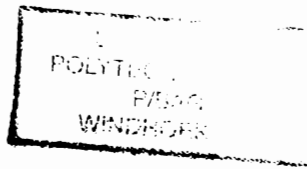


362 50

1 10e 11

N4 17 82
1000/2 11
1000/2 11
1000/2 11



Urban Women and Self-Help Housing In Namibia:

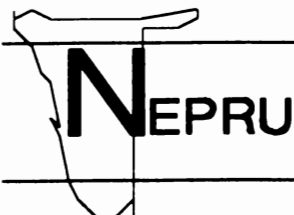
a Case Study of Saamstaan Housing Cooperative

Christiaan Keulder

July 1994

NEPRU WORKING PAPER NO. 42

A paper presented at the International Seminar on Gender, Urbanisation and Environment, convened by the Mazingira Institute in Nairobi, 13-16 June 1994.



THE NAMIBIAN ECONOMIC POLICY RESEARCH UNIT

Postal: P.O. Box 40219, Ausspannplatz, Windhoek, Namibia

Street: 59 Bahnhof, Windhoek, Namibia

Tel. : +264-61-228284 Fax : +264-61-231496 e-mail: nepru1@lianam.lia.net

NEPRU produces:

- Books
- Research Reports
- Working Papers
- Briefing Papers
- Travel and Meeting Reports
- Occasional Papers

Please turn to the back pages for a list of publications.

Series editor : Richard Moorsom

All rights reserved. No part of this publication may be reproduced or transmitted in any form or by any means, including photocopying, recording and storage in a retrieval system, without the writing permission of the copyright holder except in accordance with the copyright legislation in force in the Republic of Namibia.

© Copyright 1994 by the Namibian Economic Policy Research Unit.

NEPRU work. pap. ISSN 1026-9258

First published in 1994 by the Namibian Economic Policy Research Unit,
P.O. Box 40219 Ausspannplatz, Windhoek, Namibia

Contents

1.	Introduction	1
2.	Post-independence Namibia: Some Trends regarding Urbanisation	1
2.1	Introduction	1
2.2	Urban Population Growth	1
2.3	Migration to Urban Areas	4
2.4	Unemployment	5
3.	Urban Women	5
4.	Urbanisation and Housing Policy	7
4.1	Recent Trends Regarding Housing in Windhoek	7
4.2	National Housing Policy	7
5.	Saamstaan Housing Co-operative	8
5.1	Origins	8
5.2	Saamstaan Structures	9
5.3	Membership Profile	10
6.	The People's Square Project	11
6.1	Background	11
6.2	Land Prices	11
6.3	Loans to Members	12
6.4	Building Costs	14
6.5	Municipal Service Charges	15
7.	Conclusions	18
	Bibliography	21
	Tables	
1.	Growth in Urban Population in Namibia 1970 - 1991	2
2.	Primary Suppliers and Recipients of Internal Migration in Namibia 1991	2
3.	Enumerated Urban Population - Windhoek 1970, 1981 and 1991	3
4.	Urban Population Growth - Windhoek 1970 - 1991	3
5.	Population Growth for Windhoek ⁽²⁾ , Katutura and Khomasdal 1970 -1991	3
6.	Namibia, School Enrolment Rate by Age & Sex, Rural and Urban Residence 1991	6
7.	Unit Price for the People's Square Plot (11 882 m ²)	12
8.	Changes in Real Prices of Consumer Goods 1989 - 1994	12
9.	Repayments on the Saamstaan Loan	13
10.	Build-Together Loan Repayments	14
11.	People's Square Building Costs	14
12.	Estimated Building Costs: Saamstaan, a Private Contractor and NHE	15
13.	Increase in Sewage Tariffs 01-07-1989 to 01-07-1993	16
14.	Breakdown of Current Water Tariffs	16
15.	Average Monthly Expenditure on Water in Wanaheda February 1994	17
16.	Breakdown of Current Electricity Rates	17
17.	Average Household Expenditure on Electricity per Month in Katutura	18
18.	Estimated Monthly Service Costs for Individual House Owners in Wanaheda	19
19.	Services Costs for People's Square - October 1993	20

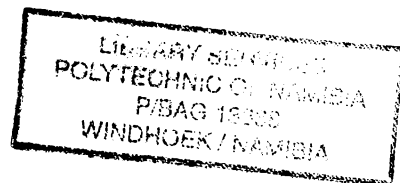
Preface

This paper was the outcome of an internal background study at NEPRU and presented at the International Seminar on Gender, Urbanisation and Environment convened in Nairobi by the Mazingira Institute between 13-16 June 1994. It has been further revised in the light of comments received at the Conference and from colleagues in Windhoek.

The author wish to thank the following people for their co-operation during the duration of this study: Sam Hengari and other officials of Saamstaan for facilitating the interviews and their co-operation in general; the Saamstaan members who were prepared to set aside time for me to interview them; Ms. A Muller of NHAG, Mr. W Schulte of NHE, Mr. A van der Merwe, Mr. Diener, and Mr. Kruger of the Windhoek Municipality, and also all others not mentioned here but who nevertheless provided valuable information. Without their assistance this paper would not have been possible. A special note of thanks also to Richard Moorsom, Jochbeth Andima, James Hokans and Christof Brock for their comments. However, the opinions expressed implicate none of the above and are attributable to the author alone.

Abstract

This paper deals with low income urban women and their attempts to secure housing in a rapidly growing urban environment. Self-help building programmes are often presented as a more affordable option to members of low-income groups. The paper assesses the successes of the Saamstaan Housing Co-operative in facilitating affordable housing to urban women. It identifies the policy issues that shape self-help housing and concludes that organisations like Saamstaan, although quite successful in securing cheap land for members, have very little chance of influencing policy that would lead to more affordable housing.



1. Introduction

Housing was identified as one of four national development priorities by the Namibian government shortly after independence in 1990. Restrictive colonial legislation based on the ideology of racial separation and apartheid shaped the social fabric of the Namibian urban and rural communities to reflect the extreme inequalities that characterise this nation four years after independence. Although attempts have been made to rectify the injustices of the past, low-income groups and especially women still find themselves in the clutches of urban and rural poverty.

As the rate of urbanisation in Namibia increases and the demand for urban housing rises, women are moving to the centre of a number of development initiatives aimed at reducing absolute urban poverty. They form the core of many recently started co-operatives, credit unions and, in the case of Saamstaan, self-help housing initiatives in the urban areas. This paper investigates the role of Saamstaan Housing Co-operative in facilitating affordable housing for its members. It looks at three cost related variables: the purchase price of land, building cost and municipal services charges, that shape affordability.

2. Post-independence Namibia: Some Trends regarding Urbanisation

2.1 Introduction

Amongst other basic freedoms, the Namibian Constitution guarantees all citizens, the right to move freely throughout the territory and to reside and settle in any part of the country. Prior to 1978, the movement of black Namibians to and from "white" urban areas was controlled by the Windhoek Municipal Police and the South African Police. Blacks arriving in Windhoek had to be in possession of special work permits, residence permits and travel passes.

Throughout most of the colonial occupation, the colonial administration treated black Namibians as temporary visitors to the "white" towns and villages. They established segregated residential townships for white and black Namibians. By 1981, however, almost all apartheid legislation⁽¹⁾ had been abolished and black Namibians could both own property and homes in Windhoek and Katutura and were also no longer required to live in ethnic sections in Katutura.

2.2 Urban Population Growth

Migration to urban areas has accelerated over the last decade primarily due to the liberation war that was waged in northern Namibia and a general deterioration of living conditions in the rural areas. The total urban population of Namibia has increased from 170 500 in 1970 to 455 800 in 1991, representing an increase of 67% over the past twenty years. In contrast, the rural population increased by only 40.6% over the same two decades. Statistics on internal migration patterns show that 65 740 people (50.1%) out of a total population in 1991 of 131 130 enumerated in the Windhoek district originated from elsewhere in the country. Oshakati and Ondangwa, in Northern Namibia are the main areas from which people migrate to Windhoek.

1. The abolished legislation covered "mixed marriages", interracial sex, separate amenities for "racial" groups, travel passes, night passes and the urban permit system (Pendleton 1994:35).

Table 1: Growth in Urban Population in Namibia 1970 - 1991

1970	1981	1991	Total Increase		Population Growth	
			1971-1981	1981-1991	1971-1981	1981-1991
170 500	258 600	455 800	88 100	197 200	34%	43.3%

Source: CSO Statistical Abstract

Table 2 indicates that the larger urban areas such as Windhoek, Tsumeb, Swakopmund and Lüderitz are net population recipients, whilst rural and peri-urban districts, especially in the heavily populated far north (such as Oshakati, Ondangwa and Kavango) are net population suppliers.

The urban centres are targeted by both migrant labourers and more permanent migrants seeking better employment opportunities. Swakopmund and Tsumeb are targeted due to their location close to large scale mining activities; Swakopmund and Lüderitz for their fishing industries. Windhoek is perceived as the industrial capital with the best opportunities for employment. Table 2 also indicates that the brunt of the population growth has indeed been absorbed by the urban areas.

Table 2: Primary Suppliers and Recipients of Internal Migration in Namibia 1991

Districts: Net Recipients	Net Gains (%)
Windhoek	35.4
Tsumeb	27.1
Swakopmund	95.7
Lüderitz	65.6
Grootfontein	45.4
Districts: Net suppliers	Net losses (%)
Oshakati	6.2
Kavango	6.4
Ondangwa	14

Source: Population Planning Unit - NPC

Windhoek's population has increased by 51 400 people over the past decade from 1981 to 1991. This represents an annual growth rate of 3.7% for the period 1981-1991 (NPC 1993). (See Tables 3 and 4).

Table 3: Enumerated Urban Population - Windhoek 1970, 1981 and 1991

Year	Male	Female	Total
1970	34 100	27 600	61 700
1981	49 000	47 100	96 100
1991	76 200	70 900	147 100

Source: CSO Statistical Abstract

Table 4: Urban Population Growth - Windhoek 1970 - 1991

Period	Male Population	Female Population	Total Population
1970-1981	30.4%	41.4%	35.8%
1981-1991	35.7%	33.5%	34.7%

Source: CSO Statistical Abstract

Tables 3 and 4 indicate that for the period 1970 to 1981 the female population in Windhoek grew at a higher rate than the male population. During the next ten years the growth rate for women slowed down to a level almost equal to that of men. Since Table 2 identified Windhoek as a net population recipient and the urban areas have a Total Fertility Rate (TFR) much lower than that of the rural areas, 3.9 vs 6.3, one can safely assume that an increased migration rate of women account for a substantial part of the female population increase in Windhoek.

