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**Faculty of Natural Resources and Spatial Sciences**  
Integrated Land Management Institute (ILMI)

# Land, livelihoods and housing Programme Working Paper

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**Integrated Land Management Institute (ILMI)**  
13 Jackson Kaujeua  
Private Bag 13388  
Windhoek  
Namibia

T: +264 61 207 2053  
F: +264 61 207 9053  
E: [ilmi@nust.na](mailto:ilmi@nust.na)  
W: [ilmi.nust.na](http://ilmi.nust.na)

Working Paper No. 12  
**Doing things for oneself:  
the case of the  
Dibasen Homeless  
Committee of Katutura**

**Guillermo Delgado**  
Namibia University of Science and Technology

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## **ABOUT THE AUTHOR**

Guillermo Delgado is an adjunct researcher at the Department of Land and Property Sciences and the coordinator of the Integrated Land Management Institute, at the Namibia University of Science and Technology.

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## INTRODUCTION

“Doing things for oneself” is the translation of the word *Dibasen* in khoekhoegowab language, the mother tongue of most of the members of an association of inhabitants who got together to find a place of living in Windhoek. Their process has taken now about twenty years, and although they have attained remarkable achievements; the struggle to “conclude” the process of attaining individual land ownership to the places where they have been living for two decades still continues. This has been a long and arduous process, but at the same time it can be argued that the Dibasen Homeless Committee of Katutura (from now on only referred to as “Dibasen”) did not do every single task this process “by themselves”. Their perseverance has mobilized dozens of others stakeholders to do their part: the Municipality, professionals, the private sector, and central government; up to the highest office. This is why this is a remarkable case study to understand the meaning of co-production in contemporary Namibia. The narrative of the story of Dibasen since their start up to 2018, which is included here, is extracted from my doctoral thesis, who employed this as one of the three cases to study land and housing practices in Namibia (Delgado, 2019). The lens employed in my thesis was that of co-production and *autogestion*, but this paper does not aim to make a theoretical argument. Instead, it incorporates some quantitative data that I gathered through my doctoral research that eventually did not seem fitting to employ in the thesis; as the argument there stands more on the narratives and the processes, rather than on numbers. Another reason for not including the results of the survey in the thesis was that collecting such information from Dibasen made sense in their case, while the other two cases were much larger and the overall constituency driving the other processes were not frankly “a group” but rather an assemblage of them. The case of Dibasen is furthermore a good candidate for longitudinal studies, tracing what has happened over time. Since the group has not yet attained freehold title (at the moment, the paragon of land tenure in Namibia) to the land where they live, Dibasen has the potential of becoming the first case to provide concrete evidence of the impact of land titling in urban areas in Namibia. At the moment, the debate on whether formal land titles are the solution or the problem for low-income groups is based on experiences abroad. To my knowledge, no concrete data exists showing evidence of the state before and after of a low-income group transitioning to freehold tenure. This is important, as Namibia is discussed internationally for developing the “flexible land tenure” system (Muller et al., 2016); which, despite due criticism (de Vries & Lewis, 2009), arguably will assist the urban poor in securing security of tenure in an easier and more affordable way. Evidence on this will start to emerge anytime, as the project is currently being piloted nationwide, and the first tiles through this scheme have been recently issued (The Namibian, 2020a). At the same time, other forms of recognition of tenure are issued by local government in the form of certificates, letters, and other documents that, while not recognized at the national level, have currency at the local level and promote *perceived* security of tenure. Examples of this are Otjiwarongo, Helao Nafidi, and recently (after not doing so for some time) Windhoek itself (The Namibian, 2020b). These cases are also good candidates to study the effects of titling; even though such “titles” may not be strictly speaking official documents with respects to national law. The debate and the systematic collection of evidence should continue, but I believe this should not stall locally-developed interventions to provide recognition of the right to the city of low-income inhabitants. This paper provides socioeconomic information of the *status quo* of most of the households of Dibasen in 2017. For this data to make an argument along the lines above, it would need to be compared with information collected shortly and/or a few years after they secure freehold tenure. Hence, the format of a working paper suits this information well. Some of the data is included here, but otherwise the dataset will remain on the database of the Integrated Land Management Institute at the Namibia University of Science and Technology. This working paper may also serve as a learning tool for academics and practitioners to understand a case of bottom-up access to land for housing in Namibia; even if “the end” of the process is not yet attained.

While already in 2017 it seemed that freehold tenure would be achieved anytime, at the time of writing this introduction in the winter of 2020, the Municipality was still blocking the process. They argue that the “shacks” (improvised structures) erected in many of the plots were illegal; and that they could therefore not issue the necessary certificates for the conveyancers to continue the process of

issuing individual titles. After one learns about the long and taxing journey Dibasen has walked so far, this obstacle appears as narrow-minded and a crass disregard for the needs on the ground. However, it is important to note that this is not something that can be attributed to individuals in the municipality, but to systemic conditions. The professionalised and standards-oriented nature of urban development in contemporary Namibia is exposed in situations like these. President Geingob has declared informal settlements a “humanitarian crisis” and has vowed to declare it a “national emergency” (Republic of Namibia, 2018). Cases like Dibasen are excellent candidates to benefit from “emergency” measures, as it will emerge in the course of this paper. Already at this point, the case raises important questions about the adequacy of land titling measures in Namibia: should they be individual, collective? Should they be registered at the central government level, at the local government one? Who decides on this? Hence the need to document cases to be able to tally the cost-benefit of the measures in question; and to find out an inclusive governance around this process. That freehold land titles are the strongest tenure form in Namibia today, is perhaps a circumstance that may change if other land rights are eventually strengthened. This is something that urban activists are fighting for through measures like rent controls (The Namibian, 2018). Even as the consolidation of such measures may still have some road ahead, the claims for urban land in Namibia are steadily increasing; which may put pressure on expediting new measures to access urban land.

The text is divided in two sections: firstly, I include a summarised narrative of what has happened with Dibasen so far; and secondly, I present the results of a survey implemented around the same time when the narratives were collected. For each section, a short methodological note is included. Only the second section includes a short conclusion, which is provisional in view that, as explained above, it would need to be compared to a situation after attaining individual land titles. The objective of this working paper is therefore to provide a starting point for a subsequent study possibly (but not necessarily) focusing on the effects of titling in the security of tenure, socioeconomic status, and other aspects of everyday life of the urban poor in Namibia.

## SECTION 1: THE STORY OF DIBASEN

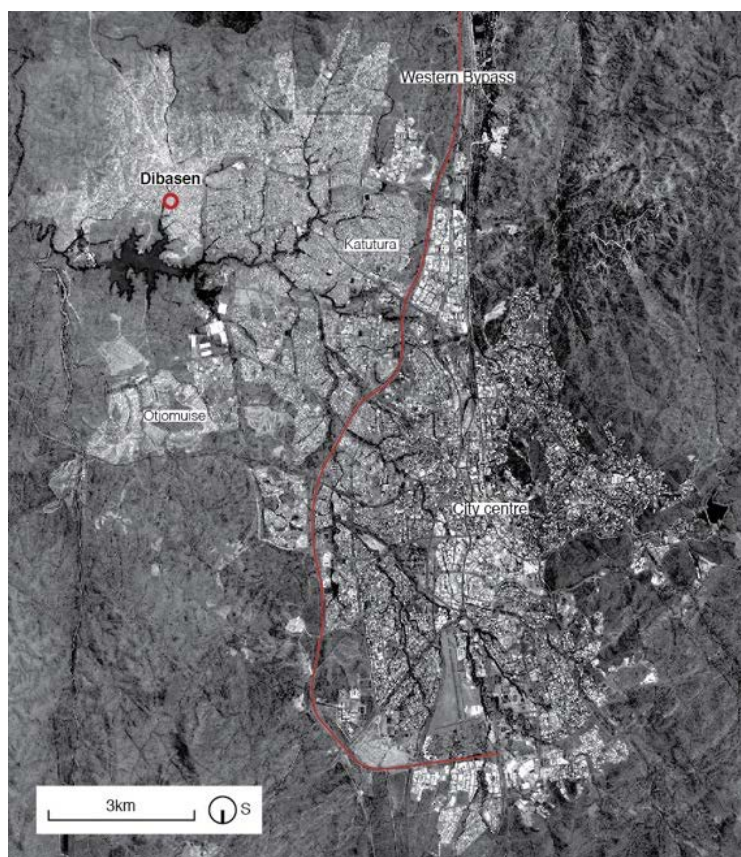


Figure 1 Map of Windhoek with the area in question marked

Dibasen is a housing group in Katutura that was formed in the late 1990s to access land and housing. The group's efforts have afforded it access to full services, and recently it appears to be about to reach what can be said to be its 'final' stage: attaining freehold tenure. These narratives were obtained through semi-structured interviews, triangulated with documents obtained from Dibasen, the municipality, and professionals. Owing to the scale of the group, I was able to trace in considerable detail the various steps in its development. For this case, I interviewed the chairperson of the Dibasen Homeless Committee of Katutura; a Lecturer at the Department of Geo-Spatial Technologies, NUST; a Community Development officer at the City of Windhoek; the Flexible Land Tenure Project Manager at the Ministry of Land Reform; an employee of the Support to Land Reform at the German Cooperation Agency; and a Lecturer at the Department of Architecture and Spatial Planning, NUST, that was formerly employed as planner at the Sustainable Development Division at the City of Windhoek. This section summarises the trajectory of Dibasen up to the year 2018; the full account can be found as a chapter of my doctoral thesis now available online (Delgado, 2019). This account aims to present key moments in the trajectory, and omits important passages outlining the taxing nature of the process and how internal struggles were resolved. However, this section is intended to give an overview as a background to the quantitative information that follows.



*Figure 2 Photographs of the neighbourhood*





*Figure 3 Aerial photographs of the area developed by Dibasen at different points in time (from top to bottom, 2004, 2007, and 2017). Source: Google Earth.*

## 1.1 Registration

Dibasen means ‘doing things for yourself’ in Khoekhoegowab (the Damara-Nama language), a message that probably still resonates in the group after twenty years on this journey. The group started in 1998 as a savings group with the objective of attaining land and housing. Not all members of the group lived in close proximity to each other, shared a workplace, or were related; the group came together for a common purpose. Dibasen was formed by people who were either renting accommodation or living in a ‘family house’ in different parts of the western suburbs of Windhoek, the capital city of Namibia, who wanted to have a place of their own. ‘Renting’ in this case does not always refer to the renting of a full house or a room in a brick-and-mortar structure, but can also mean the renting of a backyard structure on someone else’s property. Thirteen individuals decided to come together to find ways to change this. The key step that a savings group takes towards representing itself to other institutions is establishing a legal organisation. Namibian legislation facilitates the process of individuals organising themselves into a Voluntary Organisation, without the need for legal assistance<sup>1</sup>. Other options, such as the setting up of a Trust require considerably more administrative effort whilst other entities, such as Cooperatives and Welfare Organisations (also known as ‘Section 21 companies’), require recognition from the Ministry of Agriculture, Water and Land Reform (MAWLR)<sup>2</sup> and the Ministry of Health and Social Services (MoHSS) respectively. Dibasen applied for registration as a Social Welfare Organisation without being able to account for the reasons they opted for that status. Some ambiguity had to be resolved as the different legal statuses for voluntary organisations in Namibia was streamlined, but this was later resolved with close engagement with the Municipality. Dibasen obtained the letter of registration from the MoHSS in the year 2000.

