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Working Paper

The Integrated Land Management Institute (ILMI) is a centre of the Faculty of Natural Resources and Spatial Sciences (FNRSS) at the Namibia University of Science and Technology (NUST), committed to developing reputable and multidisciplinary research and public outreach activities in the fields of land, administration, property, architecture, and spatial planning.

The Land, Livelihoods and Housing Programme aims at deepening and expanding the focus on these three key issues in Namibia. This thematic approach seeks to reflect the wide-ranging skills existing at the FNRSS, and was developed to guide ILMI's activities during the 2014-18 period. The programme is organised in four aspects: institutional, environmental, fiscal and spatial processes.

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Working Paper No. 5
**The Case for
Adequate Housing
for Teachers in Windhoek**

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Figure 1 Workshop at the Department of Architecture and Spatial Planning (NUST) on 21 April 2016.

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BACKGROUND

The initiative to investigate the housing situation of teachers in Namibia was triggered by teacher Gertrude Mujoro, who discussed the matter with her fellow colleagues who brought the matter to the attention of the leadership of the Teachers Union of Namibia (TUN). In 2014 the Trade Union Congress of Namibia (TUCNA), the umbrella federation that TUN belongs to, developed a document titled "TUCNA Development Policy Proposals" (TUCNA, 2014), which contains a section on housing. In line with this mandate, Mahongora Kavihuha, Secretary General of TUN and TUCNA, approached the Integrated Land Management Institute (ILMI) at the Namibia University of Science and Technology (NUST), to establish an open collaboration around the topic. As a result, a series of workshops and discussions between teachers and ILMI staff were held to explore housing possibilities for teachers in Namibia¹.

As a first step it was decided to jointly develop and implement an exploratory TUN Member's Profile Survey to get a better picture of the teachers constituency in quantitative terms, without investigating teacher's living conditions qualitatively. The first result of that survey is this document. Rather than a concluding 'final' report, this is a working document to prepare the ground for exploring adequate housing alternatives, which are being developed by the team of volunteer teachers and ILMI staff. Currently, cooperative housing models are being explored, as a way to avoid competition with ongoing state-led initiatives of Massive Urban Land Servicing and Mass Housing aimed at individual home-ownership on the one hand, and developer-driven market-related housing developments on the other. This would be a way to harness collective efforts towards the goal of adequate housing, something that is at this stage necessary in views that teachers stand few chances of attaining such goal individually. In addition, this would have important tenure implications; rather than cooperatively accessing individual housing, the aim is to develop cooperative housing tenure models.

Teachers have already taken initiative to approach the Division of Co-operative Development and Regulation at the Ministry of Agriculture, Water and Forestry (MAWF) for further advice in this direction, while the ILMI team has started to develop an organizational structure to enable existing cooperative legislation to be utilized towards developing alternative housing and tenure options. Hopes are that, regardless of the ultimate outcome of this process, the independent motivation for self-determination continues and grows. Furthermore, there is currently the possibility to expand the study to other areas of the country; which will hopefully result in a more comprehensive document accounting for other aspects of the socio-spatial realities of teachers in Namibia.

¹ Workshops were held at NUST on 28th October 2015; February 3rd, April 21st, and May 26th 2016.

1. Teachers in Namibia

Workers involved in the education sector in Namibia represent 6 percent of the employed population in Namibia, two-thirds of which are women (NSA, 2011). In urban areas, the education sector amounts to 4.3 percent of the employed population, and also two-thirds are women (NSA, 2011). This reveals that women represent the largest number within the educational sector, which means that gender implications for housing and urban development for teachers are particularly relevant (see Box 2). In the Khomas region, the education sector represents 4.8 percent of the employed population, out of which almost 70 percent are female (NSA, 2011); which is in line with the national statistics.

Box 2. Gender implications for urban development.

Today, it is almost redundant to state that the city is experienced differently according to the different genders. In the 1990s, research exploring matters of gender and planning, urban development, and participation started to emerge and quickly expanded (Massey, 1994; Meer, 1994; Moser, 1992; Rakodi, 1991, 1996). This did not exclude males from the equation, but rather pointing out that while both male and female actors might be concerned with the same socio-spatial issues (e.g. housing, access to services), the way and extent in which urban issues impact each of them varies greatly. The degree in which each is able to intervene and change these situations, is also highly uneven. While equal access to urban life according to gender is, in principle, a basic standard that should be observed, the reality is that male-dominated socio-spatial professions (e.g. planning, architecture, land management) and authorities (i.e. ministries, local authorities) continue to prevail, aggravated by modernist, neo-colonial planning paradigms preserving and enhancing urban inequities and divisions. Perhaps the signs of change of these conditions are in sight², but it is important to bear in mind some of the implications for women in the design of cities and urban policy:

- Women spend a disproportionate amount of time in the household in relation to their male counterparts. This is due to home-based and domestic work being largely female-dominated (Chen, 2012). The implication of this is that poor living conditions (e.g. lack of sanitation and other services) and poor housing design (e.g. poor orientation and lack of ventilation, enhancing extreme room temperatures) affects women disproportionately.
- Residential-only neighbourhoods are also planned on the assumptions that the workplace is elsewhere, often assuming that it is the male who goes to work while the female remains to perform household tasks.
- It is assumed that women are able to move freely throughout the city similar to men. However, considering the large proportion of women inhabiting informal settlements³ where, for instance, public lighting is not always present, the danger of being assaulted is a constant threat.
- Furthermore, toilet facilities in informal settlements, if available, are often separated from the living quarters. The danger of going during the night has security implications, in addition to obvious hygienic and social implications (LaRRI, 2013).
- Participation in urban decisions is often assumed to be equal, which disregards that women are often not free to speak out in public in a still largely male-dominated society. Public participation sessions are assumed to place everyone on equal footing, failing to acknowledge the difficulties that contradicting an elder male in a power position publicly might create for a woman. Furthermore, representation in government positions dealing with socio-spatial issues is yet to achieve gender equality.
- Different needs at different life stages have also gender implications. Single mothers or women, pregnant women, and elderly women may have a preference to live collectively for mutual aid purposes (Beall, 1996). Such needs might be invisible to male planners drawing up individual single-family plots or to a gender-oblivious authority determining land uses.