Table 5: Population Growth for Windhoek^[2], Katutura and Khomasdal 1970 -1991

	Total	Windhoek	Katutura	Khomasdal
May 1970	61 260	27 420	25 464	8 376
May 1985	92 048	34 845	43 288	13 915
November 1991	147 059	41 521	86 639	18 899

Source: Municipality of Windhoek

Table 5 indicates the growth rates of the three largely racially defined neighbourhoods in greater Windhoek. It is clear that the predominantly African neighbourhood of Katutura has

2. In this case Windhoek refers to the former white neighbourhoods in the greater Windhoek urban area. Katutura refers to the neighbourhood formerly reserved for Blacks; and Khomasdal to the neighbourhood formerly reserved for so-called "Coloureds".

been growing the fastest. Its population expanded by 70.6% between 1970 and 1991 compared to 55.7% in Khomasdal and 34% in Windhoek over the same period.

2.3 Migration to Urban Areas

Although numerous reasons for migrating to urban areas have been proposed, a few seem to be predominant. Firstly, a prolonged drought during the early 1980's and again in 1992-1993 caused severe food shortages in most of the communal crop growing regions, forcing many families to move to urban areas in search of employment to secure additional sources of income in either the formal or informal sector. Once there many settled in and did not return.

Secondly, access to land remains a problem for the majority of Namibians living in the rural areas. Currently, no legal framework exists that would provide rural households with freehold over their worked land which they hold under customary tenure as lifetime use-rights granted by local traditional leaders. In particular, discriminatory marriage laws under the customary system often make it impossible for women to continue living on the land after the death of their husbands and/or fathers. Widows in many rural areas run the risk of losing their land and assets, such as livestock, to the families of their deceased husbands.

The problem of access to agricultural land is aggravated by the illegal fencing-in of communal range land by richer black farmers, and the fact that well connected citizens have bought or rented the few commercial farms that have become available. These individuals are powerful enough to secure informal freehold over large areas of communal land and are well connected and protected by both the modern and traditional power networks. These power networks are often based on patrilineal descent and therefore almost inaccessible to women.

Thirdly, in northern Namibia, the liberation war forced many families to opt for the seemingly safer environment of the urban and peri-urban areas. Furthermore, the presence of large numbers of soldiers provided entrepreneurs with a large market that supplied them with a cash-income. This led to a process of de-agrarianisation^[3] for some members of the rural economy. The end to the war brought an end to the "war economy" that was based on the presence of thousands of soldiers, and which disappeared after the demobilisation of the South African and South West African armed forces. The military occupation of northern Namibia shaped the structure of the peri-urban economies there, both in type and quantity of the economic ventures (Pendleton et al 1993:6). Most ventures prioritised service provision and catered for the needs of soldiers and their families^[4]. The market for these ventures has collapsed and the peri-urban areas in northern Namibia might in future become less attractive as a settlement for potential small scale entrepreneurs and workers. This group might be attracted to larger urban settlements such as Windhoek. A study of on the "Informal Sector Within Greater Windhoek" (Norval and Namoya 1992:32) found that 22% of the informal sector operators have moved to Windhoek to start or restart their own small-scale businesses.

3. De-agrarianisation refers to a process of economic activity reorientation, occupational adjustment and spatial realignment of human settlement away from agrarian patterns (Bryceson 1993:5).

4. The most obvious influence of the troops on the business ventures is reflected in the large number of liquor shops in the peri-urban areas in northern Namibia. Tapscott estimated that the rural areas in former Ovamboland hosted some 800 cuca shops, while 20% of the 240 formal businesses identified in the Oshakati/Ondangwa area in 1990 were liquor sellers (quoted in Pendleton et al 1993:7).

Fourthly, Windhoek's annual population growth rate is currently estimated to have accelerated to between 6-7%, placing a heavy burden on services, land and infrastructure⁵. Water consumption alone has grown by 7% in 1993 and purchase of new plots has doubled since 1990.

It is estimated that more than 3 000 serviced plots were made available during 1993 (New Era 14-20 October 1993). Most migrants fail to find employment in the formal sector and find themselves either unemployed or part of the informal sector. Norval and Namoya (1992:32) found that 53% of the informal sector operators have come to Windhoek to seek formal employment.

2.4 Unemployment

The rapid urbanisation has led to both a higher urban unemployment rate and an expansion of the informal sector. According to the 1991 Census a total of 99 239 Namibians⁶ were unemployed. The unemployment rate for men was 20.6% and for women, 19.5%. The urban unemployment rate was 26.3% whilst the rural unemployment rate was 16.3%. The largest number of the unemployed (64.7%) was between the ages of 15 and 29. These statistics suggest that urban unemployment is increasing at a higher rate than rural unemployment. Furthermore, 24.8% of the unemployed received no schooling at all, 38.1% received primary schooling, whilst 36.1% received junior secondary education. Thus it is clear that the formal job market does not absorb all early school leavers, who often turn to the informal sector to secure an income.

3. Urban Women

Namibian women are joining the rush to the urban areas. Close to 40% of the urban households are female headed households. These households are often the 'poorest of the urban poor'. The number of dependents in these households is relatively high and the income levels low. According to the 1991 Population and Housing Census only 54.1% of Windhoek's female population, over 10 years of age, were economically active. Of the economically active, 71.6% were employed. First job seekers constitute the largest part of the unemployed category (80.7%). The average urban household size, 4.7, is slightly smaller than the average rural household size of 5.

Namibian women often receive very little support from the father(s) of their children. A large proportion of children are born outside wedlock (traditional and modern), leaving women with few legal rights to child support. In Namibia, 57% of women of child bearing age (15-49 years) had never married. These women on average had 4.9 children by the time they had reached the end of their child bearing age. This is not much lower than number of children born to married women (6.3).

Just over 23% of all the children over 6 years were classified as illiterate in 1991. Over 75% of all women were literate. The literacy levels for urban women was even higher with more than 90% of all urban women classified as literate by the 1991 Census. The school enrolment

5. In addition to the new arrivals from the rural areas, one has to consider the additional burden of the natural population growth, currently at 3%, which was intensified by the arrival of some 45 000 returnees from exile.

6. Age: 15 years and over.

rate for women were also slightly higher than the school enrolment rate for men. Table 6 provides a breakdown of enrolment statistics as recorded in 1991.

Table 6: Namibia, School Enrolment Rate by Age & Sex, Rural and Urban Residence 1991

Age Group (years)	Total Country (both sexes) %	Rural %		Urban %	
		Male	Female	Male	Female
6 - 9	74.8	69	74.1	83.8	84.9
10 - 14	90.6	86.3	91.1	95.4	95.9
15 - 19	71.6	70.2	72.1	72.4	72.6
20 - 24	24.9	31.3	24.5	20.3	21.3

Source: Population Planning Unit - Working Papers

Table 6 identifies a sharp drop in school enrolment from the age of 15. This suggests that even though Namibia is characterised by high levels of enrolment, the enrolment is often not sustained. A substantial amount of learners drop out of school by the time they have completed junior secondary. However, section 2.4 of this paper has pointed out that these people constitute the largest part of the unemployed. Many unemployed Namibian women, like their male counterparts, are thus literate and schooled.

Housing has been linked to the overall development of urban women. Turner (quoted by Dandekar 1993:4) argued that housing should be responsive to the economic, social and physical activities of poor families or households. It should facilitate survival strategies, such as renting rooms^[7] or income generating activities, devised by the household to supplement low (or no) wage income. Housing is essential for women to fulfil both their productive and reproductive roles. Thus, says Dandekar (1994:13), "a gendered approach to shelter (read: housing) provision can yield societal well-being by facilitating the development of women and their dependent children who constitute a majority of the world's population".

Thus far, income has been the focus of housing schemes and programmes and housing for the poor has been the main priority. Women's access to housing and land has been further restricted by patriarchal traditions and laws, and gender blind policies that, in the modern urban context, set out to provide housing according to the norm of the nuclear and/or extended family. These policies have neglected the fact that urban households in both the First and Third World seldom conform to these norms and, furthermore, that women have particular housing needs to facilitate their productive and reproductive roles. Dandekar (1994:18) argues "that in many Third World cultures the social environment will not allow women a role in the public domain where an income may be generated. A home therefore becomes the base from which such income-generating activity might occur...(and) women who are primary child providers, must work in their homes to carry out their other obligations to the family".

7. For an account of the role of the informal rental market in the survival of poor urban women, see Datta (1994).

4. Urbanisation and Housing Policy

4.1 Recent Trends Regarding Housing in Windhoek

After 1968 till the late 1970's no individual was allowed to build a private house in Katutura. In addition to the 4 000 units available in 1968, a further \pm 5 000 people, mostly men, resided in single quarters and in a compound for contract labourers. House ownership was almost non-existent in the black communities after 1968. The municipality, with few exceptions, owned the houses rented to the people of Katutura. These units were divided into five ethnic sections^[8].

The rapid urbanisation has increased the demand on land, services and infrastructure quite substantially. Water supplied for domestic consumption in Windhoek increased from 7.06 million cubic metres in 1985 to 15.6 million cubic metres in 1992. Electricity sales to local authorities^[9] increased from 580.5 GWh in 1989 to 715.3 GWh in 1992. (CSO 1993).

During 1993 the Windhoek municipality developed about 3 000 plots. This is almost three times the amount developed during 1990. The current low-income housing backlog was estimated in 1992 at 45 000 units (Namibia National Housing Policy 1992:3). Some 18% (8 000) of these represented the need for shelter from those with no effective income. Some 60% of the urban population live below the family "primary household subsistence level" in 1991 calculated at N\$ 570 per month^[10]. These people cannot contribute anything toward housing and, furthermore, cannot pay for services.

Furthermore, government subsidies to the municipalities and the housing parastatal, National Housing Enterprise, have been stopped. Current land and service prices are thus determined at full commercial rates^[11] and are calculated to recover all costs. As will be pointed out later, this has major implications for low-income and affordable housing.