This recognition contained both responsibilities and entitlements. The letter, citing Section 19 of Act 12 of 1979, recognises the ‘Dibasen Homeless Committee of Katutura’ as a Welfare Organisation with the registration number WO 160/4. The first section lists the objectives of the organisation as stated in Section 3 of its constitution<sup>3</sup>. The letter proceeded with a cautionary note on three issues: the geographical limits of operations of the organisation (“the organisation must limit its activities to the area in its constitution”); that neither the name nor the objectives may be changed without written permission of the MoHSS and requesting the organisation to submit minutes of the Annual General Meeting (AGM) and financial reports every year to the Ministry. The letter ends with a further indication that the group must display its registration number in all official communication and a reminder that it is the Ministry’s right to amend or cancel the certificate according to the piece of law regulating the groups, Act 12 of 1979). In their journey, these requirements would only be met partially, but the institutional way in which the group has proven to conduct itself – as we will see below – suggests that the overall objective of creating an institutional framework had been achieved. The constitution is one of the key devices that has helped the association to frame its governance. A remarkable aspect of the neighbourhood is the absence of *shebeens* in an area that borders arguably the most famous concentration of *shebeens* in Windhoek along Eveline Street (SLF, 2017). The group’s constitution is silent on this matter, but the fact that there is a governance structure allows them to regulate some broader aspects of everyday life within the area.

<sup>1</sup> The Legal Assistance Centre, a not-for-profit organisation focused on legal matters, issues step-by-step guidelines for starting welfare organisations, including templates for writing a constitution (LAC, 2008).

<sup>2</sup> It is in this Ministry where the Cooperatives section, which applies to every kind of cooperative, is based.

<sup>3</sup> Examples of these are: to provide the framework and structure for the homeless to organise themselves with the aim of obtaining affordable plots and building material to erect housing units for each member of the committee; provide a forum for discussion so as to reach consensus on the way forward; open an account at any commercial bank or accredited union account to which each member shall pay his or her contribution in accordance with article 7(2) [which says that ‘every member shall be liable to pay a non-refundable registration fee as well as a non-refundable monthly levy to the committee, which levy shall be determined by the Executive in consultation with all the members from time to time and shall be approved at a Special General Meeting or an annual General Meeting (AGM)’]; enlist professional help where necessary, in order to further the aims of the committee; organise meetings between professional people and the members to discuss appropriate alternative building methods and material[s]; organise other development and income-generating projects; and to seek for donor funding to assist members in constructing housing units.



## 1.2 Land application

The land application process started in 1999, requiring the group to negotiate from the very start. The committee applied for a plot of land in a vacant area next to one of the most prominent streets in the Western Suburbs: Eveline Street. The street is arguably one of the best known in Windhoek, even if only by name. It derives its notoriety from the number of business outlets, predominantly *shebeens*, food take-aways, and car washes. Its fame holds significant connotations linked to alcohol abuse and crime, but also to a strong sense of belonging. In the late 1990s, informal settlements in the northeast of the city were just about to increase in size dramatically. The plot that Dibasen applied for was at that time at the city's north-western fringe; today it is geographically fairly central within the Western Suburbs (see Figure 1). The application was refused on the grounds that the plot was planned for a sports field, and the group was offered a plot of land in the then new area of Otjomuise, on the western fringe of the city<sup>4</sup>. Dibasen held firm on its choice of plot, citing the lack of development in that area at the time. Recalling their response to the Municipality, the group leader stated that “we don't want to go there [...] we said we want here, where the development is already”. The Municipality conceded, and in 2000 drafted a sales agreement for Erven 3214 and 3212, in Pendukeni Street, in Goreangab. When the group had registered, it opened a bank account and members set themselves the goal of each saving N\$1,400 every year. To put this in perspective, this amount would be almost three times the monthly wage of a domestic worker<sup>5</sup>. Before a year had passed, each member had almost reached that amount, and the group then decided to go ahead and accept the sales agreement. The possibility of attaining land was a strong motivation, and some took major risks towards making this chance a reality<sup>6</sup>.

## 1.3 Informal demarcation

The land was not subdivided into individual plots, and without this step the group would not be able to move in. The process of subdivision requires significant professional input and funds, and usually takes years (de Villiers et al., 2019). A young municipal planner who at that time had recently joined the Municipality's Department of Planning, Urbanization & Environment (now Sustainable Development Division), took on the task of assisting the group and made a plan based on some ideas she gained from university: they would “play land surveyors”, she recounts. Through a participatory ‘game’ in which both Municipality and members of the group took part, the area was informally subdivided. The municipal planner recalls this process as one of “informal demarcation”. The main purpose was to allow the group to continue the process while avoiding a disorderly, and in actual fact illegal, settlement pattern that would later require re-blocking. The plan entailed plots that were slightly smaller than 300m<sup>2</sup>, which was done by the municipal planner to assist the group in lowering costs, as land-related taxes and other rates are calculated based on the size of the plot. This exercise proved to be a key enabler at that moment, but it would need to be revisited further on in the process. After this exercise, the group settled on the land in 2001 by constructing shacks.

## 1.4 Services

Once the land was cleared and demarcated, the Municipality came to install two toilets and two communal water points. This was because the land was administratively two blocks, each entitled to its own services. Having these initial assets and the subdivision of the plot, the group moved on to the next step and applied for water and sewerage reticulation. This was also done in partnership with the Municipality; the group took some measures and the municipal technical staff drew the plans based on these. The group also purchased the material themselves, and the group leader undertook the plumbing work himself. He perfected his plumbing skills through this experience, and today he does

<sup>4</sup> Otjomuise was developed as an area to eventually resettle those who were thought to be temporarily settled in reception areas; however, the pace of migration overtook estimates and now it simply stands as a new extension for low-income groups.

<sup>5</sup> The latest minimum monthly wage for domestic workers in Namibia is set at N\$1,353.20 (MoLIREC, 2016). With adjustments for an average annual inflation of 6%, that amount would be equivalent to approximately N\$533 in 2000.

<sup>6</sup> An example of this is a member who resigned from permanent employment to use the money from pension benefits to secure the land.



this job as a profession. The infrastructure is still operational today, and no major difficulties have been reported since then.

Not every service needed to be negotiated or 'co-produced'. For waste collection, the group simply applied to the Municipality and obtained the individual 'green bins' for every plot. The logic of provision of this service should have followed the same principle as with other utilities: it should only be individualised after the individual ownership had been established. However, at this stage, the Municipality already had evidence of the individual households: the Build Together loan accounts, the individual water meters, and, soon enough, the electricity bills. Electricity is "the one service that the city is very strict on", the municipal planner accounts. They keep control by making the installation process easy and efficient. The former municipal official recognises that this is to a large extent motivated by the increase in the Municipality's revenue. To facilitate the process for the members, the municipal planner only had to provide some form of security to the Electricity Division that the users were legitimate, which in this way was a plan, which had "numbers on, and right next to the numbers they would exactly [know] which household lives there, [including] their ID numbers, [and] the[ir] postal addresses". She also mentions that this is a common practice now. The Municipality installed the electricity poles and in a short period of time, in 2006, all houses had an individual electricity supply.

"The most problem was the water account", says the group leader referring to the situation with regards to the collective nature of the water bills at the beginning. Not every single household would be equally punctual in their payments. In addition, water usage varied for every household, but the account was paid in equal parts and this caused significant tensions within the group: "we were fighting over water", he remembers. Therefore, in 2006, members decided to apply for individual water meters. The group was in a weakened financial situation because of the funds that went missing during the construction of the houses. This pushed them to request funds from unlikely institutions, without success. Installation of individual water meters represented a costly endeavour<sup>7</sup> which, at that point, having the commitments of several recurring monthly expenditures (e.g. Build Together loan, rates and taxes) was not easy for every member to afford.

The Committee then turned to the Community Development Division at the Municipality, and explained that they did not have funds to do this, but that individualising the water accounts was necessary to overcome the difficult social situation. This turned out to be a moment for innovation within LAs as a financing system was developed in which the once-off installation cost of the individual water meters would be spread out as micro-payments embedded in the periodic water charges.



<sup>7</sup> Accounts vary, but it seemed that at the time of application in 2007, this amount was somewhere between N\$2,000-2,500 per household; about N\$3,580-4,480 in today's terms.



*Figure 4 Photographs of the houses where the two original sanitation facilities and water connections were established (top), and one of the original temporary structures erected when the group settled that is still in use by one of the households in the back of the house that was built (bottom).*

## 1.5 Housing

Members had been living in shacks for almost four years when they decided to build houses. For this purpose they applied for a loan through the Build Together Programme (BTP); a national programme entailing small loans for shelter implemented by local authorities. They were eligible for N\$20,000 per household<sup>8</sup>. After accessing the loan, and thanks to their savings, members were able to add on to that amount, which allowed them to build slightly bigger houses than usual. House designs had to be approved by the Municipality, here the technical staff there also assisted with referring to the group to a technician in the private sector who drew the plans for them at a fee. Approval was in this way granted without delays, and the group could go ahead.

Dibasen opted to hire builders, which was a different strategy from other self-help groups who undertake construction themselves. They purchased materials in bulk, which allowed them the possibility to bargain. They also proved quite astute when dealing with the builders. They made contracts with them based on deliverables. The group dealt with the construction of the houses of all members, but the responsibility entailed only the basic structure. Common finishes (e.g. paint, tiling, fittings, etc.), were the responsibility of each member. The contracts allowed them to overcome many of the common challenges with construction, and placed the group in a position of clients.

## 1.6 Local economies

The group leader observes that today “most people” in the group have rental units. The group leader himself rents the main house in the front of his plot for N\$4,000 per month and lives in a backyard structure with a toilet of its own. This rental income has allowed him to register his own company and focus on developing it. He admits that there is a lot of competition for plumbing businesses in Windhoek, but he at least finds time to sit and fill in the forms required to submit tenders. Informal rentals have been useful for the group at this stage, as they have helped members to pay the installation of services “quickly off”, as the group leader recounts.

Some businesses in the neighbourhood appear to be doing well, but others seem to be enjoying modest benefits if at all. The group leader attributes this to business management skills, and how wisely some business owners spend their income. This is arguably visible as improvements to the structures where the businesses are located.

<sup>8</sup> While adjusting this amount for inflation today, it would represent approximately N\$54,000; the amounts that the Programme offers remain stagnant.



Figure 5 Photograph of businesses in Dibasen; a tailor (top) and a laundromat (bottom). The owner of the latter has also built rental units in her plot.