² On the higher education front, student enrollment in the two largest national universities is in its majority female (Polytechnic of Namibia, 2013; UNAM, 2014). On the political side, the ruling party in Namibia has recently adopted a "50/50" policy approach aimed at equal representation of males and females amongst congress delegates (SWAPO, 2007). Lastly, despite their male-dominated leadership, the Affirmative Repositioning movement has recently promoted the role and participation of female supporters (AR_Namibia, 2016).

³ Self-enumeration efforts by the Shackdwellers' Federation of Namibia estimate that about a third of the Namibian population lives in informal settlements (SDFN, 2009).

In relation to other sectors, the education sector comprises a very small proportion of informal employment. Comparing this proportion to other sectors like the household sector⁴ (93 percent); agriculture, forestry and fishing (83.4 percent); or wholesale and retail (45.8 percent); the education sectors' 1.5 percent proportion of informal employment can be considered negligible (NSA, 2015). In recent history, Namibia's largest budget allocation was assigned to the education sector⁵, and the state is technically the employer of teachers in public schools. This translates into teachers enjoying a secure and regular income. However, wage increases to adjust salaries to inflation are subject to successful wage bargaining, which is often a topic of intense negotiations (New Era, 2016).

Monthly mean wages in the education sector stand at N\$10,227, which is 66 percent higher than the national average of N\$6,164. However, despite the fact that females represent the largest number in this sector, they are considerably less remunerated than their male counterparts. Males earn around 23 percent more than females in the education sector (NSA, 2015), which can have various reasons. Generally however it exposes a wage inequality, which directly impacts on the chances of women attaining houses, in comparison to their male counterparts. Furthermore, although such incomes might suggest that teachers are on a middle-income bracket, it has been reported that indeed some are pushed to live in ultra-low-income conditions (Namibian Sun, 2015).

More recent surveys disassociate youth employment (15-34 years of age)⁶ from labour force statistics. Those employed in education in this age range amount to 15,627, which is 54 percent of the total number. Here, the proportion of female is even higher than the national, standing at 72 percent (NSA, 2015). That female members are largely predominant in the youth sector, indicates that particular attention to gender implications is required regarding proposed interventions in this sector.

2. Urban housing in Namibia

The current housing situation in Namibia is widely described as in crisis. The most affordable housing option availed by the National Housing Enterprise excludes the majority of the population (Sweeney-Bindels, 2011). At the same time, state-supported efforts to extend credit to the ultra-low-income groups⁷ (such as the Build Together Programme) have been absorbed in the pilot phase of the National Mass Housing Programme, producing housing that until now only catered to middle-income groups⁸ (Lühl & Delgado, 2016), and largely benefiting those employed by public institutions or related to them⁹. Efforts of the Shackdwellers' Federation of Namibia have only recently seen increased support from government with the allocation of land for their self-help efforts (Namibian Sun, 2016). However, these processes take time and are heavily dependent on the good-will and commitment of individual savings groups.

On the other hand, housing available on the 'market' is out of reach for the vast majority. With the national median house price standing at N\$800,000 (FNB Namibia, 2016), this option is available only to those earning more than N\$24,000¹⁰. Namibian house price increases are amongst the highest in the world (The Namibian, 2014), and a recent study by the International Monetary Fund specifically focused on the threats that the housing market represents for the economic stability in the country

⁴ This can refer to either home-based work or domestic work.

⁵ In the 2016/17 National Budget, 21 percent was allocated to education, which is nearly double the next three larger allocations: defence, with 12 percent; health, social services and rehabilitation, with 11 percent; and police, with 9 percent (PWC, 2016).

⁶ Namibia Statistics Agency definition.

⁷ The reference is the Build Together Programme, which caters for incomes up to N\$ 3000.00

⁸ The reference is the Namibia Housing Enterprise, which caters to incomes of N\$ 5000.00 up to the commercial sector (see footnote 10).

⁹ Recent housing allocations have mostly gone to police offices (The Namibian, 2016b), and scandals involving politicians manipulating allocation of houses for the benefit of their family members have been reported (The Namibian, 2015a).

¹⁰ This is determined using the mortgage calculator in a local bank's website (Bank Windhoek, 2016).

(IMF, 2015). Furthermore, it is worth noting that the cost of housing is not a once-off expense, but in many cases entails long-term debt commitments (e.g. a bond), as well as fixed monthly payments (e.g. rates, taxes, utilities), and other housing-related expenses (e.g. furniture, materials, etc.). Considering that Namibians' debt levels are considered to be high already¹¹, credit-based housing strategies based on individual ownership are likely to aggravate the situation. Recent social protests organised by the Affirmative Repositioning activists arguably drew some of the largest numbers of protesters in recent history, and it is not coincidental that their focus is on urban land (Affirmative Repositioning, 2015).