4.2 National Housing Policy

Affordable housing has been established as one of the four top development priorities^[12] in the country. The central goal of the National Housing Policy (1991:11) is:

"To make resources available and to direct their use into the production of infrastructure and facilities so that every Namibian will be given a fair opportunity to acquire land with access to potable water, energy and a waste disposal system, and to have access to acceptable shelter in a suitable

-
8. These sections were: Damara, Herero, Nama, Owambo and "Gemengde". The latter category, loosely translated means "mixed" and was occupied by members of the racial groups other than the four main ones.
 9. Excluding electricity sales for mining, manufacturing, government departments rural supplies and exports.
 10. Using poverty lines as an assessment of poverty is problematic because it is firstly related only to the cost of consuming the goods (food, shelter and services) necessary for survival. Secondly, it does not give any indication of the intensity of poverty and thirdly, treats the household as a black box and thereby ignoring the distribution of resources, such as food, income, status and influence, within the household (Rakodi 1994:4). However, since the focus of this paper is the policy framework within which self-help organizations operate and not on the household and its survival strategies, the poverty line will be a sufficient indicator of the poverty status. The latest PHSL is calculated at N\$ 912 for a family of six.
 11. The National Housing Policy states that all costs should be recovered in the net selling price. Besides a direct one-time upfront subsidy to developers of low-income housing, no further subsidies will be allowed for.
 12. Others are: agriculture and rural development; education and training; and health care.

location at a cost and standard which is affordable to the individual on the one hand and to the country on the other hand."

Government will act as a facilitator rather than a direct provider and administrator of housing. Government strongly supports the principle of home ownership as a means of providing security and stability to the family unit and housing in public sector housing projects will be allocated on the basis of freehold ownership or transferable leasehold. This has never been implemented. The National Housing Policy, with regard to self-help housing, clearly states that Government will ensure that the necessary conditions, such as institutional arrangements, legislation and access to appropriate credit, will be created for individuals and groups that wish to build their own homes. All new participants in self-help schemes will operate on a cost recoverable lease basis for the first year. Thereafter, provided that they have demonstrated their willingness and ability to become permanent urban residents, they should be encouraged to buy their plots. Furthermore, people are encouraged to use programmes such as the "Build Together" programme through which Government is providing loan capital at a subsidised rate.

In the National Housing Policy the Government undertakes to provide formal reception areas to all urban areas. Therefore, spontaneous and uncontrolled squatting is considered illegal. So far the municipalities and town are expected to develop these areas themselves, resulting in very ad hoc developments. Existing squatter areas were to be upgraded concentrating mainly on basic utility services (ie water and sewage) whilst ensuring minimum health and safety standards. However, the recent single quarter resettlement programmes suggest that Government are still preferring resettlement rather than upgrading.

The National Housing Policy also laid down interim guidelines regarding minimum standards for squatter settlements, self-builders and completed houses put up for sale by developers. Squatter settlements must have a communal toilet within 30 metres, access to potable water within 200 metres and a roofed structure of durable materials of not less than 6m².

Self-builders must have an individual toilet on the plot, access to potable water within 200 metres and an enclosed structure of durable material of not less than 12m². Completed houses put on sale by developers must have an individual toilet on the plot, a shower and wash basin and three habitable rooms (excluding the bathroom) of not less than 36m². Plots for low-income housing should not be smaller than 300m² (National Housing Policy 1991:25).

5. Saamstaan Housing Co-operative

5.1 Origins

Saamstaan was founded in 1987 as an initiative of the Roman Catholic Church in Katutura. 1987 was proclaimed the Year of the Homeless and homeless church members were invited to attend a first meeting to discuss possible options for housing. The response to the invitation was overwhelming and after two workshops the organisation was founded. At that time, site and service options and unregulated squatting seemed remote. Self constructed brick houses in accordance with municipal standards was the only viable, legal option.

Church officials identified twenty single household heads¹³ as the participants in a self-help housing scheme. The first Saamstaan project (also referred to as the Old Saamstaan Group)

13. The selections were based on the following criteria: the number of children in the house, the repayment capacity of the individual and all members had to be single without any form of financial assistance.

involved 32 members building houses with loans from Saamstaan. The loans were made possible by donations from two foreign NGOs Freres des Hommes and the Inter Church Organisation for Development (ICCO). The donations had to be administered as a revolving fund.

5.2 Saamstaan Structures^[14]

The organisation has a current active payed-up membership of 159, most of whom (more than 90%) are single mothers. Four community groups are affiliated to Saamstaan. They are the Old Saamstaan Group, People's Force, United People and People's Square. The latter two groups are newly formed and not yet fully operative. These groups receive advice and training from Saamstaan. They are trained in building techniques and brick making. Saamstaan engages in negotiations with the Municipality, primarily to secure cheaper land for the groups. The members of the Old Saamstaan Group all completed their houses whilst the members from People's Force and United People are looking for land to buy. The People Square project is thus the only current project and will be the focus of this study.

Saamstaan activities are coordinated by a Coordinating Committee that supervises the activities of the administrative staff. This committee consists of 13 members, some of which are members of other Saamstaan structures such as the Building Committee, or the Finance Committee, or the Appeal Committee. A Support Committee assists Saamstaan when requested to do so. This committee is primarily an advisory committee. The Building Committee is responsible for training, managing and organising the building programme and for coordinating brick making activities. Financial matters rest with the Financial Committee whilst the Appeal Committee attends to members' grievances.

The first donation (for the Old Saamstaan Group) was administered as a revolving fund. After the first members received loans to complete their houses, the ability of the organisation to continue helping new members, depend on the timely repayment of these loans. However, due to various factors - some related to the ability to repay loans and services - various Saamstaan members have fallen behind with their payment. Furthermore, some of the earlier members ceased their participation in Saamstaan's activities as soon as their houses were completed. Because of the slow repayments Saamstaan had to continue relying on donor support to continue operations. However, it is estimated that even with full repayment, the organisation will be able to sustain only partial rotation of the building loans. This situation has been aggravated because no member has been evicted because of default repayments. Saamstaan has experienced legal problems with the evictions due to the fact that the land belonged to the Municipality. They could not remove people from Municipal land without the consent of the Municipality. The central organisation thus not only suffers from financial constraints but stays greatly dependent on donor support. However, to overcome this problem, Saamstaan might implement a bond registration scheme which will register the land as Saamstaan's until the loan has been payed back.

14. This is a discussion of the structures as it existed at the time of the interviews. Due to certain structural problems the existing structures are under revision.

5.3 Membership Profile^[15]

This profile was compiled after personal interviews with a sample population of about 10% of the total membership. The interviews were based on a standard questionnaire and all interviews were conducted by the author.

Saamstaan's membership profile deviates somewhat from the general profile of urban Namibian women as set out in the previous section. Almost all Saamstaan members are both single mothers and heads of household. The households were fairly large and the number of children per household ranged from two to ten. In most cases the children were still living with their mother in the same house or shelter. In almost all cases the father(s) of the children no longer lived with them. Almost all mothers received no financial or other support from the father(s) of their children. Very often the current house or shelter was shared with a live-in boyfriend and/or family members^[16]. The general pattern was that the boyfriends were unemployed and contributed nothing towards housing and other household expenditure. In only a few cases did family members contribute towards the household expenditure.

In total 97% of the members interviewed were domestic workers in the predominantly white middle- and upper-class suburbs of Windhoek. They depended largely on public transport to get to and from work. The average monthly income of the members was between N\$ 300 and N\$ 400 (between US\$ 100 and US\$ 150). No member interviewed earned more than N\$ 450 and some earned as little as N\$ 150. Most members indicated that they worked full-time 5 day weeks and that they had very little time to generate additional income or to participate in building activities. Where additional income is generated, it was done through activities (mostly trade) in the informal sector. However, a large number of members did not engage in such activities as they couldn't find time to do so. Only a few members indicated that they sold cooked meat, ice-cream and sweets, mostly over weekends. These activities provided very little additional income and could only be undertaken at the end of the month when people had enough cash to buy sufficient stocks. Only members involved in informal sector activities indicated that they obtained additional household income. However, for the majority of the members interviewed wages were the only source of household income.

Most members received formal schooling but only to a very low level. An evaluation of Saamstaan by an independent consultant showed that 33% of the members interviewed were illiterate and that 55% of the members received training only up to junior secondary level. All members were employed despite their low educational levels. Most work as domestic workers although a 5% indicated that they were working as waitresses and shop assistants.

Saamstaan members are different from most other urban women in that almost all of them were either born in Katutura or had lived in the area for a long period of time. They indicated that they joined Saamstaan to get a house. Some had no housing before joining Saamstaan whilst others lived in overcrowded rooms and shelters. Some members indicated that the temporary housing^[17] provided by Saamstaan was already an improvement on their previous shelter.

15. Based on interviews with members of all four groups.

16. These households are dynamic entities (ie. the boyfriends and children come and go) and do necessarily not conform to the notions of extended and/or nuclear families.

17. The temporary housing is provided to members that await the completion of their houses. It is provided in two forms: 30 prefabricated houses bought from TransNamib, and corrugated iron shelters.

6. The People's Square Project

6.1 Background

In total 45 people are part of this project. Unlike the members of the first Saamstaan project, individual members of the People's Square project had no access to land mainly because they could not afford the current land prices. Saamstaan then embarked on negotiating a communal plot from the Municipality on which the 45 members could proceed to build their houses. It was important that the plot be in Katutura to give members proper access to transport and services. Saamstaan, on request of the Municipality, registered as a welfare organisation. After a special Municipal Council resolution the plot was sold to Saamstaan at a reduced price.

The communal plot was subdivided into forty five individual plots with two central open communal areas, and room for a temporary shed and a brick-making yard. The large plot was serviced with one water connection and two sewage connections. The reticulation to the individual plots was done by the members. The size of the individual plots was 150m². Houses with a floor space of 24.56m² were build on these plots. Each of the houses has a small backyard and car parking space^[18].

6.2 Land Prices^[19]

The original cost recovery price of the plot was N\$ 114 898.14. Table 3 provides the price in January 1989, the agreed selling price, the price of that same piece of land in January 1994 and the projected price in May 1994 after including the proposed increases^[20]. Since the price of the land is much lower than the cost recovery price, the Municipality will have to recover the loss from other sources ie. cross subsidies. However, it is not clear at this stage from which source.