### 1.7 Eviction and inheritance

When the group still had a collective water account, the group leader recalls how some members would be indifferent when asked to pay arrears: “you can go and make what you want”, he would get as an answer. The group had then resorted to their faculties to evict members. The association has to date evicted eight members from the land owned by Dibasen. In some instances, they had to resort to the police to give the eviction notice; but they were only asked to be present as a sign of authority, rather than to act. These evictions, however, demonstrate the degree of fairness through which the group conducts itself. The committee would repossess the land but reimburse the departing member for what she has spent on improvements if she is able to produce evidence of this (e.g. slips, invoices, quotations), but also deducting from this any outstanding debt owed to the committee. The available house is then ‘sold’ to an incoming member, and the ‘profit’ is divided between all members with the objective of covering some of the debts. However, members were free to use these funds as they saw fit, and some indeed spent it elsewhere; but members have largely used these funds to pay off their debts.



The committee was also able to secure the land tenure for the children of a deceased member. Since the group came together in the late 1990s, about four original members have died. The Municipality has adopted a compassionate policy of writing off whatever debt a deceased debtor may have accrued as is also the case for the Build Together loans. However, in one case, the deceased member was a woman with four children and the oldest son was still legally a minor. Several family members suddenly 'appeared' and started to make claims over the land and the house. However, the committee was clear that the priority for them was that the children of the deceased member were protected, so they intervened in the discussions to announce that the rightful owner was the oldest son and that only one adult family member would be allowed to move in and only with the purpose of taking care of the children until the older brother turned 18. Despite predictable conflict, the committee prevailed in its decision. The son grew up, took over the household, and later married. He now lives elsewhere in Windhoek and rents out the house.



Figure 6 Photograph of the beneficiary family. Courtesy of Josef Hoxobeb.

### 1.8 Individual title deeds

Subdivision for individual tenure can be considered the beginning of the end for Dibasen. In 2008 the committee initiated the process of attaining individual freehold titles for each member. They communicated this to the Municipality which informed them that this had some administrative implications for the payment of the accounts. The most immediate obstacle was the fact that plots were slightly smaller than 300 m<sup>2</sup>, which required ministerial approval for the subdivision<sup>9</sup>. Another challenge was that the professional input that was required for this process was very costly. This took the committee to various places and it had to deal with an extraordinary array of stakeholders. At the time of writing, the process remains on-going, but it is likely that in the coming months the members of the group will attain individual title deeds.

The first issue that needed to be addressed was a dispute of boundaries between members, but this was solved through a process that was also supported by the Municipality. The committee had been continuously assisted by planners and surveyors, who coached members and provided services in their specific area of expertise. They also influenced the group's decision to transition to individual freehold tenure titles. The group, however, also admits the need to disband the group; as the efforts that organising and keeping things together had been particularly taxing for the leader of the group. After the issue with the boundaries, the subdivision of land into individual plots smaller than 300 m<sup>2</sup> came to place. This is a common practice in informal settlement upgrading and former labour hostel redevelopments in order to lower costs of municipal fees, avoid displacement, and avoid fragmentation of support structures for inhabitants. There is legal provision for approving smaller plots through approval from the Minister of Urban and Rural Development (MURD). The committee obtained this information from the Municipality and were advised to start the application with the Minister and "surprisingly", the municipal planner recalls, the Minister did not have any objections but advised the group to consult further with the Municipality. The Minister had the power to give

<sup>9</sup> Although not a law, there is a cabinet directive that establishes this minimum land size for single residential plots of land in urban areas.



approval then and there, but it appeared that he did not want to take the decision without consultation with the Municipality.

The committee approached again the Municipality to deal with consultation, but the institutional climate within the Municipality was changing. There was a 'turn' in the 2000s where the attitude of the Municipality towards self-help groups changed. However, by the time the change in attitude took place, the Municipality had already approved the sale of the two blocks of land to Dibasen and considered them "relatively good clients", the municipal planner recalls.

Throughout this time, without members being fully aware, the value of Dibasen's houses was rising considerably simply by the sheer increase in house prices in Windhoek (Lühl & Delgado, 2018). The committee and the Municipality started the process of preparing the motivation to the Ministry by asking the land surveyor to prepare a formal layout from the 'informal demarcation' exercise the group had conducted with the municipal planner in 2000. At this point, the land surveyor estimated the value of the properties in 2008 to be N\$150,000. Considering that houses were built only four years earlier with a BTP loan of N\$20,000 and some other additional funds, this meant that their property's value had increased almost six times. This estimate was only informal and did not consider the costs of other improvements. However, more recently, a valuation that the group leader commissioned for his property placed the value of his house at N\$460,000. Adjusting this value to 2004 figures and comparing it to the value of the BTP loan in 2004, this means that the property's value had increased 12 times<sup>10</sup>. This was a powerful argument that the municipality put forward in their submission to the Ministry.

The major delay within the Municipal consultation came from the traffic engineers. The road had to be formalised, and to achieve this, approval from the engineers who specialised in traffic and storm water drainage was required. The street connecting the plots measured only 8m in width, which did not allow for a two-way road, but this was resolved in a rather simple manner by making the road a one-way loop and by granting access to two plots in the north-eastern end through a 'right of way' arrangement. In terms of the Local Authorities Act, one cannot create plots of land that do not have access to a street. Although this seems to be a rather common-sense regulation, for the street to be 'approved', it needs to meet standards that qualified engineers need to verify. Without this, even if the road is materially there, it cannot be declared as such, and the plots of land cannot be formalised. City councillors also had to be persuaded that supporting the group's process was desirable, something that required convincing by forthcoming technical staff and the group during a site visit by council members. Despite some hesitation and arguing, councillors eventually agreed and the matter was deliberated on in a council meeting in 2012.

Various matters were resolved in the Council Resolution 416/11/2012, which clarified a long list of items – not all described in this account – as some were technical in nature and others were not referenced by the interviewees as relevant. Some of these related to the rezoning of the two blocks of land from 'private open space' to 'general residential', the ownership of the sewer and water lines, cadastral changes, among others. The list outlines spatial changes that, in the cases of density, roads, and ownership, contain a significant number of iterations in a social process that has taken the group more than a decade to overcome. And although the council resolution waived some costs for the group, it was explicit that Dibasen would need to be responsible "for the statutory applications, land surveying and eventual conveyancing". According to the calculations of the land surveyor, this would cost about N\$700,000 in 2012<sup>11</sup>. The permission to enable the process was now granted, and although this was one of the most significant victories for the group, the funds to actually proceed with the application for individual titles were not available.

Raising the funds through savings would have taken the group decades. In addition to the time, households were already living independently in practice and, therefore, from the social point of view,

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<sup>10</sup> This is excluding land and servicing costs; as well as improvements.

<sup>11</sup> Today, this would be about 30% costlier with inflation.

it would have been difficult to re-convene members in a similar fashion to a decade before. Professionals had, until then, supported them largely on the basis of social responsibility. Professional fees are regulated and it is not considered collegial practice to undertake a full commission for free or at a reduced cost. Therefore, the committee resolved to fundraise to cover the outstanding professional costs in full. For this process, they approached central government and eventually also State House; and with the support of some of the presidential advisors, the group was able to access professional services through the sponsorship of commercial financial institutions.

## **1.9 What comes next**

What follows from this stage onwards is relatively straightforward. The planners should provide a submission for the statutory bodies, and once the submission is approved, the lawyers can start preparing the registration of the individual title deeds. Although the way towards freehold tenure seems to be paved, the account until now has proven that unforeseen circumstances are more the rule than the exception. The process of attaining individual tenure can continue to be managed by the committee leadership, as there is not much that requires collective action from now on. The municipal community worker concedes that “now that they have achieved their mission, it’s only fair for them to dissolve”. The purpose of acting collectively to attain land and housing as a low-income group has been, up to this point, achieved. Now, says the municipal community worker, they can live “freely like any other person”. The municipal community worker stresses that: “the idea was to acquire land, have a roof over your head, and that was it”. Association “was only imposed by the economic challenge”, the he adds. The group leader realises the current position of the group: “now, we are dissolving”. There seems to already be a plan on how to wind-up the committee. The group leader is currently helping other neighbouring groups in an advisory capacity. Dibasen has also become a site for learning, as lecturers from NUST do field visits with students to learn about grassroots-led processes.

## SECTION 2: SURVEY RESULTS

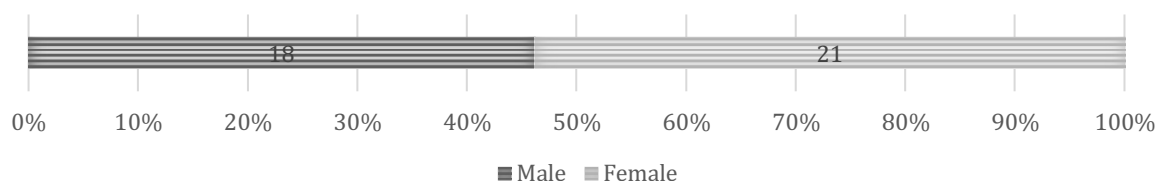
The survey was conducted on March 2018. A pilot was undertaken in September 2017, and the data collection tool was thereafter revised. The data collection tool was designed based on the one used by SDFN and the indicators for security of tenure in the studies of Payne et al. (2008). After the pilot, the data collection tool was adapted before being rolled out to all households<sup>12</sup>. The data collection tool is available upon request. From the total fifty (50) plots, thirty-seven (37) were available in the three occasions that we visited. The research team sought to speak with the head of household, in some cases a tenant or a dependant was available and the team engaged with her. Outliers in some categories (e.g. Build Together loan) were removed, as in some cases these results may have been provided only to avoid evidencing lack of information.

In the fields below, N.A. refers to 'not applicable' and N.R. refers to 'no response'.

