in both medium and low income areas are also too wide. Furthermore, people in low income areas are accommodated at a very low density ratio. For example, with the average household size in Hakahana area at 3.8, Wanahenda at 4.4, and Soweto at 5.4, (World Bank, 2002), therefore, high density could be applied in these areas to accommodate more people who are in need. This could be done through the freehold and leaseholds tenure systems.

It was also observed that some people do not understand the value of land, and which procedures should be followed when undertaking subdivision and consolidation. However, an awareness campaign would probably not be successful, because of the language barrier. Although English is the official language in Namibia, there are still many Namibians who cannot read speak or write it. Therefore, it is important that relevant information be provided to the communities in their vernacular languages in order to enhance understanding and enable people to follow developments.

Taking these factors into account, it is necessary for the CoW to undertake awareness campaigns, because, Windhoek has some areas, for example “Luxury Hill” in Katutura which have big *erven* and some *erven* are larger as 1000m². However, most of the *erven* appears that no subdivisions or upgrading are being undertaken on them.

These properties could accommodate three households if the planning standard of minimum *erf* size of 300m² is applied. If the city deviated from the current prescriptive requirements and applied a minimum size of 150m² for instance, then, at least six families could be accommodated in one of these *erven*. Therefore, the researcher is of the opinion that, it could be of advantage to both the CoW and the property owners, if the CoW inform or advise the owners of these properties about the value of land, and gives them some tips on for example subdividing their properties. The property owner might make money from this process, while the CoW might be able to eliminate tough competition on land which has been allocated between the medium and low income groups.

4.1.3.2 Lack of capacity among central government officials and political leadership

The researcher also learned that the shortage of land experienced by the CoW is caused by several issues which are beyond their control, the foremost of which is the lack of capacity among the central government departments responsible for land and housing issues. It also came to light that some politicians lack political leadership, which is also one of the reasons why land delivery systems in the CoW are ineffective and slow. For instance, there are situations where the responsible officials and politicians have devised planning tools, standards, and policies which are inappropriate, unaffordable, and do not have merit from a technical, environmental or health viewpoint, whether for the city or the country. These include the National Housing Policy (1998), the National Housing Enterprises Act, the township development and land delivery processes, as well as the First world standards, which are applied nearly everywhere in the country.

Rakodi (1997); Porio and Crison (2004) emphasize that complicated and long procedures have an impact on land delivery systems. This is what is currently happening to the CoW. The responsible officials and politicians from the central government have adopted and set up complicated and long procedures, which are followed in the township establishment and land delivery processes.

These processes not only cause bureaucratic bottlenecks in land supply and keep people waiting for a long time to get land, but are the main cause of the land shortage experienced in the CoW.

4.1.4 Institutional Issues

The Regional Council Act (No 22 of 1992) and Local Authority Acts (No 23 of 1992) are silent about the intergovernmental relationships between the levels of government. However, both of these Acts give mandate to Regional Council and Local Authorities to

actively engaged into planning and development activities taking place within their jurisdiction. Because the City of Windhoek is within the Khomas Regional Council jurisdiction, the author is of the opinion that the Council should play a role in any developmental issues in the region. The Local Authority Act (No 23 of 1992) further makes provision that Local Authorities should generate funds for themselves and ensure that the inhabitants are provided with basic services.

The Decentralization Act (No. 33 of 2003) also calls for the involvement of central government on issues related to development planning and other services during the delegation phase. That policy further requires that central government provides both financial and human resources to regional and local authorities during the delegation phase. Furthermore, during this phase, the delegated functions belong to the central government, and the regional councils and local authorities perform those functions on behalf of the central government.

As the situation is now, all three levels of government are required to play a role in the land delivery processes. However, it has been observed that there is no proper coordination in allocating responsibilities and when and under which circumstances one has to intervene. It is also evident that the two levels of government (regional council and central government) play only a minor role in the land delivery processes. They only handle land registration and setting up of policies, and otherwise do not take the lead in ensuring that low income residents have access to land for housing.