The right to housing *per se* is not encompassed in the constitution of Namibia. Government's commitment to ensure the right to adequate housing of inhabitants is mainly due to the signing of international agreements (see Box 1). Conversely, the constitution strongly protects property rights, in some cases enhancing the vulnerable position of informal settlers and at times enabling evictions (Ellinger, 2015). However, the issue of housing is contained in virtually all National development plans that are currently in place, as well as other international goals that the government is aiming to achieve¹². Moreover, despite efforts to make secure land tenure more affordable¹³, the prevalence of freehold ownership as the ultimate goal in efforts towards urban land and housing production stands in stark contrast with recent literature and recommendations for the case of the urban poor (Payne, Durand-Lasserre, & Rakodi, 2009).

Box 2: On the right to adequate housing.

The right to adequate housing is an international *minimum* standard developed by the UN that incorporates experiences from almost half a century of housing efforts internationally and that provides guidance for contemporary housing interventions.

This right is defined not merely as a matter of 'access', but to comprise a comprehensive number of criteria: security of tenure; availability of services, materials, facilities and infrastructure; affordability; habitability; accessibility; location; and cultural adequacy.

It contains *freedoms* against forced evictions, against interference in one's home and privacy, to choose the place and nature of one's residence, and the freedom of movement.

It also contains key *entitlements* such as that of equal and non-discriminatory access to housing and participation in housing-related matters (OHCHR/UN-Habitat, n.d.).

Ultimately, the housing crisis in Namibia today does not only affect the unemployed, informal and home-based workers, but certainly workers in low-paid jobs (e.g. construction work, security guards, cleaners and domestic workers), and increasingly middle-income workers. A recent survey revealing teachers inhabiting 'shacks' in Namibia (Namibian Sun, 2015) provides a case in point.

¹¹ Most of consumer debt being mortgages, but followed by vehicle purchases, consumer electronics and furniture loans (The Namibian, 2015b).

¹² The 4th National Development Plan mentions provision of low-cost housing (Republic of Namibia, 2012); Vision 2030 mentions Namibia as being able to meet its housing needs by 2030 (Government of the Republic of Namibia, 2004); the Sustainable Development Goals lists housing in the category of 'Sustainable Cities and Communities' (UN, n.d.); and the more recent Harambee Prosperity Plan aims at constructing 20,000 new houses nation-wide by 2020 (Republic of Namibia, 2016).

¹³ While the Flexible Land Tenure Act was passed in 2012, only few pilot projects have since taken off and the FLTS is far from being a generalised option today (Christensen, 2015).

3. The Survey

3.1 Introduction

The survey was conceived as a simple tool to gather general insights on the profile of teachers for all parties to discuss housing options based on recent information. The one-page questionnaire contained ten multiple-choice questions on socio-economic, geographical, and housing-related matters. Although the authors recognise that research based on survey “is comparatively weak on validity” (Babbie, 2013, p.268), it performed well the function of gathering standardized empirical information on a collaborative basis between the ILMI team and the participating teachers. It was designed to be distributed and filled in by teachers themselves, without requiring the aid of someone with research skills. The questions were developed by the ILMI team in consultation with the teachers who initiated the process. This allowed formulating questions in a way familiar to respondents so that the questionnaire could be easy to complete without assistance.¹⁴

The team received 106 responses from 8 different schools in Windhoek (see Figure 2 and Figure 3). Except for one school, most were located in the western areas of the city, which are not only the most densely populated ones but also housing most of the city’s low-income inhabitants (see Figure 4 and Figure 5). The selection of schools was determined by the group of teachers working with the ILMI team based on criteria of accessibility (i.e. which schools have union members that were likely to undertake this task). TUN’s office generously assisted with delivering the forms to the selected school’s union representative and retrieving them. The amount of questionnaires filled per school varies not necessarily in proportion to the number of teachers at each school, but rather depended on the capacity of TUN’s representatives in retrieving filled questionnaires from members. The original aim to retrieve between 10 and 15 questionnaires from each school was in fact achieved, with an average of 13 questionnaires retrieved per school.

Out of 101 schools in the Khomas region 70 are primary schools and 31 are secondary schools (Ministry of Education, Arts and Culture, 2016). All schools surveyed here are primary schools, representing the majority of schools in the region. Moreover, the schools in this survey are public¹⁵. The survey is therefore only representative of the teachers within the public sector. It can be assumed that teachers in secondary schools are in a different income bracket, which can also have implications on the geographical location of their homes considering the clear income division between Eastern and Western neighbourhoods.

The survey did not aim to investigate the living conditions of the respondents, and it also does not contain qualitative information that would be crucial to understand the situation of teachers in detail. It is also self-evident that the living and working conditions of teachers in towns and cities will vary greatly from those in the countryside. However a nation-wide profile of teachers was far beyond the scope of this survey. Therefore, this survey is not representative, and can only be employed as a tool to orient discussions regarding housing alternatives for teachers befitting the profile of the respondents. It is because of this that projects and interventions on teachers’ housing alternatives beyond the profile of the respondents would require additional research and recalibration of strategies.

¹⁴ An example of this was on how the survey could capture the responses of those not renting nor owning, but simply staying with relatives without contractual requirements. The teachers advised that one option in the questionnaire regarding ownership should simply state “staying with relatives”, apart from “rent” or “own”. They explained that this option colloquially means living with relatives without a contractual responsibility while at the same time not excluding the possibility of internal arrangement (e.g. contributions in kind, labour commitments, etc.).