### 2.1 Household situation

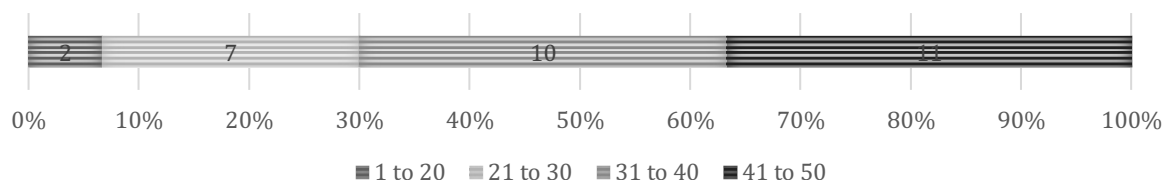
#### 2.1.1 Gender

*Most respondents were female*



#### 2.1.2 Age

*The large majority respondents were adults older than 31 years old*

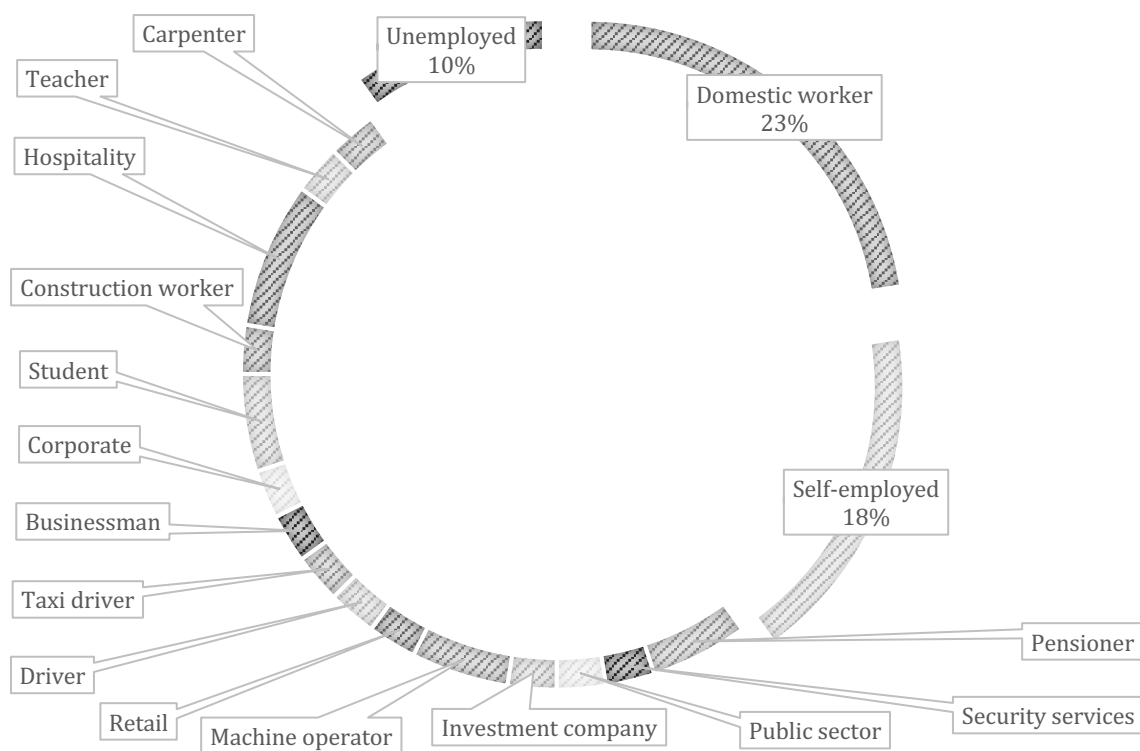


<sup>12</sup> The following changes were implemented to the original

- I removed 'place of living before coming to Dibasen' because all respondents were living in Katutura or Wanheda, so the question becomes redundant. However, at the point of implementing the questionnaire, there were already 'second generation' tenants; i.e. those who are renting from the original owners. In this case, it would've been worth to have kept the question.
- In rentals, the question of 'number of inhabitants' in the rental unit was added.
- The question of 'cost of improvements' was removed, as it appeared to puzzle respondents. An alternative approach to have these amounts would be to estimate the cost by identifying the improvements and then calculating the costs (desirably with the help of a quantity surveyor). However, due to the lack of time, it wasn't possible to undertake detailed drawings and/or hire the services of a quantity surveyor for this.
- The question regarding whether services, work, and other relevant places were at a walking distance, near with transport, or frankly far, was asked in a way that elicited a more narrative approach. During the capturing of the data, the research team qualified whether the narrative of each inhabitant fitted in any of the three categories employed.
- The question of benefits and challenges of working in a group modality were collapsed into one and asked in one go; this was in views that respondents returned to the question of benefits once the challenges one was asked. In this way, asking about the challenges and benefits, helped to yield answers in one go.
- The question of other value attached to the property was removed as it didn't seem to yield any response, even after prompting. The question could've been re-phrased as 'what does the property mean to you?'

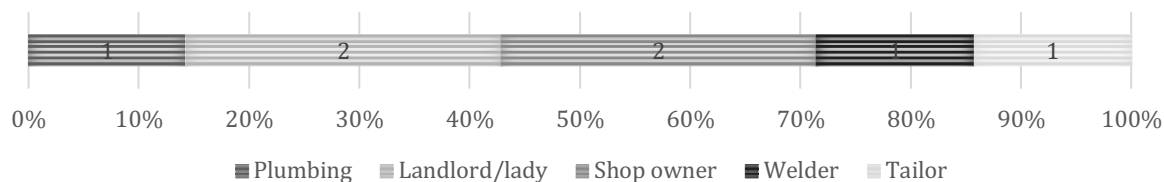
### 2.1.3 Livelihood

Half of those interviewed are domestic workers, self-employed, or unemployed. However, on the other half, there is a diversity of occupations.



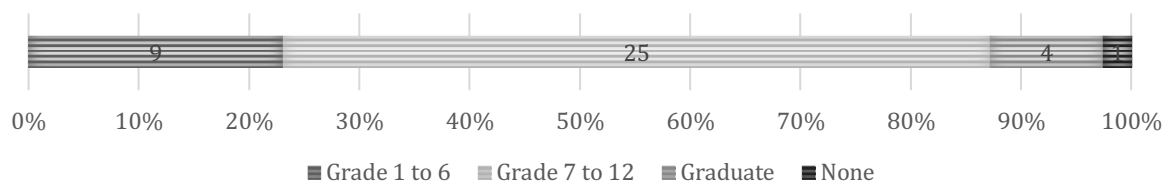
### 2.1.4 Self-employment

From those who said to be 'self-employed', most draw income from being a landlord or a shop-owner.



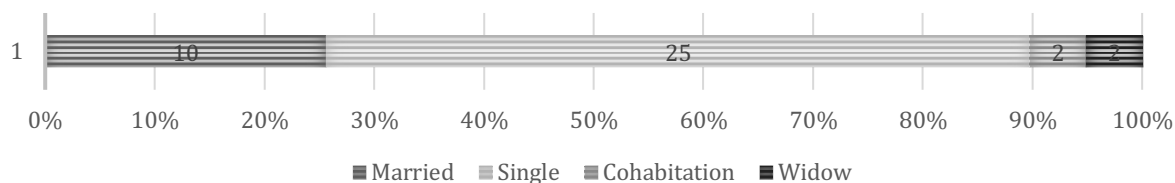
### 2.1.5 Education

The vast majority has basic education, most these have completed the higher degrees.



### 2.1.6 Marital status

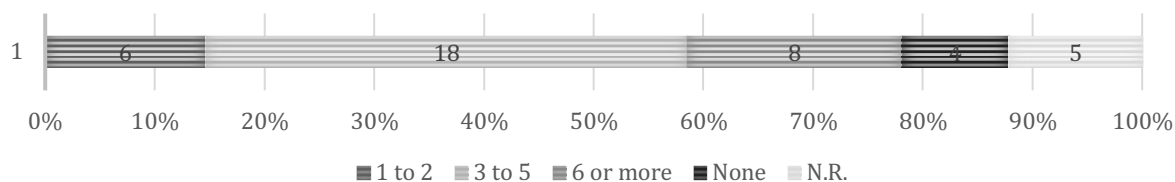
Most are single, cohabiting with their partner or widowed; only about 1/5 is married.





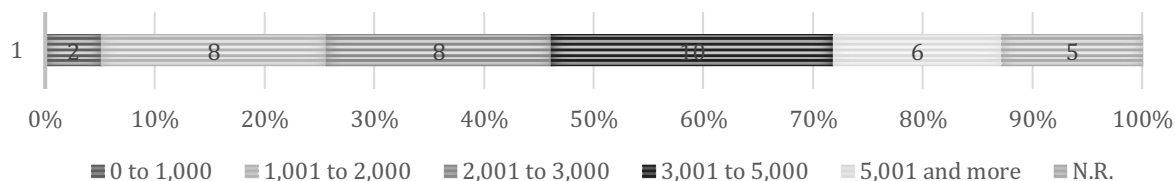
### 2.1.7 Dependants

The majority has three or more dependents; from these, most have 3 to 5.



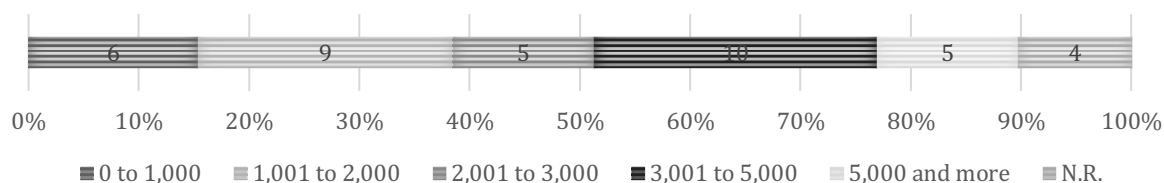
### 2.1.8 Income

Almost everyone earns less than N\$5,000 per month.



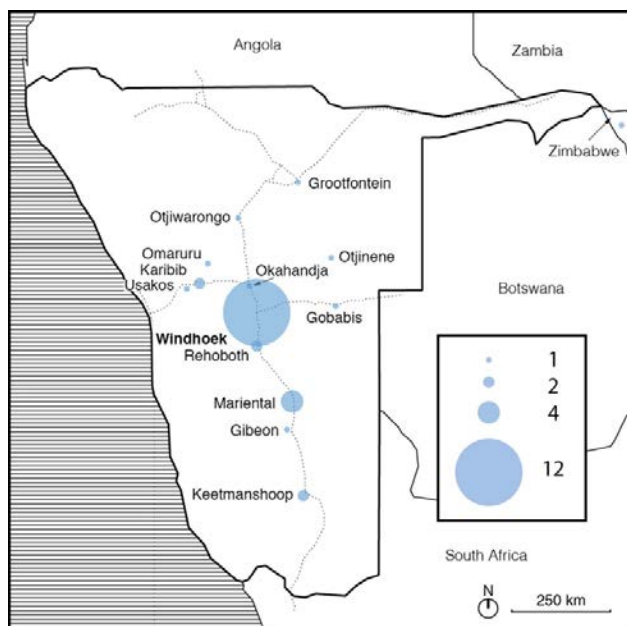
### 2.1.9 Expenditure

Expenditure appears to almost match incomes, which suggests that most of what is earned is used every month.



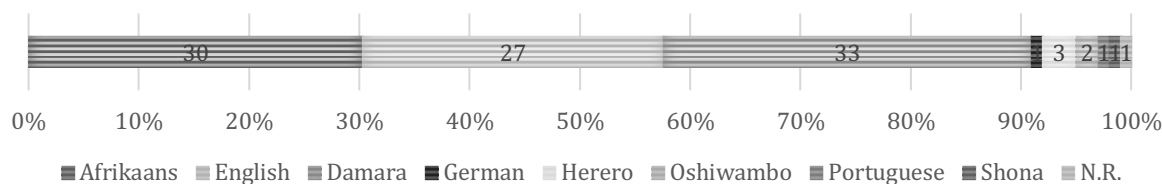
### 2.1.10 Place of birth

A quarter of those currently living in Dibasen were born in Windhoek; however, the rest come from a variety of places in the rest of the country and one is Zimbabwean.



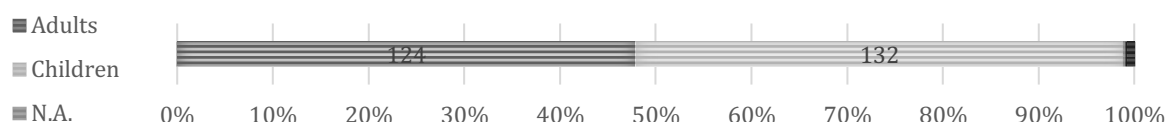
### 2.1.11 Languages spoken

The vast majority reports speaking Afrikaans, English and/or Khoekhoegowab.