The research also reveals that few institutions whether private, public, nor NGO's, which work closely with the CoW to ensure that low income people have access to land to house themselves. In most instances, banks and developers do not help low income people because they are not able to afford services provided by these institutions. This results in a situation where everything is left in the hands of the CoW and the residents themselves.

There is also a lack of proper coordination due to the division of responsibilities among

various institutions. For example, the land use planning, surveying and land registration are under the ministry of Lands, Resettlement and Rehabilitation, while the establishment of local authorities falls under the Ministry of Regional and Local Government and Housing. This results in a lack of coordination among these institutions, which do not coordinate their activities and fail to speed up land delivery processes. Other substantial bottlenecks also occur because there are not enough land surveyors, conveyances, and town planners in both the public and private sectors in the country.

4.1.5 Broader Social economic Issues

The present unemployment rate across the country is driving people to migrate to Windhoek in search of job opportunities. This is due to the fact that there are limited opportunities in the other parts of the country, which resulted due to the lack of incentives to attract investors to invest in local authorities other than Windhoek. Most investors prefer to invest in Windhoek, which is already well developed, and is thus easier for them to make profit. This makes Windhoek as the only resort for migrants, which leads to an increase in the demand for residential land for low income groups.

It also emerged clearly that the fluctuations in interest rates have has a negative impact on the availability of land for housing low income groups. The decrease in interest rates between 2002 and 2005 brought the land prices down and resulted in an increase in the demand for land. With the increases in the interest rate in mid -2006, the demand for low cost *erven* increased, as land seekers from all income brackets started to compete for land in low income areas. These two factors put pressure on land delivery systems and land availability for low income earners in the city.

4.1.6 Environmental Factors and outdated planning standards

Windhoek is faced with environmental limitations because the central highlands have very little flat land which is suitable for low-income housing. Most of the areas where flat land is found are environmentally sensitive, and are located where the CoW underground water sources are found. These areas include Cimbebasia, part of Rocky

Crest, Pionerspark, Olympia, and part of Kleine Kuppe. The CoW took a decision to protect those areas to ensure that underground water is not contaminated. Currently, they are only available for medium cost development.

Although not all parts of the above mentioned areas are environmentally sensitive, and some of them are topographically suitable to cater for low income groups, the apartheid government used some of these areas to settle both middle and high income families. It is not known whether environmental issue was also one of the reasons behind the allocation of these areas to higher income people, or whether it was a reason to keep high and middle income families far apart from the low income community. This set up continued even after independence, and even today, most of these areas are regarded as middle income with very low density.

The environmental and apartheid planning regulations do not only affect the land supply in the city, but might also contribute to segregation and to the shortage of land which is suitable for low cost development.

4.1.7 Lack of political will

Rakodi (1997) argues that political will determines land availability, and that without political will, it is difficult to release land for development. From the discussion above, it clearly emerges that there is a lack of political will to advance the poor. Although there are those who argue that there is political will, the real problem is that land for urban poor is not a priority. If there was political will to deliver land to low income people then, the land for poor residents would also be one of high priorities on the politicians' agenda.

It is also a matter of fact that not all proposals made by officials get political blessings. For instance, the researcher came across an incident where a donor showed interest in funding a low cost housing program in the CoW, but ended up withdrawing the proposal because the central government was not prepared to change the minimum *erf* size of

300m² (World Bank, 2002).

At national level, the process of making land available to the low income groups has been talked about, but is still not streamlined. The legislation on a flexible land tenure policy, which will be used to secure tenure for the urban poor, has taken years to finalize, and still remains in draft form. Programmes such as NHE and Built Together have so far not been successful in delivering and providing low cost housing to low income groups. The other issue which emerged from the discussion and is linked to a lack of political will is the inadequate financial resources committed to cater for low income groups. Although the government has tried to devise projects that provide low cost housing to low income people and to subsidize them, it was argued that such initiatives are insufficient as the majority of Windhoek's inhabitants are in the low income brackets and can not access land on their own without heavy subsidies from the government.