¹⁵ One of the schools, Faith Primary School, is supported by a non-governmental organization (Kayec, 2016) and can be considered a public-private partnership instead.

Residential Industrial

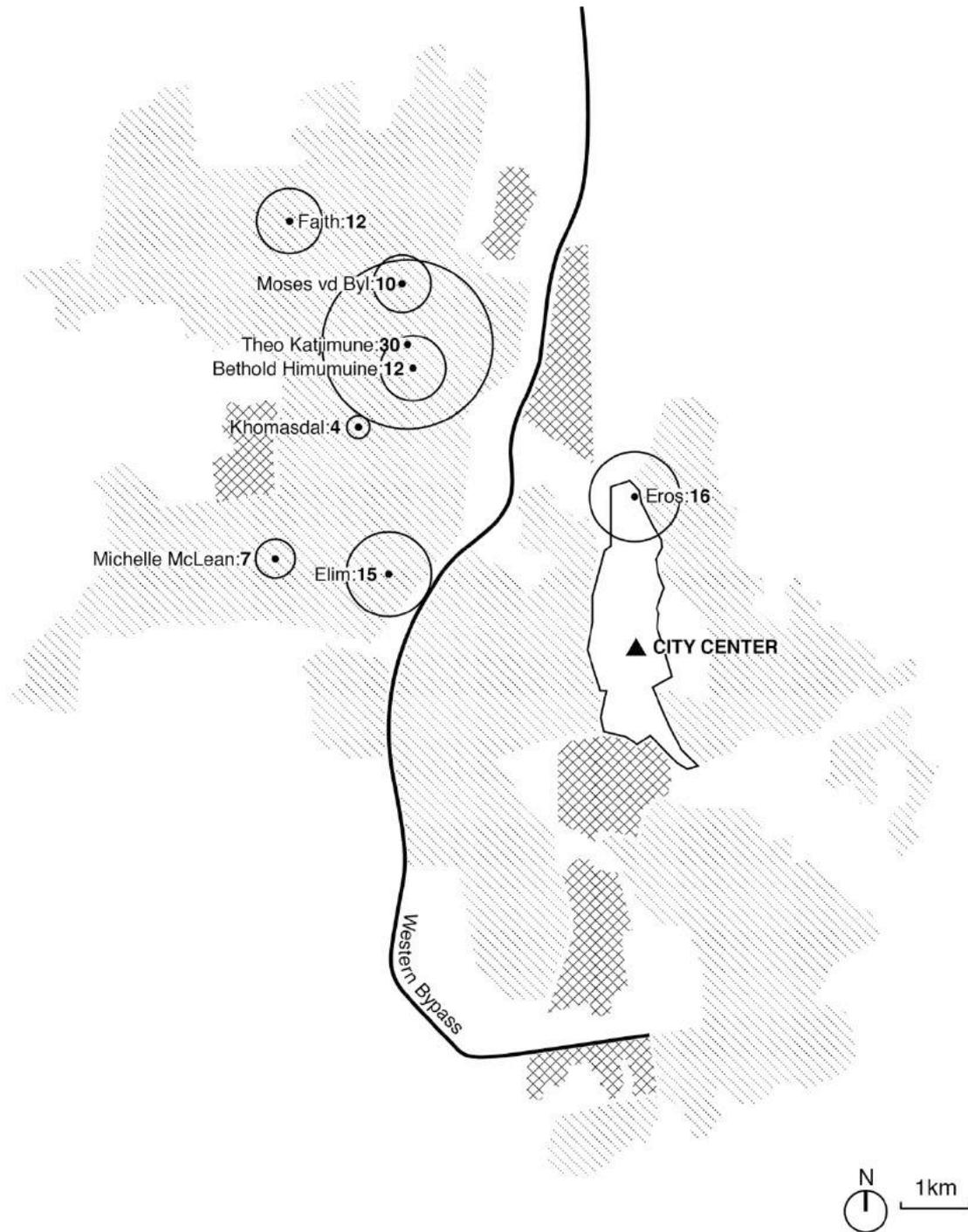


Figure 2 Map with location and number of respondents from each school.

3.2 Profile of respondents

74 percent of the respondents are female (see Figure 6), which is in line with national and regional indicators. About a third are younger than 35 years old (see Figure 7), which is lower than the national average of 54 percent. The survey did not inquire on marital status or household size, but instead opted to inquire on the number of dependants of members. More than half of the respondents reported between 3 to 5 dependants, an additional 23 percent have 6 to 10 dependants, while 8 percent reported 11 or more dependants (see Figure 8). This suggests that household sizes are relatively large considering that the survey contains no information that can suggest social contracts and arrangements (e.g. having family members over for extended periods, having family members living elsewhere for extended periods, etc.). This is nevertheless useful information in considering minimum housing typologies. The high number of dependents also has economic implications vis-à-vis the monthly commitments to the household (e.g. school fees, medicines, transport, food).