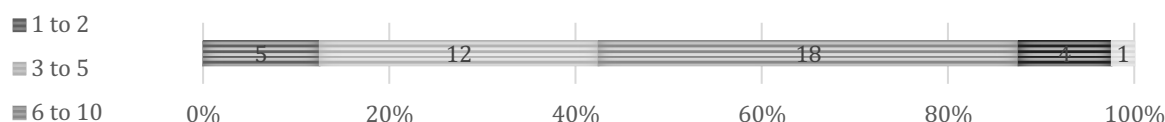
### 2.1.12 Population

There are 259 inhabitants in the 39 households surveyed; an average of about 5 members per household. Most of them are children.



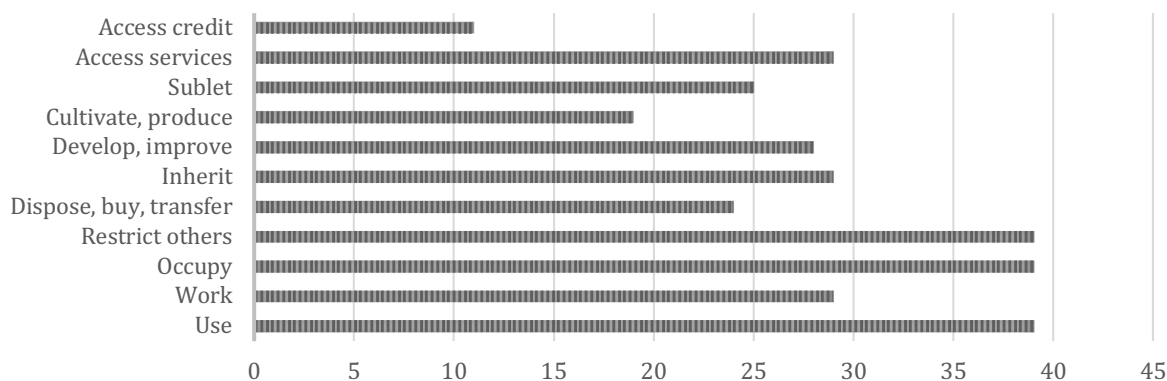
### 2.1.13 Household size

More than 2/3 of the households include between 3-10 members; from these, most have between 6-10 members.



### 2.1.14 Rights over property

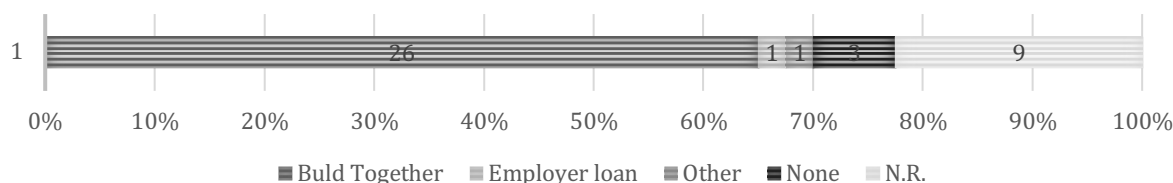
Most feel that they can occupy, use, and restrict others from their land; very few think they can inherit. From a scale from 1-11, the average score of all those interviewed is 8.



## 2.2 Land and housing

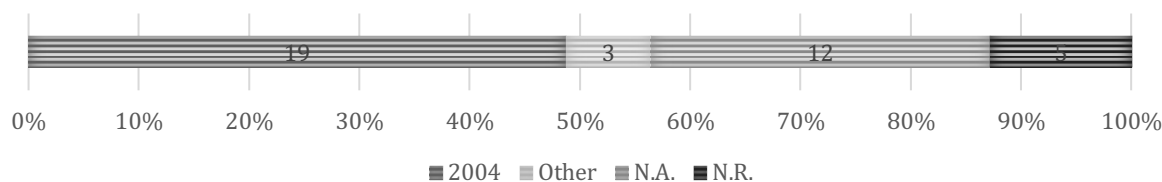
### 2.2.1 Access to loans

Most have accessed a Build Together loan.



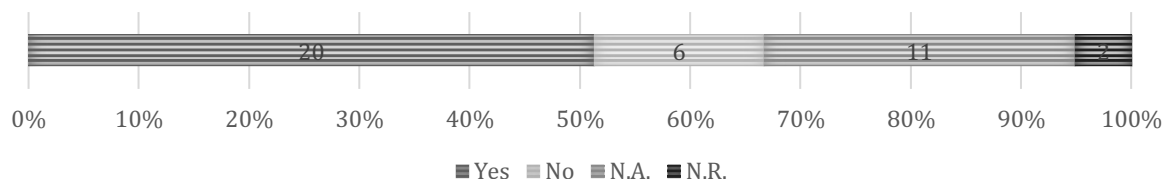
### 2.2.2 Date of access

*Most did so when the group started building houses, but others did it also afterwards.*



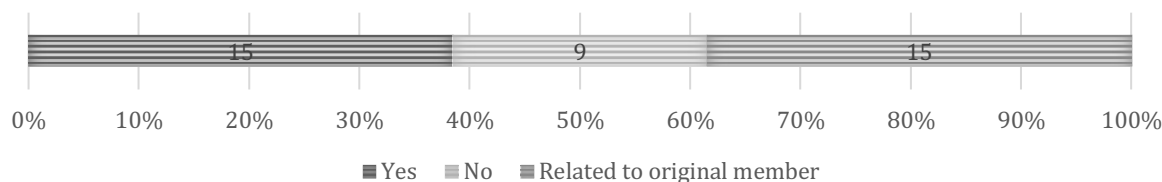
### 2.2.3 Repayments

*Most are still repaying the Build Together loan.*



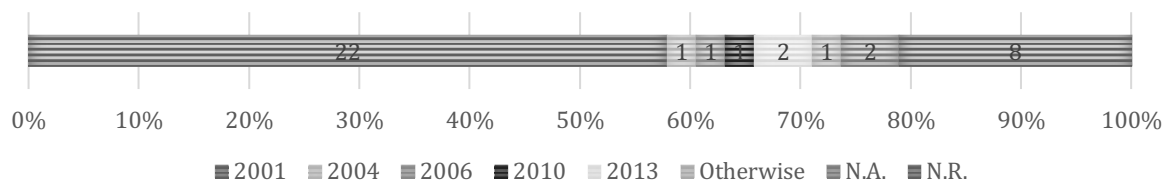
### 2.2.4 Membership to the group

*The vast majority is either an original member of the group or a relative of one.*



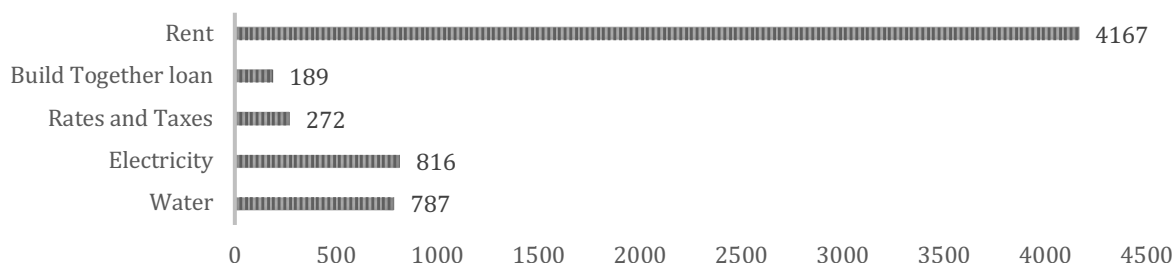
### 2.2.5 Arrival to the place

*More than half arrived in 2001 with the group, but some arrived afterwards.*



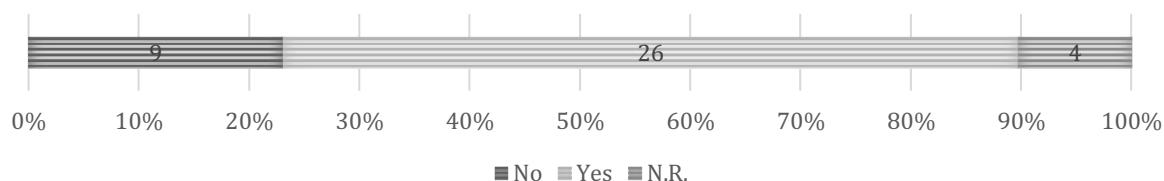
### 2.2.6 Monthly expenses on the property

*Members pay an average of almost N\$700 per month on rates and taxes and/or repaying the Build Together loan. Most of this goes on water (N\$787) and electricity (N\$816). However, those who pay rent for living there see a dramatic increase, with an average of almost N\$4,200 monthly rent.*



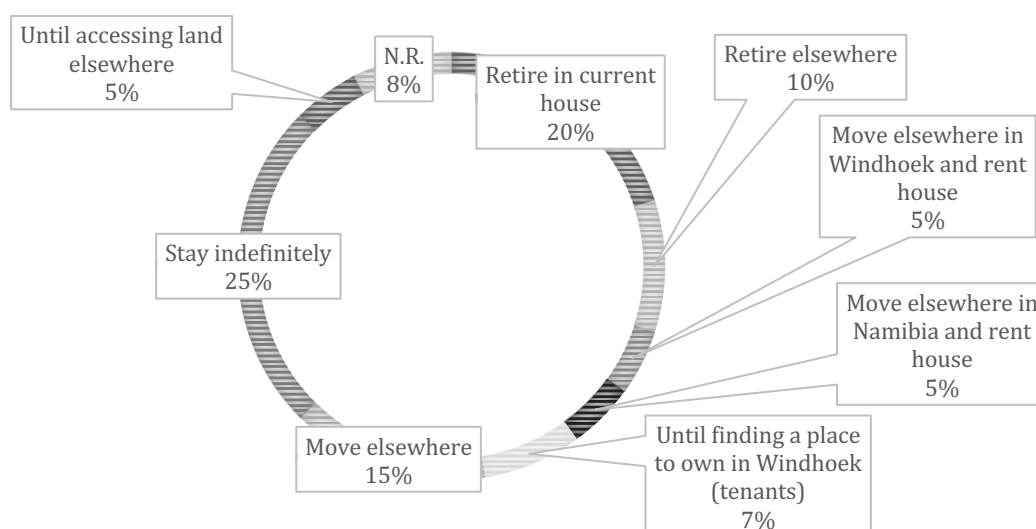
### 2.2.7 Access to land and/or housing outside Windhoek

Most report having access to a piece of land or a house outside Windhoek, but many clarified that this was either a family house, a house where they could stay temporarily only, or the property of a relative.