After long negotiations and registration as a welfare organisation Saamstaan obtained the plot at a reduced price at N\$ 33 804.29. This was a reduction in price of N\$ 81 094.65 or 70.6%. The plot was bought with a grant from a donor and individual plots were sold to members for N\$ 800.

Table 7 not only shows Saamstaan's success in negotiating cheap land for its members, but also indicates the increase in the current price of land. Table 8 shows, however, that in real terms the price of land has increased less than that of other consumer goods.

-
- 18. The parking space is an indication of the standards that persist in the thinking around low-income housing. These standards are too high and often unaffordable.
 - 19. This section concentrates only on the price of land as it is determined by the Municipality. It does not reflect the market related prices of land as it would be reflected in private sales. The Municipality still owns most of the land and is thus responsible for most land sales. The Municipality is, furthermore, responsible for selling all newly developed land.
 - 20. The price of the same piece of land calculated at the current land price (January 1994). The projected price is calculated on the basis of a proposed 15% general price increase and an additional proposed 6% electricity network costs in May 1994.

Table 7: Unit Price for the People's Square Plot (11 882 m²)

Price	Price N\$ / m ²	Total N\$
Jan '89	9.67	114 898.94
Jan '90 (Agreed selling price)	2.85	33 804.29
March '94	18.66	221 718.12
May '94 (Projected)	22.85	268 295.56

Source: Municipality of Windhoek

Table 8: Changes in Real Prices of Consumer Goods 1989 - 1994

1989-1st quarter	1994-1st quarter	Increase in Price level (inflation)
62.43	111.33	78.3%

Source: Interim Consumer Price Index: Windhoek (March 1994)

Over the five years (1989-1994) the price of land per square metre in this area has increased by approximately 57.7%. The increase in the price level of consumer goods over the same period was 78.3%. The increase in the price of the land does not reflect the current demand for land indicated by the high migration rates. The price of the land is determined to cover all **development costs** incurred by the Municipality and is not related to the actual demand for land. The price of land recovers the costs of the following non-remunerative services: town planning costs; survey costs; road and street name signs; street lighting; earth works and storm water drainage; preparation of streets; access roads; administration; water and sewage development; and electrical network. Thus the relatively low increase in the price of land is a reflection of the increase in the cost of developing that land and not an indication of the growing demand for land due to rapid urbanisation.

The National Housing Policy predetermines the size of plots for low-income housing at a minimum of 300m². In terms of current municipal land prices (Jan 1994) the price for such a plot would be N\$ 5 598 or 21 months' wages. In terms of the proposed increases for May 1994, the price would be N\$ 6 774 ie. the minimum entry price would be eight times the Saamstaan price. Because this price reflects only the development costs it will be argued later that most women cannot afford these developments and that cheaper and thus more affordable land would imply less developed or undeveloped land.

6.3 Loans to Members

Two different loan schemes are part of the People's Square project. The first is a Saamstaan loan scheme that facilitated the selling of land to members; the second is a loan from the

Government's Build-Together programme^[21] that facilitates payment of building costs. Members qualify for the building loans once they repaid their Saamstaan loan to buy the land.

The buying of the People's Square communal plot was facilitated with a grant from a donor. The grant is administered by Saamstaan. Members had to pay N\$ 800 to buy their individual plots. This amount was treated as a loan and had to be paid back over a period of either one or one and a half years. The interest on the repayment was set at 9%. Table 9 provides a breakdown of the repayment schedule of a N\$ 800 loan.

Table 9: Repayments on the Saamstaan Loan

Total N\$	Repayment period	Interest rate N\$	Deposit N\$	Monthly Repayment on loan N\$	Total Interest over period	Total Repayment
800	12 months	9%	250	48.01	26	576
800	18 months	9%	250	32.69	38	588

Source: National Housing Action Group

The People's Square plot was subdivided^[22] to accommodate 45 members. The average size of a plot is thus smaller than the prescribed 300 m²^[23]. Regarding building on the plot, Saamstaan requires that members save at least 10% of their proposed loan amount as a deposit with the Saamstaan Credit Union or in the Security Fund. However, the first twenty one members^[24] who built houses on the People's Square plot did so with building loans from the Government's Build-Together programme. Although some started building operations without meeting the 10% savings requirement, occupation on completion is not allowed before it is met. The size of these loans are N\$ 7 500 and the repayment period is 20 years. The interest rate is fixed at 9%^[25]. Table 10 provides a breakdown of the Build-Together loan repayments.

Table 10 shows that interest on the loan constitutes a fairly large proportion of the total repayments even though the rate is subsidised. However, there seems to be small discrepancy between the amount charged monthly (N\$ 67.48) and the amount that should be charged at 9% interest (N\$ 65.79). This discrepancy could be build in to cover possible costs since the repayment period starts only once the house is completed. Over the 20 year period, the total discrepancy would be N\$ 404. This was used for insurance.

-
21. The Build Together programme aims to provide low income people with access to credit that would facilitate the buying of land and/or the building costs. It is administered by the Ministry of Regional and Local Government and Housing from an annual line appropriation fund. The Build Together programme supports self-help builders exclusively. Interest rates are subsidised at 9%.
 22. This was not a legal subdivision but done according to an internal agreement reached between members. The large plot is zoned as a high density residential plot.
 23. The plans for the project were approved before the National Housing Policy was introduced.
 24. These twenty one houses are now complete and some members are ready to move in.
 25. This is a subsidised rate. The current commercial rate is 16%.

Table 10: Build-Together Loan Repayments

Total amount on loan N\$	Repayment period	Interest rate %	Monthly Repayment on loan (N\$)	Total Interest (N\$)	Total repayment (N\$)
7 500	20 years	9	67.48	8 291	15 791

Source: Implementation Guidelines: "Build-Together" Housing Programme

6.4 Building Costs

Table 11 provides a break down of the building costs for the People's Square project.

Table 11: People's Square Building Costs

	Estimated costs	Donations	Actual costs	Costs/m ²
Materials	5465	636	4829	196
Plumbing: materials	1045		1045	43
labour	300		300	12
Labour: Dobra Vocational College	1000		1000	41
Miscellaneous	458		458	18
Total	8268	636	7632	310

Source: National Housing Action Group

The estimated building costs is N\$ 310 per m². Although the People' Square project is a self-help project, members find it difficult to participate on a regular basis. Most women work a full day and have fulfil their duties at home after the completion of their daily tasks. In effect, only weekends are available for building. Most women have indicated that their partners are not members of Saamstaan and that they do no participate in the building of the houses. This disposition toward the division of labour means that the women's unemployed partners contribute in fact very little to housing and that the building process is very slow. To overcome this problem, Saamstaan has employed building teams from the informal sector to continue the core of the building activities. This has increased the building costs somewhat.

Furthermore, since self-help efforts are often considered to be cheaper than commercial ventures, they are expected to be more affordable options. Table 12 compares the estimated building costs of Saamstaan with that of a commercial developer and the NHE, the local housing parastatal.

Table 12: Estimated Building Costs: Saamstaan, a Private Contractor and NHE^[26]

Builder	Costs/m ² (N\$)	Total Costs (N\$)
Saamstaan	310	7 632
Private Contractor	390	9 500
NHE	784	9 308

Source: NHE, Karibib Mining and Construction Co.

This table put forward some suggestions on the possible trends. Complete information to provide a total breakdown of figures were not available and should be researched in more detail. The Saamstaan costs seem to be much lower than the other two. There are two reasons for this. Firstly, Saamstaan members have been supplying their own bricks. Bricks are made by members at the site and are considerable cheaper than bricks supplied by merchants. Secondly, Saamstaan has saved considerably on labour costs. Members have been building whenever they can and, furthermore, Saamstaan used builders from the informal sector that are often less expensive than builders from the formal sector. However, members of the building team suggested that due to the increase in the costs of labour (also in the informal sector) and building materials, it would be impossible to repeat the exercise this cheaply.

6.5 Municipal Service Charges

6.5.1 Sewage

Approximately 80% of all urban households have access to water closet facilities, a stark contrast to the rural areas where 86% of the households still use the bush as toilet. Table 13 indicates the rise in sewage tariffs over the period ranging from 01-07-1989 to 01-07-1993. All calculations are for empty plots smaller than 400 m². The current municipality sewage tariff is N\$ 1.21 per m³.

26. The quotation from the private contractor is at their lowest possible cost. This structure is built on a slab instead of foundations, with no ceiling and no paint. The NHE construction is the A5 model of their building plans, without ceiling and it is painted on the outside. The foundations are reinforced raft foundations. The floor area of the structure is almost 17 m². The structures of Saamstaan and Karibib Mining and Construction Co. are 24.56 m². The Karibib Mining and Construction Co. option does not have a foundation, nor ceiling and is only bagged on the outside. It is fitted with a toilet, washing basin and a plastic bath. If their structure has to include the package i.e. foundations and paint, the cost per square metre would be much closer to N\$ 850. This is a price quoted without a profit margin and is close to that provided by the NHE. The Saamstaan option has foundations, no ceiling and is only bagged on the outside.

Table 13: Increase in Sewage Tariffs 01-07-1989 to 01-07-1993

Sewage	01-07-1989 to 30-06-1991 (N\$)	01-07-1991 to 30-06-1992 (N\$)	01-07-1992 to 30-06-1993 (N\$)	From 01-07-93 (N\$)
12.5 m ³	11.00	12.40	13.13	15.18

Source: Municipality of Windhoek

Table 13 indicates an increase in sewage tariffs of 27.5% over the period. Again this is much lower than the increase in consumer prices for the same period. The current tariff since 01-07-93 is N\$1.21 per m³. For a plot smaller than 400 m² the sewage capacity needed is 12.5 m³. The actual cost of the sewage for a plot like the Peoples' Project ones will thus be N\$ 15.18 per month.

6.5.2 Water

The 1991 Population and Housing Census estimated that 98% of all urban residents have access to pipe borne water; however, close to 75% of rural residents rely on wells, boreholes, rivers, canals and lakes for water consumption. Table 14 presents a breakdown of water tariffs as from 01-09-1993 whilst Table 15 estimates the average monthly water consumption for Wanaheda^[27].