All the above-mentioned shortcomings have an impact on land delivery for the urban poor. Unfortunately, it seems that politicians are not very active in addressing the situation.

Therefore, the researcher sees a need for a separate research to investigate why flexible land tenure policy has taken years to be finalized, why the National Housing policy has taken years to be reviewed (with some clauses to be amended to suit the current situation) and why other levels of government are still not playing any role in land delivery for the CoW? Such research should show conclusively whether or not there is a lack of political will. At present the situation embraces a lot of issues such as lack of both human and financial capacity, and these could be used as an excuse to cover up issues of lack of political will.

4.2 CONCLUSION

It emerged clearly that addressing the shortage of land for housing low income groups that is experienced by the CoW extends beyond the city's mandate as all three tiers of

government have a role to play.

The issue of land for the urban poor is a national problem that needs the central government especially, the Ministry of Lands, Resettlements and Rehabilitations; the Ministry of Regional and Local Government, Housing and Rural Development, and the Khomas Regional Council to work hand in hand with the CoW in order to devise workable solution to address the current problem being experienced in delivering land to the urban poor.

It is important to recognize that planning and management of land depends not only on development policies but also on the efficient institutions and legal instruments that are in place. Hence, there is a need to conduct a comprehensive review of the relevant legislation, policies and programmes in order to deal with the shortcomings that hamper the efficient delivery of land to the urban poor.

CHAPTER 5. RECOMMENDATION AND CONCLUSION

5.1 INTRODUCTION

Land for housing low income groups is in great demand in Windhoek. This is apparent from the ongoing increase in informal settlements and the increase members of SDFN. It is also apparent from the fact that SDFN members have waited for so long to be granted a portion of land on which to house themselves. However, the City, which is mandated to ensure that all inhabitants have access to land, is faced with administrative and procedural constraints that can be attributed to several issues that are both within and beyond its mandate, responsibilities and capacities.

Therefore, the author will make recommendations on how the land problem experienced by low income people could be addressed. These should not be regarded as a fully comprehensive solution to the land shortage problem, because there are number of factors which cannot be dealt with in this dissertation. Moreover, it is also important to note that the recommendations are applicable to all three levels of government in the country, and not only to the CoW, which is the focus of this dissertation.

5.1.1 Recommendation

It is evident from the research that individual efforts will not be successful if there is no coordination among all the role players. The study has been found that only a few public, private and non governmental organizations play a role in land delivery for low income people in the city. Therefore, a lot still needs to be done by the different role players so that low income people will be able to access suitable and affordable land for housing. The central government needs to devise a policy that can create a better working environment for all role players, which could be done by setting up incentive strategies for developers, financial institutions and the low income groups. For example, these

could take the form of subsidies from the government to the developers through the CoW which could help to lower the costs of serviced land for low income groups. Ways can also be explored to give incentives to financial institutions to develop appropriate financial options/vehicles that will provide affordable loans to assist low income groups to buy land.

The Khomas Regional Council, Ministry of Regional and Local Government Housing and Rural Development, Ministry of Land Resettlement and Rehabilitation, and city of Windhoek also need to work hand in hand to ensure that the land shortage is addressed. The Khomas Regional Council, being responsible for regional development, needs to share its resources with the CoW for the benefit of the local community, especially low income people. Therefore, an agreement should be reached between the two levels of government, perhaps to reduce the five percent (5%) subsidy which the CoW gives to Khomas Regional Council annually, so that the city would be able to spend those funds on making land available to low income groups. The other option could be for the two levels of government to reach an agreement by which Khomas Regional Council would start spending a portion of the 5% on land for low income groups.