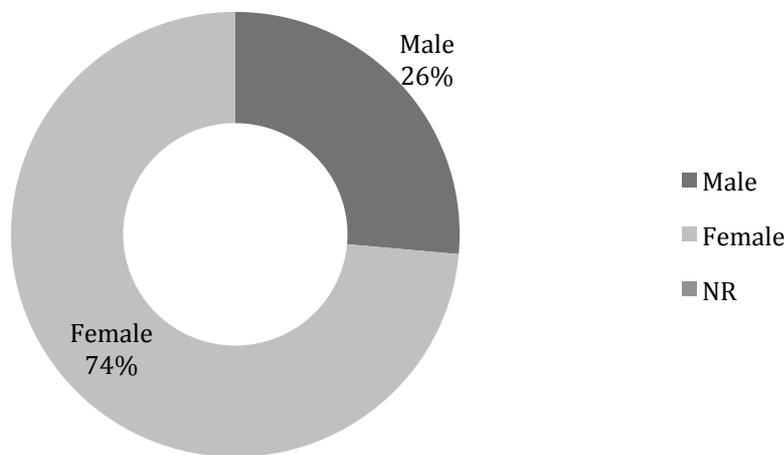


Figure 6 Respondents' gender

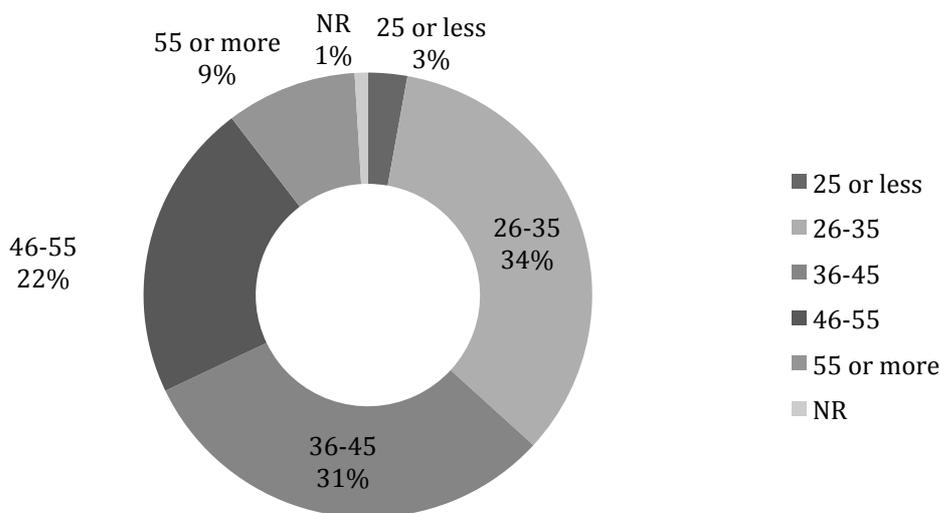


Figure 7 Respondents' age

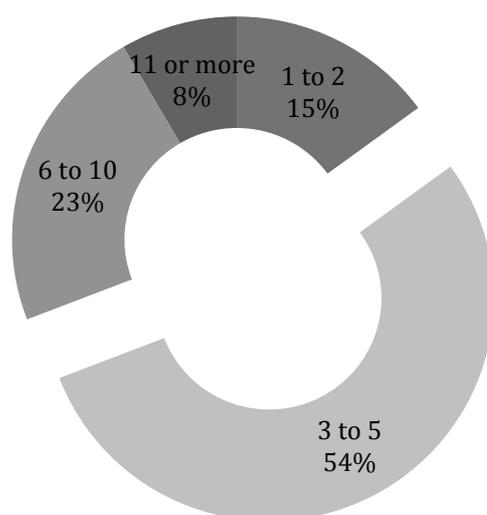


Figure 8 Respondents' number of dependents

3.3 Employment and income

More than half of the respondents have been working as teachers for more than 11 years (see Figure 9), which shows a generally long-term commitment. This is also relevant in considering salary increases that come with seniority. During the meetings, teachers reported that a basic salary of teachers in Windhoek starts around N\$13,000 (before deductions).

Most surveyed teachers earn more than N\$15,000, with some reporting that salaries of up to N\$ 24,000 were ordinary for senior teachers (see Figure 10). However, this is before deductions (see Figure 11), which in the case of Namibia can account for up to one-third of taxable income¹⁶. Household incomes, however, were reported to be less than individual incomes (see Figure 12). This counter-intuitive factor was clarified during a workshop with teachers, who claimed that the reasoning behind the responses on household income referred to actual disposable income, while the ones on individual income might have actually prompted respondents to state their gross income (i.e. before deductions). Taking this into consideration, actual disposable income of teachers' households falls indeed in the bracket between N\$10-20,000 per month.

¹⁶ In Namibia only incomes of more than N\$50,000 annually are taxed (Ministry of Finance, n.d.).

