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Investigating benefits of renting out backyard shacks in Kuisebmond, Walvis Bay (Namibia)

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2019
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Investigating benefits of renting out backyard shacks in Kuisebmond, Walvis Bay (Namibia).

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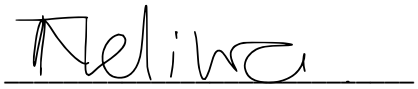
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A research report submitted to the Faculty of Engineering and the Built Environment, School of Architecture and Planning at the University of Witwatersrand, Johannesburg in Partial fulfilment of the requirements for the degree of Masters in Built Environment: Housing.

Johannesburg, 2019

Declaration

I Tulonga Tulimewawa Neliwa declare that this Research Report is my own, unaided work. It is being submitted for the Degree of Masters in Built Environment: Housing at the University of Witwatersrand, Johannesburg. It has not been submitted before for any degree or examination at any other University.



03 Sept 2019

Every challenging work needs self-efforts, love and guidance from elders close to one's heart. This work is dedicated to the woman who has always loved me unconditionally and whose good examples have taught me to work hard for the things that I aspire to achieve.

To my mother who reminds me every day that…

"For with God, nothing shall be impossible".

Luke 1:37

Abstract

Walvis Bay town and port in west-central Namibia, situated along the Atlantic Ocean was constituted an enclave of South Africa until 1992. Industrial expansion which was driven by the rapid growth of the fishing industry saw the town growing at an exponential rate. In 1959, the Kuisebmond township was developed to accommodate the black Namibians along South Africa's apartheid townships. Not only was this separation by race, but also by income and education levels. Consequently, over the years, homeowners have relied on income-generating strategies through an informal rental market of backyard shacks. With modest research done, little is known and understood about Walvis Bay's backyard shack phenomenon. This research investigated the benefits of accommodating several backyard shacks per household for landlords in Kuisebond. The research's assumptions were that backyard shacks in Kuisebmond are associated with income generation and that small-scale landlords tend to be elderly people that moved to Walvis Bay many years ago from rural areas and allocated municipal housing they could not afford. The findings of this research reveal that the income from the backyard rental accommodation plays an important role in the lives of the small-scale landlords. Small-scale landlords' attributes are diverse thus backyard shacks renting in Kuisebmond is not associated with housing type or individual occupier attributes but rather demand-driven. Additionally, revenue collection is not the only aspect to backyard shack renting, the presence of tenants provides a sense of safety and security. The research aimed to contribute to the general understanding of backyard shacks phenomenon in Namibia, it further interrogates academic literature and policy makers on potential research on wider benefits as of backyard shacks as well as potential policy interventions.

Acknowledgements

This research report becomes a reality with the kind support and help of many individuals. I would like to extend my sincere thanks to all of them.

Foremost, I want to offer this endeavour to God for the wisdom he bestowed upon me, the strength, peace of my mind and good health in order to finish this report.

I have to thank my parents and the rest of my family for their love and support. Thank you all for giving me strength to reach for the stars and chase my dreams. To Tala and Leo, I would like to say thank you for inspiring me to push hard in everything I do.

To my supervisor Nqobile Malaza, thank you for your guidance and support throughout this research process, especially for all the efforts you made to make sure I was accommodated for all supervisory sessions.

I would like to thank the entire School of Architecture and Planning, particularly Marie Huchzermeyer, Aly Karam and Siphokazi Makhaye for their guidance and especially for constantly providing necessary information whenever I needed it.

To the Shack Dwellers Federation of Namibia and the participants in Kuisebmond, this report would not have been concluded without your kind assistance and willingness to be interviewed. To you most, I am infinitely grateful.

To my colleagues thank you for your words of encouragement and for covering my portion of work and my boss for understanding and approving my study leave whenever I needed it.

To all my friends, thank you for your understanding and encouragement in many, many moments of doubt and crisis. Your friendship makes my life a wonderful experience. I cannot list all the names here, but you are all truly appreciated as you hold a special place in my heart.

Lastly, this report would not at all been possible without this particular individual. I am ineffably indebted to you Aka. Firstly, for pushing me to apply for the Masters program. For cheering me on throughout this entire process. For laughing at me when I made a mountain out of molehills. But most importantly, staying up with me to see the completion of each and every chapter in this report and sharing your knowledge and wisdom with me. You really pushed me to apply myself in moments when I didn't think I could do it. You really have been my pillar of strength throughout this process. Thank you.

Table of Contents

Declaration ii
Abstract iv
Acknowledgements v
List of Figures viii
List of Boxes x
List of Tables xi
Abbreviations xii
1. Halfway Up the Namibian Coast: Walvis Bay 2
1.1. Introduction to the study 2
1.2. Backyard Shacks in Kuisebmond: A brief background 3
1.3. Rationale and Problem statement 7
1.4. Aim of research 8
1.5. Research Justification 8
1.6. Research Question 9
1.6.1. Sub-research Questions 9
1.7. Conceptual Framework 10
1.8. Methodology 11
1.9. Expected outcome 12
1.10. Limitations 13
1.11. Ethical Considerations 13
1.12. Report Structure 14
2. Backyard shacks: Origin, Compositions and Veracities 16
2.1. Introduction to the literature review 16
2.2. Housing and poverty alleviation: Housing as an asset 16
2.3. Housing and poverty alleviation: Housing as a resource 18
2.4. Informal rental housing 19
2.4.1. South Africa 19
2.4.2. Kenya 21
2.4.3. Housing Policy in Kenya 21
2.5. Backyard Shacks: The Small-Scale Landlord 22
2.6. Backyard Shacks in Kuisebmond: Background 24
2.7. Namibian population characteristics 27
2.8. Framework for housing policy and delivery in Namibia 30
2.8.1. Namibian National Housing Policy 32
2.8.2. National Housing programmes and initiatives 32
2.9. The policy challenges 35
2.10. Backyard Shacks: existing research 36
2.11. Conclusion 37
3. Research Methods 39
3.1. Introduction to the research approach 39
3.2. Research Goal 39
3.3. Conceptualisation and Operationalisation 39
3.4. Research Question 39
3.5. Research Method 40
3.6. Research Aims 41
3.7. Research setting: area of investigation 41

3.8. Units of analysis and investigation *42*
3.9. Sampling Procedure *42*
3.10. Data collection and preparation *43*
3.11. Data Analysis *44*
3.12. Coding *45*
3.13. Threats to validity *46*
3.14. Reflexivity *47*
3.15. Ethics *48*
3.16. Conclusion *48*

4. A Discussion of the phenomenon: The realities 50
4.1. Introduction to the empirical data *50*
4.2. Description of Sample *50*
4.3. Review of Research Question and Goals *52*
4.4. Data Analysis Process *52*

4.4.1. Emerging themes 53
4.4.2. Empirical Data 54
4.4.3. Substantive Theory 62
4.5. Summary of findings *63*
4.6. Limitations and constraints to research *63*

5. Bringing Up Rear 66
5.1. Introduction *66*
5.2. Reciting Research questions *66*
5.3. Conclusions *67*
5.4. Recommendations *69*
5.5. Areas for further research *70*
5.6. Overview *71*
5.7. Closing Remark *73*
5.8. Conclusion *73*

6. References 74
7. Appendices 83

List of Figures

Figure 1.1 Arial photos (top and bottom) of Walvis Bay. Situated at the most arid part of the hyper-arid Namib Desert, Walvis Bay's climate is intensely regulated by its cold-water upwelling of the Benguela system. Source: Silverman (2004)

Figure 1.2 A layout of Walvis Bay (Top). The Kuisebmond township (Bottom) which was developed to accommodate the black Namibians who went to Walvis Bay on work contracts. Source: Google Maps (2019) – Top; Researcher (2018) - Bottom.

Figure 1.3 Conceptual Diagram. Source: Research (2019)

Figure 2.1 Generous land utilisation patterns Source: Silvernman (2004)

Figure 2.2 Etosha Fishing Corporation (Pty) Ltd Which was previously the Walvis Bay Canning Company Ltd in 1943. Source: Silverman (2004)

Figure 2.3 Olden houses in Kuisebmond in the 1930s build on wooden pines (Left) Source: Silverman

Figure 2.4 Map of Walvis Bay indicating the different locations and the roads that separate them. Source: Google Maps (2019).

Figure 2.5: Street scene in Walvis Bay in the 1950s (Left) Source: Silverman (2004). Street scene in Walvis

Figure 2.6 Formal livelihood strategies (Left). Informal livelihood strategies in Kuisebmond (right).

Figure 2.7 The number of people in rural and urban areas recorded

Figure 2.8 The annual population growth rate of major towns using

Figure 2.9 The overall population growth rate of major towns using

Figure 2.10 Composition of housing types and their growth rate in Namibia –

Figure 2.11 Key stakeholders involved with housing delivery in Namibia

Figure 3.1 Outline of the research design. Source: Researcher (2019)

Figure 3.2 Coding Diagram Source: Researcher (2019)

Figure 4.1: 1-Bedroom house (left) and plan (right). Source: NHE (2019)

Figure 4.2 Two-bedroom house (left) and plan (right). Source: NHE (2019)

Figure 4.3 Backyard shacks in Kuisebmond. Source: Researcher (2018)

Figure 4.4 Street view of backyard shacks in Kuisebmond. Source: Researcher (2018)

Figure 4.5. Age ranges (years) of respondents. Source: field Survey (2018)

Figure 4.6 Landlord House Types. Source: Field Survey (2018)

Figure 4.7 Relationship between tenants and landlords. Source: Field Survey 2018

Figure 4.8 Number of backyard shacks per yard Source: Field Survey 2018

Figure 4.9 Substantive Theory Source: Field Survey (2018)

List of Boxes

Box 4.1 Passive tenant search. Source: Field Survey (2018)

Box 4.2 Rent charging mechanism Source: Field Survey (2018)

Box 4.3 Rent determinants Source: Field Survey (2018)

Box 4.4 Rent consistency Source: Field Survey

Box 4.5 How rent is collection. Source: Field Survey (2018)

Box 4.6 Pros and cons of small-scale landlordism. Source: Field Survey (2018)

Box 4.7 Perspective of having backyard shacks by landlord. Source: Field Survey (2018)

List of Tables

Table 4.1 Codes and emerging themes

Abbreviations

BTB – Build Together Programme

MHDP – Mass Housing Development Programme

MULSP – Mass Urban Land Service Programme

MLR – Ministry of Land Reform

MRLGHRD – Ministry of Regional and Local Government Housing and Rural Development

NHAG – Namibia Housing Action Group

NHE – National Housing Enterprise

NUST – Namibia University of Science and Technology

SDFN – Shack Dwellers Federation of Namibia

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Halfway Up the Namibian Coast: Walvis Bay

CHAPTER 1



1. Halfway Up the Namibian Coast: Walvis Bay

1.1. Introduction to the study

Rental housing is an important element in the accommodation of large numbers of households in many cities. In most African cities, more than half of the population are tenants (Gilbert, Mabin, McCarthy and Watson, 1997). Informal rental tenure is considered an essential option for housing the urban poor in developing countries (Gilbert et al. 1997). Although most government housing policies have been focused around the promotion of homeownership, it is the informal rental market that houses many poor households and provide small-scale landlords who supply this kind of accommodation with a regular source of income. Additionally, it has proven to be suitable for various households needs like migrants struggling to find employment yet having limited state housing resources (Shapurjee and Charlton, 2013). Informal renting has housed many in the context of rapid urbanisation (Huchzermeyer, 2007).

A growing body of research (Turok and Borrel-Saladin, 2015; Zweig, 2015 and Beall and Fox, 2009) suggests that the informal and low-income populations of many cities are growing exponentially to meet the demand for employment however only creating more poverty. Many small towns are nodes for development and local authorities have received humble state support to ascertain the growth of these small town's economies focused on their developing industries (Zweig, 2015). Typical of such small town is Walvis Bay, located on the West Coast of Namibia (Figure 1.1 below). The town is strategically located as its deeps sea harbour makes it one of the best harbour towns, bringing with it immense industrial growth especially the fishing industry which employs about 14,000 per ananum workers, of which about 43 percent work on vessels at sea while 57 percent are involved in onshore processing (Hitula, 2011). As such, it has attracted an influx of people seeking economic opportunities and is continuing to experience an on-going in-migration.

Kuisebmond the study area is a low-income township in Walvis Bay conveniently located in the north of the town close to the sea. Kuisebmond remains the biggest receiver of migrants to the city. With a population of over 62,000 in 2012 and an annual population growth rate at 4 per cent (Namibia Statistics Agency, 2011), unemployment levels and housing demand have immensely increased creating a high level of informal housing. With nowhere to go and a lack of financial security, residents have resorted to informal accommodation in the form of backyard shacks where formal houses accommodate various shacks on one plot. The overcrowding of backyard shacks has contributed to the pressure on infrastructure and social services, which has encouraged municipality to construct new housing. However, with new housing came more backyard shack growth. This research thus aims to

investigate the phenomenon underlying backyard shacks in Kuisebmond and its entire administration by the small-scale landlords.

1.2. Backyard Shacks in Kuisebmond: A brief background

Backyard shacks are often meant to be a temporary accommodation option to people that live in them. Backyard shacks offer a flexible affordable housing option to poor households and migrants, with easier access to economic opportunities, better access to services and lower travelling costs to the inner city (Zweig, 2015). Crankshaw, Gilbert and Moris (2000) and Niikondo (2010) state that this custom of putting up shacks in the backyard of formal houses dates back to the Apartheid restrictions that prohibited black settlers from buying houses. In his study, Niikondo (2010) further stresses that in the Namibian context, men were contracted to work in urban areas and lived in apartheid's single quarters. Men were recruited from rural areas to work in factories and service industries in urban areas however with the prohibition on bringing their entire families with them (Habitat International Coalition, 1996 cited in Niikondo, 2015).

After Namibia's independence in 1990, Niikondo (2010) expresses that the restrictive laws were lifted, and wives and families of the men went to live with them in the urban areas. Seckelmann (2001) cited in Niikondo (2010) argues that this sudden migration by the families from rural to urban areas caused new social and economic problems. Niikondo (2010) adds that, although migrant labourers were paying rent for the inadequate accommodation, they were in fact paying rent to the labour hire companies through which they were employed. Therefore, Niikondo (2010) emphasises that without permanent job permits, black people were limited and discouraged to buying property (Crankshaw et al. 2000; Niikondo, 2010). Thus the proliferation of backyard shacks occurred.

Many housing policies in developing countries have been focused on the large-scale delivery of low-cost housing and overlooking the significance of informal housing such as backyard shacks (Zweig, 2015). At the legal and policy stance, Article 102 of the Namibian Constitution of 1990 provides for better housing in Namibia (Namibia, 1990). The South West African People's Organisation (SWAPO) Election Manifesto (2009) emphasised that housing is a basic need and critical to realising Namibia's Vision 2030, National Development Plan III (NDP3) and the Millennium Development Goals. The SWAPO Election Manifesto (2009) also expresses policy assurance of the improvement of living conditions of informal settlements in urban areas, by providing security of tenure and better access to municipal services.

The Namibia's National Development Plan II (NDP2) published in 2002, states that majority of Namibians are able to secure housing with secure tenure (Niikondo, 2015). However, Christensen (2005) contents this statement by writing that official provision of residential plots has failed to keep up with the growing population due to the slow pace at which township establishment is taking place. Furthermore Niikondo (2015) and Christensen (2005) both emphasise that serious lack of qualified professionals in the public and private sectors adds more stress to the existing housing delivery backlog. These factors leave local authorities being established without sufficient capacity to administer land. Although municipalities have not extended services to backyard shack residents, they acknowledge that backyard shacks are a significant accommodation option in light of municipal housing shortfall and long waiting lists (Zweig, 2015).

Kuisebmond is situated well in the north of Walvis Bay. With a population of 79,515 in 2012, 62,632 of Walvis Bay's residents live in Kuisebmond (Integrated Spatial Development Framework for Walvis Bay, 2013). In 2012, Kuisebmond had 9,788 formal households accommodating a total number of 33,790 people. Additionally, the total number of informal households (backyard shacks) was 8,740 housing a total of 28,842 people (Integrated Spatial Development Framework for Walvis Bay, 2013). As a low-income township with a fast-growing migrant population and natural population growth, where not everyone that migrates to the town is employed immediately, Kuisebmond faces a severe housing shortage. Consequently, this has contributed to the 'un-housed' urban poor to get inventive and seek their own living space, giving birth to a substantial growth of backyard shacks. It is common for existing formal houses to accommodate households of two or more families with extended family or tenants living in backyard shacks (Zweig, 2015).

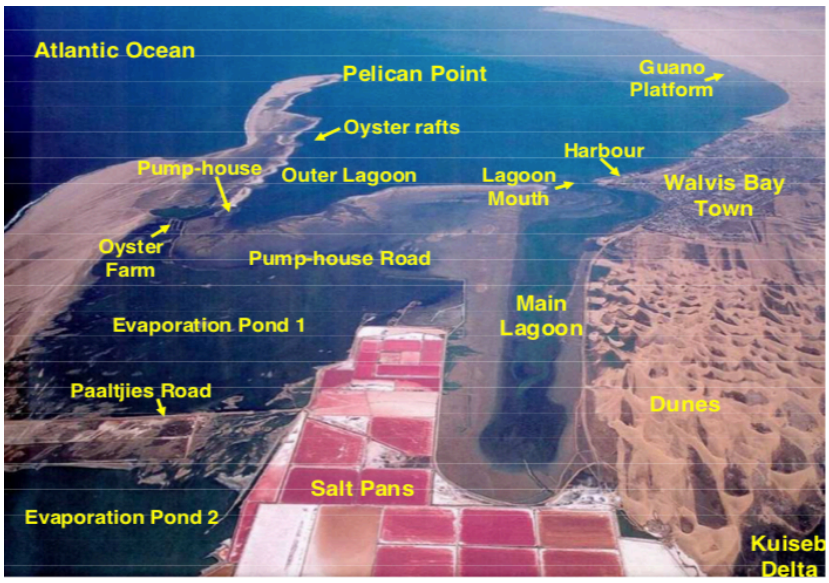




Figure 1.1 Arial photos (top and bottom) of Walvis Bay. Situated at the most arid part of the hyper-arid Namib Desert, Walvis Bay's climate is intensely regulated by its cold-water upwelling of the Benguela system. **Source:** Silverman (2004)





Figure 1.2 A layout of Walvis Bay (Top). The Kuisebmond township (Bottom) which was developed to accommodate the black Namibians who went to Walvis Bay on work contracts. **Source:** Google Maps (2019) – Top; Researcher (2018) - Bottom.

1.3. Rationale and Problem statement

Backyard shacks are considerably low cost thus rent payment is low and flexible and evictions in this sector of accommodation is infrequent (Turok and Borrel-Saladin, 2015). Turok and Borrel-Saladin, (2015) observe that this low and flexible rental payments may be a consequence of casual relationships between the landlord and backyarders or centred around personal relations as opposed to contractual agreements with official support. Another consequence observed by Turok and Borrel-Saladin, (2015) is that usually backyard shack dwellers are poor with low earnings and high-income insecurity. In the case of Kuisebmond, this theory needs to be investigated.