The CoW also needs to work hand in hand with the Food for Work Program currently resorts under the Ministry of Regional, Local Government and Housing and Rural Development. This project could be used to encourage individuals who are unemployed to volunteer and participate in land servicing work. This could be another way of creating employment and increasing the availability of affordable serviced land for low income groups. Further, the central government needs to increase its budget allocation to the Build Together Program and NHE.

With all the stakeholders working hand in hand for a common purpose, more land for housing low income groups would be made available, and problems which might arise would be addressed in a united effort.

It has also been observed that the processes involved in land allocation and releasing land

for development are too lengthy. An efficient mechanism of approvals should be implemented by the government, which can be done by decreasing the number of stages that are gone through to obtain approval of land for development. For this approach to be effective and efficient, the City and other governmental departments responsible for land and housing, as well as the land delivery processes need to fill their vacant positions as a matter of urgency. However, it is very important to ensure that those positions are filled by qualified personnel who are competent to understand and take crucial decisions on land related issues.

From the research, it is evident that densities in low, middle and high income areas are very low, which ranging from 3.0 to 5.4 average size per household. Therefore, for the CoW to be able to address the land shortage there is a need to increase the density in all areas of Windhoek. This could be done primarily by harmonizing the National Housing Policy (1991), National Housing Enterprises Policy (1993), and Build Together Policy. The Build Together Policy should be harmonized to allow two households to share an erf of 300m² per two households. The National Housing Policy prescriptive plot size of 300m² should be reduced to a minimum of 150m², while the National Housing Enterprises Policy should also be harmonized to ensure that it recognizes the existence of other types of dwelling units, such as high, medium and low rise flats.

Two ways of getting access to land or property should also be considered. Therefore, the city needs to deliver land on both a rental and ownership basis. Those who are unable to afford a portion of land under the freehold tenure system could be provided with rental housing. This recommendation is based on the fact that not all of the migrants come to Windhoek to stay, or need to own a portion of land. However, the majority only need a place to stay while they are looking for employment or are under employed. After retirement most of them go back to their places of origin

Presently, all land suitable for low cost development within and near the city centre has already been developed. Therefore, the city should start looking for land suitable for low cost development in other areas far from the centre or places of employment. The city

should link those areas with the city center and places of employment and provide them with basic services and public transport. With these services and infrastructure in place, people would not be reluctant to move and settle in these areas.

There is a need for the government to review its current subsidy program so that subsidies are granted to people of all income levels but in such a way that the lower the individual's wage, the greater the subsidy. Another possibility could be devise a policy which would facilitate the process of ensuring that all parastatals in the country contribute at least some percentage of their profits to the acquisition of land for housing low income people. The two approaches above could benefit both low income people who are employed and unemployed.

There is also a need for all levels of government to ensure that there are clear town and regional development strategies. This is important to ensure that development occurs in all corners of the country, and that all areas are provided with the necessary urban infrastructure to be able to attract investments. In this regard, competent personnel and sufficient financial resources are required to ensure effective implementation of the strategies. The successful implementation of the development strategies might lead to a decrease in the number of people migrating to urban areas, especially Windhoek, as people will be able to live a meaningful life in their respective areas.

There should also be an improvement in the level of information sharing. An awareness campaign needs to be undertaken to educate people, so that they are informed about the value of land, the procedures and processes to follow when one wants to do a subdivision, and consolidation. Such a campaign also needs to be translated into various local vernaculars. This would help to broaden the knowledge of all the actors and keep them in touch with current events and developments.

The research recognizes the lack of political leadership as one of the major challenges in the country and the city. Therefore, to ensure that politicians do take decisions which are appropriate and implementable, there is a need for officials to take their administrative,

technical, directive and advisory roles seriously. Good relationship between levels of government and healthy relationships between officials and politicians are also required to ensure information flows between different role players, and to ensure that the proper involvement and consultations are done.