Table 14: Breakdown of Current Water Tariffs

Connection fees (N\$)	Deposit (N\$)	Basic Tariff/ month (N\$)	Consumption allowance (kl)	Diameter of meter inlet (mm)	Consumer tariff/kl (N\$)
450	120	9.25	5	15	1.85 ^[28]

Source: Windhoek Municipality

The current basic monthly water tariff is N\$ 9.25 for a meter inlet diameter of 15 mm. This includes a consumption allowance of 5 kl a month or 0,17 kl per day. The current consumption charges for houses are N\$ 1.85/kl for 0 -2 kl/day; N\$ 2.60/kl for 2,01 - 3kl/day; and N\$ 3.70/kl for more than 3 kl/day.

27. The Peoples' Square plot is located in this neighbourhood of Katutura.

28. This rate is for household with an average water consumption of less than 2.0 kl per day after the consumption allowance have been subtracted. The rate for household with a consumption rate between 2.01 and 3.0 kl is N\$ 2.60/kl and the rate for households with a consumption rate of more than 3.0 is N\$ 3.70/kl.

Table 15: Average Monthly Expenditure on Water in Wanaheda February 1994

Average no. of persons per plot	Average daily consumption per person (l)		Average daily consumption per plot (l)		Tariff (N\$)			Average expenditure per month per plot (N\$)
	per day	per month	per day	per month	basic	consumption allowance	unit N\$/kl	
8	125	3 750	836	25 080	9.25	- 5 kl/month	1.85	46.40

Source: Windhoek Municipality

6.5.3 Fuel and Power

The 1991 Population and Housing Census estimated that more than 70% of the population rely on paraffin or candle as fuel for lighting whilst 24% have access to electricity. The urban/rural contrast in this regard is striking. Some 64% of all urban households have access to electricity whilst only 4.2% of rural households have access to electricity. Table 16 presents a breakdown of the current electricity rates.

Table 16: Breakdown of Current Electricity Rates

Connection fees ^[29] (N\$)	Basic charge ^[30] (N\$)			Unit charge (N\$)
	10 Amps	15 Amps	20 Amps	
N\$ 1 100	13.69	20.95	34.40	0.0878

Source: Windhoek Municipality

The average house in Katutura is provided with a miniature circuit breaker of 15 or 20 Amps. According to the electricity statistics of the Municipality for February 1994 the average consumption of houses with 10 amp circuit breakers was 583 kwh. For houses with 15 amps the average consumption was 564 kwh and for houses with 20 amp circuit breakers it was 566 kwh. Table 17 provides the estimated household expenditure on electricity for Katutura.

Most houses, according to the Electricity Department of the Municipality are provided with 15, 20 or 25 amp circuit breakers. From the calculations above it is very clear that the average monthly expenditure on electricity in both those categories would constitute a large part of the total expenditure of any low-income person. For a house with a 15 amp circuit breaker it would

-
29. Current Municipality policy is to install overhead bundle conductors. The connection fees for these schemes are much cheaper (N\$ 500) than the connection fees for underground connections (N\$1 100).
30. The current Municipality policy is to install prepaid meters. A unit charge is set at N\$ 0.20 per unit. Upon mutual agreement, an additional charge could be added to this rate to facilitate the monthly repayment of installation costs.

constitute 18% of the total expenditure of a person with an average monthly income of N\$ 400. For the same person in a house with a 20 amp circuit breaker, the percentage would be 21%

Table 17: Average Household Expenditure on Electricity per Month in Katutura

Circuit Breaker	Total Consumption (kwh)	Number of Consumers	Basic Charge (N\$)	Unit Charge (N\$)	Average Consumption (kwh)	Total Expenditure (N\$)
10 amps	231 829	382	13.69	0.09	583	66.16
15 amps	1 824 310	2 383	20.95	0.09	564	71.71
20 amps	2 107 768	2 530	34.40	0.09	566	85.34

Source: Author's own calculation based of statistics provided by the Municipality of Windhoek

The reticulation for the individual plots at People's Square was done by the Saamstaan members and the costs thereof is included in the overall building costs. However, the individual plots were not serviced with electricity as members agreed that the costs would be too high. The People's Square plot has a single municipal account and since the reticulations were done by the members no additional costs were incurred.

7. Conclusions

Female headed households are considered to be the 'poorest of the urban poor'. Their households are large and their wages from formal employment low. Women find formal employment hard to come by even though they are slightly better schooled than their male counterparts. Many women seek employment in the informal sector where the working hours are long and the income low. It has to be stressed that low-paid domestic service is almost their only large scale formal option. Most women headed households in the urban areas are thus living in extreme poverty.

Policy guidelines and building regulation set extremely high standards for self-help building schemes. Urban women are often the income generators, the providers of housing and the sole child raisers. They receive very little support from the father(s) of their children. Where they do have live-in partners, the men are often without employment. The disposition of labour in these households compels women to be the sole participants in building activities. Most male partners are neither members of the Saamstaan Co-operative, nor do they participate informally in the building activities. Housing policies and designs are still gender blind and very little attention has been paid to the house as place of production and reproduction. Both Government and non-government agents are guilty of negligence in this regard.

The question of how much an organization like Saamstaan can do to improve the socio-economic position of women arises. This paper presents three main conclusions to this question. The first deals with social empowerment. It is commonly recognised that a house, however badly needed, has only limited potential to help women to achieve social empowerment (Dandakar 1994:11). Housing has to go one step further and facilitate the formation of social and institutional infrastructure that would influence power relations in a

community along gender lines, and also the relationships between the poor and the public and policy environment within which they operate.

Saamstaan has been quite successful in negotiating cheap land from the municipality. It is highly unlikely that individual members would have had the same success in negotiating with the Municipality. By linking members with the expertise of umbrella organisations such as the National Housing Action Group, Saamstaan facilitates the expansion of women's negotiating power. Saamstaan's People's Force and United People projects can no doubt benefit from Saamstaan's negotiating power. Providing women with building skills contribute, at least in theory, to the social empowerment of women. However, without changes in the larger social environment, women, regardless of their building skills, might still find it almost impossible to find employment in either the formal or informal building sectors. It is in this regard that Saamstaan will have to play a much larger role. Members are provided with building skills that could be utilised after they completed their houses. These skills are potentially income generating skills but thus far has not been seen or used as such.

Through successful negotiations with the Municipality Saamstaan provided access to land to women who would otherwise be denied such access. Through Saamstaan some women are owners of their own plot of land with the opportunity to build on it. Saamstaan has, furthermore, provided members with much needed access to credit.

The second conclusion regards the issue of affordability. Table 18 presents the estimated monthly service costs for fully serviced individual plots in Wanaheda.

Table 18: Estimated Monthly Service Costs for Individual House Owners in Wanaheda

Sewage N\$	Water N\$	Electricity N\$	Total N\$
15.18	46.40	71.71	151.43

Source: Authors' own calculation

Thus far the People's Square members managed to avoid the high service charges by doing their own reticulations and by not connecting to the electricity services. Furthermore, the project has one municipal account which is divided equally amongst members. Table 19 presents the estimated monthly service costs for the People's Square plot in October 1993. It shows that a considerable amount is saved because individual members share basic charges (the basic charges are for the large plot only). Costs are also lower because no electricity is connected and no showers and flush toilets are in use.

Table 19: Services Costs for People's Square - October 1993

Electricity (Basic) N\$	Water (Basic) NS	Water (Consumption) N\$	Sewage N\$	Assessment Rate N\$	Total N\$	Cost/member N\$
13.69	9.24	159	21.85	107.64	311.42	6.92

Source: National Housing Action Group.

It is important to keep in mind that the above estimates do not include the connection fees for water and electricity. In total these costs may vary between N\$ 1 450 and N\$ 2 000 per plot. This is a one-off upfront charge and therefore not added to the monthly expenditure on housing. Saamstaan has paid these costs for members who in turn have to pay the organisation back. There is, however, no specific loan programme to organise these repayments. These fees must, however, be paid and they increase the overall dependence of members on loan capital for housing.

The estimates from Table 18 and Table 19 clearly illustrates the difference in the expenditure of Saamstaan members and individual home owners. It suggests that Saamstaan members are better off than the individual owners. However, the default repayment problem of Saamstaan members suggest that the housing costs might still be too high.

The tables also suggest that i) the current standards of housing are too high for people with a low income, and ii) that ownership of brick houses should be reconsidered as a cheap housing option. The low income levels of urban women suggest that income generating activities and cheaper options should be explored. Cheaper options such as prefab houses or insulated tents might be investigated. The relatively slow rise in the price of land as is suggested in section 4.3.2 would increase much more rapidly once the price of land were determined by demand. Since the current price of land recovers only the development costs the argument that land is unaffordable should be amended to state that the price of land developments, as currently implemented, is unaffordable. Affordable land will thus be land with less or no development on it.

Services are even less affordable. Saamstaan, or any other organisation, have no or very little control over the setting of service prices. As such the contribution to affordability of services is restricted to providing members with loans that will facilitate their connection fees. However, there is a substantial risk for the organisation imbedded in such a solution. Saamstaan has had severe problems relating to the slow repayment rates of members. Since the central fund is administered as a revolving fund, timely repayments of loans are central to the success of the organisation. Saamstaan has indeed experienced problems in this regard.

Affordability relates closely with the issue of standards. Almost all organisations and developers emphasise brick-built structures and full serviced plots. This position should be reconsidered not only to make housing more affordable, but also to facilitate the productive and reproductive roles of women. A more flexible site and services approach might be more appropriate.

Central to any solution should be increased access to land and, furthermore, tenure to build on that land. However, standards set for building on that land should be reconsidered both by the local authorities and by popular organisations such as Saamstaan.