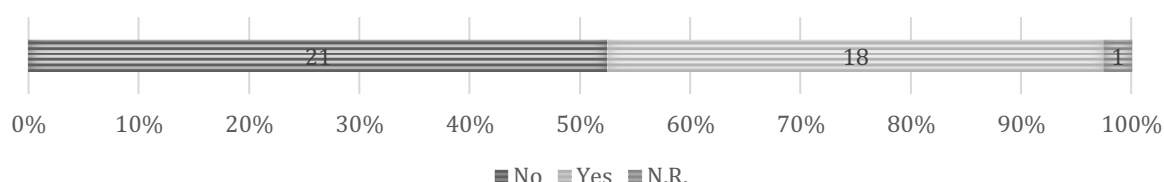
### 2.2.8 Estimated length of stay in the property

Almost half of respondents said they would like to retire in their house or stay indefinitely; the rest are considering or hoping for other plans.



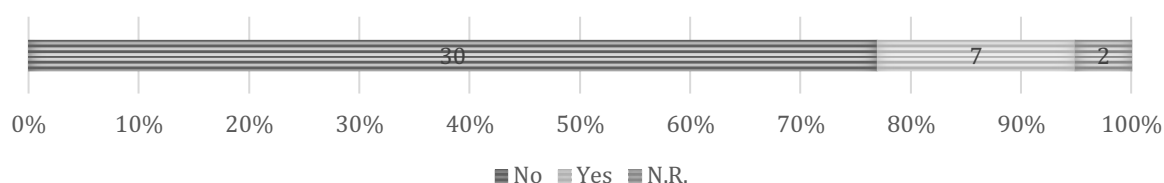
### 2.2.9 Rentals in the property

Almost half of respondents acknowledged to have rentals in their property.



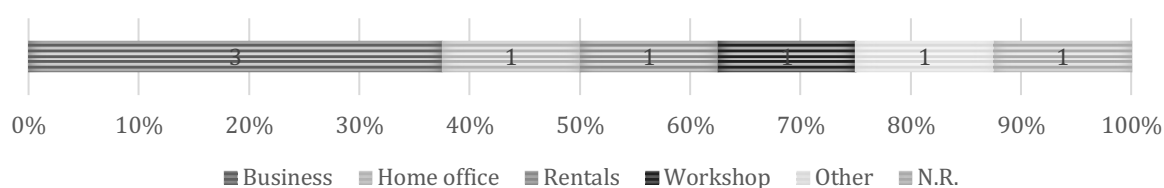
### 2.2.10 Property used for other purposes.

Only a small fraction of the respondents affirmed they use their property for other purposes than housing.



### 2.2.11 Other uses of the property.

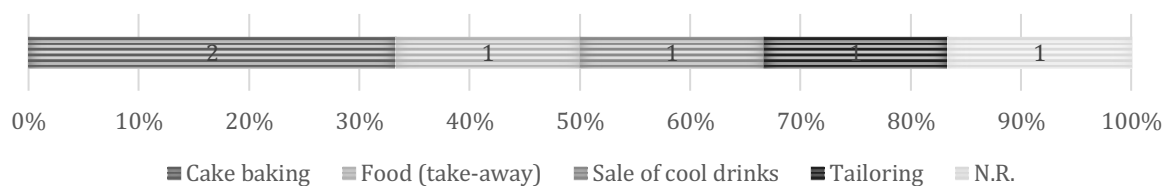
From those who responded, most did so for trading purposes.





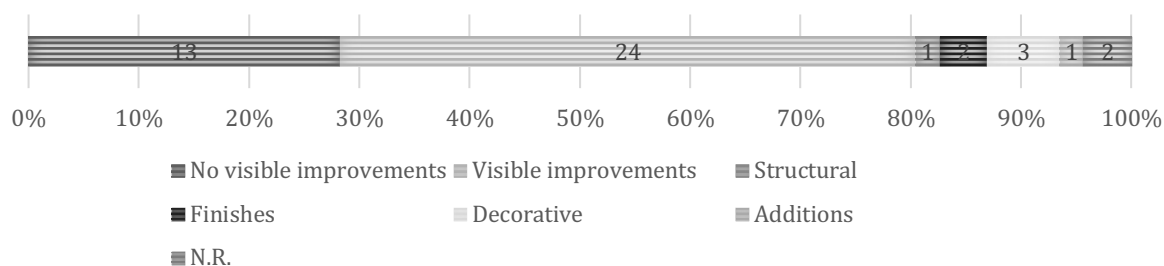
### 2.2.12 Nature of the business.

*Some of the few businesses taking place in the neighbourhood include cake baking, food take-aways, sale of soft drinks, and tailoring.*

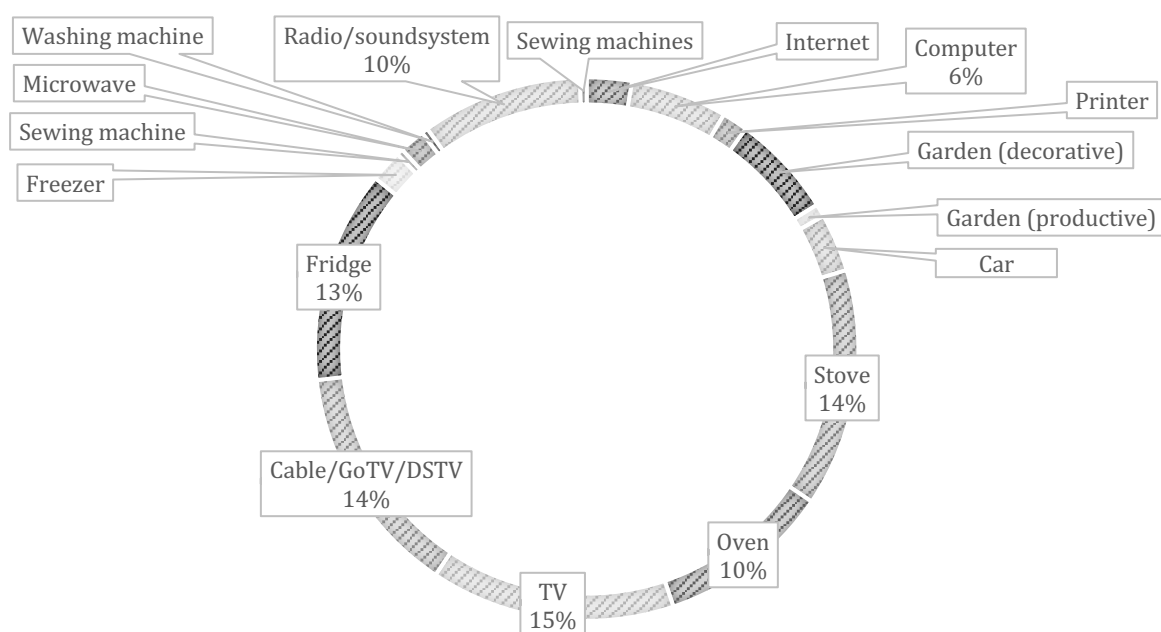


### 2.2.13 Improvements.

*The vast majority did improvements to their property.*



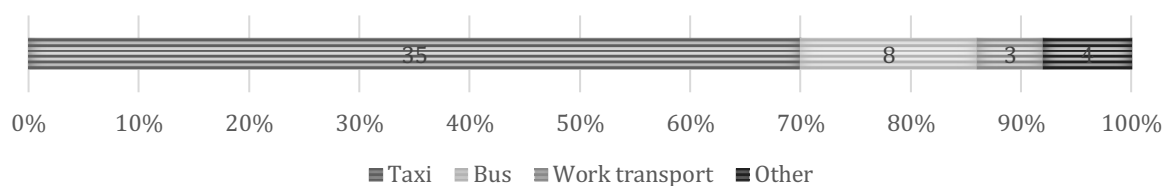
## 2.3 Assets



## 2.4 Transport and space

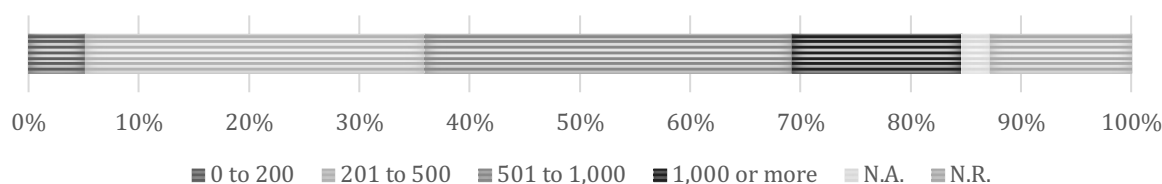
### 2.4.1 Means of transport

About 2/3 of the respondents use taxi as means of transport.



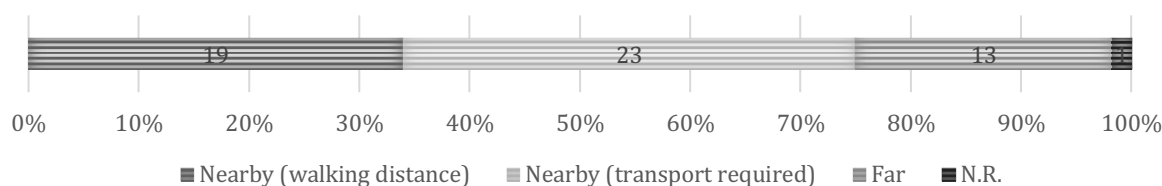
### 2.4.2 Expenditure on transport

More than half spends more than N\$500 on transport per month, which is already a significant portion of the income reported (see 0 above).



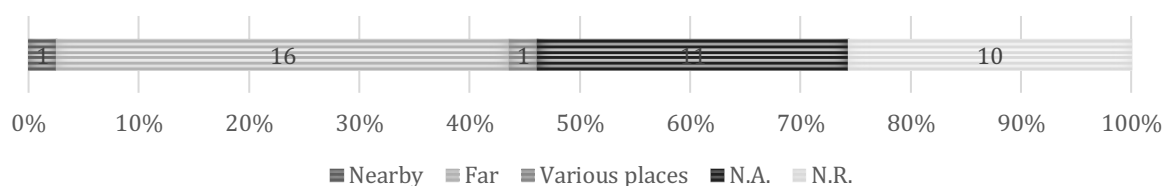
### 2.4.3 Services within reach

Only 1/4 finds that the services they need are at a walkable distance; the rest either requires transport or considers that services are far.



### 2.4.4 Distance to work

From those who responded, most replied that their workplace is far.

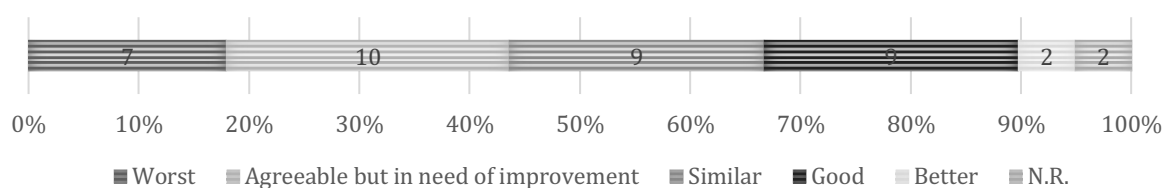


## 2.5 Qualitative aspects and everyday

NOTE: In this section, respondents were engaged in a conversation and were able to expand on the question freely.