Finally, there is also a need for central government to intervene in the land market, and make policies to regulate land speculations, which contribute to such extreme increases in land prices that low income people are unable to afford it.

5.2 CONCLUSION

In conclusion, the research question has produced answers which are in agreement with the research hypothesis. It came emerged clearly that the lack of political will and inappropriate planning standards and regulations are some of the issues which are contributing to the shortage of residential land for low income groups in Windhoek. For the problem to be eradicated and solved, both levels of government, private sector, non governmental organizations and individuals need to come together to work for a common goal, namely to provide suitable and affordable land for low income people. There is also a need for the government to increase its annual contribution by heavily subsidizing low income people to enable them to afford land to house themselves. The government also needs to harmonies some of the planning policies and standards to suit the economic, social and environmental situation of the city. It is also important for CoW to explore both ways of delivering land such as rental and freehold land tenure systems. The CoW and other governmental departments responsible for land, namely and housing issues should also fill critical positions and ensure that these positions are occupied by competent personnel.

A solution to these issues would adequately address the problem experienced by low income groups in acquiring land. It is important for these critical issues to be addressed first before any other land acquisition processes are attempted.

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APPENDIX 1

RESEARCH TOPIC: FACTORS CONTRIBUTING TO THE SHORTAGE OF RESIDENTIAL LAND FOR LOW INCOME GROUPS IN WINDHOEK

INTERVIEW QUESTIONS

A. CITY OF WINDHOEK-

1. Do you agree that there is a shortage of residential land for low-income groups in Windhoek?
2. Where has the City of Windhoek allocated land for housing low-income groups?
3. Do you think the portion of land earmarked for residential purposes is sufficient to accommodate urban poor compared to the cases of migration in town?
4. What is causing the increase of demand for residential land of low-income groups?
5. What contributes to the shortage of supply of such land?
6. Which criteria are used to identify and allocate residential land for low-income groups?
7. What spatial plans are in place to assist with the land allocation process? How effective have these been?
8. If not effective, how is municipality addressing this?
9. What are the processes of acquiring land under each of these tenures system- freehold, leaseholds etc?
10. What programmes or policies are in place to ensure the provision of land for low-income groups?
11. Is there a land database of land that is used in development processes?
12. Do you think individual ownership of more than one property contributes to this issue?
13. Are there any measures in place to address this?
14. In your opinion, dosocial, economic, political and environmental factors play a role in the shortage of residential land for low-income, which is currently experienced in Windhoek?

APPENDIX 2

RESEARCH TOPIC: FACTORS CONTRIBUTING TO THE SHORTAGE OF RESIDENTIAL LAND FOR LOW INCOME GROUPS IN WINDHOEK

INTERVIEW QUESTIONS

B. PLAN AFRICA CONSULTANCY

1. Do you think that there is a shortage of residential land for low-income groups in Windhoek?
2. What is causing the increase of demand for residential land of low-income groups?
3. What contributes to the shortage of supply of such land?
4. How do you rate land delivery processes in Windhoek?
5. Do you think the policies, plans and processes used are effective? Why and what do you think are some of the constraints?
6. What is your organisation's role in this regard?
7. In your experience, how does land tenure impact on this issues?
8. Do social, economic, political and environmental factors play a role in the shortage of residential land for low-income, which is currently experienced in Windhoek?

APPENDIX 3

RESEARCH TOPIC: FACTORS CONTRIBUTING TO THE SHORTAGE OF RESIDENTIAL LAND FOR LOW INCOME GROUPS IN WINDHOEK

INTERVIEW QUESTIONS

C.A. COMMUNITY MEMBER BUT NOT A MEMBER OF SDFN, BUT LIVES IN LOW INCOME AREA

1. Have you been experiencing difficulties in accessing land for low income housing? Why do you think so?
2. How effective is the “waiting list systems” adopted by the City, and what is the waiting intervals for one to get access to land?
3. What are the problems encountered by trying to acquire land for housing under the different tenure systems?
4. Are you aware of any initiatives in place to address the residential land issue for low-income groups?
5. What are the initiatives being undertaken by the communities to address the land problem, and what are some of the constraints experienced?
6. Has the Municipality subsequently assisted in this regard?
7. In your opinion, do social, economic, political and environmental factors play a role in the shortage of residential land for low-income, which is currently experienced in Windhoek?