Backyard shack renting has become an effective livelihood strategy employed by the urban poor to answer to the need for affordable housing and income generation. In countries like Brazil and South Africa, informal rental has been a livelihood approach in Brazil for some time while it was only regularly employed by poor South African households to complement their household income (Gilbert et al. 1997). Shapurjee and Charlton (2013) emphasise that backyard rental is generally not for profit gain by the landlords but merely for subsistence. Gilbert et al. (1997) argues that most landlords have little idea on how much profit they should be deriving for the backyard shacks. Generally, homeowners become landlords in the faith of assisting someone with accommodation and this might explain the lack of commercial expertise.

Houses commonly accommodate one or more backyard shacks with few landlords controlling large numbers of backyard shacks. Generally, backyard shacks accommodate three to four people however, overcrowding is common with five or more people found living in one small space (Zweig, 2015). Most landlords operate on a small scale and mostly live on the same plot as the tenants (Gilbert et al. 1997). A majority of landlords as highlighted by Gilbert et al. (1997), are themselves no better off than their tenants. Additionally, Gilbert et al. (1997) write that what mostly distinguishes landlords from their tenants is their age; landlords tend to be much older, mostly retired citizens. Renting offers a comforting form of savings, a savings that can be trusted by older people more than banks and other investments.

With fast-paced developments taking place in Walvis Bay's economy, Kuisebmond served as a reception center for new entrants looking for economic opportunities. This development teamed with the natural population growth resulted in a strenuous housing shortage in Kuisebmond resulting in the backyard shack phenomenon (Hitula, 2011). Overcrowding in Kuisebmond resulted in an escalated pressure on urban and social infrastructural services. The problems associated with the backyard shack phenomenon reached a critical stage between mid-90s and 2001 just as the city's industries started

growing (Hitula, 2011). Municipal Council has provided new housing in an effort to alleviate backyard shacks. However, this intervention has unintentionally provided opportunities for the further growth of backyard shacks in the new housing areas. The low levels and flexibility of rental cash flows on one hand and the expectation of fulfilling municipal services and household sustenance create income insecurity likely to induce default on the former to address the immediate problems of the latter. Modest research has been done to highlight this phenomenon particularly in Namibia therefore, this research intends to investigate and understand the mechanisms backyard shack renting.

1.4. Aim of research

The research aims to explore and explain the phenomenon of backyard shacks in Kuisebmond. Currently, research states that '[b]ackyard shacks are a uniquely South African phenomenon' (Lemanski, 2015:472) . Therefore, this research aims to create awareness of the existence of backyard shacks in Namibia and create a profound insight of informal rental housing market with an opportunity for further research. The broad research question focuses on understanding how small-scale landlords utilise rental income from backyard shack renting and motivate that instead of being viewed as a destruction to formality, backyard shacks can be viewed differently. The research aims to investigate and illustrate the human value of backyard shacks for small-scale landlords in Kuisebmond.

1.5. Research Justification

The motivation for this research is the shortfall in literature, and the existing opportunities for further research on understanding the informal housing market in Namibia. The research provides an opportunity to expand the knowledge base of the housing studies and a contribution to knowledge extension in spatial fields about Namibian towns. As property specialists, we engage with a spectrum of property disciplines. However, the focal field of these disciplines are immovable property. The immovable property, which is land and buildings, not only provides space for various uses, but it is also a medium for property rights. The largest sector of this field is housing. This nature of occupation and exchange of property rights presents a unique opportunity for a valuer to find diverse and exciting topics to research. The philosophy of valuation is to express the benefits from a property in monetary terms by considering all features of a property. This is what creates the qualities of value. The significance of value of a property lies in how its characteristics, location and relationship with the spatial attributes of neighbourhoods cities, affects its functionality.

As a property specialist, housing is an immensely important aspect of one's life. Buying a house is an even more critical decision. It consumes a large portion of people's income and it takes many years to

be paid off. House ownership can therefore be seen as a long-term cost. Conventional way to meet the cost would be either to pay from household income or to put the house on rent and use rent to pay for the cost. What is seen, however, is to retain the main house for occupation but use extra space around the house to generate income that contributes to meeting the costs. This does not seem to fit in conventional literature. This research seems to cross the boundaries of housing as a consumption good and as a passive investment. While conventional research tends to focus on one or the other, this research tends to reveal that in some circumstances the two come together.

1.6. Research Question

This study intends to investigate the benefits of accommodating several backyard shacks per household. It will delve into how landlords manage their backyard shacks and how they negotiate rent. It will ask whether the income drawn from tenants is sufficient to cater to household needs and leave some for savings. The research aims to contribute to the general understanding of backyard shacks in Namibia by focusing on rental income generated through backyard shacks by small-scale landlords. It will explore the operation of backyard shack renting on the stance of the landlord. The question guiding this research is asking;

- how do small-scale landlords utilise backyard shack renting for revenue generation in Kuisebmond.

1.6.1. Sub-research Questions

- Who are the small-scale landlords that offer backyard rental shack accommodation?
- How do landlords attract tenants; how do they make it known about available rental backyard accommodation?
- How are rental rates determined?
- How are responsibilities allocated between landlord and tenant (management)?
- How is generated revenue utilised?

1.7. Conceptual Framework

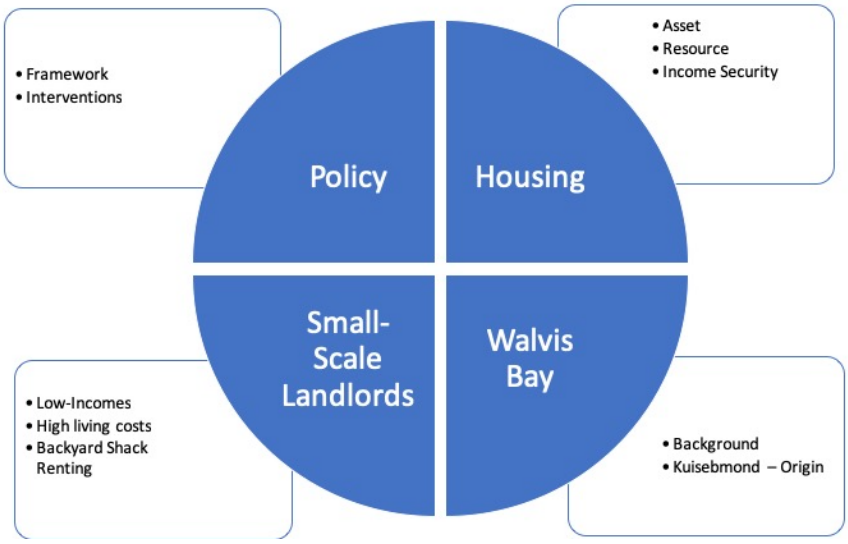


Figure 1.3 Conceptual Diagram. **Source:** Research (2019)

The objective of the study is to explore how small-scale landlords in the Kuisebmond township utilise rental income gained through backyard shack renting. The diagram in figure 1.3 outlines the study area, Kuisebmond, is located in *Walvis Bay.* The town has a historical background of events and experiences that have contributed to the emergence of the backyard shack renting phenomenon. The purpose of doing this is to have deeper insight into informal housing income and the welfare of the urban poor. Drawing from the literature, it appears the main issues which are important to understanding backyard shack renting include understanding housing, small-scale landlords and policy. *Housing* refers to housing aspects and activities that may afford people the capacity for self-improvement. It includes social, financial and economic activities. all of which, when combined, provides a safety net and income security to its investors. Housing on its own does not offer income security however, combined with economic activities such as home-based enterprises and rental accommodation, it could provide its owners more than just comfort.

Small-scale landlord refers to the low-income homeowners and their interaction with housing. This interaction between housing and small-scale landlord forms the backbone for backyard shack renting. This type of renting refers to the economic activities of drawing an income from extra space in backyards that homeowners adopt to cope with not only housing scarcity but high house costs that contributed to housing unaffordability to the low-income earners, the unemployed and the poor. Backyard shack renting is therefore a livelihood strategy that may have been adopted by homeowners and home seekers to cope with the high living costs and high housing demand. Finally, *Policy* refers to housing policies, which show their role in acknowledging and documenting this sector of housing and

how policy has contributed to the informal rental housing market. Policy was used in the context of outlining the housing policy framework in Namibia as it exists and how it is being used to guide in the improvement of the urban poor. Understanding these concepts is important to unfolding why low-income homeowners put their yard space up for backyard rental shacks and how income security is facilitated through this process.

1.8. Methodology

The research aims to explore and explain the phenomenon (Kumar, 1996) of backyard shacks in Kuisebmond. The broad research question focuses on understanding how landlords utilise rental income from informal backyard renting. The sub-question seeks to understand the processes associated with attracting tenants, determining rent and allocating responsibilities, the outcome of which is a generation of income utilised by landlord. The underlying purpose of this interrogation is to establish how the informal renting processes contribute to backyard shack landlords' ability to secure sufficient income to meet not only the cost of ownership, but also the cost of municipal services associated with backyard tenants. The research proposition is that a backyard shack landlord's utilisation of rental income is associated with income received, which in turn is associated with loose ends in informal renting processes. Therefore, the study adopts a qualitative approach. Qualitative research may be used to generate new theories or to gain deeper understanding of issues from the perspective of those experiencing it (Turunen, Vaismoradi and Bondas, 2013). Knowledge is perceived to be a social construction shaped by symbolic interaction of individuals (Williamson, 2006). Ethnography, which largely originates from anthropology, ties the idea of culture to a group or organisation (Trochim, 2006). It aims to provide deep insight of people's views, actions and nature in a given location context (Reeves, Kuper and Hodges, 2008).

The units of analysis will be low-cost households with rented backyard shacks. The units of investigation will be registered owners who are allocated the houses. Household spouses will be permitted to participate in the presence of the registered owner. Data describing the nature of landlords, the processes of attracting tenants, negotiating rent and assigning responsibilities, as well as the utilisation of generated income from backyard shack renting will be collected at ordinal level. This is consistent with ethnographic questioning which Gina-Marie (2004) states as involving description, structural and contrast types of questions.

In 2012, Kuisebmond had 9,788 formal households and 8,740 informal households (backyard shacks) (Integrated Spatial Development Framework for Walvis Bay, 2013). Since this is an exploratory study, non-probability sampling is adopted. Sample sizes in qualitative studies vary from under 5 to over 30

to reach data saturation (Marshall, Cardon, Poddar and Fontenot, 2013). Guetterman (2015) finds that sample sizes for ethnography research in education and health sciences averaged around 19 and 23 respectively. However, the sample size may not be known in advance. Hence sampling in ethnographic studies is often purposeful, which is conscious selection by the researcher of certain participants with specific knowledge or experience to include in the study (Gina-Marie, 2004). Williamson (2006) cites Patton (1990) as stating that the logic and power when sampling is done in a purposeful manner brews in the selection of information-rich cases which can be used as a learning platform about the issues of paramount importance to the research.

Semi-structured interviews will be used to gather data from backyard shack landlords in Kuisebmond, Walvis Bay. Interviews involve an interviewer reading questions to respondents and recording their answers (Kumar 2011). The research will conduct structured interviews as it provides uniform information, which assures comparability of the data collected (Kumar, 2011). In addition, this method is suitable for this study, as it does not require the researcher to have prior interviewer skills, this will allow flexibility in approach and conduct. Secondary data will be obtained through the investigation of literature surrounding backyard shacks and informal rental by small-scale landlords.

The data will be analysed using the thematic network analysis. This method of analysis aims to explore the understanding of an issue (Attride-Stirling, 2001). Thematic analysis involves familiarising with transcribed data, generating initial codes, searching for themes, reviewing emerging themes, defining and naming themes, and producing the report (Braun and Clarke, 2006; Turunen *et al.* 2013). This method of analysis will bode well with the research as it aims to investigate and understand the continued growth of backyard shacks in Kuisebmond.

1.9. Expected outcome

The research is an exploratory research whose expected outcome is a literature contribution to the general understanding of backyard shacks and informal housing in Walvis Bay and Namibia at large. Therefore, the research expects to create deeper insight into informal housing to the academic research community and policy makers for further research and policy intervention about the phenomenon.

1.10. Limitations

Face to face – respondents may find it uncomfortable with a face-to-face interview and their response to questions could be contorted.

Technology – respondents could get anxious towards new technology and not respond to questions to the best of their ability.

Interviews are time consuming and expensive – Face to face interviews are costly, as they require travelling and require more time getting around especially when the area of research covers a large geographical space.

Translation gap – expressions and meanings might get lost in translation and not reflect actual feelings that people had when they were answering questions.

Researcher Bias – Researcher may introduce their bias in the framing of questions and the interpretation of responses.

1.11. Ethical Considerations

This research report requires the interview schedule for undertaking qualitative interviews to be approved by the relevant authorities in the School of Architecture and Urban Planning at the University of Witwatersrand. It is important that questions are not offensive to the respondents in anyway and therefore societal elements of gender, class and race are considered when designing the questionnaire. The interview questions will be open-ended and non-suggestive in order to get more honest and subjective responses. It is important that sufficient levels of confidentiality and transparency are adopted throughout the research. Therefore, the researcher will ensure that: respondents are not classified as vulnerable members of society; confidentiality and anonymity of participants will be upheld; participants' rights to privacy will be respected; informed consent will be obtained, and participants will have the right to withdraw participation before, during or after the data collection; research will be beneficial to participants.

1.12. Report Structure

Chapter one provides the overall introduction to the study. It presents a background and rationale for the research, aim, themes and sub-research questions that will aid in answering the research question. The sub-questions will be used to guide the construction of interview questions and guide the analysis and discussion of data in chapters four and five.

Chapter two is the literature review of the study. This chapter unpacks the main theme of the study, which is the phenomenon of backyard shacks. The themes of small-scale landlord and informal rental will highlight and contribute to the understanding of the genesis of backyard shacks in the particular study area.

Chapter three will be an outline of the research methods that will be used to execute the study. This section will cover research design and approach; population size sampled and sampling techniques exercised; data collection and processing and approach used for data analysis.

Chapter four will present in detail the empirical data that will be gathered for the study. In this chapter, interviews will form the central source of information and data gathered from the interviews with small-scale landlords in Kuisebmond will be discussed in detail. This section of the research report will draw together key issues that emanate from the empirical data for an in-depth analysis and discuss the findings in line with the sub-questions to answer the research question. Some conclusions will be drawn from the data analysis and a further deliberation will be done in the following chapter.

Chapter five will be the concluding chapter. This section of the report will provide an overall summary of the research project, a reflection of difficulties, experiences, major findings, conclusions, recommendations and opportunities for future research.

Backyard shacks: Origin, Compositions and Veracities

Chapter 2



2. Backyard shacks: Origin, Compositions and Veracities

2.1. Introduction to the literature review

A house is an exceptional product that consumes a large part of people yearly earnings. Additionally, housing is a crucial element of living standard, contentment, safety and social standing. Other than large portions of their income, people devote an enormous amount of time to housing activities. A considerable amount of energy goes into obtaining, funding, retaining, protecting and restoring homes. Housing offers protection against the elements, an abode of privacy and self-respect, a place for study and individual growth Housing is a resource, an asset for investment and space for social events and communal engagement (Stein and Horn, 2012). A house's arrangement, location and density is of utmost importance for cities' efficient functioning, and households mobility thus affecting commercial development and social integration (Sen 1997).

Many low-and-middle-income cities constantly struggle to provide a sufficient supply of adequate housing in appropriate locations (UN-Habitat, 2004). Similarly, under-delivery of affordable housing could be a reflection of the housing supply dynamics such as the high construction rates, intricate property transactions, and insufficient financial support (Collier and Venables, 2015). The outcome of which is the production of informal housing with makeshift materials.

This chapter unpacks the concept of housing as a resource and a closer look at the study area. It provides an analysis of the literature relevant to the themes covered in this research. It reviews the main theme of the study, which is the phenomenon of backyard shacks and those that provide this form of accommodation, the small-scale landlords. Almost nothing is known about those providing backyard shack rental accommodation. This research report aims to add towards this gap in knowledge by highlighting the significance of backyard shacks for small-scale landlords in the low-income townships. The themes of informal rental by the small-scale landlords will contribute to the understanding of the genesis of backyard shacks in Walvis Bay. It will discuss housing strategies and policies towards informal housing in Namibia and internationally. Finally, the paper observes existing research and its position about the phenomenon.

2.2. Housing and poverty alleviation: Housing as an asset

During the 1970s and early 1980s, social scientist and policy makers concerned with shelter issues concentrated on owner occupied housing, which resulted in many sites and services and settlement upgrading projects (Beijaard, 1995). In recent years, approximately 1.2 billion people live in rented accommodation (Gilbert, 2014). On one end, this choice is based on the experience that rental housing

aids home owners to fulfil their financial obligations, and on the other hand, rental housing creates wider housing opportunities for the lowest income group of people in search for affordable housing.

Assets are defined as frameworks of economic, human, natural or social resources that can be attained, advanced, enhanced and transferred across generations, including both tangible and intangible assets (Stein and Horn, 2012). Assets affords people the capacity for self-improvement (Stein and Horn, 2012). Moser (2009) states that, the poor are owners of very complex assets and in order to overcome poverty, policy needs to assist the poor in using their assets to its fullest productivity. Adding to Moser's (2009) statement, Sen (1997) writes that the procurement of assets is not a reflexive act, but an act that produces agency and therefore connected to empowering individuals and communities. Moser (2009) further argues that in order for one asset to perform effectively, there needs to be an improved management of all assets. Moser (2009) outlines the five assets owned by poor households namely; labour capital, human capital, productive assets, household relations, and lastly social capital (Moser, 2009).

Housing is an important asset to people as it gives households an opportunity and platform to accumulate other assets (Stein and Horn, 2012). Namibia's housing policy and delivery is linked to poverty alleviation which is a response of the Namibian Government whose goal is to tactically position housing to play a pivotal and evocative part in the execution and fulfilment of Namibia's Vision 2030 as per the Habitat Agenda and Istanbul Declaration on Human Settlements of 1996, United Nations Millennium Declaration and Johannesburg Plan of Implementation of the World Summit on Sustainable Development of 2001 to which Namibia has committed itself (Republic of Namibia, 2009). The Namibian housing policy is somewhat influenced by De Soto's Theory of Mystery of Capital in which it focuses mostly on homeownership strategy. However, Gilbert (2012) argues that housing as an asset to households extends beyond De Soto's findings. This is because housing exists in three aspects namely, social, financial and economic (Stein and Horn, 2012).

Housing as a social asset provides a social safety net for the households and contribute towards nationality building by offering the household residency which links them to the local governance system (Gordon, Bertoldi and Nell, 2011). Housing as a financial asset was adopted in the Namibia's Vision 2030 which emphasised wealth creation through housing delivery for all towards a self-sustainable country. Housing as a financial asset can be traded or used as collateral to access loans or to access other assets (Gordon et al. 2011). Housing policies often envision that by providing housing, households are in a position to improve their lives. Conversely, Gilbert (2012) contests this claim when he argued that granting formal property rights does not guarantee life improvement unless

beneficiaries are able to make an income from their housing through home-based enterprises and provision of rental accommodation.

