

# The Housing Challenge in Windhoek, Namibia

## Review of the Implementation of the Build-Together Programme

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### Introduction

The Housing Policy of the City of Windhoek on access to land and housing is guided by the Istanbul Declaration of 1996, which states:

*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.*

This poses a serious challenge for the City, as the realities that exist in the housing situation are not positive at all.

In 1998 when the government adopted a policy of decentralisation, the Build-Together program was decentralised to local governments.

The decentralisation of the Build-Together programme availed finances to tackle the challenges of the housing backlog, but since all the resources that are made available are based on promotion of user pay and sustainability, it meant careful and strategic implementation of the programme.

### Problem Definition

With the decentralisation of the programme, the City of Windhoek was faced with several challenges for example an outdated housing policy, no implementation strategy, inadequate human resources, etc. These problems were addressed by the City of Windhoek and it initiated many strategic changes especially with regard to the view of housing delivery on a whole.

In terms of beneficiaries and achievements the programme was very successful; however this review would be based on analysis of implementation of the program with regard to optimisation and possible alteration.

### Motivation for the Choice of Study

The motivation is based on the fact that a review on the implementation of the Build-Together programme will create an opportunity to analyse the programme in terms of strategies, actors and design that will aid in determining the successes and failures and suitable adjustments to the programme.

# Background

## Country Level

Namibia is a developing country located on the southwestern coast of Africa. Botswana, Zimbabwe, borders it in the east, South Africa in the south and Angola and Zambia in the northeast. It is a vast, semi-arid and sparsely populated country. The climate is generally hot and dry and the availability of water is liked in most South African states a major problem. Namibia has total surface area of 824,269 km<sup>2</sup> with an estimated population of 1.8 million (2 people per square kilometres). The average Namibia household has 5.1 members, but the in urban areas the average is 4.4 members. The country's level of urbanisation is 33% and it has a population growth rate of 3.92% p.a.



## City Level

Windhoek has a population of about 250 000 of which 65 503 (26%) are part of the informal population. The household density in informal areas of Windhoek is one household (4.4 persons) per 177m<sup>2</sup>.

Approximately 8 000 hectare of land accommodates the current urban development of  $\pm 40\,000$  erven<sup>1</sup>. Another  $\pm 5\,000$  hectare of land is still available for development. The rate of urbanisation in Windhoek is 5.44%. The backlog of informal erven is  $\pm 8000$ .

About 73% of Windhoek's population are having individual access to water, sanitation and electricity. Only 0.3% of Windhoek population does not have access to either individual or communal water supply,  $\pm 16\%$  does not have access to individual or communal sanitation and about 26% does not have access to electricity.

The City of Windhoek is faced with challenges like uncontrolled influx into urban areas, limited access to municipal services and shelter, unaffordability of municipal services and backlogs in provision of rudimentary basic services.

<sup>1</sup> A demarcated plot holding a certificate of registered title.