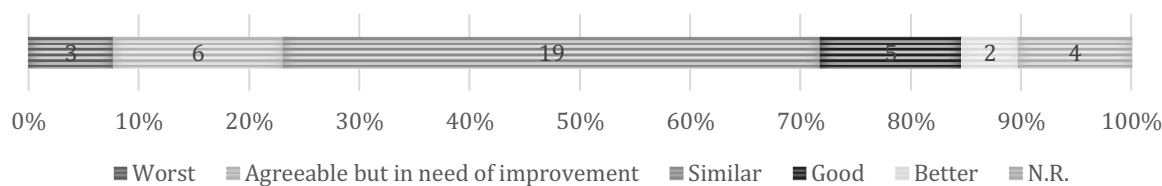
### 2.5.1 Living conditions before joining Dibasen

Only 1/5 said the conditions were worse than currently; most either moved due to life circumstances and regard life at the moment in a way that is somehow similar or slightly better than before.



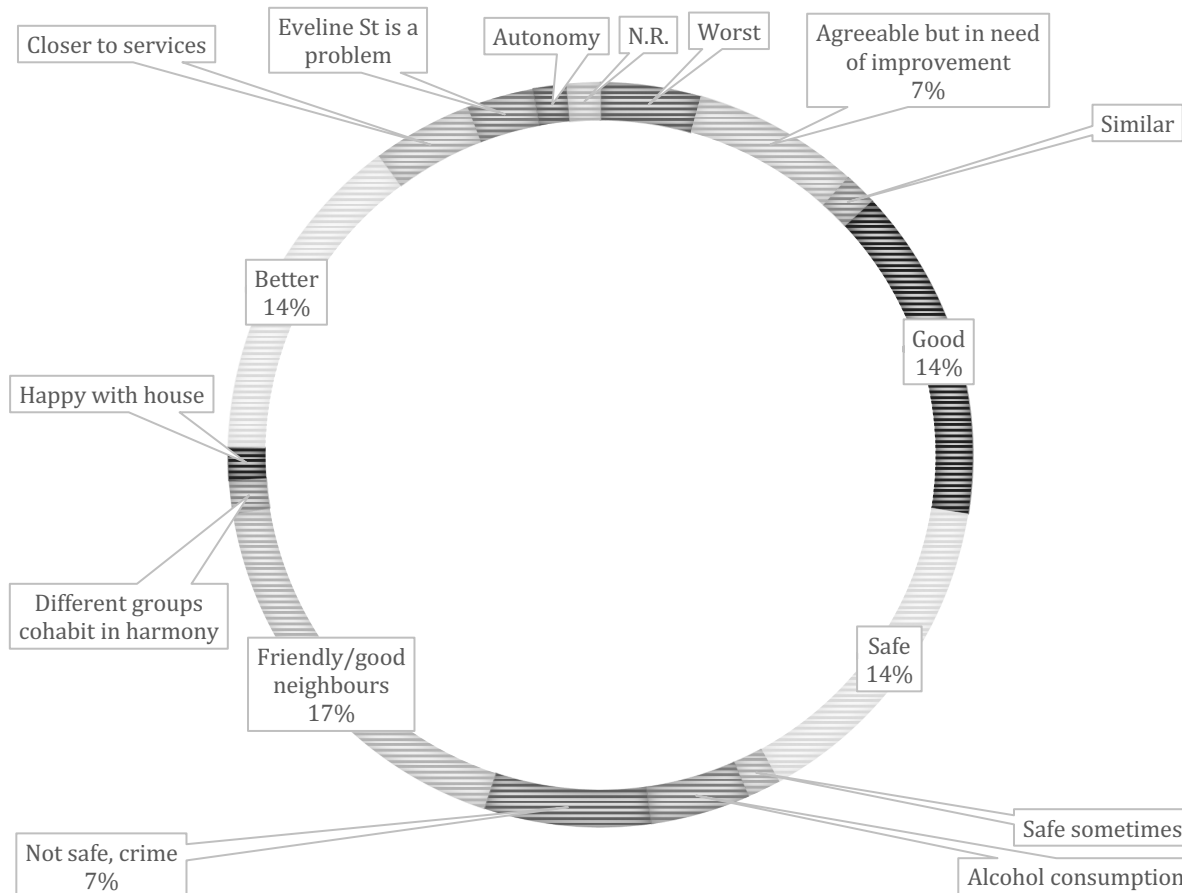
### 2.5.2 Livelihood before joining Dibasen

Most replied that the situation is similar, but many of the respondents were not original members and were either students or children at that time.



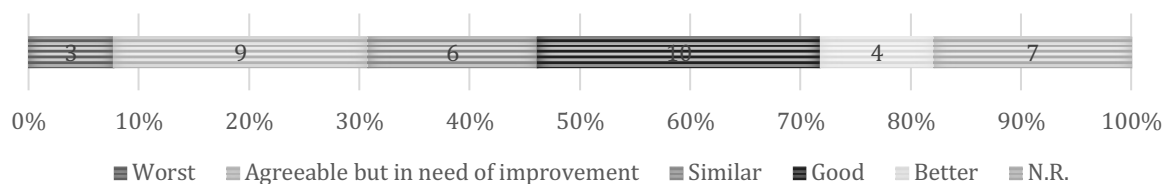
### 2.5.3 Current living conditions

About 2/3 regards positively the current living conditions. Those who have negative observations were not necessarily related to the neighbourhood in itself but rather the effects of living near a very busy entertainment street (Eveline St.).



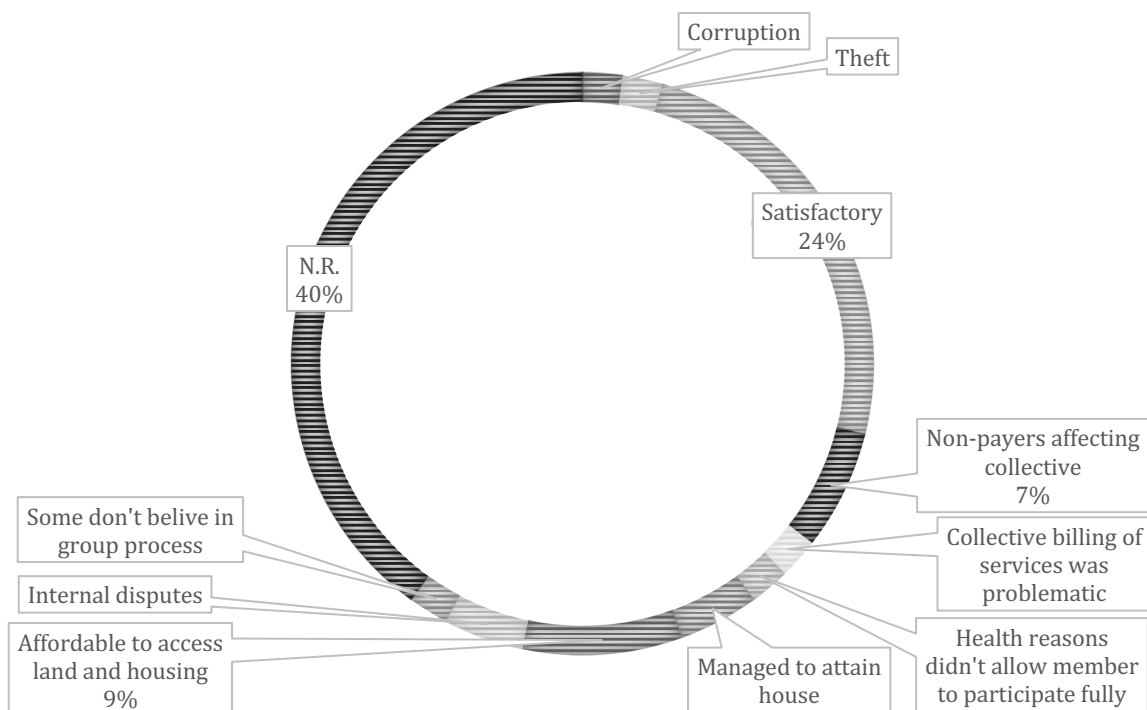
### 2.5.4 Current livelihood.

About 2/3 regard their current livelihood positively.



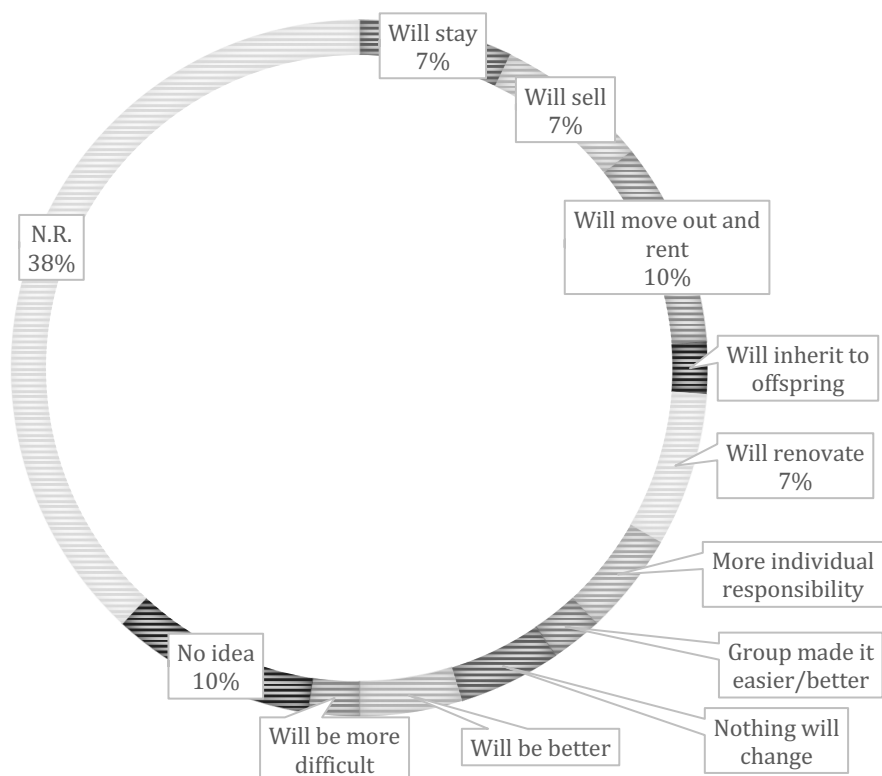
### 2.5.5 Benefits and challenges of the collective process

From those who responded, most were positive about the benefits; however, the shortcomings were also noted.