2.3. Housing and poverty alleviation: Housing as a resource

Etymologically, the word resource is related to 'source', the prefix 're' means again Goodall (1987). The two combined implies an entity that is relied upon for the fulfilment of human desire Goodall (1987). Sources of human satisfaction such as fitness, employment, industrial abilities, wealth, immovable property, technology and cultural and physical attributes may all be referred to as resources. Goodall (1987) defined resources as materialistic things that can be utilised to achieve gratification of some human desire or paucity. Something becomes a resource depending on its value to people and not its intrinsic value.

In his book, The Dictionary of Human Geography, Goodall (1987) defines the word resource as a notion used to signify sources of human satisfaction, prosperity or strength. Economic geographers, Zimmermann, Peach and Constantin (1972) dealt comprehensively on what a dictionary offers as definitions for resources. They defined resources as that upon which one depends for support or supply, a means to obtain assumed earnings and the capacity to take advantage of prospects or to rid oneself from arduous circumstances.

Housing alone cannot alleviate poverty if the household efforts are not supported. Gilbert (2012) argues that homeownership is important, however homeownership alone does not contribute to improving livelihoods as it needs to be accompanied by other livelihood strategies. In her paper on Augmented Informality, Lemanski (2009) adds to Gilbert's (2012) argument that although housing is an important asset because it enhances identity, security and dignity of the household, it does not necessarily change the poverty status of the beneficiaries. Therefore, housing should not be understood in isolation from household's interaction with it but should be treated as a multifaced asset that has intricate interactions with the households. Homeownership comes with the burden of maintenance, all of which is financial and may contribute to the reduced quality of life for homeowners. Consequently, economic activities such as backyard shack renting are people's creative interactions with housing. These activities are also a response to state's inability of supplying basic necessities for the poor, whilst providing a form of cashflow for low-income homeowners.

2.4. Informal rental housing

Entry to the housing market in many cities in the global south is in the informal housing market (Huchzermeyer, 2009 & Van Gelder, 2009). For example, in Johannesburg 16% of all household in the city are found in informal housing (Gunther, 2014). This situation could be a contribution by factors such as high and rising costs of ownership, inability to apply for subsidised housing, irregular and low income have inadequate access to formal housing by the urban poor. This lack of access is due on one part to the lack of formal housing stock at the lower end of the property market (Gunter, 2014). This shortage of formal housing stock is found for both home ownership and within the rental market (Gunter, 2014). This section provides a brief overview of the informal rental housing market in two other countries, South Africa and Kenya to provide context to the research report.

2.4.1. South Africa

The housing market in South Africa is broadly divided into three sectors, the formal housing, characterised by a sophisticated legal framework and financial mechanisms (Huchzermeyer and Karam, 2006; Rust, 2006). The informal housing sector, characterised by little framework and poor-quality access to services and the backyard sector, which has informal dwellings but often have access to basic services such as water and electricity (Gunter, 2014). Often, the urban poor find themselves confined to the informal housing market; here access does not require some of the sophisticated tools for access, such as a bank account and identity documentation (Gerxhani, 2004). Therefore, the informal housing stock plays a critical role in housing provision in the city (Shapurjee and Charlton, 2013).

The South African post-apartheid government has spent billions of dollars to develop social housing known as the RDP housing which is often found in areas previously designed for black Africans during apartheid (Landman and Napier, 2010; Gunter, 2014). During the apartheid era, urban land for the development of black Africans was restricted, thus development of the RDP housing came about to counter for the shortage of low-cost housing (Gunter, 2014). The lack of housing stock lead to the increase in informal housing in urban centres and despite the extensive social housing programme, informal housing has continued to grow (Gunter, 2014).

The informal housing market in South Africa is characterised by poverty and lack of control (Gunter, 2014). This sector of housing has the most vulnerable of the urban poor and the least support and poorest legal framework in which transactions take place (Rogerson and Letsie, 2013). The informal housing market sector is the most likely to be an exploitative neoliberal market, where supply and

demand are distorted by access to resources and acceptance of below standard product (Obeng-Odoom, 2011). The informal rental housing stock has led to a number of small-scale landlords that rent out rooms within their residence, however, it has also created a large-scale informal landlord who develops informal housing stock on squatted land for the exclusive use of rental market (Gunter, 2014). The informal housing sector in South Africa, with its large size and rapid development has the structure of a neoliberal economic market (Gilbert, 2014). The informal market mirrors the shape of the formal housing market and provide an additional income for many individuals who have benefited from the social housing programmes of the post-apartheid government by renting informal dwellings on their properties (Poulsen, 2010). While this has created a class of small-scale landlords, the development of large informal settlements on the periphery of urban centres has also opened up a market for the large-scale renting of informal dwellings to new arrivals in the city (Gunter, 2014).

Informal housing has a significant proportion of individuals living in rented accommodation, however government has placed minimal emphasis on tenure within this form of housing (Adebayor, 2011; Lemanski, 2009). Gunter (2014) adds that government has instead focused on developing formal social housing. Even more importantly, South Africa's government has not focused on rental tenure and renting as a plausible form of stable tenure (Gunter, 2014). This lack of focus on rental tenure means that the longstanding and targeted approach to homeownership has given a dominance by private landlords in the low end of the property market (Lemanski, 2009). The government has gone as far as specifically precluding building a social housing rental stock from their strategy of providing formal housing (Lemanski, 2011).

Formal rental stock in the low end of the market is rare and the majority of rental accommodation is provided in either informal dwellings within formal suburbs or informal dwellings in informal settlements (Poulsen, 2010). The informal housing sector has a range of actors from petty landlords who rent dwelling on their formal properties to large scale landlords who might rent several informal properties (Gunter, 2014). Housing in the informal market are built without proper planning regulations and since they are not registered, it makes their growth and development difficult to determine (Bargain and Kwenda, 2010).

Payments in the informal rental market often take place in cash and oral agreements are the order of the day. Landlords do not function in any formal market or do not give receipts or record tenancy agreements (Hooper and Cadstedt, 2014). In various informal rental markets, rental units are rarely advertised, and potential tenants find accommodation through social networks. Consequently, rental fees are difficult to standardise and vary across different settlement (Gilbert, 2003). This lack of

formality places tenants in vulnerable positions where rents can be increased without notification and safety nets to avoid forced evictions (Gunter, 2014). Due to a lack of structure and a sense of formality in the informal housing market, tenants remain with minimal choice but to accept the conditions or move out.

2.4.2. Kenya

In the slums of Nairobi, most residents are tenants (Huchzermeyer, 2008). 84.7 per cent of households in Nairobi's housing market are tenants. The housing market provides various levels of rental housing, from middle-class apartments, through multi-storey rooming to single-storey wattle and daub rooming in slums (Huchzermeyer, 2008). Council housing in Nairobi is the only accommodation that offers rents that are comparable or even below those rooms in the slums. However, Huchzermeyer (2008) writes that the council housing is allocated through political patronage and inaccessible to slum dwellers. The next best accommodation in Nairobi, with bigger space than those in the slums are the rooms in the largely unauthorised, dense multi-storey buildings. Rents for these single rooms are intensely higher than those rooms in the slums. In Nairobi, slum dwellers are pushed to the side and displaced into expanding or newly forming slums whereas those people that are already better off benefit from the slum upgrading programmes (Eastern Cape Department of Housing, 2010). This kind of housing distribution leads to structure owners or negligent landlords of decaying multi-storey tenements illegally investing in slums (Huchzermeyer, 2008).

Landlords in the informal and formal housing sector, who own a small number of rental units generally manage these informally. Petty landlords hardly record their rental agreements formally. This means that landlords can increase rents without prior notice to the tenants which leaves the tenants with no alternative than to pay up or vacate (Mwangi, 1997).

2.4.3. Housing Policy in Kenya

There exists no explicit rental housing policy in Kenya, rather housing issues are submerged in the overall national housing policy first formulated in 1966 as Sessional Paper no. 5, which remains the basis for national housing policy in Kenya (Mwangi, 1997). The lack of a rental policy leaves for local authorities, government departments and public corporations to design their own programmes for the supply of rental housing. The lack of specific consideration for rental housing in the national housing policy has been reinforced by more than three decades of centralised development models. The Kenyan government followed a control guidance development planning model throughout the 1960

to 1980s in the belief that centralised government agencies, government officers and public resources were the key factors in development (Mwangi, 1997).

Decades of poorly functioning local government in Kenya have lead to commodification or commercialisation of inadequate, poor standard services such as water, shelter, refuse collection and sanitation (Huchzermeyer, 2008; Gulyani, Talukdar & Potter, 2006). Access to water is insufficient and frequently contaminated, collection and disposal of refuse is often inadequate and unsanitary, rented accommodation is of poor quality as illegal structure owners place minimal investment on the structures (COHRE, 2005). Processes of commercialisation have resulted in a multifaceted structure of economic stakeholders acquiring a degree of social legitimacy to extract profit through trading inadequate basic necessities to the poor (Huchzermeyer, 2008). Due to the rarity of formal employment, people moving Kenyan cities for long periods take up jobs as water vendors, refuse collectors or rental room owns. This reinforces the legitimacy of market exploitation and have intricate ramifications for the realisation of the right to access to adequate housing and associated services (Huchzermeyer, 2008). The stated goal of the policy framework is to provide adequate shelter for all Kenyan citizens and sustainable human settlements in the context of an urbanising world. Conversely, the goal of adequate housing for all remains more a statement of social and political intention than a feasible objective (Mwangi, 1997).

2.5. Backyard Shacks: The Small-Scale Landlord

A growing body of research (UN-HABITAT, 2004; Gilbert et al. 1997; Shapurjee and Charlton, 2013; Lemanski, 2009) about rental housing in developing countries has indicated that the numbers of people in rental accommodation has increased progressively. Urban dwellers live in rental accommodation, which is commonly provided by the housing sector. Lemanski (2009) cites Malpezzi (1990) who reports that many developing countries housing stock is rental. In Mexico City, tenacity increased from 484,000 in 1950 to 1,2 million in 1980 (Lemanski, 2009). In Seoul, tenants went from 883,000 in 1960 to 5.7 million in 1985 (Lemanski, 2009). Fairly a small number of landlords control large numbers of shacks with the majority mostly having no more than two (Gilbert et al. 1997). Generally, landlords in the housing sector operate on a small-scale as they share space, sites and services with their tenants (Gilbert et al. 1997). Lemanski (2009) argues that backyard shacks do not poses the collective nature that informal settlements do but instead they are fused within residential areas, functioning alongside neighbours with legal titles, tenure rights and the convenience of infrastructural services, albeit in exchange for rent. This section aims to contribute towards the gap in

knowledge by reiterating the significance of small-scale landlords in the informal rental housing market particularly the backyard shacks.

Commonly in low-income townships, a homeowner becomes a small-scale landlord out of courtesy and necessity (Gilbert et al. 1997). Most township house sizes are especially small offering inadequate space and necessitating some family members to sleep in other parts of the house that is not the bedroom (Turok and Borrel-Saladin, 2015). This may affect family life negatively as some members do not have privacy, compelling the homeowner to either extend their house or use space in the yard to accommodate those members (Turok and Borrel-Saladin, 2015). On the other hand, given the low incomes and high unemployment in most low-income townships, extending the formal house will cost the owner more money compared to the affordability of backyard shacks (Zweig, 2015).

Low-income areas are home to a significant amount of poverty and unemployment. Additionally, lack of housing affordability by low-income earners teamed with housing backlog has homeowners using it as an opportunity for income-generation. Conversely, most homeowners have been backyard shack dwellers themselves and therefore sympathise with those seeking backyard accommodation. Gilbert et al. (1997) and Shapurjee and Charlton (2013) articulate that even though the decision to accommodate unrelated backyard shack dwellers was driven by sympathy, the relationship maintained is financial. Backyard shack dwellers are given space in the homeowner's yard in exchange for a monthly fee. With low-incomes on one hand and the requirements to fulfil household expenses for the small-scale landlord, rent from backyard shacks may become part of their household income.

In an environment of acute poverty and neo-liberal economic management, there are severe limits to what housing policies can achieve. In Namibia, the extend of income inequality means that the distribution of housing is certain to be a major problem without extensive state aid for the lowest income groups. Following the housing strategies and policies, efforts to meet the housing needs for the poorest sections of the population have had mixed results. The shortcomings may partly reflect on the dominance of the ownership pattern instead of providing support to those providing informal rental housing and to those being accommodated by this market. The next section discusses existing research about the informal housing market.

2.6. Backyard Shacks in Kuisebmond: Background

Walvis Bay, Afrikaans *Waalvisbaai,* town and port in west-central Namibia, situated along the Atlantic Ocean was constituted an enclave of South Africa until 1992 (Billawer and Ekobo, 2002). The first and most famous visitor to Walvis Bay was the *São Cristóvão*, the flagship of Bartolomeu Dias, which anchored in the natural harbour in December 1487 (Silverman, 2004). Dias was on his way to find a new trade route to the East around the Cape of Good Hope (Silverman, 2004). The explorer originally named the bay *O Golfo de Santa Maria da Conceição*, but the Portuguese subsequently changed it to *Bahia das Baleas*, or Bay of Whales, which evolved into the current Walvis Bay (Silverman, 2004).



Figure 2.1 Generous land utilisation patterns. **Source:** Silvernman (2004)

The town occupied a disproportionate amount of land. Since the only resource amply available to colonial settlers was unoccupied land, the town was generously spaced, with broad streets and generous private gardens. The development of Kuisebmond in 1959 and Narraville in 1962, each buffered from the rest of the town by wide expanses of open land, compounded this land use pattern (see figure 2.1). Only now is there a realisation that such sprawl is wasteful of resources, requiring more roads, more maintenance, and longer water and sewer pipes.

The name Walvis Bay was gazetted in South Africa's two official languages as Walvis Bay and Walvisbaai respectively, English and Afrikaans in 1931 after the town acquired municipal status and established a town council (Silverman, 2004). As per towns under colony, Walvis Bay was racially segregated with the formal settlement reserved for whites and original 'Old Location' demarcated for coloured and black residents (Billawer and Ekobo, 2002).

Fishing in Walvis Bay was not a significant economic activity until 1943 when the fishing industry boomed. Soon after the Walvis Bay Canning Company Ltd (now known as the Etosha Fishing Corporation (Pty) Ltd) seen in figure 2.2 was established to produce salted, canned snoek. Another fishing company also came on the rise. The South West African Cold Storage and Stock Farmer started to can, smoke and freeze fish for export.



Figure 2.2 Etosha Fishing Corporation (Pty) Ltd Which was previously the Walvis Bay Canning Company Ltd in 1943. **Source:** Silverman (2004)

Industrial expansion which was driven by the rapid growth of the fishing industry saw the town growing at an exponential rate. Additionally, the population growth was motivated by municipality's advertisement of Walvis Bay as a '[T]own of Opportunity – Port of Tomorrow' (Silverman, 2004:38). Labourers were drawn from all over the country to Walvis Bay to come work the fishing factories and town infrastructure. This sudden influx of people increased the population from 800 in 1946 to 22,000 in 1970 and 27,000 in 1976 Moorsom (1984). Silverman (2004) reports that, more than half the black labour force was made up of migrant labourers recruited mainly from the Owambo region, north of Namibia. Black workers were housed in company compounds adjoining the factories. This provision was due to company policies that compelled the employers to provide labourers with housing and food rations (Burke, 1952). Other blacks lived in the old location, living in old pine houses as seen in figure 2.3 below.



Figure 2.3 Olden houses in Kuisebmond in the 1930s build on wooden pines (Left) **Source:** Silverman (2004) and formal recent houses in Kuisebmond (Right) **Source:** Researcher (2018).

In 1959, the Kuisebmond township was developed to accommodate the black Namibians and in 1962, Narraville was developed to house Coloureds (Silverman, 2004). Silverman (2004) states that both these areas were developed along South Africa's apartheid townships. Kuisebmond was buffered from the rest of the town by industrial zone and a wide-open land. Narraville lay passed an expansive road reserve connecting Walvis Bay and Swakopmund (see figure 2.4). Silverman (2004) writes that several small uniform houses along wide roads distinguished Kuisebmond from the other areas that had bigger more formal houses, thus reflecting the hierarchy of apartheid racism.



Figure 2.4 Map of Walvis Bay indicating the different locations and the roads that separate them. **Source:** Google Maps (2019).

The particular locations did not just separate the people of Walvis Bay by race, but also by income and education levels. Ballawer and Ekobo (2002) write that the wealthiest and best educated residents lived in the southern part of town as can be seen in figure 2.4, while the poorest, least educated residents lived in the northern part of town. Kuisebmond residents are mainly those that came to the town in search for job opportunities or that work in the fishing industry that offers low wages. Generally, these residents are unskilled, making them susceptible to the exploitative labour system (Billawer and Ekobo, 2002).



Figure 2.5: Street scene in Walvis Bay in the 1950s (Left) **Source:** Silverman (2004). Street scene in Walvis Bay in 2018 (Right) Source: Researcher (2018)

Today, Walvis Bay houses a population of approximately over 79,000. In 2012, Walvis Bay had a population of 79,515 and 62,632 of this population are Kuisebmond residents (Integrated Spatial Development Framework for Walvis Bay, 2013). Moreover, the Integrated Spatial Development Framework for Walvis Bay (2013) reports that in 2012, Kuisebmond had 9,788 formal households accommodating a total number of 33,790. Attached to these formal households are 8,740 backyard shacks housing 28,842 people. People in Kuisebmond live their lives with their livelihoods based on cash income obtained from formal employment in the fishing industries (figure 2.6 left) or domestic work, through self-employment such as home-based enterprises or tenacity (see figure 2.6 right).



Figure 2.6 Formal livelihood strategies (Left). Informal livelihood strategies in Kuisebmond (right).
Source: Researcher (2018)

2.7. Namibian population characteristics

The 2011 Namibia Population and Housing Census indicates that Namibia's overall population grew at approximately 2 per cent per annum from 1,409,915 in 1991 to 2,113,077 people in 2011 (Namibia Statistics Agency, 2011). The urban population grew almost 9 per cent per annum from 382,280 to 903,434 between 1991 and 2011, whilst the rural population only increased by a small fraction of about 220,000 of people and later decreased by 20,000 from 2001 to 2011 (Namibia Statistics Agency, 2011). Evidently, a considerable national growth has occurred over the past two decades in towns and cities. This growth is illustrated in figure 2.7 and 2.8 below.