Bibliography

Bryceson D. 1993, De-Agrarianisation and Rural Employment Generation in Sub-Saharan Africa: Process and Prospects, Afrika-Studiecentrum, Working Paper 19, Leiden, The Netherlands

CSO 1993(a), 1991 Population and Housing Census, Windhoek

CSO 1993(b), Statistical Abstract No. 2, Windhoek

Dandekar H. 1994, Women and Housing: The Understated Relationship to Development, unpublished paper, International Seminar on Gender, Urbanisation and Development, Nairobi, Kenya, 13th-16th June

Datta K. 1994, Strategies for Urban Survival? Women Landlords in Gabarone, Gabarone, unpublished paper, International Seminar on Gender, Urbanisation and Development, Nairobi, Kenya, 13th-16th June

Harnett P. 1993, The Land Issue and Affirmative Action: Options for Range Management and Tenure, Unpublished Paper, Friedrich Ebert Foundation: Namibian Office, Windhoek

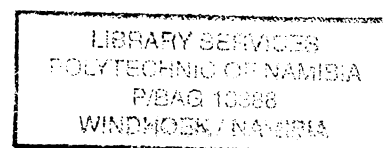
National Housing Policy 1991, Ministry of Regional and Local Government and Housing, Windhoek

Norval D. & R. Namoya 1992, The Informal Sector Within Greater Windhoek

Pendleton W (et.al) 1993, Socio-Economic Study of the Ondangwa/Oshakati Nexus Area, NISER, Windhoek

Pendleton W. 1994, Katutura: A Place Where We Stay, Gamsberg Macmillan, Windhoek

Rakodi C. 1994, Urban Poverty, Household Livelihood Strategies and Environmental Resources in African Cities, unpublished paper, International Seminar on Gender, Urbanisation and Environment, Nairobi, Kenya, 13th-16th June





NEPRU Publications

Updated: 12 January 2001

Publication ID	Title	Authors	No. of Pages	Year Published	Cost
BOOKS					
NB1	<i>Monetary independence for Namibia</i>	Charles Harvey & Jan Isaksen (eds)	122	1990	\$25.00
NB2	<i>Aid, donors and development management</i>	Stephen Lister (ed.)	184	1991	\$25.00
NB3	<i>National Conference on Land Reform and the Land Question. Windhoek, 25 June - 01 July 1991. Vol. 1, Research papers, addresses and consensus document</i>	Republic of Namibia - OUT OF PRINT	614	1992	\$60.00
NB4	<i>Macroeconomic modelling in Southern Africa: a comparative perspective - ISBN 99916-38-03-2</i>	Simon Stone (ed.)	136	1996	\$30.00
NB5	<i>Coping with Aridity. Drought impacts and preparedness in Namibia - experiences from 1992/93 - ISBN 99916-38-02-4 - OUT OF PRINT</i>	Richard Moorsom with Jutta Franz & Moono Mupotola	251	1995	\$50.00
NB6	<i>In Search of Research -OUT OF PRINT</i>	CMI/NEPRU/SSD	173	1998	\$45.00
NB7	<i>Namibia - A decade of Independence 1990-2000</i>	Henning Melber, Hopolang Phororo, Bruno Venditto, Dirk Hansohm, Peter Manning, Klaus Schade, Wolfgang Werner, Thomas Hastings	211	2000	\$120.00
NB8	<i>NEPRU - The first 10 years 1990-2000</i>	Henning Melber, Dirk Hansohm, Wolfgang Werner		2000	\$30.00
OTHER PUBLICATIONS					
NOT1	<i>Overview of the Namibian Economy</i>	Dirk Hansohm Moono Mupotola and Daniel Motinga	10	1998	\$25.00
NOT2	<i>Namibia Economic Review and Prospects 1997/1998</i>	Dirk Hansohm & Klaus Schade	50	1998	\$45.00
NOT3	<i>Namibia Economic Review & Prospects 1998/1999</i>	Klaus Schade, Dirk Hansohm, Namene Kalili, Angeline Simana, Rowlan Simpson, Wolfgang Werner	49	1999	\$95.00
NOT4	<i>Namibia Economic Review & Prospects 1999/2000</i>	Klaus Schade, Calicious Tatalife, Nino Frodema, Wolfgang Werner, Dirk Hansohm, Bruno Venditto, Johannes Ashipala, Hopolang Phororo, Ebson Uanguta, Hoster Bebi, Panduleni Elago, Erwin Naimhwaka	51	2000	\$95.00
RESEARCH REPORTS ISSN-1026-9231					
NRR2	<i>Rural development priorities in northern Namibia</i>	Peter Oates & Piers Vigne	50	1992	\$25.00
NRR3	<i>Agricultural research, extension and training services in Namibia</i>	Erastus Auino, Kahijoro Kahuure, Enny Namalambo & Piers Vigne	130	1992	\$53.00

Publication ID	Title	Authors	No. of Pages	Year Published	Cost
NRR4	<i>* The European Community and Namibia: a user's guide to the Lomé Convention and the development resources of the EC annual budget</i>	Paul Goodison	63	1992	\$29.00
NRR5	<i>Namibian agriculture: policies and prospects</i>	Walter Elkan, Peter Amutenya, Jochbeth Andima, Robin Sherbourne & Eline van der Linden	46	1992	\$24.00
NRR6	<i>Namibia's tax system</i>	Eline van der Linden	87	1993	\$38.00
NRR7	<i>Perspectives on the development of a statistical system for Namibia</i>	Helge Brunborg, Lasse Röberg & Liv Simpson	147	1992	\$59.00
NRR8	<i>Export processing zones and their relevance to Namibia</i>	Robin Sherbourne	27	1993	\$17.00
NRR9	<i>Disability and rehabilitation in Namibia: a national survey</i>	Barbro-Isabel Bruhns, Andrew Murray, Tjiuai Kangueehi & Tangeni Nuukuawo	170	1995	\$67.00
NRR10	<i>Namibia: National report on women, agriculture and rural development for the Fourth World Conference on Women</i>	LoriAnn Girvan	73	1995	\$33.00
NRR11	<i>Financing the Namibian vocational training system</i>	Jutta Franz	95	1995	\$41.00
NRR12	<i>Media training in Namibia</i>	Anna Erastus-Sacharia & Jutta Franz	152	1995	\$61.00
NRR13	<i>An Assessment of Training Needs in Omaheke</i>	Anne-Marie Brits, Jutta Franz & Ebson Uanguta	135	1996	\$54.00
NRR14	<i>Review of Public Enterprises and Parastatal Bodies in Namibia</i>	Aisha Abdel Rahim	93	1996	\$40.00
NRR15	<i>Community financing of rural water supply</i>	Cathy Presland, Mary Hansen & Fred Greiner	81	1997	\$36.00
NRR16	<i>Monetary Options for Namibia</i>	Brian Kahn, Daniel Motinga, Anne-Marie Brits, Moono Mupotola-Sibongo	109	1998	\$45.00
NRR17	<i>Small enterprise support institutions in Namibia</i>	Anna Erastus-Sacharia, Dirk Hansohm, Gerson Kadhikwa	80	1999	\$43.00
NRR18	<i>Policy, poverty and inequality in Namibia. The cases of trade policy and land policy</i>	Dirk Hansohm, Daniel Motinga, Klaus Schade, Wolfgang Werner, Arne Wiig	98	1999	\$51.00
NRR19	<i>A survey of subsistence farmers in the Ohangwena region</i>	Klaus Schade, Namene Kalili, Rowlan Simpson	68	2000	\$37.00
NRR20	<i>Cattle Marketing In Northern Namibia: A Commodity Chain Approach</i>	Laurent Liagre, Anna Erastus-Sacharia, Hoster Bebi, Wolfgang Werner	134	2000	\$60.00
NRR21	<i>The Distributive Aspects of Namibia's Fisheries Policy</i>	Peter Manning	81	2000	\$43.00
WORKING PAPERS		ISSN-1026-9258			
NWP1	<i>Review of four UNDP base studies on Namibia</i>	Jochbeth Andima	19	1992	\$14.00
NWP2	<i>Expenditure Data and Analysis on the Central Revenue Fund and the Second-Tier Authorities</i>	Nama Goabab	80	1994	\$35.00
NWP3	<i>Review of FNDC projects in the Caprivi area</i>	Jan Hoffman	13	1992	\$12.00
NWP4	<i>The integration of women into the rural development process</i>	Jochbeth Andima	32	1992	\$19.00
NWP5	<i>Comments on papers prepared for the Donor Pledging Conference, June 1990</i>	Jan Isaksen	20	1992	\$14.00
NWP6	<i>Suggers and plans: possible lessons from Botswana</i>	Stephen Lister	8	1992	\$10.00
NWP7	<i>Notes on aid management, agriculture and rural development</i>	Stephen Lister	16	1992	\$13.00
NWP8	<i>Namibia's external trade development prospects</i>	Paulo Shipoke	29	1992	\$18.00
NWP9	<i>Notes on the present status of the rock lobster industry</i>	Peter Amutenya	12	1992	\$12.00

Publication ID	Title	Authors	No. of Pages	Year Published	Cost
NWP10	<i>African Development Bank proposal "Namibia: trade policy reform study": an evaluation</i>	Eline van der Linden	8	1992	\$10.00
NWP11	<i>Some notes on an industrial policy for Namibia</i>	Jan Isaksen & Paulo Shipoke	16	1992	\$13.00
NWP12	<i>Subsidisation, taxation and viability of the commercial agricultural farming sector. NEPRU background paper for the Land Reform Conference, 1991</i>	Peter Moll	53	1994	\$26.00
NWP13	<i>Walvis Bay: report of a fact-finding mission</i>	NEPRU	24	1992	\$16.00
NWP14	<i>Bilateral economic links between Namibia and South Africa</i>	John Orford	15	1992	\$13.00
NWP15	<i>Notes on the housing situation and housing policy in Namibia. Prepared for the National Conference Operation Masakhane for the Homeless, Johannesburg, 29-30 April 1992</i>	Ruth Bogosi	5	1992	\$9.00
NWP16	<i>The Consumer Price Index and inflation in Namibia</i>	Simon Stone	34	1993	\$19.00
NWP17	<i>Women's Role in the Development Process with Special Reference to Factors of Production</i>	Jochbeth Andima	20	1993	\$7.00
NWP18	<i>Some Notes on the Namibian economy two years after independence</i>	Tor Sellström	9	1992	\$11.00
NWP19	<i>Observer's report on the Angolan elections, 29-30 September 1992</i>	Tor Selström	7	1992	\$10.00
NWP20	<i>Assessment of popular participation in the formulation and implementation of development policies and programmes: a case study of Namibia</i>	Susan Brown	32	1992	\$18.00
NWP21	<i>The monetary independence of Namibia</i>	Sophie Chauvin	18	1992	\$14.00
NWP22	<i>Population distribution and migration</i>	Peter Amutenya, Jochbeth Andima & Henning Melber	18	1993	\$14.00
NWP23	<i>Namibia's energy sector: a country review</i>	Eline van der Linden	41	1993	\$22.00
NWP24	<i>Country report: Namibia's trade and investment climate</i>	John Orford, Robin Sherbourne & Eline van der Linden	50	1993	\$25.00
NWP25	<i>Socio-economic survey of the southern communal areas 1992: summary</i>	Richard Moorsom, Jochbeth Andima & Saul Kahuika	31	1993	\$18.00
NWP26	<i>A fisheries agreement between the European Community and Namibia: workshop report, Windhoek, 25 March 1993</i>	Richard Moorsom & Paul Goodison (eds)	92	1993	\$40.00
NWP27	<i>Towards greater participation and equality? Some findings on the 1992 regional and local elections in Namibia</i>	Reinhart Kößler	10	1993	\$11.00
NWP28	<i>The economics of the 1993/94 budget</i>	NEPRU	16	1993	\$13.00
NWP29	<i>Swedish assistance to Namibia: an assessment of the impact of SIDA, 1990-1993</i>	Henng Melber, Tor Sellström & Chris Tapscott	48	1994	\$24.00
NWP31	<i>Poverty and income distribution in Namibia. Background paper for the NPC's macro-economic issues paper</i>	Simone Stone & Mihe Gaomab	30	1994	\$18.00
NWP32	<i>Population issues in Namibia. Background paper for the NPC's macro-economic issues paper</i>	Jochbeth Andima, Saul Kahuika & Henning Melber	21	1993	\$15.00
NWP33	<i>The role of the informal sector. Background paper for the NPC's macro-economic issues paper</i>	Eline van der Linden	17	1993	\$13.00
NWP34	<i>The Namibia-Angola border fence and its socio-economic implications: report of a fact-finding mission, 17-20 June 1992</i>	Peter Amutenya & Eline van der Linden	24	1993	\$15.00
NWP35	<i>Statistics in Namibia</i>				
NWP36	<i>Evaluation study of current methods of collecting trade statistics in Namibia</i>	Colin Gleichmann	46	1993	\$13.00
NWP37	<i>The social dimensions of monetary, currency and credit policy in Namibia</i>	Robin Sherbourne	24	1993	\$16.00