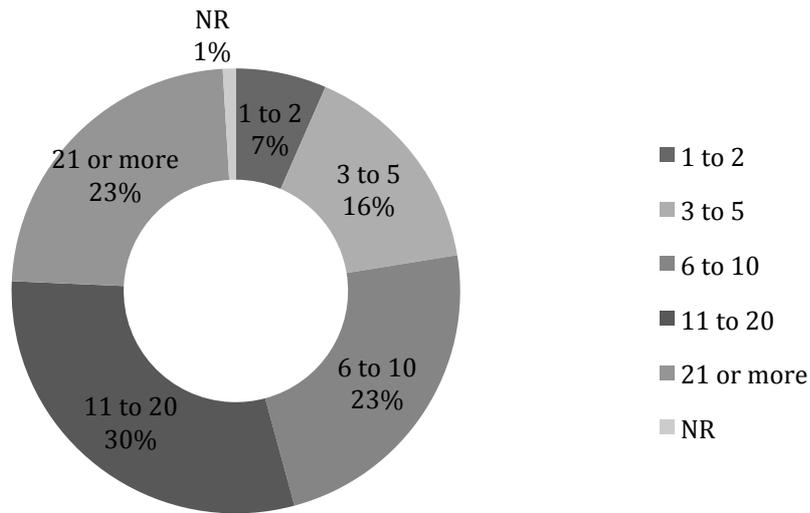


Figure 9 Number of years respondents are employed

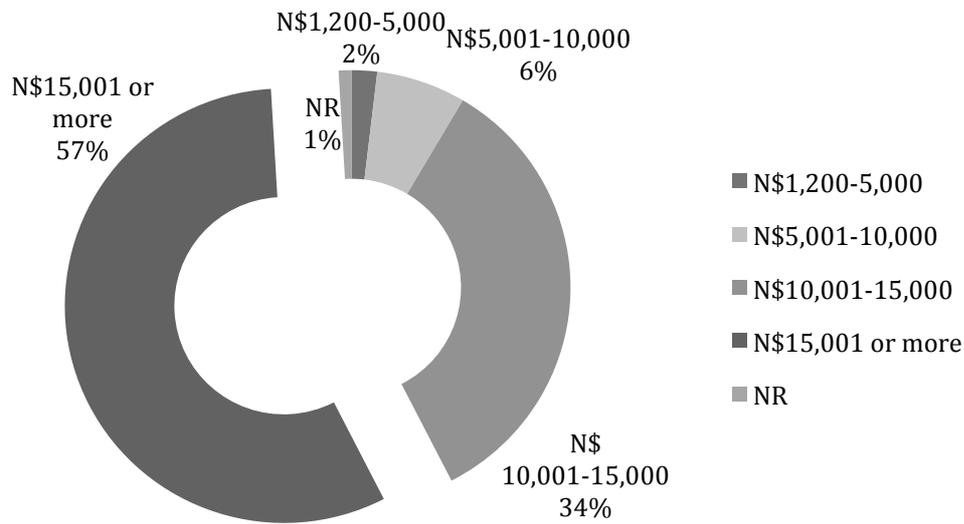


Figure 10 Respondents' salaries

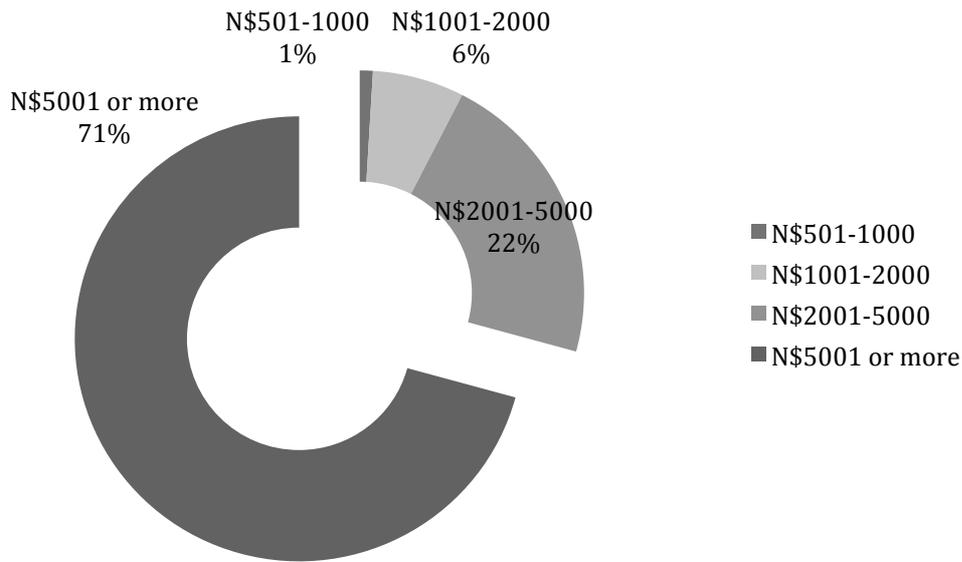


Figure 11 Respondents' deductions

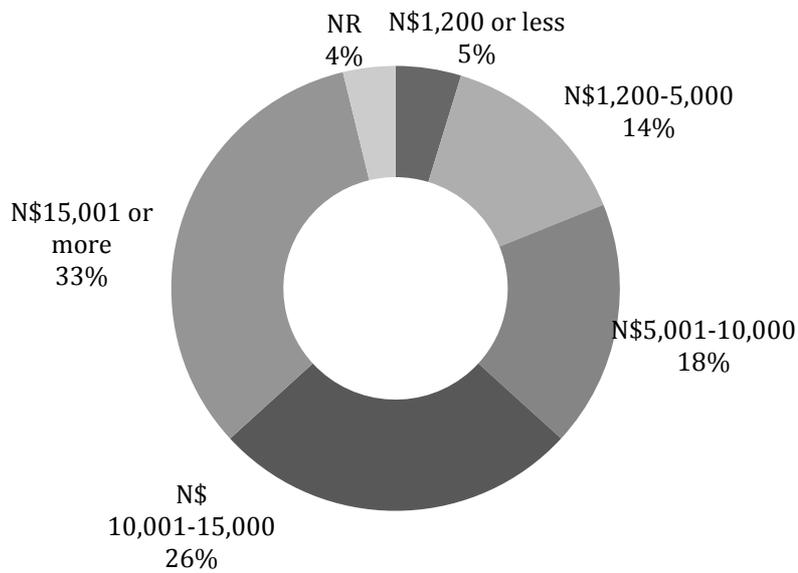


Figure 12 Respondents' household income

3.4 Tenure

Half of the respondents rent their current accommodation, and a further 32 percent is paying a mortgage. Considering that rental agreements in Namibia are not a strong form of tenure security¹⁷, and that the payment of a mortgage is tied to employment security, it can be said that the vast majority of teachers are tenure-insecure. Only a minority (9 percent) reported to own their premises (see Figure 13). While the authors are not suggesting that ownership should be the ultimate goal¹⁸, it recognises the fact that currently in Namibia there are not sufficient available options for tenure-secure urban housing even for middle-income groups¹⁹.