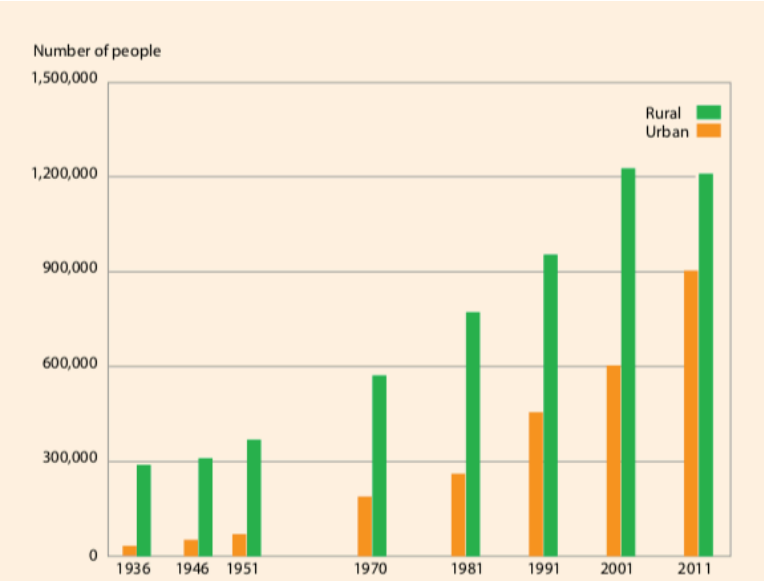


Figure 2.7 The number of people in rural and urban areas recorded during census between 1936 and 2011. **Source:** Weber and Mendelsohn (2016).

Figure 2.7 shows the growth rate of more than 4% of the population in rural and urban areas between 1991 to 2011 as Census figures. Figures 2.8 and 2.9 below reveal the annual population growth rates in the major towns.

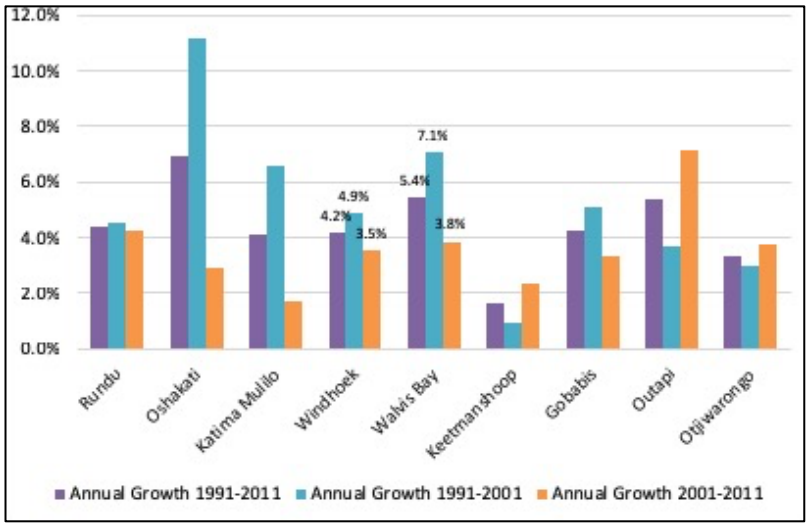


Figure 2.8 The annual population growth rate of major towns using census figures from 1991 to 2011. **Source:** Namibia Statistics Agency (2011).

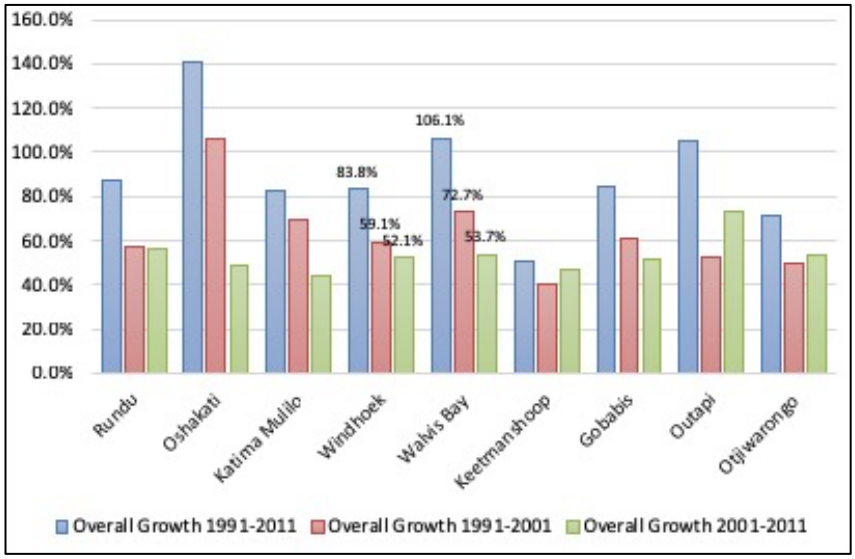
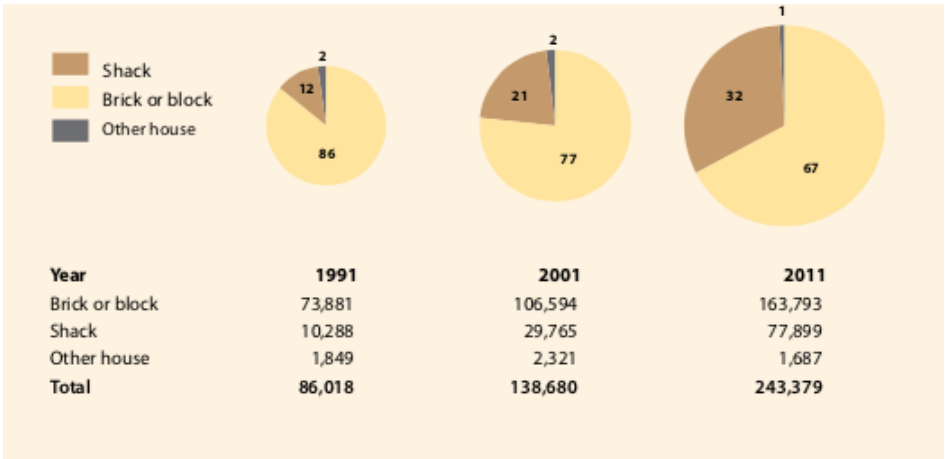


Figure 2.9 The overall population growth rate of major towns using census figures from 1991 to 2011. **Source:** Namibia Statistics Agency (2011).

The overall urban population growth has been considerable from 382,280 to 903,434 between 1991 and 2011. Consequently, creating growth of formal housing (houses built of approved material following township construction guidelines) informal housing (self-help housing - shacks). Weber and Mendelsohn (2016) accounts that between 1991 and 2011, formal housing roughly doubled from 73,881 to 163,793, whereas informal housing went from 10,288 to 77,899. Shacks grew three times faster than formal housing as more people move to urban areas and construction of formal housing cannot keep up with the speed at which the population is growing in Namibia. Weber and Mendelsohn (2016) further indicate that in 1991, 86 per cent of all urban housings were formal while 12 per cent were shacks. However, by 2011, one third of all urban housing were shacks (See figure 2.10 below) (Weber and Mendelsohn 2016).



Year	1991	2001	2011
Brick or block	73,881	106,594	163,793
Shack	10,288	29,765	77,899
Other house	1,849	2,321	1,687
Total	**86,018**	**138,680**	**243,379**

Figure 2.10 Composition of housing types and their growth rate in Namibia – percentage and absolute. **Source:** Weber and Mendelsohn (2016).

A retrospective view of shacks in Namibia reveals that there was an unprecedented urban population between 1991 and 2011. In the same vein, the proportion of backyard shacks as a composition of housing has increased over the same period. It is thus prudent to explore in recollection housing programmes and policies which have been pursued in response to the growing phenomenon.

2.8. Framework for housing policy and delivery in Namibia

Backyard shacks as a housing option have been generally overlooked by state housing policies that relatively focus on wide-ranging low-cost housing delivery (Zweig, 2015). This has also been evident in the national censuses that focus on informal settlements with modest consideration for backyard shacks as a housing category. The Namibian government has put in place several housing programmes to address the demand for formalised housing. However, most houses produced by the programmes were not affordable to a major section of the urban poor. Additionally, the programmes have not built enough houses to keep up with the rapidly growing population especially in towns like Walvis Bay. Therefore, the programmes have contributed minimal efforts in reducing the proliferation of informal housing. This section provides a brief summary of the policy environment for housing delivery in Namibia. It describes the lead actors involved in the complexities for delivering housing and outline the features of governmental and non-governmental programmes. The government is responsible for housing programmes in Namibia, such as the Build Together scheme while it offers support to the National Housing Enterprise. Besides government, there is a range of non-governmental organisations involved in housing. Figure 2.11 below shows the key stakeholders involved with housing delivery in Namibia.

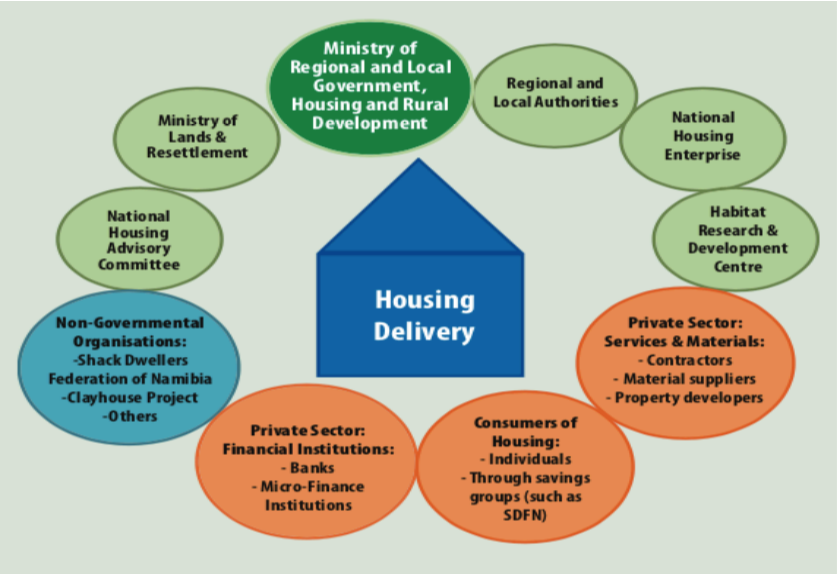


Figure 2.11 Key stakeholders involved with housing delivery in Namibia
Source: Sweeney-Bindels (2011)

The **Ministry of Regional and Local Government, Housing and Rural Development** facilitates funds for the housing programmes to regional councils and local authorities to provide housing to the low-income households (Republic of Namibia, 2009. The ministry's role is to adopt and promote legislation to provide influence to national housing policies (Republic of Namibia, 2009. The ministry sets broad national housing delivery objectives and negotiate with regional and local delivery objectives (Republic of Namibia, 2009. Furthermore, it is sets to establish a framework for housing delivery, national subsidy program and guidelines for the spatial reformation of cities, towns, villages and rural settlement areas (Republic of Namibia, 2009).

The **Ministry of Land Reform** (formerly known as Ministry of Lands and Resettlement) acts as a main custodian in the planning and administration of state land and offers support and advise to local authorities (Republic of Namibia, 2009). The Ministry of Land Reform (MLR) ensures that a functional land tenure system for the rural area (Republic of Namibia, 2009). The role of the Regional Land Boards under the Ministry of Land Reform is an important one as they are responsible for the allocation and management of land rights in rural areas is in the country's effort to pursue a rural leasehold land tenure system (Republic of Namibia, 2009).

Regional and local authorities are responsible for formalising informal settlements and the implementing low-cost housing schemes (Sweeney-Bindels, 2011). It is the regional and local authorities that make provision for land and infrastructural services to the public (Sweeney-Bindels, 2011). Local authorities develop vacant land at an affordable cost to low-income households through subsidies, community work and appropriate standards (Sweeney-Bindels, 2011).

National housing advisory committee which consists of five housing experts provides is advice to the minister of regional and local government, housing and rural development about matters pertaining to aspects of national housing (Sweeney-Bindels, 2011).

The **Habitat Research and Development Centre** was established by the ministry of regional and local government, housing and rural development to be the centre for research and development of the Namibian housing sector aimed at endorsing sustainable housing (Sweeney-Bindels, 2011). The centre promotes and facilitates the use of local building materials and designs, environmentally friendly sanitation, water preservation to communities and local authorities through the context of Decentralised Build Together Program (Sweeney-Bindels, 2011).

2.8.1. Namibian National Housing Policy

The principal policy underpinning the Namibian government's housing strategy is the National Housing Policy which was formulated and approved in 1991 and reviewed in 2009. The policy provides for the establishment of a Home Loan Credit Guarantee Trust for the provision and facilitation of accessibility to technical and financial resources to individuals that are unable to afford credit facilities offered by commercial institutions (Sweeney-Bindels, 2011). The policy promotes for capital investment in local and regional infrastructure to speed up the land delivery by shortening land procedures such as proclamation, surveying and providing grands (Sweeney-Bindels, 2011). It prescribes a minimum of erf size of 300m^2 with possible exemption for smaller erven. Additionally, it advocates for the creation of sustainable human settlements through the upgrading of informal settlements, extending housing to rural areas and making housing an integral part of development efforts (Sweeney-Bindels, 2011).

2.8.2. National Housing programmes and initiatives

There have been a number of policies that the Namibian government has pursued to address housing problems since 1990. This sub-section reviews though not exhaustive the establishment of National Housing Enterprise (NHE), Build Together Programme (BTP), Mass Housing Development Programme (MHDP), Mass Urban Land Servicing Programme (MULSP), Shack Dwellers Federation of Namibia (SDFN) and Namibian Housing Action Group (NHAG).

a. National Housing Enterprise (NHE)

The National Housing Enterprise is a state-owned enterprise that acts as a developing and financing institution for low-income earners with incomes between N$5,000-20,000 per month or a combined income (of a couple) of N$30,000 (NHE Strategic Plan, 2017). The NHE derived its mandate from the NHE Act no 5 of 1993 which states that '[t]he objects of the NHE shall be the financing of housing for inhabitants of Namibia and generally providing housing needs of such inhabitants' (Republic of Namibia, 1993:2). The Namibia University of Science and Technology (2017) claims that since its inception in 1993 to 2010, NHE has only built 8,000 houses. Subsequently, in 2013, the government set as a national target, in the Fifth National Development Plan (NDP5), the development of 20,000 houses over a four-year period (NHE Strategic Plan, 2017). The NHE Strategic Plan (2017) further outlines that government has mandated NHE to build 5,000 houses during the same period. Furthermore, as part of its Vision 2030 strategy, the Government has put NHE to task for building 47,622 houses by year 2030. In light of their objective, NHE has constructed only 1542 houses between

the years 2013 and 2015 (NHE Financial Statement Report, 2014), failing to provide a much-needed solution to the housing need for middle-income segment of the population.

However, prices of these houses and loan qualification criteria made NHE houses unaffordable for the urban poor. In 2010, a two-bedroom NHE house cost between N$280,000 to N$300,000 (Namibia University of Science and Technology, 2017). Reflecting on these housing prices, a household would have to be earning at least N$11,500 per month to afford a mortgage for a small house (Van Wyk, 2016). According to the Namibian Statistics Agency (2011), 90 per cent of the Namibian population earns less than N$7,000. Given these statistics, it is improbable for poor households to purchase formal housing. The outcome being the construction of informal dwellings using self-help materials.

b. Built Together Programme (BTP)

Built Together Programme (BTP) is a self-help housing programme that originated under the Namibia National Housing Policy in 1992 to provide shelter to low and ultra-low-income earners in Namibia (Simon, 1995). The programme sought to include all segments in the housing development process from the community members, families, non-governmental organisations, government, community-based organisations and private sector (Simon, 1995). Administration of the programme was decentralised to regional councils and local authorities in 1998 (Namibia University of Science and Technology, 2017). The programme provides homes loans to people who earn an income below N$3,000 and assists middle income earners who do not have access to credit from financial institutions as well as credit risk clients (Weber and Mendelsohn, 2016).

The maximum loan amount is N$40,000 with an interest rate from 4 per cent to 7 per cent over a period of 20 years. The programme aimed to enable accessibility to adequate housing to 70 per cent of the households of Namibia by the year 2000 (Simon, 1995). By 1995, the programme had reached 3,322 low-income families who do not have access to formal housing credit. The BTP operated until 2013 as a single entity and was later merged into the Mass Housing Development Programme (MHDP) (Simon, 1995). Due to fears of some local authorities arguing that housing needs of low-income earners are not being sufficiently addressed by the MHDP, the BTP was re-launched in 2016. The BTP has been considerably successful in providing housing solutions for a large portion of low-income earners in Namibia (Namibia University of Science and Technology, 2017).

c. Mass Housing Development Programme (MHDP).

The Mass Housing Development Programme (MHDP) was inaugurated in 2013 to fulfil objective of Vision 2030 which is to '[e]nsure that Namibia is a fair, gender responsive, caring and committed nation, in which all citizens are able to realise their full potential, in a safe and decent living environment' (Republic of Namibia, 2004:3). The MHDP was implemented to build 185,000 affordable houses by 2030 (Namibia University of Science and Technology, 2017). However, in its pilot phase from 2013 to 2015, only 4,204 houses were constructed under the MHDP. After a review by the Ministry of Rural Development, the State was advised to rather be an enabling and coordinating aspect to facilitate access to adequate housing as opposed to being involved in the delivering of houses directly.

d. Mass Urban Land Servicing Programme (MULSP).

In an effort to address the shortcomings of the national housing programmes, rising housing backlog and pressure from the Affirmative Repositioning (AR) movement. AR is a social movement campaigning for land for the landless youth in Namibia (Namibia University of Science and Technology, 2017). Government initiated the Mass Urban Land Servicing Programme (MULSP) in 2015. MULSP expected to service 200,000 plots, hereby delivering a low-cost housing solution that recognises that availability of affordable land is one of the major constraints in tackling housing crisis in Namibia (Namibia University of Science and Technology, 2017). Currently, three towns have availed land for servicing; Oshakati has availed 4 862 erven, Windhoek has availed 65.51 hactares of land for servicing and Walvis Bay has availed 2,664 erven for service (Namibia University of Science and Technology, 20170.

e. Shack Dwellers Federation of Namibia (SDFN) and Namibian Housing Action Group (NHAG).

Generally, housing programmes and initiatives described above were driven by government, however the Shack Dwellers Federation of Namibia (SDFN) and Namibian Housing Active Group (NHAG) present civil society-based, non-profit platforms for the construction of low-cost houses. The fundamental existence of SDFN is based on a network of saving schemes that aim to afford housing solutions for low-income earners residing in shacks, rented rooms or those without a place to call home. It was established in 1998 by 30 housing groups that had existed since the 1980s (Namibia University of Science and Technology, 2017).

NHAG was founded in 1992 as a supporting non-profit organisation to the SDFN. Together, NHAG and SDFN have worked hand in hand to assist underprivileged households improve their living conditions

and obtain access to basic infrastructure and amenities (Weber and Mendelsohn, 2016). The SDFN has over 600 savings groups with 20,400 members in all major Namibian towns Currently, members have built approximately 3,488 houses and secured land for at least 6,230 families (Weber and Mendelsohn, 2016). Through negotiation with local authorities, SDFN groups buy a large piece of land that is subdivided by the group without the involvement of town planners or surveyors. The group handles most of the land servicing without involving professionals to cut costs (Namibia University of Science and Technology, 2017).