Publication ID	Title	Authors	No. of Pages	Year Published	Cost
NWP38	<i>The private sector and employment: comments on aspects of the President's inaugural speech to the National Council on 23 February 1993</i>	Richard Moorsom	16	1993	\$13.00
NWP39	<i>An analysis of the fishing capacity of the Namibian fleet in quota-limited fisheries: a methodological summary</i>	Richard Moorsom	61	1994	\$29.00
NWP40	<i>Future agricultural trade and cooperation between new South Africa and Namibia. Papers presented to the Agricultural Outlook Conference, Windhoek, 10 March 1994</i>	Bank of Windhoek/AGRECONA	78	1994	\$35.00
NWP41	<i>Economic analysis of land reform options. NEPRU background paper for the Land Reform Conference</i>	Ray Purcell	44	1994	\$23.00
NWP42	<i>Urban women and self-help housing in Namibia: A case-study of Saamstaan Housing Cooperation</i>	Christiaan Keulder	21	1994	\$15.00
NWP43	<i>Fiscal policy and employment in Namibia</i>	Mihe Gaomab	23	1994	\$16.00
NWP44	<i>The Concept of Civil Society and the Process of Nation-Building in Africa</i>	Reinhart Kößler & Henning Melber	13	1994	\$12.00
NWP45	<i>Namibian Development Services Directory</i>	Richard Moorsom	138	1994	\$56.00
NWP46	<i>Credit Unions in Namibia: The Critical Issues</i>	Dirk Hansohm & Christiaan Keulder	27	1995	\$17.00
NWP47	<i>Urbanisation and Urban Policies in Namibia</i>	Inge Tvedten & Moono Mupotola	41	1995	\$17.00
NWP48	<i>Urbanisation and Internal Migration: Regional Dimensions in Post-Colonial Namibia</i>	Henning Melber	38	1996	\$20.00
NWP49	<i>The State of the Informal Sector in Namibia: Role, Characteristics and Prospects</i>	Dirk Hansohm	23	1996	\$16.00
NWP50	<i>Existing and Potential Entrepreneurs in Ondangwa, Oshakati, Swakopmund and Walvis Bay</i>	Gerson Kadhikwa, Tjiuai Kanguuehi & Anna Erastus-Sacharia	45	1996	\$23.00
NWP51	<i>Consumer Price Index in Namibia: An Evaluation and an Analysis of its Reliability</i>	Mihe Gaomab	43	1996	\$22.00
NWP52	<i>The economic policy framework for the promotion of small-and medium scale enterprises in Africa</i>	Dirk Hansohm	14	1996	\$12.00
NWP53	<i>Projects and Opinions on Economic and Business Prospects in Windhoek</i>	Moono Mupotola-Sibongo	57	1996	\$27.00
NWP54	<i>Seven Years Independence. Current Developments and Future Prospects in Namibia - Some Topical Highlights</i>	NEPRU	43	1997	\$24.00
NWP55	<i>Renewal in Africa? The Informal Sector and its Promotion in Namibia, San Francisco, 23-25 November 1996</i>	Dirk Hansohm	28	1997	\$17.00
NWP56	<i>Workshop Proceedings: The Effects of Liberalisation on the Beef and Maize Sector in Five SADC Countries</i>	Moono Mupotola-Sibongo (ed.)	100	1997	\$42.00
NWP57	<i>Country Reports: The Effects of Liberalisation on the Beef and Maize sector in Five SADC Countries</i>	NEPRU	166	1997	\$65.00
NWP58	<i>Training Needs Assessment Strategy Programme for Local Authorities in Namibia</i>	Hoster Bebi, Lesley Blaauw & Peter Nias	66	1997	\$30.00
NWP59	<i>Livestock Buying and Quarantine Management in Caprivi</i>	Christiaan Keulder & Wolfgang Werner	46	1997	\$23.10
NWP60	<i>From Communal Pastures to Enclosures: The Development of Land Tenure in Herero Reserves</i>	Wolfgang Werner	29	1997	\$17.00
NWP61	<i>Land Reform in Namibia: The First Seven Years</i>	Wolfgang Werner	21	1997	\$14.00
NWP62	<i>Namibian Business Climate: A Survey in relation to SADC</i>	Ntintin Oranje	32	1998	\$12.00
NWP63	<i>The market for maize and millet products</i>	Cathy Presland, Akiser Pomuti	30	1998	\$21.00
NWP64	<i>Namibia's Trade with Angola</i>	Klaus Schade	22	1998	\$17.00
NWP65	<i>Twinning for Development: Cooperation between Public Institutions in Norway and Namibia</i>	Henning Melber & Inge Tvedten	26	1998	\$19.00

Publication ID	Title	Authors	No. of Pages	Year Published	Cost
NWP66	<i>Construction and Brick-Making in North Central Namibia</i>	Dirk Hansohm	24	1998	\$18.00
NWP67	<i>Support Institutions for Small Enterprises in Zambia and Zimbabwe</i>	Dirk Hansohm, Anna Erastus-Sacharia, Gerson Kadhikwa	24	1998	\$18.00
NWP68	<i>The Role of Donors in Transitional Settings: The Case of Namibia (1990-1996)</i>	Henning Melber	30	1998	\$21.00
NWP69	<i>Structural adjustment and poverty alleviation in Southern Africa - What support can Europe offer? An economic viewpoint</i>	Dirk Hansohm	24	1999	\$18.00
NWP70	<i>Co-operation and networking among SME service providers in Southern Africa</i>	Dirk Hansohm, Lesley Blaauw, Anna Erastus-Sacharia	33	1999	\$22.00
NWP71	<i>Banking and less formal forms of finance in Namibia: The challenges of microfinance</i>	Charles C. Okeahalam, Dale W. Adams	34	1999	\$15.00
NWP72	<i>Economic perspectives in Southern Africa: A view from a small country</i>	Dirk Hansohm	54	2000	\$31.00
NWP73	<i>Sustainability of Budget Deficits: A Case Study of Namibia (1991--1999)</i>	Hoster Bebi	33	2000	\$15.00
NWP74	<i>The Impact of Fiscal Deficits and Public Debt on Real Interest Rate and Investment in Namibia</i>	Hoster Bebi	37	2000	\$24.00
NWP75	<i>Determinants of Private domestic Savings in sub-Saharan Africa: The Case study of Namibia (1980-1998)</i>	Ebson Ngurimuje Uanguta	45	2000	\$27.00
NWP76	<i>Grape Production in Namibia</i>	Namene Kalili	43	2000	\$26.00

TRAVEL AND MEETING REPORTS ISSN-1026-924X

NTMR1	<i>Notes on the National Housing Seminar, Windhoek, 19-20 April 1990, convened by the Ministry of Local Government and Housing</i>	Jochbeth Andima	9	1992	\$11.00
NTMR2	<i>Travel report on the NEPRU speaker/consultation tour of South Africa, 11-22 August 1991</i>	Tor Sellström	11	1992	\$11.00
NTMR3	<i>Report on the National Conference on Youth Employment Strategies, convened by the Ministry of Youth and Sport, Windhoek, 26-28 February 1992</i>	John Orford & Ruth Bogosi	7	1992	\$10.00
NTMR4	<i>Report on the Workshop on Gender Research Methodology, convened by the Development Cooperation Office of the Swedish Embassy, Windhoek, 9-13 March 1992</i>	John Orford & Ruth Bogosi	4	1992	\$9.00
NTMR5	<i>Report on the National Workshop on Industrial Policy, convened by the Ministry of Trade and Industry, Windhoek, 27-28 April 1992</i>	Peter Amutenya, John Orford & Robin Sherbourne	29	1992	\$18.00
NTMR6	<i>Population and development: a background report on the Third African Population Conference at Dakar, Senegal, 7-12 December 1992, with special reference to the Namibian situation</i>	Henning Melber	8	1993	\$10.00
NTMR7	<i>Relocation of the veterinary cordon fence: report on IFAD field mission, October 1992</i>	Peter Amutenya	12	1993	\$12.00
NTMR8	<i>Ministerial Meeting on Cross-Border Trade, Investment and Payments in Eastern and Southern Africa and the Indian Ocean Area, Kampala, Uganda, 27 August 1993</i>	Saul Kahuika	10	1994	\$11.00
NTMR9	<i>SADC Workshop on the Productive Sector, Mbabane Swaziland, 1-4 November 1993</i>	Saul Kahuika	10	1994	\$11.00
NTMR10	<i>Report on Avoiding Marginalisation: Can South and Southern Africa Become Globally Competitive</i>	Tjiuai Kanguuehi & Irene Tihase	10	1995	\$10.00
NTMR11	<i>Two sub-region workshops on micro and small enterprises promotion, Gaborone, 2-5 November 1994</i>	Dirk Hansohm & Wendley Shiimi	11	1995	\$11.00
NTMR12	<i>Senior policy workshop on stimulating and sustaining small and medium scale enterprises, Addis Ababa, 14-18 November 1994</i>	Dirk Hansohm & Wendley Shiimi	11	1995	\$11.00