APPENDIX 4

RESEARCH TOPIC: FACTORS CONTRIBUTING TO THE SHORTAGE OF RESIDENTIAL LAND FOR LOW INCOME GROUPS IN WINDHOEK

INTERVIEW QUESTIONS

C.B. SDFN MEMBER LIVES IN INFORMAL SETTLEMENT

8. Have you been experiencing difficulties in accessing land for low income housing? Why do you think so?
9. How effective is the “waiting list systems” adopted by the City, and what is the waiting intervals for one to get access to land?
10. What are the problems encountered by trying to acquire land for housing under the different tenure systems?
11. Are you aware of any initiatives in place to address the residential land issue for low-income groups?
12. What are the initiatives being undertaken by the communities to address the land problem, and what are some of the constraints experienced?
13. Has the Municipality subsequently assisted in this regard?
14. In your opinion, do social, economic, political and environmental factors play a role in the shortage of residential land for low-income, which is currently experienced in Windhoek?

APPENDIX 5

RESEARCH TOPIC: FACTORS CONTRIBUTING TO THE SHORTAGE OF RESIDENTIAL LAND FOR LOW INCOME GROUPS IN WINDHOEK

INTERVIEW QUESTIONS

C.C SDFN COMMUNITY LEADER

1. Have you been experiencing difficulties in accessing land for low income housing? Why do you think so?
2. How effective is the “waiting list systems” adopted by the City, and what is the waiting intervals for one to get access to land?
3. What are the problems encountered by trying to acquire land for housing under the different tenure systems?
4. Are you aware of any initiatives in place to address the residential land issue for low-income groups?
5. What are the initiatives being undertaken by the communities to address the land problem, and what are some of the constraints experienced?
6. Has the Municipality subsequently assisted in this regard?
7. In your opinion, do social, economic, political and environmental factors play a role in the shortage of residential land for low-income, which is currently experienced in Windhoek?

APPENDIX 6

RESEARCH TOPIC: FACTORS CONTRIBUTING TO THE SHORTAGE OF RESIDENTIAL LAND FOR LOW INCOME GROUPS IN WINDHOEK

INTERVIEW QUESTIONS

D. MINISTRY OF REGIONAL AND LOCAL GOVERNMENT AND HOUSING

1. Do you agree that there is a shortage of residential land for low-income groups in Windhoek?
2. What is causing the increase of demand for residential land of low-income groups?
3. What contributes to the shortage of supply of such land?
4. How do you rate land delivery process in Windhoek?
5. What is your organisation's role in the land acquisition processes of low-income groups?
6. Are there any measures in place to assist local governments, which ones?
7. Do you think the portion of land earmarked for residential purposes is sufficient to accommodate urban poor compared to the cases of migration in town?
8. Which criteria are used to identify and allocate residential land for low-income groups?
9. What programmes or policies are in place to ensure the provision of land for low-income groups?
10. In your opinion, do social, political, economic and environmental factors play a role in the shortage of residential land for low-income, which is currently experienced in Windhoek?