The private sector consists of financial institutions that provide financial support to consumers in the form of loans, micro-finance or indirectly through agreements with NHE (Sweeney-Bindels, 2011). This section of housing delivery also involves building material suppliers as well as developers and contractors that provide the finished product.

2.9. The policy challenges

A common feature of housing policies since the 1970s has been the drive to increase the rate of homeownership (Gilbert, 2014). Governments seem to believe that homeowners are better citizens than tenants (Gilbert, 2014). Homeownership has proved popular and so government after government has encouraged the development of private mortgage finance systems and offered some kind of incentive for people to buy their own home (Watson and Webb, 2009). the establishments of housing programmes are an indication that the government and private sector is determined to combat the high demand of affordable housing for the urban poor. Equally, it reflects the gap associated with adopting home ownership as a principal model. Despite the emerging focus of housing options for low-income earners and shack dwellers, perspicuous policy recognition for backyard shacks is less impending. Equally, the support for those providing this form of rental accommodation is non-existent.

Although there is insufficient literature about backyard shacks in Namibia, international literature on rental policy for the urban poor postulates certain parallels. In Kenya, the rental housing is complex and problematic as a result of the domination by petty capitalist landlords providing inadequate housing and services to the already-poor tenants. The rental market is further distorted by rent control and housing subsidies from non-inclusive government agencies and local authorities. Government, local authorities and development agencies should be more transparent by engaging in community participation during the shelter designing, planning and implementing processes.

In South Africa, the low-cost formal housing stock has not been able to develop to meet the population growth (Todes, 2012). This slow housing development has seen a rise in the development of informal housing, especially informal rental housing as it is the most accessible accommodation to the poor and low-income community. The informal rental market is a neoliberal market where demand is constantly higher than supply. This lack places undue stress on the vulnerable in society as they function in the informal rental market with minimal protection and legislative support (Gunter, 2014). Notwithstanding the conditions renters are subjected to, such as poor quality housing or sudden rent increases without prior notice, landlords regard their roles as essential and the function of providing shelter to the poor as a noble cause (Gunter, 2014).

This form of housing requires policy support, an area that is lacking especially for backyard shack rental. Despite how important it is to recognise the volumes of households backyard shacks have accommodated, officials and the media continue to criticise its informality, highlighting only its disadvantages. Literature and policy have focused amply on informal rental as a negative aspect for the shack dwellers, they do not mention informal rental as a viable housing option, however, it is the lived reality for many households. Hardly anything is known about those providing this form of accommodation when it is in fact small-scale landlords that make this form of housing possible. Therefore, the next section will look at existing literature about the topic of backyard shack renting in the informal housing market.

2.10. Backyard Shacks: existing research

There exists a number of rental studies focusing on low income settlements around the world since the early 1990s. Camacho and Teran (1991); Gilbert (1993) published work on Caracas in Venezuela, while Wadhva (1993) explored measures to promote low-income rental housing in Delhi, India. Gilbert and Varley (1991) undertook important work on landlord and tenant relations in Guadalajara, Mexico. About Africa, studies have been published on case studies in Zimbabwe (Potts and Mutambirwa, 1991), Ghana (Tipple and Willis, 1991; Korboe, 1992; Arku, Luginaah and Mkandawire, 2012), in Nigeria (Aina, 1990; Oruwari, 1990) and Kenya (Lee-Smith, 1990; Huchzermeyer, 2008). More relative to this research report, research has been undertaken by several researchers and scholars in South Africa. Gilbert (2003, 2014); Gilbert *et al* (1997); Cranshaw et al (2000) and Shapurjee et al (2013) have worked relatively on rental housing and the urban poor in the country's cities as well as Gunter (2014) putting more geographical focus on renting and the low-income housing sector in Johannessburg.

While this literature and more (Morange, 2002; Shapurje and Charlton, 2013, Watson, and McCarthy, 1998; Zweig, 2015) exists, there is still a gap in that many of these studies are focused on backyard

shacks in urban townships and the condition of backyard shack dwellers. In contrast, the primary contribution of this research is its investigation into the benefits of accommodating several backyard shacks per household for small-scale landlords in the informal housing market. No previous research of this nature has been conducted on backyard shacks situated within Walvis Bay. This research provides an insight into the emergence of an existing housing form (backyard shacks) in a different perspective. Mostly, analysis of this research explores the ways in which small-scale landlords utilise accrued rent from the backyard tenants to meet not only the cost of ownership, but also to sustain family and household needs.

2.11. Conclusion

This chapter highlights how backyard shacks fulfil a micro-function in the lives of tenants and landlords within the low-income sector. Fundamentally, backyard shacks serve as life lines to various urban households. Albeit, not being an accepted mode of accommodation, backyard shacks continue to be successful in its growth. Walvis Bay faces an enormous housing shortage with 28,842 people living in backyard shacks. Since 1990, housing strategies have promoted homeownership as the main solution. The phenomenon of backyard shacks is poorly understood in Namibia. The phenomenon forces the state to face an uncomfortable reality with informality. A state that is hesitant to provide for appropriate interventions to accommodate informal living. Although some housing strategies have been successful in providing formal homes to some low-income earners, there still remains a great demand for housing, leaving low-income households reliant on backyard shacks.

This chapter aimed to expand the understanding of the themes of this research by unpacking the core concepts. It also recognises the dynamic function and contribution of backyard shacks in the urban housing system. It indicated the benefits of incorporating the backyard shacks in the housing market to meet not only housing demand but to cater to the demands of ultra-poor population.

Research Methods

CHAPTER 3



3. Research Methods

3.1. Introduction to the research approach

The previous chapter reviewed literature on housing as an asset for households to enable the accessibility to other investment opportunities. Literature reviewed showcased housing as an important resource and how it can be financially beneficial to households when paired with other economic activities. The chapter presented an overview of the study area – Walvis Bay and the genesis of the focus area, the low-income township, Kuisebmond. It looked at backyard shacks at an international scale by identifying countries that have a similar phenomenon and what these countries have done to alleviate the situation. It ended by establishing a conceptual framework which would be useful to addressing the research question. This chapter (3) proceeds to develop a research methods for investigating the backyard shack renting phenomenon.

3.2. Research Goal

The research proposition is that small-scale landlord's utilisation of rental income is associated with income received, which in turn is associated with loose ends in informal renting processes. Therefore, the study adopted qualitative strategies and methods of data collections.

3.3. Conceptualisation and Operationalisation

The broad research question focuses on understanding how landlords utilise rental income from informal backyard shack renting. Therefore, the research's proposition is that a backyard shack landlord's utilisation of rental income is associated with income received, which in turn is associated with loose ends in informal renting processes. The research also assumes that small-scale landlords are elderly people from rural areas that migrated to Walvis Bay with municipal houses that they cannot afford

3.4. Research Question

This research investigates the benefits of accommodating several backyard shacks per household. It probes into how landlords manage their backyard shacks and how they negotiate rent. It enquires whether income drawn from tenants is sufficient to cater for household needs and leave some for savings. The question guiding this research is:

- how do small-scale landlords utilise backyard shack renting for revenue generation in Kuisebmond?

3.5. Research Method

Qualitative research method has been identified to be the research approach that provides for an in-depth analysis of the backyard shacks phenomenon from the perspective of the small-scale landlord. Quantitative and qualitative data is virtually inseparable (Atieno, 2009). Neither can be considered devoid of the other. Numbers in themselves cannot be interpreted without understanding the assumptions which underlie them (Atieno, 2009). Therefore, quantitative data is based on qualitative judgment (Kumar, 2011). Accordingly, all qualitative data can be coded quantitatively (Kumar, 2011). Quantitative methods provide summaries of data that support generalisation about the phenomenon under study by involving few variables and many cases. It employs procedures to ensure validity and reliability (Atieno, 2009).

The aim of the research is to explore the phenomenon of backyard shacks through the viewpoint of small-scale landlords. Although quantitative research methods could have been utilised for this research, results for quantitative studies are limited as they provide numerical descriptions instead of comprehensive narratives and less elaborate accounts of human perception (Turunen et al. 2013). The research focuses on understanding the human value of backyard shacks for homeowners who provide this kind of accommodation. Therefore, qualitative research methods are employed in this paper as its focus is to understand, explore and explain situations, feelings, beliefs, attitudes and cultures of a group of people (Kumar, 2011). The research process has been outlined in figure 3.1 below.

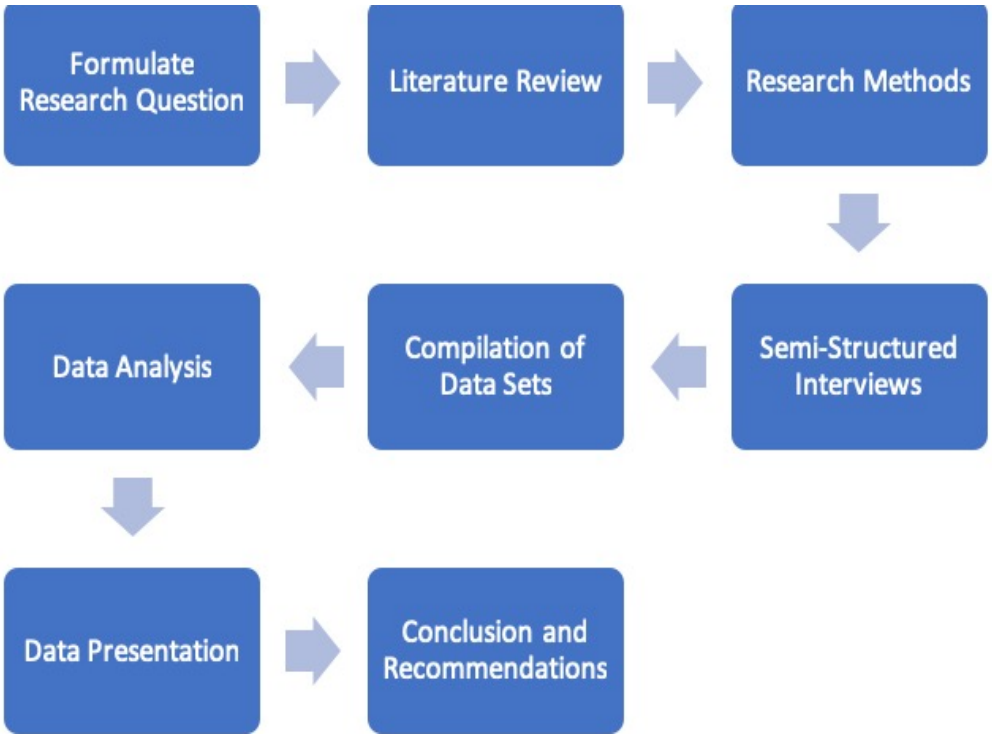


Figure 3.1 Outline of the research design. **Source:** Researcher (2019)

3.6. Research Aims

The research aims to contribute to the general understanding of backyard shacks in Namibia by focusing on rental income generated through backyard shacks by small-scale landlords. It explores the operation of backyard shack renting on the standpoint of the landlord. Currently, research states that '[b]ackyard shacks are a uniquely South African phenomenon' (Lemanski, 2015:472) . Therefore, this research aims to extend the body of knowledge of the phenomenon of backyard shacks in Namibia. The broad research question focuses on understanding how small-scale landlords utilise rental income from backyard shack renting and motivate that instead of being viewed as a destruction to formality, backyard shacks can be viewed differently. The research thus aims at investigating and illustrating the human value of backyard shacks for small-scale landlords in Kuisebmond.

3.7. Research setting: area of investigation

The research focused on backyard shacks in Kuisebmond, a low-income township in Walvis Bay located in the north of the town. Kuisebmond has a population of over 79,515 in 2012. 62,632 of Walvis Bay's population reside in Kuisebmond. Kuisebmond had 9,788 formal households accommodating 33,790 people. The informal households are 8,740 accommodating a total of 28,842 people. The semi-structured interviews were conducted over a period of 20 days. This was when landlords were available often over the weekends and weekdays after 5pm when working participants have knocked off from work. Kuisebmond became the research focus due to its aspects of backyard shacks, a research area that needs more light shed to it. There has been significant research focused around informal housing yet, no previous research of this nature has been conducted on backyard shacks in Walvis Bay.

Analysis in qualitative studies normally requires a smaller sample than those in quantitative studies. In qualitative studies, the sample size should be large enough to acquire enough data to adequately describe the phenomenon of interest and address the research question. The goal of qualitative studies is to pick a sample size that will attain saturation. Saturations occurs when adding more participants to the study does not result in additional perspectives or information. This study used 25 participants however saturation was reached at 17 participants. Glaser and Strauss (1976) recommend the concept of saturation for achieving an appropriate sample size in qualitative studies. For ethnographic studies, Morse (1994) suggested approximately 30-50 participants. For phenomenological studies, Creswell (1998) recommends 5-25 participants while Morse (1994) suggest six. However, the researcher may not know the sample size beforehand, only when saturation has been reached.

3.8. Units of analysis and investigation

The aim of the research report is to investigate and understand the phenomenon of rented backyard shacks in Kuisebmond. Therefore, the units of analysis were low-cost households with rented backyard shacks. In research, it is important to have a clear understanding from the onset what the research is trying to accomplish (Kumar, 2011). Unit of analysis is dictated by data collected instead of by a sound theoretical justification (Creswell, 1994). Thus, researcher should have clarity on unit of analysis before data collection (Creswell, 1994). The units of investigation are registered owners who are allocated the houses. These are the small-scale landlords. Household spouses were permitted to participate in the presence of the registered owner. The broad research question focuses on understanding how landlords utilise rental income from backyard shack renting. The sub-questions pursue to understand the procedures associated with getting tenants, determination of rent and the allocation of responsibilities in the yard, the outcome which is a generation of income utilised by landlords. Representatives were permitted to participate with full knowledge and authorisation of the registered owner in case of owner's absence. Therefore, the fundamental purpose of this research is to create awareness of the existence of backyard shacks in Namibia and create a profound insight of informal rental housing market with an opportunity for further research and to establish how small-scale landlords utilise rental income from backyard shack renting to maintain housing costs as they come and motivate that instead of being viewed as a destruction to formality, backyard shacks can be viewed differently.

3.9. Sampling Procedure

Sampling is selecting a group of people, objects or items from a larger population for measurement (Coyne, 1997). The sample should be a representative of the population to ensure that findings from the research sample can be generalised to the whole population (Creswell, Hanson, Clark and Morales, 2007). In qualitative studies, sample selection has a profound effect on the ultimate quality of the research (Coyne, 1997). Hence, the research adopted a non-probability, heterogeneity purposive sampling method to undertake the study. In non-probability sampling every unit of population does not get an equal chance of participation in the investigation. Selection of a sample is made on the basis of the subjective judgement of the researcher (Alvi, 2016).

Purposive sampling is approached having a prior purpose in mind. It requires the criteria of the elements to be included in the study to be predefined (Alvi, 2016). Under purposive sampling are subcategories of sampling methods; modal, expert or quota sampling which is sampling of specific groups or types of people; snowball sampling which is capitalising on informal social networks to

identify specific respondents who are hard to locate otherwise but for the purpose of this report, heterogeneity sampling was used. Subsequently the sample population for this research were low-cost households with rented backyard shacks. The elements were registered owners who are allocated the houses or authorised persons acting on behalf of owner. Therefore, heterogeneity sampling was adopted for this report. The purpose of heterogeneity sampling is to get a broad spectrum of ideas, by including a broad and diverse range of participants (Trochim, 2006).

3.10. Data collection and preparation

Quantitative data describes situations or events by measuring or counting attributes (Kumar, 2011). A quantitative approach is mainly focused with finding evidence to either support or contradict a hypothesis (Creswell, 1998). Qualitive data sources are relatively similar with qualitative data sources, it is only that quantitative data is analysed and presented through tables, graphical displays and summary statistics (Atieno, 2009). Qualitative data is a way of recording people's attitudes, views, behaviours and feelings in greater depth. Qualitative data includes field notes from ethnography, focus groups, interviews, documents, reports and electronic media, it pays greater attention to individual cases (Kumar, 2011)..

As this research report adopted qualitative research methods, demographic data of landlords, the processes of obtaining tenants, rent negotiations and assigning responsibilities, as well as the utilisation of generated income from backyard shack renting was collected at ordinal level. This is consistent with ethnographic questioning which Gina-Marie (2004) states as involving description, structural and contrast types of questions. Semi-structured face-to-face interviews were used to gather data from backyard shack landlords in Kuisebmond, Walvis Bay. Interviews involve an interviewer reading questions to respondents and recording their answers, as it provides uniform information, which assures comparability of the data collected (Kumar, 2011).

Face-to-face interviews are characterised by synchronous communication in time and place. Due to this synchronous communication, as no other interview method face-to-face interviews can take its advantage of social cues. Social cues, such as voice, intonation and body language of the interviewee can give the interviewer a lot of extra information that can be added to the verbal answer of the interviewee on a question. Face-to-face interviews contain no major time delay between question and answer, the interviewer and participant directly react on what the each says or does. Answers of the interviewee are more spontaneous without an extended reflection. In addition, this method was

suitable for this study, as it did not require the researcher to have had prior expertise interviewer skills, which allowed flexibility in approach and conduct. Secondary data was obtained through the investigation of literature surrounding backyard shacks and informal rental by small-scale landlords.

3.11. Data Analysis

The data was analysed using the thematic network analysis. This method of analysis aims to explore the understanding of an issue (Attride-Stirling, 2001). Braun and Clarke (2006) describe thematic analysis as a method for systematically identifying, organising and offering insight into patterns of meaning across a data set. By focusing on meaning across a data set, thematic analysis allows the researcher to view and make sense of collective or shared meanings and experiences. This method of analysis bodes well with the research as it aims to investigate and understand the continued growth of backyard shacks in Kuisebmond. This method is flexible, allowing the research to focus on the data in various ways. For this report, this method helped in examining the aspects of backyard shacks in depth.

Under the thematic network analysis is the inductive, experiential and deductive analysis and coding which was used to create themes from the data obtained through interviews (Braun and Clarke, 2006). Inductive approach means the themes identified are linked to the data (Patton, 1990). Additionally, when the data has been collected specifically for the research (through interviews), the themes identified may bear little relationship to the specific questions that were asked of the participants. As is the case with this report where interview questions were derived from sub-research questions. This means that the codes and themes that were generated during the data analysis process were not linked to the interview questions but rather to the research questions. The codes and themes were also not driven by researchers' theoretical interest in the area topic. However, it is not possible to refrain from using a combination of methods during the analysis process. Inductive analysis is often experiential in its orientation and essentialist in its theoretical framework, assuming a knowable world and giving voice to experiences and meaning of that world as reported in the data.

It is important to stress that this process, albeit common, is not the only way of conducting qualitative analysis. In retrospect the process of coding has been challenged (Coffey, Holbrook and Atkinson, 1996). Nevertheless, while debates over the criticality of coding and the homogenisation of qualitative analysis techniques remain, there is prodigious agreement that data reduction is an important strategy for qualitative researchers (Attride-Stirling, 2001). In this report, coding was regarded as helpful in analysing the collected data from the interviews, although it is by no means a unique technique in qualitative analysis.