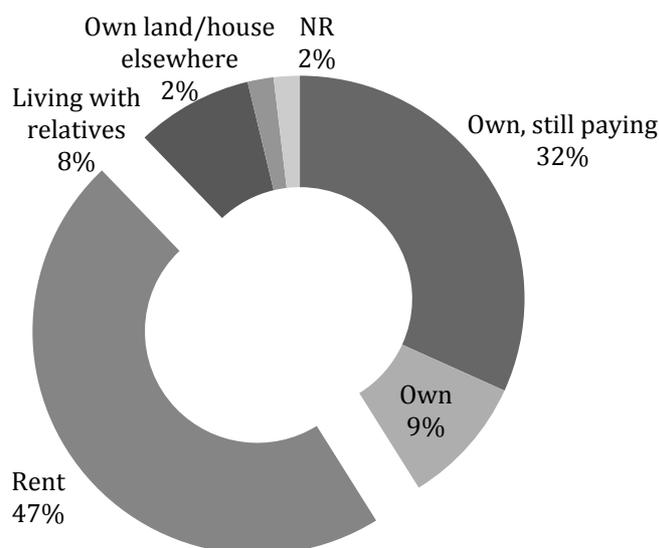


Figure 13 Respondents' tenure type

¹⁷ This can be illustrated by recent debates regarding the implementation of rent control boards in Namibia (The Namibian, 2016a).

¹⁸ On the contrary, the authors align with the Special Rapporteur on Adequate Housing's recommendations to consider a wider range of tenure options beyond ownership in views of the unsatisfactory experiences in promoting homeownership internationally as the universal goal for security of tenure (UN Human Rights, 2014).

¹⁹ New tenure models such as the flexible land tenure act have not yet been implemented besides in few pilot studies (Christensen, 2015).

3.5 Housing expenditure

A key factor is housing-related expenses, which is probably the most open-ended criterion in the survey. While the questionnaire (see Annex) contains a few examples of what this may be, the question opens up room for respondents to reflect on their monthly housing-related expenditure. This is to suggest that housing is much more than simply ‘the house’, and expenses such as rates and taxes, bonds, maintenance and improvements, materials, furniture, gardening, appliances, amongst others, can be considered housing-related expenses. While the results might not account for all these costs, they do reflect considerable expenses in this category. More than half of respondents report spending N\$5,000-15,000 monthly on such expenditure (see Figure 14). This is disproportionate if the incomes reported are to be taken as reference.

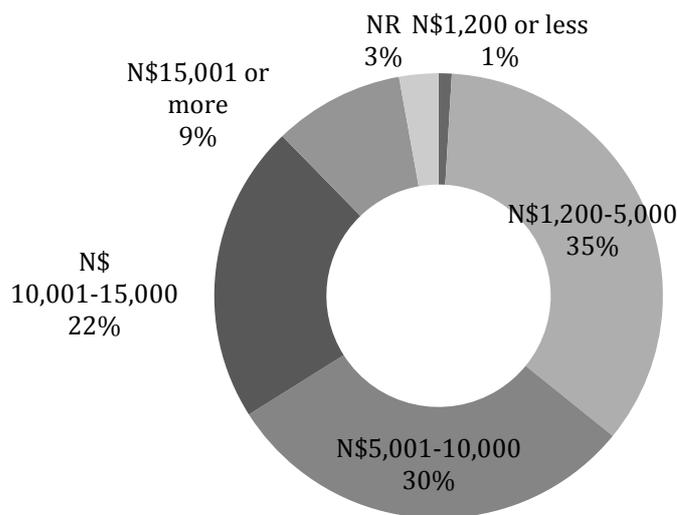


Figure 14 *Housing-related expenses*

3.6 Geographical location

80 percent of respondents live in Windhoek's western neighbourhoods²⁰ (Katutura 41 percent, Khomasdal 19 percent, and other neighbourhoods) and only 20 percent in eastern neighbourhoods (see **Error! Reference source not found.**Figure 15)²¹. The East-West division in Windhoek has considerable historical connotations. The apartheid administration's design for the city to comply with racial segregation consisted precisely in dividing the city between East and West; the Western Bypass being the key border in this spatial intervention (Lühl, 2013). Today, density and income indicators (see 0 above) add new layers to this map of uneven geographical development. While elaborating on a normative statement on this geographical condition is beyond the purpose of this report, it will simply be stated that Eastern areas can be considered 'privileged' and Western areas as 'marginalised'. Considering these divisions, the vast majority of teachers live today in the marginalised areas of the city.