APPENDIX 7

RESEARCH TOPIC: FACTORS CONTRIBUTING TO THE SHORTAGE OF RESIDENTIAL LAND FOR LOW INCOME GROUPS IN WINDHOEK

INTERVIEW QUESTIONS

E. NATIONAL HOUSING ENTERPRISES AND HRDC

1. Do you agree that there is a shortage of residential land for low-income groups in Windhoek?
2. What is causing the increase of demand for residential land of low-income groups?
3. What contributes to the shortage of supply of such land?
4. How do you rate land delivery process in Windhoek?
5. What is your organisation's role in the land acquisition processes of low-income groups?
6. Are there any measures in place to assist local governments, which ones?
7. Do you think the portion of land earmarked for residential purposes is sufficient to accommodate urban poor compared to the cases of migration in town?
8. Which criteria are used to identify and allocate residential land for low-income groups?
9. What spatial plans are in place to assist with the land allocation process? How effective have these been?
10. What are the processes of acquiring land under each of these tenures system- freehold, leaseholds etc?
11. What programmes or policies are in place to ensure the provision of land for low-income groups?
12. In your opinion, do social, political, economic and environmental factors play a role in the shortage of residential land for low-income, which is currently experienced in Windhoek?

APPENDIX 8

RESEARCH TOPIC: FACTORS CONTRIBUTING TO THE SHORTAGE OF RESIDENTIAL LAND FOR LOW INCOME GROUPS IN WINDHOEK

INTERVIEW QUESTIONS

F. URBAN DYNAMICS- TOWN PLANNING CONSULTANCY

1. Do you agree that there is a shortage of residential land for low-income groups in Windhoek?
2. Do you think the portion of land earmarked for residential purposes is sufficient to accommodate urban poor compared to the cases of migration in town?
3. What is causing the increase of demand for residential land of low-income groups?
4. What contributes to the shortage of supply of such land?
5. Which criteria are used to identify and allocate residential land for low-income groups?
6. What spatial plans are in place to assist with the land allocation process? How effective have these been?
7. What are the processes of acquiring land under each of these tenures system- freehold, leaseholds etc?
8. What programmes or policies are in place to ensure the provision of land for low-income groups?
9. Is there a land database that is used in development processes?
10. Do you think individual ownership of more than one property contributes to this issue?
11. Are there any measures in place to address this?
12. In your opinion, do social, economic, political and environmental factors play a role in the shortage of residential land for low-income, which is currently experienced in Windhoek?

APPENDIX 9

RESEARCH TOPIC: FACTORS CONTRIBUTING TO THE SHORTAGE OF RESIDENTIAL LAND FOR LOW INCOME GROUPS IN WINDHOEK

INTERVIEW QUESTIONS

G. POLYTECHNIC OF NAMIBIA

1. Do you think that there is a shortage of residential land for low-income groups in Windhoek? And why do you think so?
2. What is causing the increase of demand for residential land of low-income groups?
3. What contributes to the shortage of supply of such land?
4. How do you rate land delivery processes in Windhoek?
5. Do you think the policies, plans and processes used are effective? Why and what do you think are some of the constraints?
6. What is your organisation's role in this regard?
7. In your experience, how does land tenure impact on this issues?
8. Do social, economic, political and environmental factors play a role in the shortage of residential land for low-income, which is currently experienced in Windhoek