3.12. Coding

To fully interpret emerging themes in this research to better understand the subject being investigated, the research took to coding methods. Coding is a method to organise the data in a way that underlying messages depicted by the data may become clearer to the researcher(see Figure 3.3 below) (Theron, 2015). In his guide through qualitative analysis, Charmaz (2006) describes coding as the crucial tie between data collection and explaining the meaning of data. A code in an analysis is a descriptive construct designed by the researcher to capture many contents of the data. Some codes may appear repeatedly, creating an emergence of patterns. These emerging patterns among the codes give rise to categories (Theron, 2015). According to Theron (2015), coding is not just about labelling, it is linking data to an idea. Coding is done in stages. This research used some of the coding techniques.

a. In-vivo coding

This method of coding is useful for beginner qualitative researcher, as the exact word or phrase of the participant serves as a code (Theron, 2015). In order to distinguish *in vivo* codes, the researcher puts them between inverted commas. The researcher looks for words or phrases that seem to stand out, such as nouns with impact, action-orientated verbs, evocative word choices, clever phrases or metaphors (Theron, 2015). *In vivo* coding can be the only coding method used during the first cycle of data analysis, but it may be limiting (Theron, 2015).

b. Open Coding

Open coding refers to the process of breaking the qualitative data down into distinct parts and coding these by using *in vivo* coding, process coding, and other coding methods (Ritchie and Spencer, 1994). The researcher then examines these parts closely and compares them for similarities and differences (Theron, 2015). During this process, the researcher may already become aware of emerging categories and code them (Theron, 2015). It is important to remember that these open codes and categories are tentative and may change as the analysis process progresses (Saldaña, 2013).

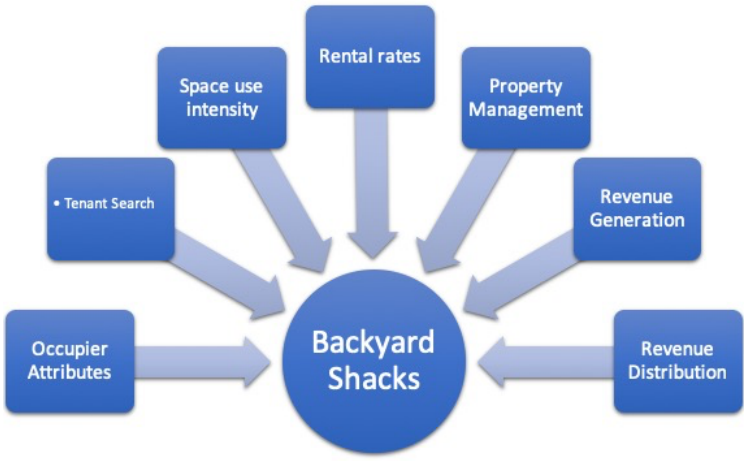


Figure 3.2 Coding Diagram **Source:** Researcher (2019)

c. Axial coding

The goal of axial coding is the strategic reassembling of data that have been split during initial coding (Ritchie and Spencer, 1994). In the process of crossing out synonyms and redundant codes, the dominant codes will become apparent. The axis of the axial coding is a category. During axial coding, categories are related to subcategories and the properties and dimensions of a category are specified (Saldaña, 2013). Central categories describe the key properties of the phenomenon, causal categories capture the circumstances that form the structure of the studied phenomenon, strategies describe the actions or interactions of people in response to the phenomenon, and consequential categories represent the outcomes of the actions or interactions. Therefore, through axial coding, researcher will be able to answer when, where, why, who, how and with what consequences questions (Theron, 2015).

d. Selective Coding

It is the process to select the theoretical code or core category that functions like an umbrella that covers all codes and categories. It relates to all categories and subcategories. It addresses the how and why questions to explain the phenomena (Theron, 2015).

e. Qualitative Data Analysis Software

Qualitative Data Analysis Software (QDA) is also another method of coding employed in this research. QDA software is an easy to use technique for coding, annotating, retrieving and analysing small and large data volumes. QDA software was used to capture the interview transcripts after the above-mentioned coding processes, which was done manually. This was done not only to eliminate the loss of manual data but for the efficient depiction of data and linking to research question.

3.13. Threats to validity

Validity refers to the reasons we have for believing in truth claims (Phillips, 1987). These truth claims may take the form of statements of fact, descriptions, accounts, propositions, generalisations judgements or arguments (Norris, 1997). Validity issues are usually focused around error and bias. Whether research is quantitative or qualitative, experimental or naturalistic, is a human activity subject to the same kind of failings as other human activities (Norris, 1997). People err. There is no programmed solution to the elimination of error and bias. Different forms of research may be prone to different sources of error, but no research is immune to validity threats (Norris, 1997).

The aim of this research is exploratory in nature as it sought to unearth an understanding the phenomenon of backyard shack renting in Kuisebmond. Therefore, qualitative methodologies have been employed in this research. Qualitative research is based on subjective and contextual data (Thomson, 2011). Both qualitative and quantitative paradigms seek the truth about particular topics; however a qualitative analysis uncovers a subjective viewpoint at the very heart of these hard facts and figures. It seeks to provide a deeper understanding of a subject matter.

Descriptive validity refers to the accuracy of the data (Maxwell, 1992). The data analysed in this report accurately reflect what the participants have said. Interview questions were kept simple and straightforward to assure quality and accurate responses from the participants. Thomson (2011) emphasises that data must accurately reflect what the participants have said or done. The reporting of the data must also reflect the same accuracy, meaning that the transcription is an accurate account of what was said (Thomson, 2011). Glaser and Strauss (1976) point out that without an accurate account of the formative data, all else is irrelevant.

Interpretive validity captures how well the researcher reports the participants' meaning of events, objects and behaviours (Maxwell, 1992). The research questions were derived from the sub-questions to answer the main research question. However, some questions were perceived intrusive and caused apprehensiveness. Thus, research considered revising questions to accommodate participants, however this would have led to distorted results. Thomson (2011) writes that fundamentally, interpretive validity is a matter of inference from the words and actions of participants in the situation's studies. For the researcher to assure an accurate evaluation of the reactions, the researcher has to look for clues in the transcript or in body language (a frown or smile) (Thomson, 2011).

3.14. Reflexivity

Reflexivity refers to the continuous process of self-reflection that researchers engage in to generate awareness about their actions, feelings and perceptions (Darawsheh, 2014). Reflexivity in research improves transparency in the researcher's subjective role, both in conducting research and analysing data and allows the researcher to apply the necessary changes to ensure the credibility of their findings (Darawsheh, 2014). Although there was a degree of apprehensiveness to some questions asked to small-scale landlords, researcher did not amend the questions. However, the researcher had the interview introduction letter and consent form translated into one of the commonly spoken local languages (Oshiwambo) to make participants better understand what they are about to do, as well as what it is for. This relieved a level of intimidation and made participants more approachable. Through reflexivity, researchers reflect on their thoughts, actions, assumptions, and expectations (Finlay, 2012).

This process allows them to bring their thoughts and actions to a conscious level and become aware of their influence on the research (Thomson,2011). Reflexivity thus enables the researcher to provide a rationale for their research decisions, and in turn alter the research process to generate relevant findings (Finlay, 2012; Smith, 2006).

3.15. Ethics

Ethics may be defined as a method, procedure or perspective for deciding how to act and analyse complex problems and issues. Various disciplines and institutions have standards for behaviour that embrace their particular aims and goals (Kumar, 2011). This research report required the interview schedule for undertaking qualitative interviews to be approved by the relevant authorities in the School of Architecture and Urban Planning at the University of Witwatersrand. It is important that questions are not offensive to the respondents in anyway and therefore societal elements of gender, class and race are considered when designing the questionnaire. The interview was semi-structured with questions designed to be non-suggestive in order to get more honest and subjective responses. It was important that sufficient levels of confidentiality and transparency were adopted throughout the research. Therefore, the researcher ensured that respondents were not classified as vulnerable members of society; confidentiality and anonymity of participants was upheld; participants' rights to privacy was respected; informed consent was obtained, and participants had the right to withdraw participation before, during or after the data collection; research will be beneficial to participants

3.16. Conclusion

This research was qualitative in nature. Qualitative research aims to find truth. Qualitative research seeks to uncover new theories and offer a detailed understanding to a particular subject. The research methodology for this research has been pivotal in understanding the backyard shack phenomenon and uncovering areas for further research as well as answering to the research question. Moreover, it has created awareness to the research process about the vast techniques qualitative studies can obtain information.

A Discussion of the phenomenon:
The Realities

CHAPTER 4



4. A Discussion of the phenomenon: The realities

4.1. Introduction to the empirical data

Chapter 3 set out the research method in which an exploratory research approach was adopted. This chapter presents in detail the empirical data that was gathered and findings for the study. This chapter draws together key issues that emanate from the empirical data for an in-depth analysis and discusses the findings in line with the sub-questions to answer the research question. Summary findings are presented to reflect how research achieved its results. Some conclusions will be drawn from the data analysis and a further deliberation will be done in the following chapter.

To review, the field research for this project was conducted over a period of 20 days in November 2018. Due to the exploratory nature of the research, the research used a combination of qualitative methods that were successive and complemented each other. Data produced in this chapter was obtained from interviews which formed the central source of information and data gathered from the interviews with small-scale landlords in Kuisebmond will be discussed in detail.

4.2. Description of Sample

As indicated in chapter 3 above heterogeneity sampling was used for the research. The purpose of heterogeneity sampling is to get a broad spectrum of ideas, by including a broad and diverse range of participants (Trochim, 2006). 25 participants, living in different sections of Kuisebmond, were identified. The participants were categorised according to occupation to provide a backdrop of issue that derived from the empirical data and findings that various small-scale landlords are confronted with through the analysis.

The participant profile consisted of 3 pensioners - people over the age of 60, who got retired and receive a monthly pensioner's allowance from the government, 4 officers, 2 retirees – these are often people under the age of 60 that took early retirement but do not receive a monthly pension from the State as yet, 5 casual workers, 8 labourers, 3 unemployed small-scale landlords. 10 participants live in 1-bedroom houses – these are 28.22m^2 houses that consist a bathroom, a kitchen (which is also where the people lounge) and a single bedroom (see figure 4.1), 14 live in 2-bedroom of 32.21m^2 to 40.92m^2 houses seen in figure 4.2 while one of the respondents lived in an open plan house – these are houses that are built identical to the one in figure 4.1, with only a kitchen and bathroom and a large space which the owner can decide to turn into a bedroom as these types of houses are not always partitioned, apart from the bathroom.

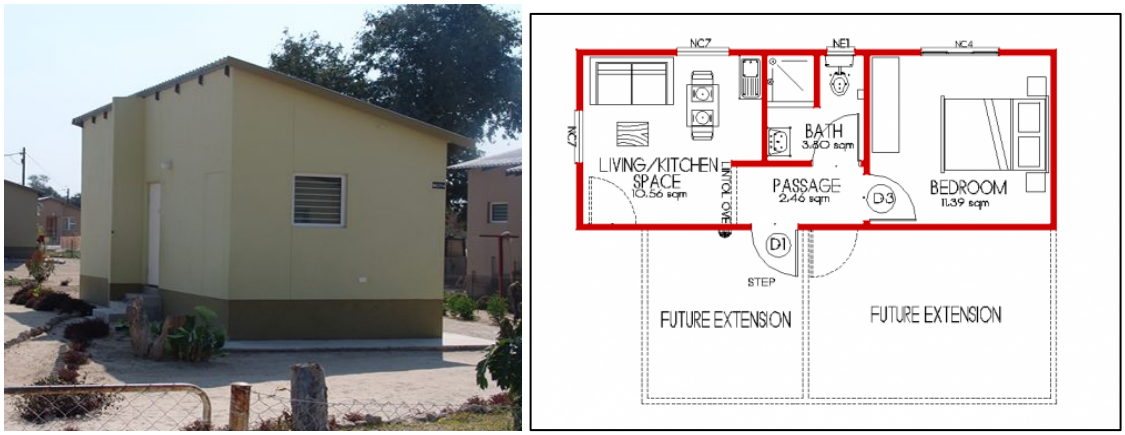


Figure 4.1: 1-Bedroom house (left) and plan (right). Source: NHE (2019)

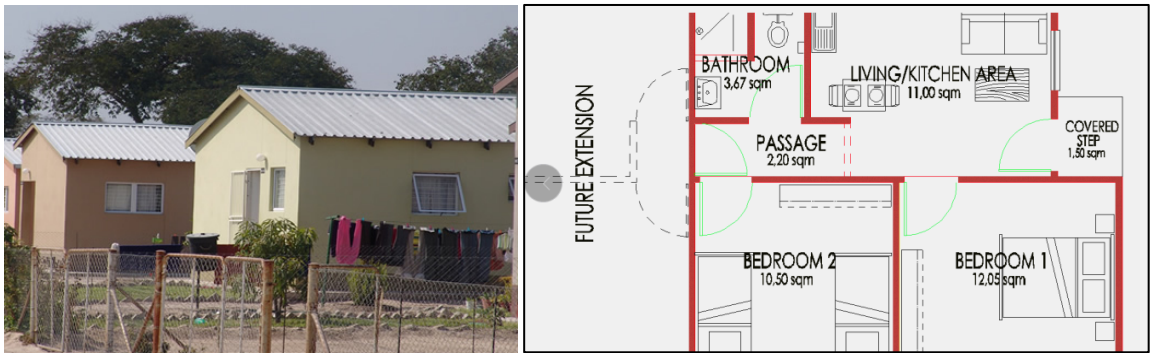


Figure 4.2 Two-bedroom house (left) and plan (right). Source: NHE (2019)

The backyard shacks in Kuisebmond are erected by their occupiers in the yards of formal properties (see figures 4.3 and 4.4 below). They are made of wooden boards and various other self-help materials. Some yards host multiple shacks, whereby landlords generally share electricity, water, sanitation and refuse collection with the backyard shack tenants in exchange for rent. Backyard shacks are unlike informal settlements where there is a mass collection of shacks, rather backyard shacks in Kuisebmond are merged into existing residential areas and functioning alongside neighbours with formal tenure rights with access to infrastructure and services.



Figure 4.3 Backyard shacks in Kuisebmond. Source: Researcher (2018)



Figure 4.4 Street view of backyard shacks in Kuisebmond. Source: Researcher (2018)

4.3. Review of Research Question and Goals

As indicated in earlier chapters, the central research question was how small-scale landlords in Kuisebmond utilised backyard shack renting for revenue generation. The aim of this research was to establish how backyard shack renting contributes to small-scale landlords' ability to secure income to meet not only the cost of ownership, but also to look at how the small-scale landlord maintains a livelihood from this form of housing option. The principle research question 'investigating benefits of renting out backyard shacks in Kuisebmond, Walvis Bay', was based on two assumptions. The first assumption was that backyard shacks in Kuisebmond are associated with income generation. The second assumption is that small-scale landlords tend to be elderly people that moved to Walvis Bay many years ago from rural areas and allocated municipal housing they could not afford.

The research was conducted to respond to the core arguments and establish emerging themes around the backyard shack renting in the study context. The use of qualitative methods was useful in producing deeper understanding of the backyard shack phenomenon and what it really means for the small-scale landlords providing this form of accommodation.

4.4. Data Analysis Process

The aim of the research report was to investigate and understand the phenomenon of rented backyard shacks in Kuisebmond. The units of analysis were low-cost households with rented backyard shacks. The units of investigation were registered owners who had been allocated the houses, namely the small-scale landlords. The data collected using semi-structured interviews, was analysed using the thematic network analysis through the process of coding, which was used to create themes from the data obtained through interviews. The themes identified in this analysis are linked to the data.

4.4.1. Emerging themes

For a full interpretation of emerging themes and a deeper understanding of the subject under study, the research took to coding methods.

Table 4.1 Codes and emerging themes

Codes	Emerging Themes	Attributes Identified
Occupier attributes	Gender	Male or female
	Age	Young adult, Middle-age adult, senior age
	House type	Number of bedrooms
	Occupation	Unemployed, self-employed, employed, retired
	Income brackets	Low, middle, high income
Tenant search	Tenants	Stranger, relation
	Relationships	
	Search method	Active, (quasi-passive) passive
Space use intensity	Tenant occupancy (per landlord).	Number of shacks per yard (Landlord premises)
	Landlord occupancy	Number of household members
Rental Rates	Monthly Charge	Amount paid per rent cycle
	Determinant	Accumulative factors to amount paid
	Frequency	Payment period
	Consistency	Payment lag
Property Management	Nature of Agreement	Evidence
	Notification	Communication
Revenue Generation	Rent	Amount received
	Other collections	Amount collected, tangible or intangible consideration received
Disbursement	Expenses	Type, Amount
	Savings	Amount retained, cost avoided

4.4.2. Empirical Data

During the analysis process, seven categorical codes were derived on the basis of specific theoretical interests regarding backyard shack renting processes concerning the small-scale landlords (see Table 4.1). By going through the transcripts, prominent constructs in the discussions were identified and shaped into a finite set of codes that were discrete enough to avoid redundancy and global enough to be meaningful. The transcripts were then dissected, classified and organised according to these codes. For example, the code 'tenant pull' included text segments such as 'People approach homeowners in search for living space in their yards'. This was to identify the themes that emerged from the particular codes.

The seven codes were arranged into axial codes, or clusters, where each code's text segment was re-read. As this was done, a record was kept for (a) the various issues that were being handled, (b) the themes that were emerging, (c) the reference of the specific quotations that contained each theme and (d) the number of quotations that contained the theme. The 7 codes, and about 150 text segments were reduced to 19 themes (presented in the third column of Table 4.1). The analysis focused on broad themes common across the interviewees. The research was interested in the themes that were common through the transcripts and the themes that were more common took precedence. This criterion for selection was not intended to attribute greater overall explanatory value to themes; it simply made it possible to focus attention on the common, homogenous, popular themes, which were the specific interests of this research guided by the research sub questions. The seven emerging themes of occupier attributes, tenant search, space use intensity, rental rates, property management, rent generation, and disbursement are discussed below.

The discussion of informal rental highlighted some fundamental issues revolving around backyard shacks. Issues like security, privacy, rental agreements and child care. Below are boxes of experiences by the participants as small-scale landlords.

a. Occupier attributes

The occupier attributes described the landlord as the occupier of the main property. The identified attributes were Gender and Age, House type, Occupation and Income brackets.

Gender and Age: The gender attributes of respondents were men and women aged between 31 and 67. Gender and/or age do not seem to be associated with the likelihood of backyard shack renting in the context of this research report.