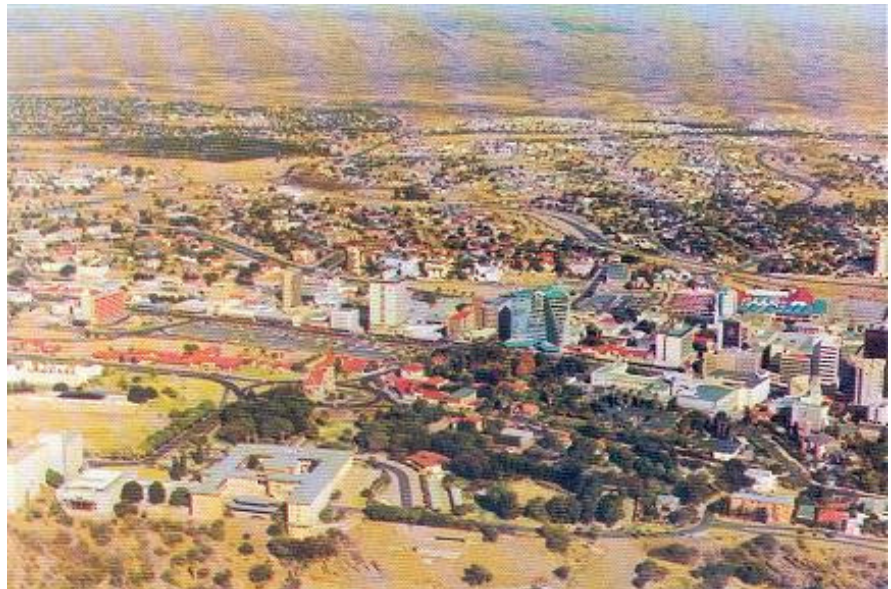


Figure 1 Windhoek, the capital city of Namibia

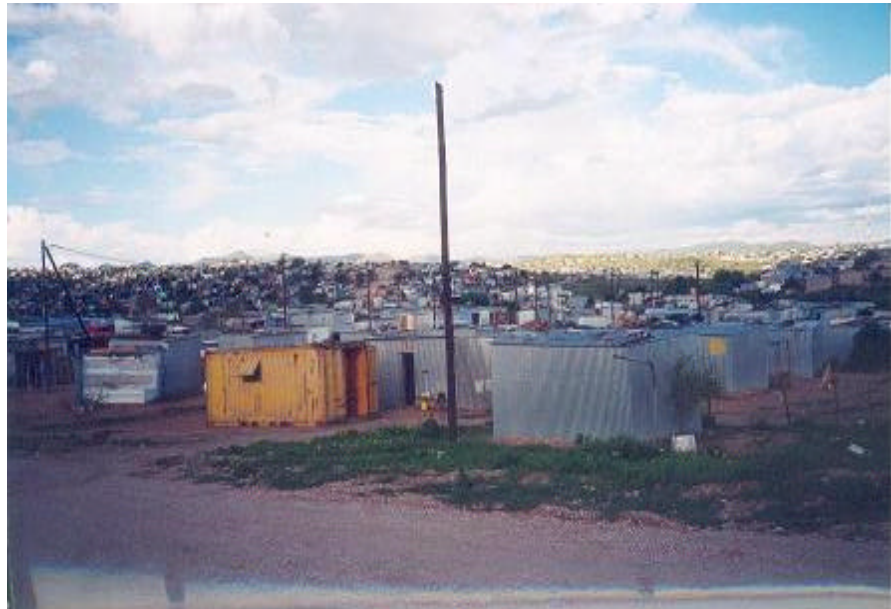


Figure 2 An informal settlement in Windhoek, Namibia

## Programme Level

For years the land and housing delivery was based on a totalitarian and authoritarian approach. Community needs were identified through numerous surveys and strategies were formulated based on the perception of professional and centralised planning authorities. This resulted in housing being not affordable and suitable for the poor.

The Build-Together programme is a National Housing Programme that caters for the low income in rural and urban areas and was launched by the government during 1992. The Build-Together programme aimed at introducing a 'people's process' approach by enabling low-income people to have access to land, credit facilities and technical assistance. A beneficiary of the programme can in short be defined as a person who earns less than US\$180 per month, do not have access to credit from a financial institution and are living in poor household conditions. This programme also provides not only for new



housing construction but also for upgrading services, community facilities and the production of building materials.

The implementation function of the National Programme was decentralised to the Local Authorities during 1998. The level of decentralisation was limited to the functioning sphere that meant that the programme had to be executed within the framework of the National Housing Policy. From the perspective of the Local Government, the decentralisation provided an opportunity to aggressively address the current housing situation of the city's poor.

In practise, this meant that the beneficiaries would have to be in possession of an erf before applying for a loan for the construction of a top structure. Before the loan is granted, an approved building design should be submitted. Either the City provides this as standardised plans or the beneficiary can appoint architects. The City pays the fees of the architect, provided that plan is on accepted standard, approved and the claim is not exceeding the prescribed tariff. The beneficiary should then contract a private company for construction services or do the construction him or herself.



Figure 3 An informal settlement area in Windhoek, Namibia



Figure 4 A typical low cost top structure in Windhoek, Namibia

## Strategies

### Description

With the decentralisation of the Build-Together Programme, the City realised that the programme could be executed within three different strategy frameworks.

- The City could divest from existing involvement and allow the market to provide top housing structures and only be involved in servicing of and delivery of land
- The City could become a developer or housing institution itself
- The City could facilitate the creation of capacity to engage in the delivery process (participatory-capacity building).