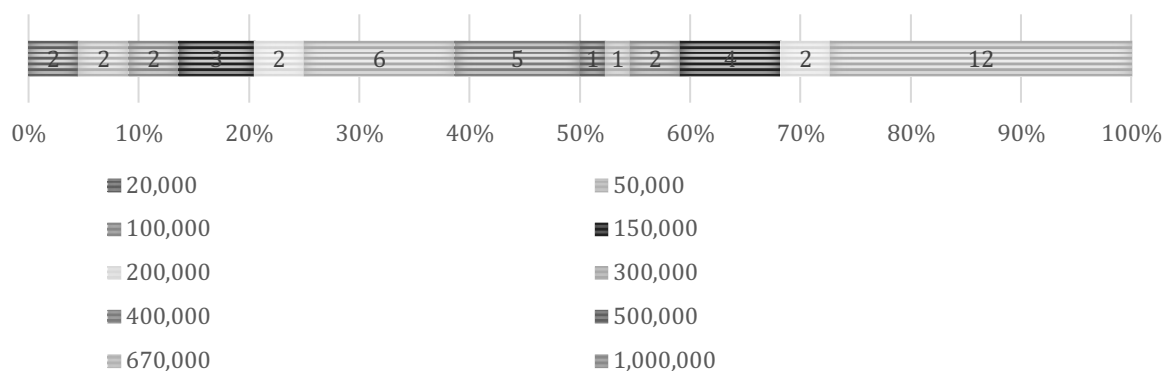
### 2.5.6 Plans vis-à-vis the prospect of getting individual titles

Responses were varied, but in general terms half would remain and improve the property while the other half is considering transacting it.



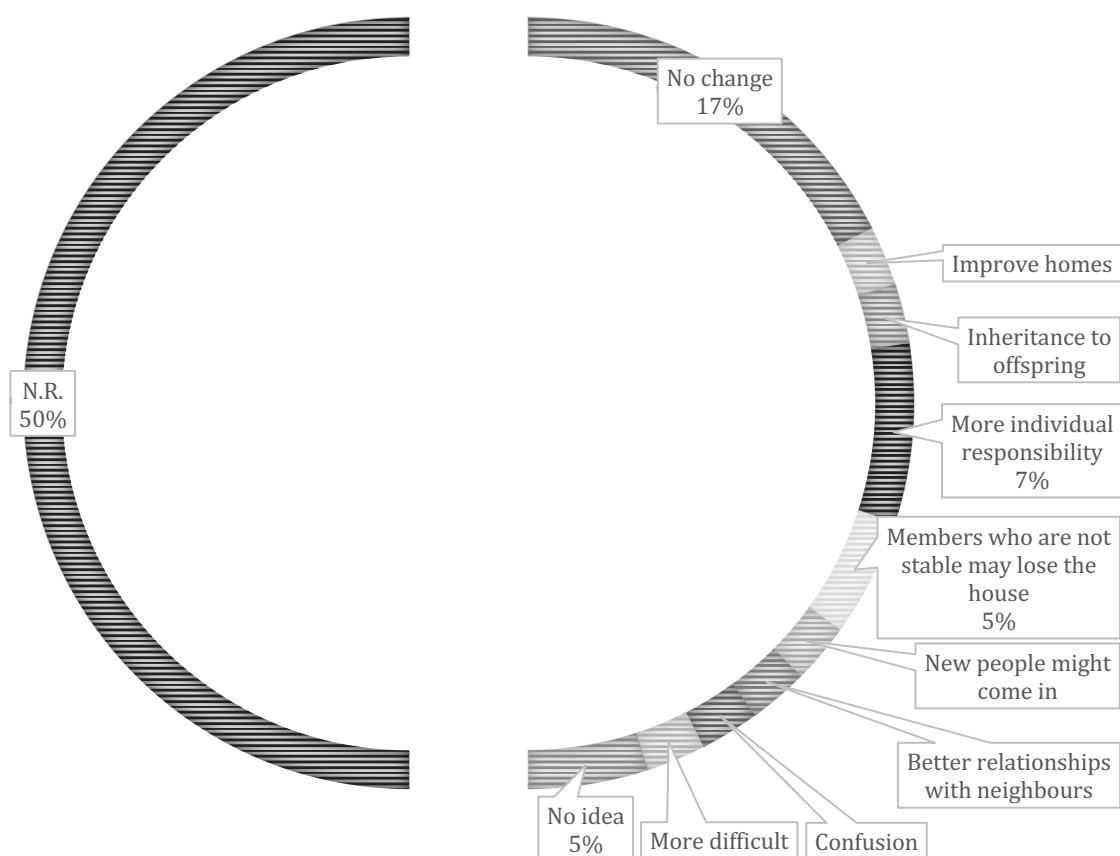
### 2.5.7 Estimated value of the property

From those who responded, most estimated a value less than the recent valuations that were undertaken; only few estimated more than that. Some clarified that they cannot put a monetary value to their house due to the worth to them and/or their families.



### 2.5.8 Outlook after the 'end' of the committee

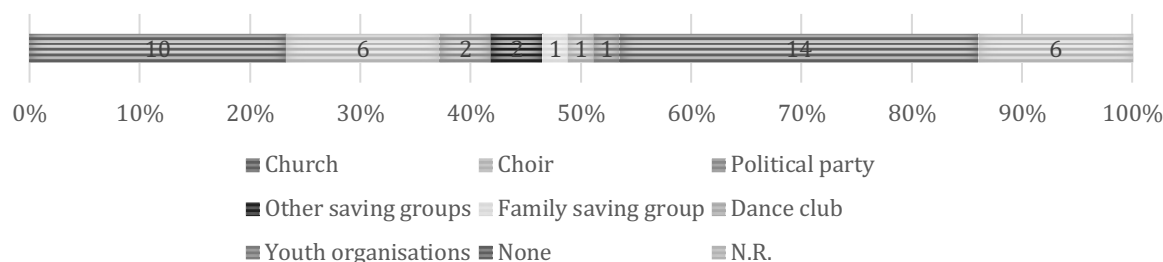
Conspicuously, half did not respond (the largest proportion of no responses in all questions). From those who did, many affirmed that there would not be any change; other response ranged from positive to more pessimistic.





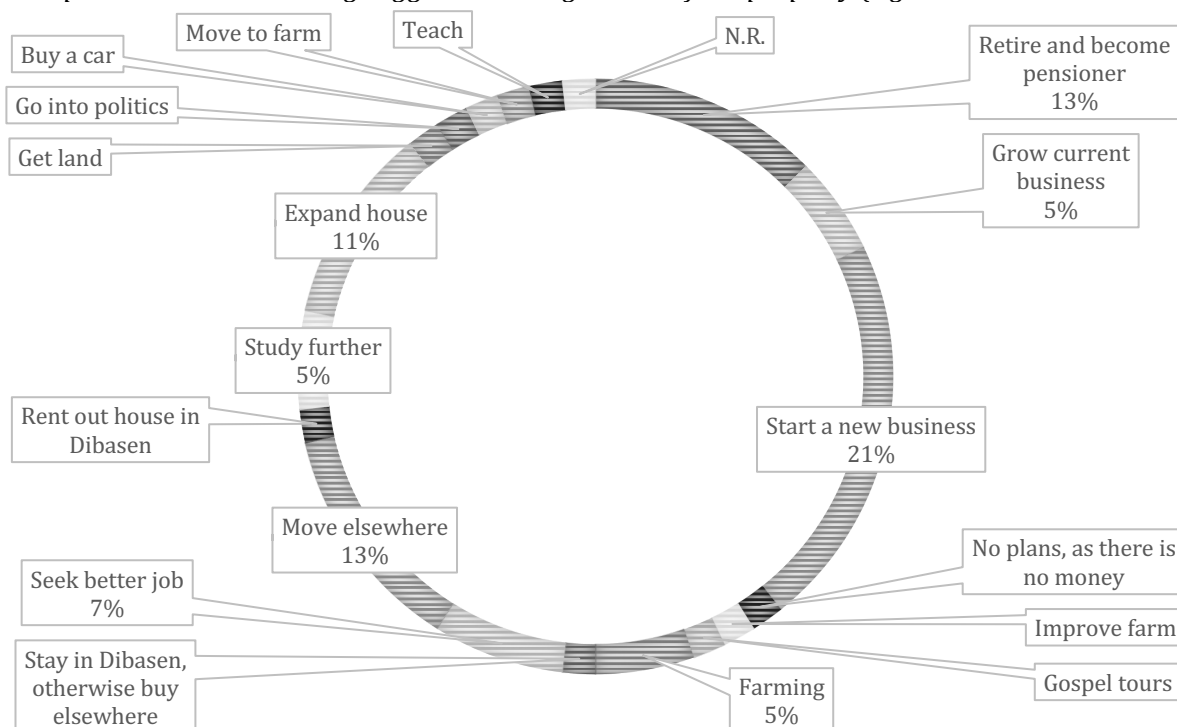
### 2.5.9 Membership to other organisations

Most either did not reply or did not belong to any organisation. From those who did, most belonged to either a church or choir; few reported memberships to other associations.



### 2.5.10 Plans for the future

Most responses involved remaining and building on the property (e.g. starting a business, expand house) while others had plans that involved leaving (e.g. farming, move elsewhere). In many instances, even those plans that entail leaving suggest retaining tenure of the property (e.g. rent out house in Dibasen).



## 2.6 Conclusions

The conclusions outlined here represent a snapshot of the situation of those living in the neighbourhood developed by Dibasen. Many of these will only become more revealing as they are read together with a subsequent situation after the individual land titles are issued. For instance, have education levels increased? Have income and/or livelihoods improved? Has cultural representation diversified? Have current residents moved?

The first set of observations that can be derived from the data presented here is regarding livelihoods. Most earn a living in the informal sector, and even if only a few answered that they use their property for other purposes, most responses suggest that their livelihood is home-based. In the case of Dibasen, as the narratives show (see Section 1), there is no sale of alcohol for now. The majority of income levels are below N\$5,000/month; which is in line with the national figures in official statistics (NSA, 2016). However, expenditure matches income, which suggests that inhabitants are not able to accumulate reserves.

Inhabitants come from various regions, but none from the northern ones. The cultural groups represented seem to be primarily by those identifying khoekhoegowab and/or Afrikaans as their mother tongue, and most households consist of about 6-10 members.

Most respondents (80%) keep some link to an original member of Dibasen. Some rent from original members. Those who rent, pay the highest monthly fees for housing. Houses were built with support from the Build Together Programme, and most are still repaying this loan today. Many say they have access to other land elsewhere (e.g. farm, village), but very few say they actually own it. A large portion of respondents say they would like to stay indefinitely and/or retire in the house where they currently live.

There are generally high levels of security of tenure; the insecurities that appear to be there are on the transfer of the property. This can be reflected in the fact that the vast majority (70%) has done some improvements to their place of living.

The neighbourhood is not near the respondents' place of work and/or the places where they need to go for services. The vast majority uses taxi for transport and, considering the frequency of use, this represents between 20-30% of the reported incomes.

Only a small fraction (1/4) reported that living where they do today is "good" or "better" than where they lived before; which means that people do not move because of improved living conditions, but out of the need of a place of living. At the same time, the vast majority (2/3) finds the living conditions and their current livelihood as agreeable.

The final aspects dealt with qualitative aspects regarding the experience with the process, property values, and the outlook. Most were positive about the collective process, and there was no clear pattern regarding what would change with land titles nor what would happen with the committee after attaining these. There was also no clear awareness of the value of their properties, with most stating values below and some above the last valuation. Conspicuously, many imagine a future where the ownership of their house is a given; and responses suggest that many see themselves living there in the long run (e.g. reporting plans of expanding the house, or starting a business).

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