APPENDIX 10

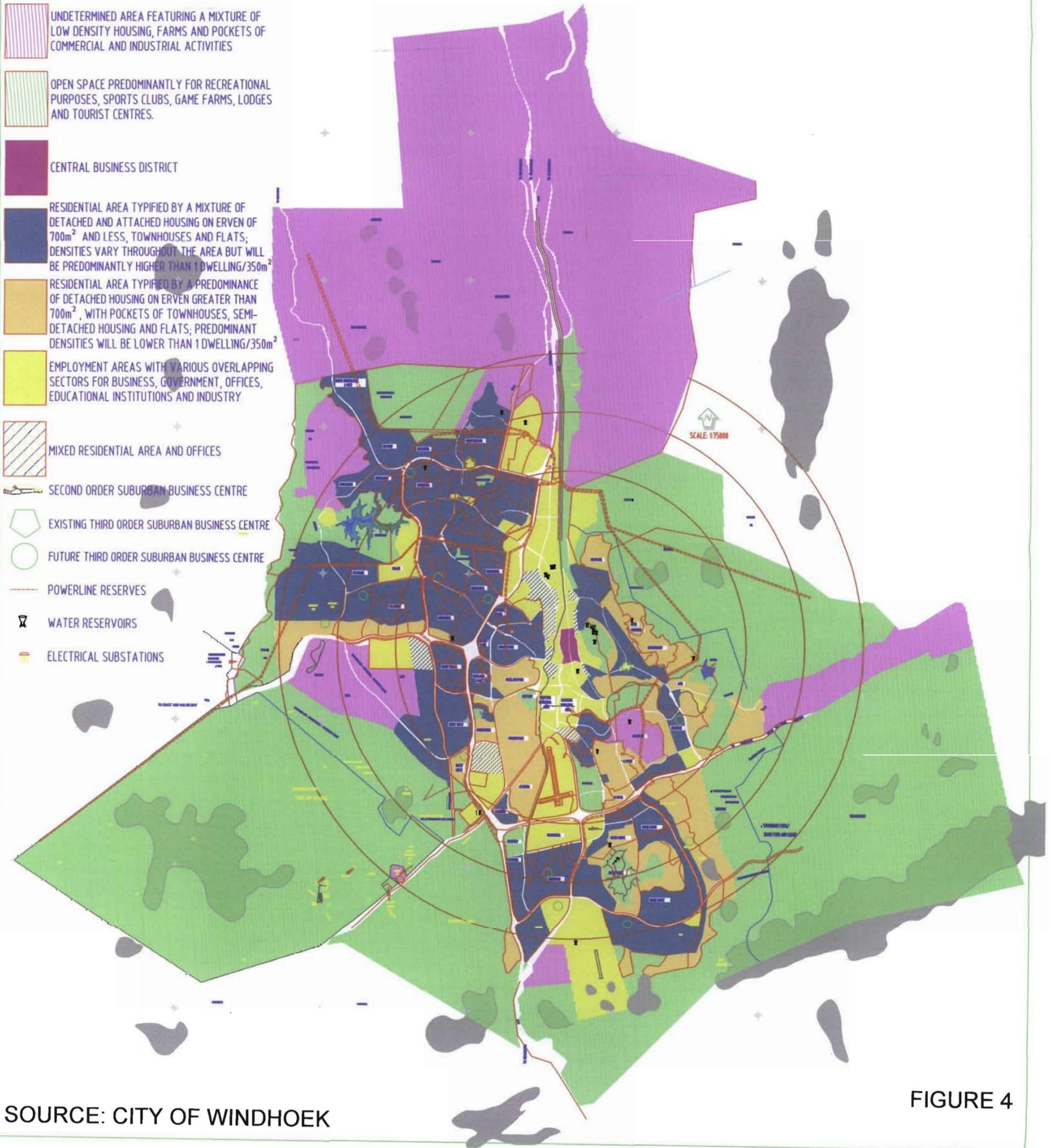
RESEARCH TOPIC: FACTORS CONTRIBUTING TO THE SHORTAGE OF RESIDENTIAL LAND FOR LOW INCOME GROUPS IN WINDHOEK

INTERVIEW QUESTIONS

H. NATIONAL HOUSING ACTION GROUP

1. Do you think that there is a shortage of residential land for low-income groups in Windhoek? And why do you think so?
2. What is causing the increase of demand for residential land of low-income groups?
3. What contributes to the shortage of supply of such land?
4. How do you rate land delivery processes in Windhoek?
5. Do you think the policies, plans and processes used are effective? Why and what do you think are some of the constraints?
6. What is your organisation's role in this regard?
7. In your experience, how does land tenure impact on this issues?
8. Do social, economic, political and environmental factors play a role in the shortage of residential land for low-income, which is currently experienced in Windhoek

WINDHOEK STRUCTURE PLAN



SOURCE: CITY OF WINDHOEK

FIGURE 4