The City chose to implement the programme by using the participatory-capacity building strategy that focused on participating and co-operating to recognize, support and enhance community self-reliance, organization and partnerships, securing land title and affordable housing and affirming favorable access to land and housing on a sustainable basis. Thus the responsibility of constructing a top structure was placed on the household or individual beneficiaries. Beneficiaries should thus directly deal with a contractor for the construction.

The objectives of the strategy include provision of and access to affordable housing options, setting of uniform housing standards and incremental upgrading parameters, facilitation of self-reliance and partnerships and to secure land tenure.

As the backbone of community consultation and participation is awareness-raising, the strategy particularly focused on that aspect. Communities were encouraged to continue building strong community self-organisation and empower themselves in small groups, both individually as well as under larger umbrellas. The creation of Partnerships were recognised and encouraged and the City took it upon itself to facilitate such partnership agreements with NGO, CBO, financial institutions and other actors in the field of housing delivery process.

### Analysis

By choosing its participation and capacity building strategy the City created an enabling service to the beneficiaries that promotes empowerment. As a local government, the City's intention to provide housing is based on assisting people to house themselves and not to provide housing in itself. A certain level of responsibility is left to each household to ensure empowerment. This strategy seems to be working very well as people are realising that the government is creating systems which can use to satisfy their housing needs.

However, the problem created by such an approach is that the poor people are still exposed to exploitation from the private sector as they do not have the knowledge to realise exploitation when approaching professionals for assistance. The City is trying to protect the beneficiaries from exploitation by setting standards and maximum tariffs, however if the City explores becoming involve with the construction of the top structures itself; the protection against exploitation can increase. In practise the City would then have

outsource the construction of top structures to subcontractors and the benefits would be:

- The city would have a way of controlling the affordability of the top structures by only using subcontractors that deliver a good standard of construction without exploiting the beneficiary. Currently such a system is in place and is used for construction of public facilities, etc and can be adapted to accommodate housing delivery.
- A certain amount of flexibility would still have been left for market forces, as the subcontractors still would to compete for the construction tender.

This should not be seen as a strategy of the City to become a housing institution or developer, but rather as an extension of the enabling approach that the City now advocates.

## Actors

One of the main functions in the implementation phase of the Build Together programme was the identification of all the actors involved. The focus was not only on the identification of the actors but it included also defining the different roles of all the stakeholders involved.

The following stakeholders are involved in the housing delivery system and specifically with the implementation of the Build-Together programme:

National Government, Local government, NGOs, CBOs, Private Developers, Financial Institutions, Community leaders, Committee Steering committees, Community development committees, Neighbourhood committees, Local and Regional Councillors and the beneficiaries of the programme.

The role of the national government is seen as an enabling, facilitating creating the framework for the programme as well as providing the resources for the programme.

CBOs, Community leaders, Committee Steering committees, Community development committees, Neighbourhood committees were all classified as local actors and their involvement included to:

- Act as consultative partners to the Local Authority
- Identify needs and demands and be in control of their project
- Initiate and co-ordinate community support, decisions and action
- Enter into partnership arrangements with the Local Authority
- Mobilise and maximise use of local resources and material

The NGOs involvement and roles were basically the same as the role of the local actors except for the additional function of training the communities including the local actors in not only in the technical aspects of housing construction but also financial and social education.

The financial institutions and the private developers were classified as the private sector and negotiations were started with them to become more involved in the housing delivery system through partnership agreements, risk management and joint ventures.

The role of the Local Authority was enshrined in their strategy and was restricted to participating and co-operating, securing land tenure and facilitating access to land and housing on a sustainable basis.

Probably the most important role is being played by the beneficiaries in the whole delivery system. Their role involves mostly participation in the process to ensure that the end product is acceptable to their standards. It also involves organising themselves to create savings schemes and enjoy the other benefits of organised groups.

### Analysis

The strategy to identify and recognise all the actors that would be involved and that could contribute to the housing delivery system was a very positive and holistic approach from the City and the benefits of such an approach is evident in the positive participation of almost all the actors that are involved. Recognition of the local actors facilitated filtering of the needs of the beneficiaries to expose the real problem and can make effective communication possible. However, to recognise so many local actors can also create certain problems like increased possibilities for corruption and since regional and local councillors are serving on these committees, it creates a political wheel that people can use for their own benefit rather than that of the community as a whole. A question should also be asked whether such a system does not create bureaucracy all over again as people such be part of the community which is represented by the community committee which should channel their request to the steering committee which in turn reports to the Housing Committee which in turn advise the Councillors of the City of Windhoek.