Publication ID	Title	Authors	No. of Pages	Year Published	Cost
NTMR13	<i>SARIPS/SAPES Institutional and Academic Framework of the Masters in Policy Studies: Planning Meeting, Harare 8-10 March 1995</i>	Irene Tlhase	11	1995	\$11.00
NTMR14	<i>Third SEPAC Conference on Small Enterprise Promotion in Southern Africa, Gaborone. 31 October - 1 November 1996</i>	Dirk Hansohm & Anna Erastus-Sacharia	12	1996	\$11.00
NTMR15	<i>39th Annual Meeting of the African Studies Association, San Francisco, 23-25 November 1996</i>	Dirk Hansohm	9	1997	\$10.00

OCCASIONAL PAPERS ISSN-1026-9223

NOP1	<i>Strategic Territory and Territorial Strategy: The Geopolitics of Walvis Bay's Integration into Namibia</i>	David Simon	65	1995	\$30.00
NOP2	<i>The Collapse of State Socialism in Eastern Europe - Lessons for Southern Africa?</i>	Reinhardt Kössler	22	1995	\$15.00
NOP3	<i>Scopes for Policies towards the Development of Informal Small Business in Namibia</i>	Mathias Seiche	88	1995	\$38.00
NOP4	<i>Migrants, Money and the Military: The Social Epidemiology of HIV/AIDS in Ovambo, Northern Namibia</i>	Douglas Webb & David Simon	38	1995	\$21.00
NOP5	<i>Namibia's Nominal and Real Multilateral Exchange Rate</i>	John Orford	26	1995	\$17.00
NOP6	<i>Should the Namibian Dollar be devaluated?</i>	Robin Sherbourne	28	1995	\$17.00
NOP7	<i>"That weird Folly - Love for Work": On the Coming about of Industrial Working Attitudes</i>	Reinhard Kößler	12	1996	\$12.00
NOP8	<i>What's in a map? Regional Projects in Windhoek, Namibia</i>	David Simon	43	1996	\$22.00
NOP9	<i>Low-income Housing Projects in Windhoek, Namibia. A Contribution to Sustainable Urban Development?</i>	Astrid Seckemann	41	1997	\$21.00
NOP10	<i>Problems with the Establishment of a National Currency and an Independent Monetary Policy for a LDC. The Namibian Case</i>	Sophie Chauvin	37	1997	\$19.00
NOP11	<i>Domestic Workers' Daily Lives in Post-Apartheid Namibia</i>	Dorte Østreg	102	1997	\$43.00
NOP12	<i>From Reserve to Homeland: South African "Native" Policy in Southern Namibia</i>	Reinhard Kössler	68	1997	\$30.00
NOP13	<i>Namibia Since Independence: Lessons from the East Asian "Miracle"</i>	Thomas Hastings	36	1998	\$23.00
NOP14	<i>Meanings of Development</i>	Reinhard Kössler	43	1999	\$26.00
NOP15	<i>The Role of Remittances in the Namibian Economy</i>	Thomas Hastings	60	1999	\$34.00
NOP16	<i>Outlook of the Namibian economy: The role and funding of small and medium enterprises</i>	Terhi Karvinen	73	1999	\$33.00
NOP17	<i>Production and exchange among the Himba of Northwestern Namibia</i>	Michael Bollig	36	1999	\$16.00
NOP18	<i>Business Training in the Age of Globalisation</i>	Tobias Büsser	31	2000	\$38.00
NOP19	<i>Interests and socio-economic development in the Caprivi Region - from a historical perspective</i>	Wolfgang Zeller	82	2000	\$44.00

BRIEFING PAPERS

NBP1/92	<i>Monetary independence for Namibia - OUT OF PRINT</i>	NEPRU	0	1992	\$0.00
NBP2/92	<i>Communal farmers in Namibia - OUT OF PRINT</i>	NEPRU	0	1992	\$0.00
NBP3/92	<i>Namibia and the Southern African Customs Union - OUT OF PRINT</i>	NEPRU	0	1992	\$0.00
NBP4/92	<i>Namibia's tax system - OUT OF PRINT</i>	NEPRU	0	1992	\$0.00
NBP5/92	<i>Economic links between Namibia and South Africa - OUT OF PRINT</i>	NEPRU	0	1992	\$0.00

Publication ID	Title	Authors	No. of Pages	Year Published	Cost
NBP6/92	<i>Gender, research and planning -OUT OF PRINT</i>	NEPRU	0	1992	\$0.00
NBP9/96	<i>CPI in Namibia: An analysis of its Reliability - OUT OF PRINT</i>	NEPRU	0	1996	\$0.00
NBP10	<i>Renewal in Africa? The Informal Sector and its Promotion in Namibia* - OUT OF PRINT</i>	NEPRU	0	1997	\$0.00
VIEWPOINTS		ISSN-1027-1805			
NVP1	<i>NEPRU Viewpoint on Production & Investment</i>	NEPRU	0	1995	\$0.00
NVP2	<i>Focus on Poverty and Government Policy</i>	NEPRU	0	1996	\$0.00
NVP3	<i>Focus on the Annual Budget 1996/97</i>	NEPRU	0	1996	\$0.00
NVP4	<i>Quarterly Economic Review</i>	NEPRU	0	1996	\$0.00
NVP5	<i>Focus on Urbanisation, Migration and Regional Policy</i>	NEPRU	0	1996	\$0.00
NVP6	<i>Quarterly Economic Review</i>	NEPRU	0	1996	\$0.00
NVP7	<i>Quarterly Economic Review - March 1997</i>	Hoster Bebi, Anne-Marie Brits, Mary Hansen, Ebson Uanguta, Dirk Hansohm & Cathy Presland	0	1997	\$0.00
NVP8	<i>Focus on the Annual Budget 1997/98 (March 1996)</i>	Dirk Hansohm, Henning Melber, Peter Nias & Ebson Uanguta	0	1997	\$0.00
NVP9	<i>Focus on the Effects of Liberalisation on the Beef & Maize Sectors in Five SADC Countries - June 1997</i>	Moono Mupotola-Sibongo, Wolfgang Werner, Klaus Schade, Lesley Blaauw	0	1997	\$0.00
NVP10	<i>National Development Plan 1 - June 1997</i>	Anna Erastus-Sacharia, John Motinga, Peter Nias & Ebson Uanguta	0	1997	\$0.00
NVP11	<i>Quarterly Economic Review - June 1997</i>	Felicien Arigbo, Hoster Bebi, Mary Hansen, Dirk Hansohm, John Motinga, Cathy Presland, Klaus Schade, Ebson Uanguta & Wolfgang Werner	0	1996	\$0.00
NVP12	<i>Quarterly Economic Review - September 1997</i>	Felicien Arigbo, Hoster Bebi, Dirk Hansohm, Henning Melber, Klaus Schade, Ebson Uanguta	0	1997	\$0.00
NVP13	<i>Quarterly Economic Review - December 1997</i>	Dirk Hansohm, John Motinga, Hoster Bebi, Wolfgang Werner, Lesley Blaauw & Cathy Presland	0	1997	\$0.00
NVP14	<i>Quarterly Economic Review - March 1998</i>	Lesley Blaauw, Dirk Hansohm, Esau Kaakunga, John Motinga, Klaus Schade and Wolfgang Werner	0	1998	\$0.00
NVP15	<i>Off-shore Resources in Namibia - An Expo '98 Viewpoint - April 1998</i>	John Motinga and Wolfgang Werner	0	1998	\$0.00
NVP16	<i>Quarterly Economic Review - June 1998</i>	Lesley Blaauw, Dirk Hansohm, Esau Kaakunga and Klaus Schade	0	1998	\$0.00
NVP17	<i>Focus on the SADC Free Trade Area (FTA) - August 1998</i>	Lesley Blaauw, Mary Hansen and John Motinga	0	1998	\$0.00
NVP18	<i>Quarterly Economic Review - September 1998</i>	Lesley Blaauw, Dirk Hansohm, Ntintin Oranje and Klaus Schade	0	1998	\$0.00
NVP19	<i>Quarterly Economic Review - December 1998</i>	Lesley Blaauw, Ntintin Oranje, Klaus Schade, Dirk Hansohm	0	1998	\$0.00
NVP20	<i>Quarterly Economic Review - March 1999</i>	Dirk Hansohm, Nameni Kalili, Klaus Schade, Rowlan Simpson	0	1999	\$0.00
NVP21	<i>Quarterly Economic Review - September 1999</i>	Ebson Uanguta, Dirk Hansohm, Namene Kalili, Klaus Schade, Rowlan Simpson	0	1999	\$0.00
NVP22-26	<i>Can Namibia Do better? Policy options to improve economic performance</i>	Dirk Hansohm, Robin Sherbourne, Nino Frodema	0	1999	\$0.00

Publication ID	Title	Authors	No. of Pages	Year Published	Cost
NVP27	<i>Quarterly Economic Review - December 1999</i>	Ebson Uanguta, Klaus Schade, Nino Fredema, Dirk Hansohm, John Ashipala	0	1999	\$0.00
NVP28	<i>Quarterly Economic Review - March 2000</i>	Ebson Uanguta, John Ashipala, Panduleni Elago, Erwin Naimhwaka, Hopolang Phororo, Klaus Schade, Dirk Hansohm	0	2000	\$0.00
NVP29	<i>Quarterly Economic Review - June 2000</i>	Ebson Uanguta, John Ashipala, Rosa Endjala, Klaus Schade, Calicious Tatalife	0	2000	\$0.00
NVP30	<i>Viewpoint on VAT</i>	Hoster Bebi	0	2000	\$0.00
NVP31	<i>Quarterly Economic Review - September 2000</i>	Klaus Schade, Rosa Endjala, Anna Erastus-Sacharia, Erwin Naimhwaka, Nino Fredema Dirk Hansohm	0	2000	\$0.00