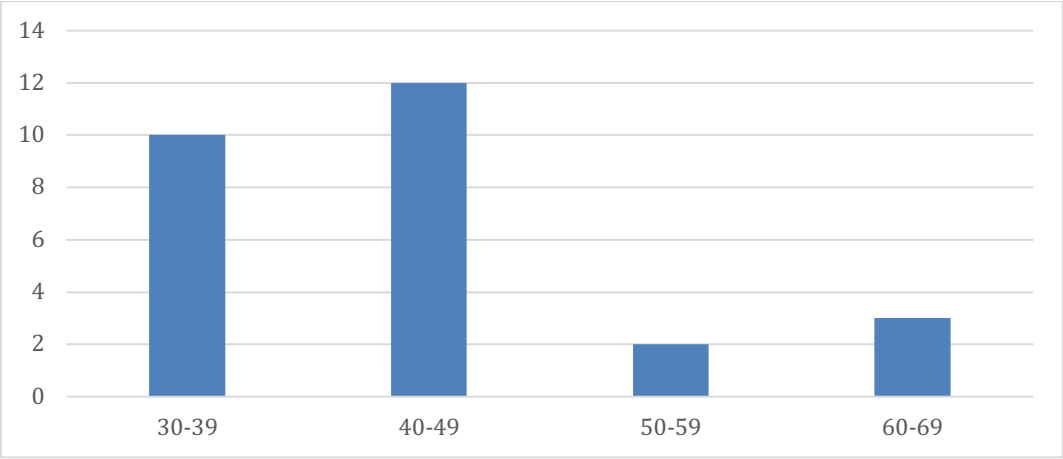


Figure 4.5. Age ranges (years) of respondents. **Source:** field Survey (2018)

12 out of 25 respondents fell within the age category of 40 to 49, followed by 30 to 39 age categories while 60 to 69 were the third highest age group and 50 to 59 age group was the lowest age group size. There were no respondents below the 30-age group therefore that age was omitted (See figure 4.5 above). It thus seems in the context of this research that gender and/or age may not be associated with the likelihood of backyard shack letting.

For this study, the above finding contradicts the conception that small-scale landlords are pensioners without formal income to sustain their livelihoods. Gilbert et al. (1997) states that landlords tend to be older, retired, and lived longer in their current homes. However, occupier attributes are diverse with small-scale landlords. Backyard shack renting might not be a phenomenon associated with individual occupier attributes. It could probably be associated with wider collective attributes such as habitual or could be demand driven.

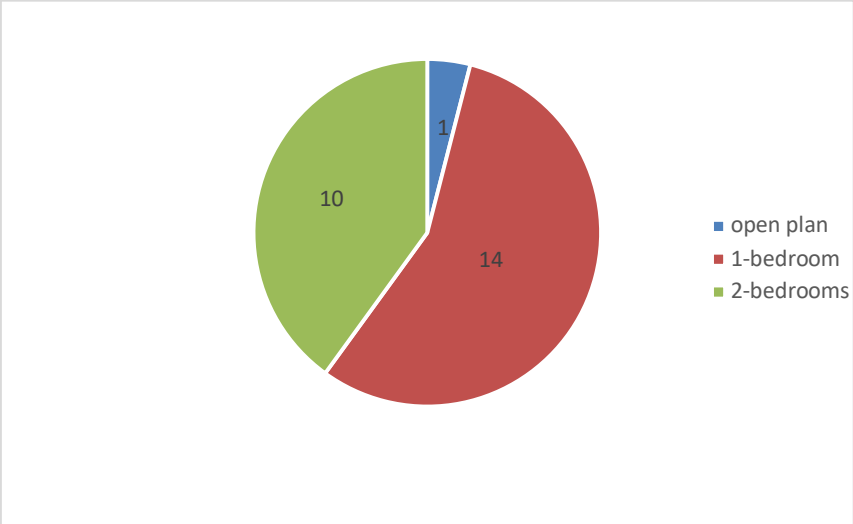


Figure 4.6 Landlord House Types. **Source:** Field Survey (2018)

House type: Landlords' house types were indicated by the number of bedrooms and included Bed-sitters, 1 and 2-bedroom houses in Figure 4.6. It may seem that house type does not influence the likelihood of backyard shack renting. Yard space (which is commonly at a minimum of 300m^2 in Namibia) is the determining factor on how many backyard shacks it can accommodate.

Occupation: This attribute sought to establish the landlords' engagement for livelihood. The identified occupations included unemployed, self-employed, employed, and retired. Occupations ranged from unemployed, to office workers, labourers, insurance brokers, police officer, contractors, general workers, retirees and pensioners. This research found that occupier's main occupation does not seem to be associated with the likelihood of backyard renting in the context of this research.

Income brackets: As the backyard shack renting phenomenon is said to be linked with household seeking an extra income, this attribute was identified to establish the landlords' income levels. In Namibia as elsewhere, income levels are often grouped as low, middle, or high income. Income bracket in the sample was between N$1500.00 to N$7000.00 with a mean income of N$3860.00 and a median income is N$5500.00 (N$1=R1), which can be placed in the low-income bracket.

b. Tenant search

The tenant search theme emerged from the way tenants were found, that is, whether landlords looked for tenants or the other way around. Figure 4.3 below shows the relationships between tenants and landlords which influenced the search.

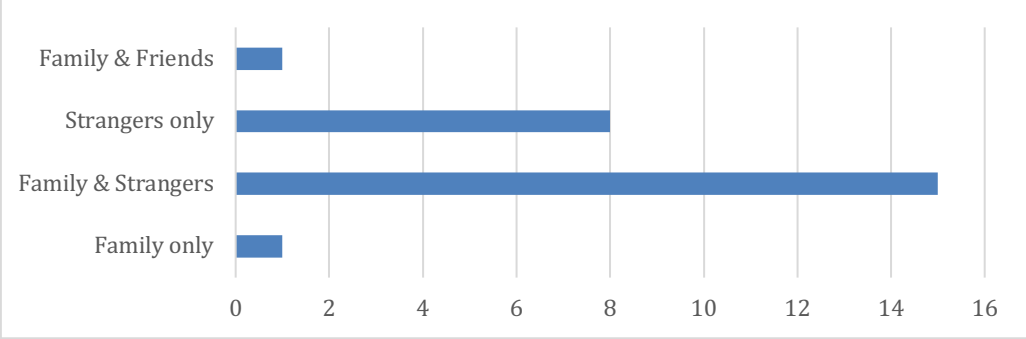


Figure 4.7 Relationship between tenants and landlords. **Source:** Field Survey 2018

When asked about the relationship between tenants and landlords, out of 25 respondents, 15 of the respondents were a mix of family and strangers, while 8 were mostly strangers that came looking for yard space to build their shack. 1 of the respondents were a mix of family and friends and 1 other is friends living in the backyard shacks. Tenant search is passive. Tenants and/or relatives approach small-

scale landlords for accommodation to occupy existing shacks or build shacks on vacant land in the yard. For instance, Participant 11 said:

Participant 11.

Unemployed. 52 years old. Female. 2-bedroom house. 4 people in main house. 7 backyard shacks.

"People come to the house looking for space. I mean, I had the space in the yard and in this life, it is about helping one another. It is not nice to see another person suffer while you have the means and ability to help them. While I may not have gone to look for tenants, they came here looking for space and I gave them the space to put up their ghettos and stay in my yard".

Box 4.1 Passive tenant search. **Source:** Field Survey (2018)

The passive tenant search in Box 4.1 indicates that backyard shack renting is a landlord market which may suggest housing scarcity. Backyard shacks are often referred to as '*ghettos'* in Kuisebmond.

According to Gilbert et al. (1997), it is common that in low-income townships, homeowners become small-scale landlords to backyard shack tenants out of courtesy and necessity as they themselves could have been shack dwellers in the past. Contrariwise, Shapurjee and Charlton (2013) argue that, although the decision to accommodate unrelated backyard shack dwellers was driven by sympathy, the relationship maintained is financial.

c. Space use intensity

Space use intensity shows how many shacks are built on available yard space. Figure 4.8 below shows the intensity.

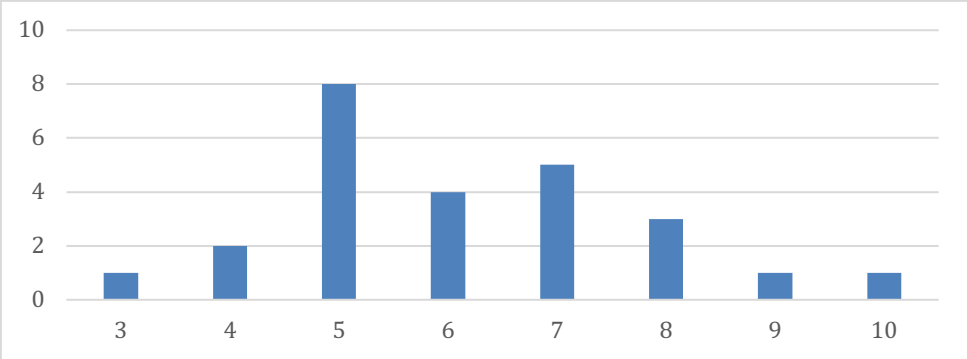


Figure 4.8 Number of backyard shacks per yard **Source:** Field Survey 2018

Backyard shacks tend to have more intensive occupancy as some backyards host multiple shacks at once. The least number of shacks per yard in this sample was 3 shacks, while the most shacks were found to be 10 in a yard. The median number of shacks was 5 in a yard.

d. Rental rates

The identified attributes of rental rates were monthly charge rental rate determinants, rent frequency and rent payment consistence. Monthly charge described the amount paid by a tenant per rent cycle. Backyard shacks rent tends to be associated with low rental levels in contrast to conventional market rent. An illustration by the Namib Times (2018) newspaper indicates that a 1-bedroom apartment in Kuisebmond would let in the range of N$1850.00 to N$3800.00 per month whilst the median rent for backyard shacks is N$750.00 per month and it accounts for 14% of median income. Therefore, backyard shacks offer an affordable housing option. Additionally, backyard shacks accommodate many poor households.

Rent rate determinants is the second attribute under 'rental rates'. In the context of this research rental rates are determined by cost recovery estimation. This means that the landlord estimates the rent according household monthly expenses like water and electricity or sometimes the landlords find out what is the market, what neighbours with backyard shacks are charging their tenants.

Participant 16.

Seaman. 47 years old. Male. 2-bedroom house. 4 people in main house. 5 backyard shacks.

"I charge 850 per month, per shack. This is because I checked my expenses per month after I got tenants and decided on a reasonable amount to help cover those expenses".

Box 4.2 Rent charging mechanism **Source:** Field Survey (2018)

Participant 20.

Contractor. 39 years old. Male. 2-bedroom house. 5 people in main house. 5 backyard shacks.

"I charge 750 per month for my shacks. I asked neighbours with ghettos how much they are charging and also looked at monthly expenses".

Box 4.3 Rent determinants **Source:** Field Survey (2018)

Under the theme 'rent frequency' was the attribute rent 'payment period'. This attribute was to discover the intervals at which rent was paid to the landlords in Kuisebmond's informal housing market. The findings showed that rent was paid on a monthly basis. However, landlords mentioned that rental payments by the backyard shack tenants were not always consistent due to various issues such as personal issues or joblessness thus rent is either delayed or payed in staggered amounts. Rental payments seem to be flexible and considerate of irregular tenant income. It is common for small-scale landlords to accept a portion of the rent from some of their tenants in consideration to tenants' personal circumstances. Thus, backyard shack rental cashflows in Kuisebmond do not seem to provide a consistent security of income.

Participant 17.

Seaman. 37 years old. Female. 2-bedroom house. 4 people in main house. 4 backyard shacks.

"No, the rent is not always consistent because people get personal problems and I have to understand when they say they can only pay a portion of the rent. They do bring the rest later though but not always, it's a struggle, but what can you do, you have to help each other".

Box 4.4 Rent consistency **Source:** Field Survey

e. Property management

The property management theme was more or less about how property rights were managed. The two identified attributes were 'nature of agreement' and 'notifications'.

The nature of agreement between small-scale landlords and backyard shack tenants is mostly a verbal understanding. These verbal agreements are flexible and based on trust of understanding basic obligations and social cohesion. Bonds are created that allows not only for strangers and friends to live in the same yard, but to be able to take care of each other when it is needed.

Notifications of movement is communicated verbally by either the landlord or the tenant before such arrangements are made. These arrangements could be a family member of the backyard shack tenant coming to stay over for a few days, or a tenant leaving the premises for a period of time. Participant 7 evidenced this by stating that:

"*If an extra person comes to stay with a relative and they are staying longer than a month and they work, I am usually informed beforehand. The agreement is that they must pay N$350pm additionally.*

If they are not working, then they stay for free but signed tenant pays a fee for them" (Field Survey, 2019).

In any case, notification has to be given to the landlord beforehand. Depending on whether it is an addition to a backyard household or a departure, the landlord makes an informed decision and communicates with their tenants. Advance notice in this rental arrangement is symbolic of mutual respect. Backyard tenancies seem to rely on informal notification by either party to the tenancy agreement.

f. Revenue generation

Revenue generation comprised of two attributes, namely, 'rent collection' and 'other collections'. Rent collection was the amount received for using the space. 50 per cent of the people who responded to the question about making a profit from the rent received from the backyard shacks said 'yes' whilst 50 per cent of the respondents said 'no'. At the time of the research survey, rental revenue seemed to be the single source of backyard shack income. Backyard shack renting has the potential to generate income for its landlords as landlords seek to secure sufficient income by tying rent to cost recovery hence circumventing bearing incremental cost from intensive occupancy.

Other collections were tangible or intangible consideration received. Presence of tenants provided a sense of security for both landlord and tenant. There were other indirect non-income benefits such as property security and short term family care. Hence, backyard shacks generate fringe benefits, often brought about by the bonds that are formed over the years between landlord and tenants thus creating an environment of 'family'.

g. Disbursement

Rent revenue was disbursed towards expenses and/or savings. The income collected from the backyard shacks rent is normally used to cover domestic expenses. Income is used to maintain livelihood more than it is to invest. Respondents report that the rent received from the backyard shack can be saved, but even then, the savings are usually to help extended family or to pay off debts.

The proposal stands that most homeowners in Kuisebmond put up backyard shacks in their yard as an income generating mechanism. In reflection of research data, one of the reasons respondents put up backyard shacks is to respond to the need for housing for their own expanding families and people moving to Walvis Bay every day. Landlords then have to cope with the new volume of habitants in

their yard, giving raise to the cost of municipal services. Thus, to cope not only with municipal services, but also sustaining everyday cost of living, a creation of rent is necessitated.

Participant 7.

Labourer. 41 years old. Male. Open plan/Bed-sitter house. 3 people in main house. 5 backyard shacks.

Do you make a profit from the rent received from the shacks?

"Yes, but the rent is not enough to save, it is merely to cover for monthly or daily expenses. It is not really a big savings, but it allows me to buy other things that would have made it hard to buy if I was just counting on my salary alone".

Box 4.5 How rent is collection. Source: Field Survey (2018)

The narrative above (Box 4.5) reveals how rent collected from the backyard shacks is utilised.

Participant 14.

Pensioner. 62 years old. Male. 2-bedroom house. 3 people in main house. 5 backyard shacks.

"Just to get into the pros and cons that comes with this process is that, obviously in the even that I'm leaving my house, I'm leaving it with people that I have formed some sort of community and I can actually kind of trust them. So it's also people that over the years have been here for more than 6 years, so they have become like family. Additionally, some of the other pro's is also that if you are unemployed as a small-scale landlord, the money adds value. The cons about this process is that you share one bathroom with different people and their hygiene standards are not always the same. Your place is either too dirty – people do not really take care of the things, that's because they don't really care or mind. There's an aura of entitlement where everyone feels like 'I am paying, and you cannot tell me what to do'. For example, there was an instance when tenants would play so much loud music and they just don't want to be considerate because they are paying rent. Another con is that you don't really have privacy. That privacy is taken away from you in your yard, because anything that happens in the house goes through the ears of the 5 other households. Additionally, there exists a high risk in taking people in your yard where you have negligence and abuse of services such as electricity and water. Sometimes you will find people that are abusing electricity where you find people sleeping with lights on or incidences where someone leaves an

iron on, so at the end of the day it's actually a risk, because you are dealing with such a high number of people that that you cannot easily control".

Box 4.6 Pros and cons of small-scale landlordism. **Source:** Field Survey (2018)

The narratives above in Boxes 4.5 and 4.6 identify some important features of backyard shack renting. One is that this form of housing has proven to be an important part of housing the poor and houseless. Secondly, the narrative suggests a contrast to the notion that backyard shack renting is simply done for income generation as discussed in chapter two. The next narrative in box 4.7 is by another pensioner who has lived in Kuisebmond for over 30 years, with two other people in the main house, her grandchild and her child. She has eight backyard shacks in the yard.

Participant 18.

Pensioner. 67 years old. Female. 1-bedroom house. 3 people in main house. 8 backyard shacks.

"Sometimes having ghettos is good because when I am not around, I can always have someone watch the child or even help with the child's homework because I can't really speak or read English and the young people in the ghettos assist me with that. Other times it's not good like in the middle of the night when you have people walking in and out of your house to come use the bathroom. It's a safety issue but we trust each other here".

Box 4.7 Perspective of having backyard shacks by landlord. **Source:** Field Survey (2018)

This narrative also suggests a contrast to the literature that backyard shack is an activity done by the elderly to simply generate income. It demonstrates the fringe benefits that are attached to backyard shack renting. That it is not just an income benefit, but also a social benefit for the landlords and tenants alike.

4.4.3. Substantive Theory

Housing is an essential component of living standard, a commodity that takes precedence over a large portion of any household's annual income. The classical choice between low-income employment and housing costs sometimes favours rental options where some people prefer putting their yards up for backyard rentals. Therefore, one of the advantages of backyard shacks is to provide access to extra income. In Kuisebmond, backyard shacks are numerous with about 8,740 backyard shacks, despite that most landlords do not make much or any profits from having rental backyard shacks in their yards. The figure 4.5 below depicts the backyard shack process as explained above.