The intended role for the private sector is still a long way from being a reality. The reason being that the needs and demands from the private sector for involvement in the housing delivery system is almost impossible to meet. The demands of the private sector are security of return on investment, low risks, etc. The financial institutions will not issue a loan to low income people and they will not get involved in funding any low-income housing project because of the risk involved in cost recovery. The private developers will only get involve if a project is funded by either a financial institution or a government agency and thus the responsibility of cost recovery is not with them and yet it is the private developer who increase the construction cost to maximise their profits. This in return increases the burden on the financial institutions that then react by shifting the entry level for a loan further out of reach of the low-income households.

It would be more beneficial for the whole housing delivery system if the focus is shifted from trying to persuade the private sector to increase their involvement through risk management and joint ventures to a contribution perspective. Thus, the focus should be on what the private sector can do for the housing delivery process without compromising their position. The contributions include expertise on financial technicalities, return on investments and cost recovery from the financial institutions and savings measures on building materials and techniques from the private developers. Private businesses can contribute to the system by creating housing solutions for their employees through subsidies and allowances or by entering

into agreements with the City to assist in loan recovery from their employees that are beneficiaries of this programme.

The benefits of such an approach are that the private sector will not feel coerced and pressured because they will no longer be classified as the sector that does not fulfil their social role through involvement in the low-income housing problem and they will become more involved on a voluntarily basis. The other actors will be able to enjoy the contributions offered by the private sector and it might just be the start of a successful partnership agreement as the more involved they become without the pressure of government and other sectors the higher the probability of the evolution of a real passion for solving the housing problem.

## Design

### Description and Analysis

As already discussed the City of Windhoek only plays a facilitating role in the housing delivery process and thus the construction of the top structure is left to the beneficiaries. Technical assistance is provided in the form of standard housing designs; however beneficiaries are at liberty to choose any other professional to design the top structure provided it is in line with the accepted standard and within the affordability level of the beneficiaries. As this is the prevailing situation, this paper will focus on design of the implementation process of the Build Together programme and not on the physical design of the top structures or land subdivisions. It should be kept in mind that the Build Together programme is a national programme that is functioning on different levels because of the decentralisation and that the only way the City of Windhoek could play a role in the design of the program is through its unique implementation of the programme to address the problem of a unique target market (the poor inhabitants of Windhoek) and this paper will only focus on that.

The implementation process of the Build Together programme was designed with a number of objectives, goals and purposes in mind. One of these objectives or purposes was to address the housing problem in a practical way by creating an institutional framework for a participatory approach. This objective can be broken up into three major issues of concern, namely the problem, the practicalities, and the institutional framework.

### **Nature of Problem**

To tackle the problem it is important to first clarify the nature of the problem and this can be done through distinguishing between housing as an end or housing as a means to an end. The City of Windhoek aimed to design the implementation of the Build Together by linking the housing problem to the problem of general poverty and unfavourable social conditions. The problem of housing was thus tackled as a way to improve the general quality of life of the inhabitants of the city, thus a means to an end. By attacking the problem in such a way has the benefits of sustainability of the programme and empowerment of the beneficiaries and it is evident



these qualities are incorporated in the design of the implementation process of the Build Together programme.

### **Institutional Framework**

The creation of an institutional framework is a very important design feature when implementing a programme like this.

The City of Windhoek first identified all the existing policies and regulations and analysed these in terms of whether it would be a constraint to the implementation or whether it could be a support system. The problem with the creation of an institutional framework is normally bureaucracy. Bureaucracy is a problem in itself, by simplifying the system one can create more loopholes for corruption and power plays and if the system is complicated, there is always the possibility of excluding exactly the same people the programme was designed for in the first instance. The City is experiencing some instances where fraud and corruption have occurred because of simplified systems in place and in some instance exploitation of the beneficiaries were reported due to bureaucracy. Presently there seems to be a balance between these cases, which in a way is an indication that the City of Windhoek managed to balance the bureaucracy within the institutional framework. However, a close eye should be kept on this development and the systems in place should be reviewed periodically to measure the balance of bureaucracy within the institutional framework.