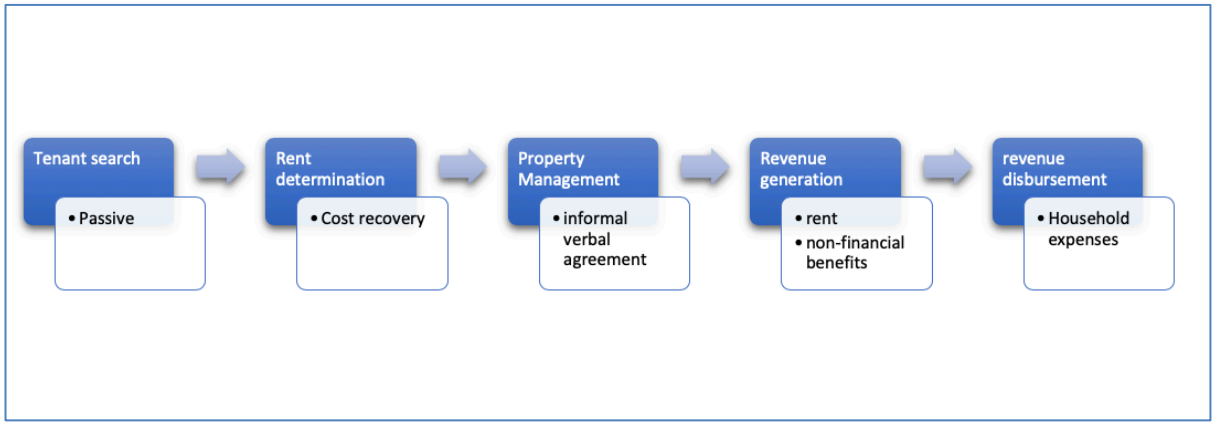


Figure 4.9 Substantive Theory **Source:** Field Survey (2018)

4.5. Summary of findings

The objective of this research has been to unpack the phenomenon of backyard shacks through the lens of income generation and what it means for the small-scale landlord. In the property profession, buying a house is more than just the act itself. Housing is an important asset to people as it gives households access to other assets (Stein and Horn, 2012). Housing could be a doorway to wealth for the owner. However, housing alone cannot alleviate poverty if the household efforts are not supported. Therefore, housing should not be understood in isolation from household's interaction with it but should be treated as a multifaced asset that has complex interactions with the households. Homeownership has the burdens of maintenance, all of which require financial obligations and may contribute to the reduced quality of life for homeowners. Thus, economic activities such as backyard shack renting are people's creative interactions with housing.

4.6. Limitations and constraints to research

a. Sample Size

The research's selection of settlement is indeed not representative of every kind of low-income settlement in Namibia and the sample size is too limited. However, the research conducted so far suggests that the Walvis Bay's rental situation is not unfamiliar from that found in other countries .

b. Data Collection

Semi-structured face-to-face interviews were used to gather data from backyard shack landlords in Kuisebmond, Walvis Bay. During the data collection process, some questions were received with slight apprehensiveness by the respondents. Research is afraid that this might have had an impact on the research outcome.

c. Data Analysis

The research used the Thematic Network Analysis method for dissecting the data. This method is considered too flexible which may lead to inconsistencies and a lack of coherence when developing themes originating from the research data.

Bringing Up Rear

CHAPTER 5



5. Bringing Up Rear

5.1. Introduction

Rental housing is an important element in the accommodation of large numbers of families in major cities. Backyard shacks are a form of small-scale rental housing provided informally by private households on their yards in exchange for rent. Backyard housing is an important source of affordable rental housing in Walvis Bay. Chapter 4 validated the prominence of backyard shack to the small-scale landlord in Kuisebmond. It also brought forth the non-monetary aspect to backyard shack renting. It gave an insight of how small-scale landlords benefit from having backyard shacks in more than one way.

Chapter 5 concludes the research report and provides recommendations. It recites the research questions, outlines the prominent aspects from the literature reviewed and reflect on confirmations, contradictions or new directions in terms of the research propositions. The chapter concludes on key findings of the research and potential for future research. Lastly, the chapter provides a SWOT analysis of the literature and findings.

5.2. Reciting Research questions

This research intended to investigate the benefits of accommodating several backyard shacks per household. It delved into how landlords manage their backyard shacks and how they negotiate rent. It asked whether the income drawn from tenants is sufficient to cater to household needs and leave some for savings. The research aimed to contribute to the general understanding of backyard shacks in Namibia by focusing on rental income generated through backyard shacks by small-scale landlords. It explored the operation of backyard shack renting on the stance of the landlord. The question that guided this research is asking:

- how do small-scale landlords utilise backyard shack renting for revenue generation in Kuisebmond?

The research question was addressed by the following sub-questions:

- Who are the small-scale landlords that offer backyard rental shack accommodation?
- How do landlords attract tenants; how do they make it known about available rental backyard accommodation?
- How are rental rates determined?

- How are responsibilities allocated between landlord and tenant (management)?
- How is generated revenue utilised?

5.3. Conclusions

The aim of the research report was to investigate and understand the phenomenon of rented backyard shacks in Kuisebmond. To address this research question, the research began with reviewing literature on rental housing. The research covered housing viewed as an asset and resource, it gave a brief background about Walvis Bay and how Kuisebmond was developed, it covered the housing policy framework in Namibia and interventions to address issues of low-income housing and it gave a brief look of what previous studies have written about the small-scale landlord. The derived conceptual framework was that housing on its own does not offer income security however, combined with economic activities such as home-based enterprises and rental accommodation; it could provide its owners more than just comfort.

Interactions with housing such as backyard shack renting are how homeowners cope to improve their livelihoods and secure some form of income. Backyard shack renting is a mechanism that may have been adopted by homeowners and home seekers to cope with the high housing demand. The units of analysis were low-cost households with rented backyard shacks. The units of investigation were registered owners who are allocated the houses. These were the small-scale landlords. The data was collected using semi-structured interviews which were guided by the research sub-questions to answer to the main research question. Below are the main conclusions derived from the findings to answer to the research question.

1. Who are the small-scale landlords that offer backyard rental shack accommodation?

The participant profile was broad which indicates that the occupier attributes are diverse with small-scale landlords. Occupier's main occupation or the house type does not seem to be associated with the likelihood of backyard shack renting. Any yard with space can host backyard shacks. Backyard shack renting is not associated with individual occupier attributes, instead, it is associated with wider collective attributes such as habitual or demand driven.

This finding contradicts the conception that small-scale landlords are pensioners without formal income to sustain their livelihoods. According to Gilbert et al. (1997) landlords tend to be older than other owners and much older than most tenants. Landlords tend to be retirees, living in big houses than other family members and lived longer in their current homes (Gilbert et al. 1997). Additionally,

Gilbert et al. (1997), assumption could have been written at a time when the elderly that had worked longer were the only ones that could afford houses and could offer up their yard space for rent to the houseless.

2. **How do landlords attract tenants; how do they make it known about available rental backyard accommodation?**

Tenant search is passive. The passive tenant search indicates that backyard shack renting is a landlord market which could suggest housing scarcity in Kuisebmond. Family in need for bigger space and strangers in search for housing space could be another indication for housing scarcity.

According to Gilbert et al. (1997), it is common that in low-income townships, homeowners become small-scale landlords to backyard shack tenants out of courtesy and necessity. Contrariwise, Shapurjee and Charlton (2013) argue that, although the decision to accommodate unrelated backyard shack dwellers was driven by sympathy, the relationship maintained is financial. Additionally, the utility usage of all households requires a financial relationship to be in place between tenants and landlords as the cost of living increases by the number of people.

3. **How are rental rates determined?**

Rental rates are determined by a cost recovery estimation. It is determined according to landlord's household monthly expenses like water and electricity or from neighbours. However, rental payments are flexible and considerate of irregular tenant income. This is the exact opposite of the rules of engagement of the formal rental space with signed agreements, where interest is charged on late rental payments. Therefore, backyard shack rental cashflow does not seem to provide a consistent security of income for small-scale landlords. Additionally, the low rental amounts charged could be a form of a sophisticated regulation mechanism by the small-scale landlords that ensures that backyard shack market remains isolated from conventional rental market rules.

4. **How are responsibilities allocated between landlord and tenant (management)?**

Tenants and landlords are bound by a verbal agreement that entails a shared deference for unspoken rules and of social cohesion. Tenants and landlords support each other, taking care of each other's children or making sure to clean up the common spaces. Notifications for any changes in backyard shack households are communicated with the landlord well in advance to avoid conflicts as per the verbal contract rules. Advance notice is symbolic to mutual respect between the two parties.

5. How is generated revenue utilised?

Backyard shack rent tends to be associated with low rental levels. Rent collected is disbursed on domestic expenses. Typically, any amount left over from the rentals is saved for later use to cover bills, pay off debts or send to extended family for subsistence and maintenance. Backyard shack renting tends to be motivated by cost recovery rather than investment. This is consistent with Gilbert et al. (1997), when they wrote that most small-scale landlords put up backyard shacks as a means to complement their incomes.

There is an income generated from backyard shack renting. The rental revenue sometimes represents the landlord's only source of income. Backyard shack renting constitutes a strategy to survive a tough reality. Tenants contribute to making home-ownership a sustainable option for homeowners. By covering rates and taxes, some landlords can focus their other sources of income on different aspects of their livelihood maintenance strategies.

Revenue is not the only thing collected by small-scale landlords. The presence of tenants provides a sense of safety and security. Tenants and landlords take care of each other, each other's children and each other's households when one party is not present. Additionally, when people move to the township and move in with their relatives, they become integrated with the neighbourhood, build relationships with neighbours through existing relations by their relatives. This familiarity easily creates an opportunity to become oriented with the outline of the area, giving them a feeling safety.

5.4. Recommendations

Based on the findings and conclusions, the research recommendations mainly focus on filling some of the research literature gaps.

The Namibian National Housing Policy states that the process of acquiring land needs to be simplified and shortened to allow more serviced land to come to the market within a shorter time frame. This allows for the housing to be delivered faster to meet some of the demand and avoid the rapid growth of backyard shacks. Without revising the process of land acquisition, housing delivery will not be able to be scaled up. Along with the revision of the land acquisition process, local authorities need to be trained to participate in the process of servicing, selling and maintaining land to accommodate even the lowest earning people.

To make an impact and ensure that the major housing backlog in the lowest income groups is addressed, firstly, the NHE needs to refocus on their target group, as their products are unaffordable

for the majority of the population, where the highest backlog in housing exists. In addition, the private sector is moving into the segment that NHE currently services. The focus of the NHE should therefore shift to the lower income groups. This might require a change in the NHE's approach, with a movement to lower cost but high-quality housing. Secondly, access to finance could be further improved, to ensure that people with incomes under N$5,000 can access their housing needs fully or partly in the private sector. There is an important role for the financial institutions to play, in making consumers more aware of the options of mortgage availability. A more direct option would be to provide capital subsidies for low-income mortgages.

Thirdly, government should not just focus on home ownership, but should – in close consultation with the private sector, NGOs such as the SDFN, and consumers - develop a housing market that includes other alternatives. For those without any form of income, government should provide further programmes to upgrade informal housing as a matter of priority. This could be combined with employment and training opportunities for people living in informal housing, and lessons can be learned from the experience by NGOs such as the SDFN. Another option is the further expansion of subsidised rental, which could be made available to people with low incomes. In addition, government should offer products for people who might not be able to buy at this point in time but might be able to do so in the future. For example, rent-to-buy schemes, where the tenant has a right to buy the property at a later point could be an interesting option for middle-income earners.

5.5. Areas for further research

1. The profile for small-scale landlords in Kuisebmond is broad indicating diverse occupier attributes. Based on the argument in the literature, small-scale landlords are elderly people looking to supplement their income. It is recommended that research should be undertaken to understand the profiles of landlords which seems to have changed significantly since earlier literature was published.
2. Landlords do not actively search out tenants. Although literature writes that landlords offer their yard space out of compassion, this research recommends extensive research to be done to understand why this rental market is tenant-driven.
3. Rental rates are determined by a cost recovery mechanism. Research recommends that further research is required to establish why backyard shack rental rates are cost recovery based and not demand and supply based. Municipalities have an opportunity to lower their rates and taxes to allow small-scale landlords to maximise on their rent collection from the backyard shack tenants, but also to offer much lower rents to the unemployed shack dwellers.

4. Backyard shack management is governed by unspoken rules of social cohesion. It is recommended that research be undertaken to understand how informal agreements can be recognised with regard to property rights in policy development.
5. Full benefits of backyard shack renting might not be monetary but rather go beyond monetary expenses. An extensive research to look into other benefits of backyard shack renting is necessitated by these findings.

5.6. Overview

To recap the research question was **how small-scale landlords utilised backyard shack renting for revenue generation in Kuisebmond?** Housing is a unique commodity that affects a major portion of any household's annual income. Brain Goodall (1987) defined resources as materialistic things or abstract that can be used to satisfy some human want or deficiency. Something becomes a resource depending on its value to people and not its intrinsic value. Housing alone cannot alleviate poverty if the household efforts are not supported. Therefore, housing should not be understood in isolation from household's interaction with it but should be treated as a multifaced asset that has intricate interactions with the households. Homeownership comes with the burden of maintenance, all of which is financial and may contribute to the reduced quality of life for homeowners. Consequently, economic activities such as backyard shack renting are people's creative interactions with housing.

In Kuisebmond, backyard shacks are a resource that provide small-scale landlords with an opportunity to generate some sort of income. Small-scale landlords use this profit from backyard shacks to supplement their incomes and sustain domestic needs. These activities are also a response to state's incapacity of supplying basic needs for the poor, whilst providing a form of cashflow for low-income homeowners.

Strengths: Firstly, this research offered insight to a phenomenon that is not widely known in this particular location. With only diminutive existing literature, backyard shacks remain an under-researched area despite its continued growth. Studies on backyard shacks have been focused on other aspects of housing and backyard shacks have remained a background element. A significant aspect of the existing research is its focus on backyard shacks in townships on the condition of backyard shack dwellers or the lack of policy support. In contrast, the primary contribution of this research is its investigation into the benefits of accommodating several backyard shacks per household for small-scale landlords in Kuisebmond. No previous research of this nature has been conducted on backyard shacks situated within Walvis Bay.

Secondly, research learned that not all profit generated by small-scale landlords with backyard shacks is monetary. Research learned that more than anything, it is the intangible benefits that matter most to landlords that offer this form of accommodation. Although the financial aspect remains, backyard shack renting in Kuisebmond are held together by the spirit of unity. This was a great privilege for the research to identify an opportunity for further research within the academic community.

Weaknesses: Backyard shacks are an under-researched area. Furthermore, the benefits of landlordism in townships have not been explored by the academic research community yet. Therefore, this research experienced a substantial literature gap.

Opportunities: The research provides a framework for further research to the academic research community and policy makers. Currently, the government has not put in place any policy that goes beyond the realms of making everyone a homeowner. Backyard shacks have accommodated a large number of households in Walvis Bay and will probably continue to do so for a long time to come. Authorities in Namibia have a clean slate to cogitate their policies towards this form of accommodation and informal rental housing in general. In addition, if informal rental housing is to be provided through the private sector, there needs to be a review of current rent control and tenancy regulation policies to be put in place to enable small-scale landlords to generate an acceptable rate of return.

The informal renting processes in Kuisebmond begin with a passive tenant search. Once the homeowner is interested in offering their yard space, they agree on terms such as payment dates and responsibilities. This agreement is conducted verbally. However, between agreement and occupation, research has not established how exactly the first payment is made to homeowner, whether tenants pay in cash, electronic fund transfers, direct deposits or mobile technologies. This could be an area for more research.

Threats: Placing backyard shack rental accommodation in the view of policy could threaten the benefits for both the small-scale landlord and the tenant. Additionally, the low rental amounts charged could be an unintended technique that guarantees that backyard shack rental market remains secluded from conventional rental market rules. Not only that, given the exuberant prices of housing in Namibia and the large backlog of housing supply by the State, policy intervention could cause many poor households their accommodation.

5.7. Closing Remark

Before I did this research, I was not sure what to expect. Firstly, I was expecting an immense amount of literature, but as I dug deeper into the topic of backyard shacks, I realised that I have a literature gap. This may have caused a moment of panic and uncertainty, but I saw it as a great opportunity to broadcast an important aspect of rental accommodation that has not yet been researched. However, with this gap in literature came a lack in research methods on the particular topic. Without any guidance on how other researchers had done it before, I had to hinge on research methods guides and this gave shape to my research methodology.

Secondly, I was not sure what to expect of the participants. As a resident of Walvis Bay myself, I knew that it was not going to be easy to talk to people in English as the language mostly spoken in Walvis Bay is Afrikaans. People in Kuisebmond predominantly speak Afrikaans, Oshiwambo, Otjiherero and Damara-Nama. As my topic was of a sensitive nature, I had to make sure I was humble. Therefore, I approached the community firstly at a meeting with the Shack Dwellers Federation. This is a meeting held every Sunday by shack dwellers in Walvis Bay discussing various issues. It is here that I was given an opportunity to introduce myself and state my agenda for the shack dwellers to convey to their landlords and alert them of my probable visits to their homes. This made it slightly easy for me to approach homeowners as some of them had been informed of my arrival. I wasn't always lucky, not all homeowners wanted to be interviewed.

Finally, the findings were not what I expected. I expected backyard shacks renting to be a profitable business, but I found that it could be, but in most cases, it provides just enough leverage for homeowners to cover utility bills and necessary expenses. Additionally, I learned that backyard shacks are not just about money, it is about caring for one another and looking out for each other. It's not always business, sometimes it is just about showing kindness to another human being. This was the highlight of my research.

5.8. Conclusion

This research was exploratory and has presented some insight to the backyard shacks phenomenon in Walvis Bay and Namibia at large. Interactions with housing such as backyard shack renting is how homeowners cope to improve their livelihoods and secure some form of income. More research is required to extend the boundaries of knowledge to this phenomenon. The direction of research cannot be prescribed but the challenge remains to the research fraternity to take it to the next level.

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7. Appendices

SCHOOL OF ARCHITECTURE AND PLANNING
HUMAN RESERCH ETHICS COMMITTEE

SCHOOL OF ARCHITECTURE PLANNING

CLEARANCE CERTIFICATE
PROTOCOL NUMBER: SOAP078/09/2018

PROJECT TITLE:	Investigating Benefits of Renting Out Backyard Shacks in Kuisebmond, Walvis Bay (Namibia)
INVESTIGATOR/S:	Tulonga Tulimewawa Neliwa (Student No: 1432311)
SCHOOL:	Architecture and Planning
DEGREE PROGRAMME:	Masters of Built Environment (MBE)
DATE CONSIDERED:	17 October 2018
EXPIRY DATE:	17 October 2019
DECISION OF THE COMMITTEE:	Approved

CHAIRPERSON
(Professor Daniel Irurah)

DATE: 17 – 10 – 2018

cc: Supervisor/s: Nqobile Malaza

DECLARATION OF INVESTIGATORS

I/We fully understand the conditions under which I am/we are authorized to carry out the abovementioned research and I/we guarantee to endure compliance with these conditions. Should any departure to be contemplated from the research procedure as approved I/we undertake to resubmit the protocol to the Committee.

Signature **Date**

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Interview Schedule of Households (Backyard Shack Renting Landlords in Main/Formal Housing)

City/Town: Walvis Bay	Constituency:
Respondents Occupation:	Date:
Respondents Age:	Gender:
Type of house in terms of number of bedrooms:	

1. How many people live with you in the house?
2. How did you obtain your house?
3. How many shacks are you renting out?
4. What is your relationship with the backyard tenants? Family, strangers, friends?
5. How much do you charge each tenant per month?
6. How did you decide on the rental amount?
7. Is the rental income consistent with all the tenants?
8. What kind of rental agreement is between you and the tenants? Written or Verbal?
9. How do you know when there is an extra person added to a household or when someone is leaving?
10. How did you find tenants?
11. What bills does the rent from your tenants cover?
12. Do you make a profit from the rent received from the shacks? Yes, No, sometimes?
13. If you make a profit from the rent, does this profit allow you to save the money for future use?
14. How do you spend your profit accrued from the rent?
15. Is there anything else you would like to say?

Thank you!