Another aspect closely relating to creating an institutional framework is politics and there have been quite a number of discussions and research done on this topic and the most important issue that is prevalent from it is that people should be empowered to use politics for the own benefit and not the other way around. This seems a little unrealistic, as it is in most instances the people that have to empower the communities that have their own political agendas. However, the City strives to implement the programme in an accountable, transparent and consequent fashion. This is a plausible task in its own and this is where another important design feature surface called monitoring and control.

### **Monitoring and Control**

In order to implement such a programme in an accountable and transparent way it is necessary to include specific parameters and indicators that can be used to monitor progress and evaluate its effectiveness periodically. These indicators are present in the design and the implementation success is rated in number of beneficiaries and a decrease in the housing backlog. However, what seem to be lacking are indicators to assess the impact of the implementation of the program on the beneficiaries in terms of the facilitating and enabling role of the City. Even though it is extremely difficult to measure this, questions such as, do the intended beneficiaries participate, do they participate in an empowered manner, what do they understand from participation, are our top down and bottom up approach effective or do we still have communication problems, etc., should be a good start.

Another design feature that goes along with monitoring and control is a way to appreciate and document the lessons learned for future use. This should be done officially and on all levels and of course documented in a way that it is easily accessible to ensure that it

actually serves a purpose in the future. Although this is done in the City of Windhoek, not all officials are aware of the importance of this and as a result it is not done on all levels. Another problem is that it is not easily accessible and this sometimes results in inventing the wheel all over again.

### **Practical Implementation**

The last part of the design of the implementation process of the programme has the objective to be practical. This includes clear and precise strategies, defined roles of actors and realistic expectancies of the beneficiaries. To achieve a practical implementation of any programme can be done in a number of ways. The City so far managed to practically implement this programme through focussing on clear-cut strategies and defined roles of actors. What is important however is to realise that this is not the ultimate way and that the officials dealing with the implementation of the program and especially the local actors dealing with the communities should be open to change and innovation. It is very easy to inhibit people and lose very innovative ideas that could ease the practicalities of the whole system by creating an atmosphere that only allows for rules and regulations.

## **Conclusions**

It is very important to realise that this paper only touched upon the aspect of the Build Together Housing Programme in terms of strategies, actors and design. It is thus essential to review the implementation of the Build Together Programme on a deeper and more intensive level and this paper should only be instrumental in initiating a comprehensive review.

It is possible to make certain conclusions on this general level, however as the implementation of the Build Together Programme is executed in a society with diverse problems and diverse interrelationships, recommendations should only be made after further review of the problems of the society and current systems.

The most important conclusion that gives a perspective on the implementation of the Build Together Programme is that the City of Windhoek had undertaken a strategy of participation that gave way to a new dimension of housing. Housing to the poor was no longer only a term used comprehensively, but it was turned into actions that served as concrete measures.

In this strategy the City of Windhoek acknowledges that the interdependence between the housing problem, the actors and the multitude of possible solutions can only be integrated and structured by true partnership agreements. It is however through acknowledgement of this truly remarkable concepts of partnerships and participation that one realise that the question of how much more can the City of Windhoek do with the concept to achieve its goals should be explored. As the concept of partnership and participation is such a broad term the City should use that specific feature of the concept and explore it with regard to its role in top structure provision and the role of the private sector. The possible integration of number one the provision of sites and services with, number two, facilitating participation and partnership with, number three, the provision of top structures

as a strategy will not only create a control measure with the flexibility of market forces, but it would create and increase opportunities for new partnerships and strengthening the existing ones.

Private sector actors' involvement also depends a lot on the concept of partnership. As partnership is build on contributions, the would be more beneficial if the focus was shift to concentrate on what the contributions the private sector has to offer instead of creating hostility by focussing on what their contributions should be and how unreasonable their demands are.

It is clear that the implementation process of the Build Together Programme was designed to include the design features that are imperative for the success of the implementation of such a programme. These features includes defining housing as an instrument in solving the problems of poverty and unfavourable social conditions of the inhabitants of the city and by identifying and utilising the existing policies and regulations to create a institutional framework which is able to balance the system in terms of creating bureaucracy and avoiding corruption.

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