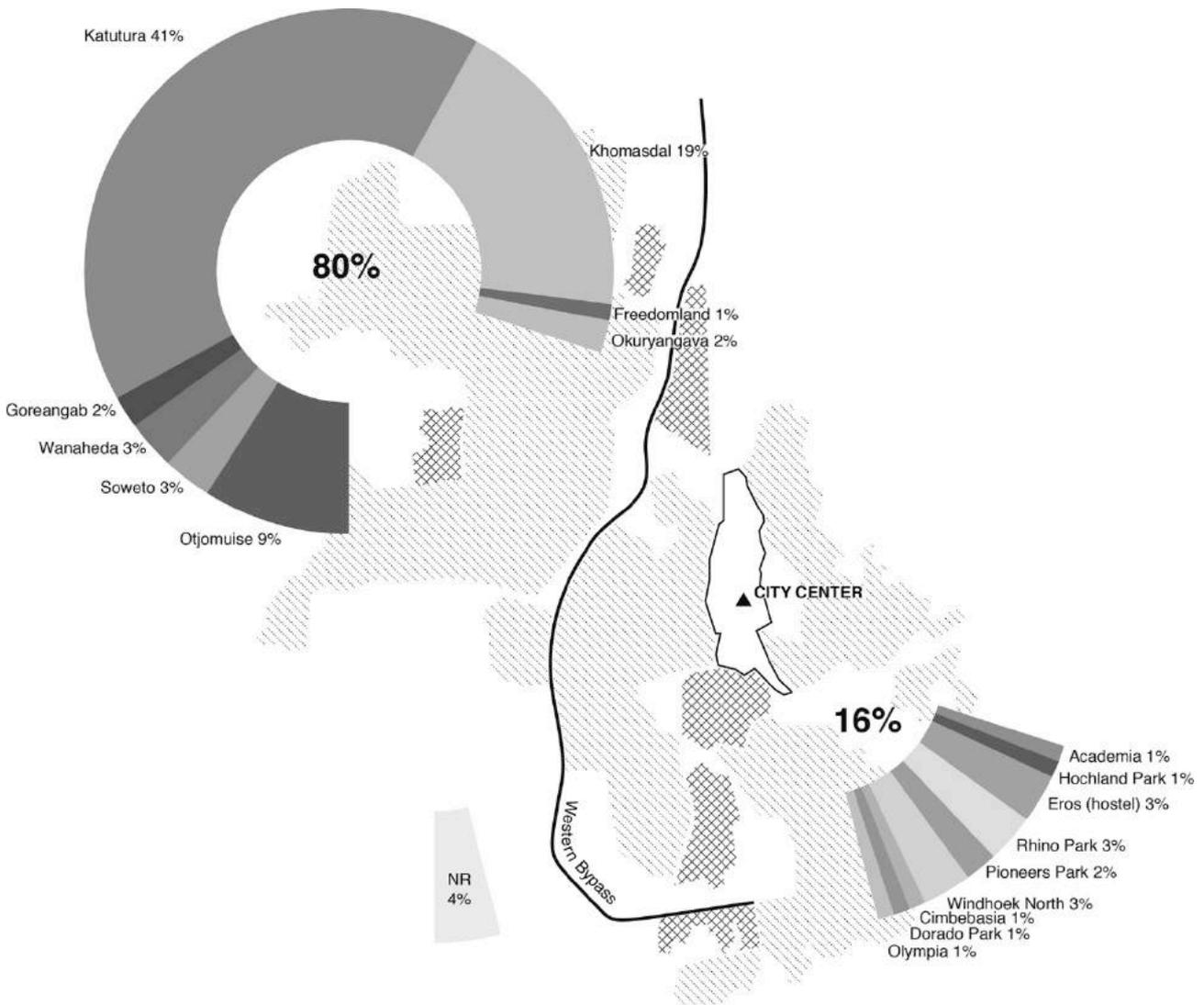


Figure 15 Percentage of respondents per neighbourhood and map of Windhoek.

²⁰ Western neighbourhoods are Otjomuise, Soweto, Wanaheda, Goreangab, Katutura, Khomasdal, Freedomland, and Okuryangava amongst others.

²¹ Eastern neighbourhoods considered in this category are Academia, Hochland Park, Eros, Rhino Park, Pioneers Park, Windhoek North, Cimbebasia, Dorado Park, and Olympia amongst others..

4. Conclusions

The team received 106 responses from teachers of 8 different public sector primary schools in Windhoek, an average of 13 questionnaires retrieved per school. The survey is not thus representative beyond this particular group of respondents, and does not contain qualitative information about teacher's living conditions. A nation-wide profile of workers at all levels of the education sector was far beyond the scope of this survey.

The education sector represents 6 percent of the employed population in Namibia, is made up of two-thirds women and has negligible informal employment. With more than 50 percent youth representation, the sector is relatively young. While teachers enjoy a secure regular income, which is 66 percent higher than the national average and can be considered middle-income, they generally live in the poorer western neighborhoods and some find themselves in marginalized living conditions. In addition, despite the high ratio of female teachers, a generally gendered wage inequality, advantaging male workers, exists. Needless to say, this furthermore can be considered a factor disadvantaging women in their attainment of adequate housing.

The survey found teachers' households' sizes to be relatively large, which has economic but also other implications, particularly in the development of housing typologies for this constituency. Teachers generally show long-term commitment in terms of employment and their actual disposable household income falls within the bracket of N\$10-20,000 per month. Teachers further report spending disproportional amounts on housing-related expenditure. Half of the respondents rent their current accommodation, while 32 percent are paying off mortgages. Tenure security is thus a major concern for teachers.

Namibia's housing crisis has been widely reported on. Despite governments' commitment to ensure citizens' right to adequate housing, housing continues to be seen as a 'market' that has proven to be highly uneven in a context that continues to struggle with structural inequalities from the past. While the most affordable housing option availed by the state still excludes the majority of the population (the unemployed, informal and home-based workers, workers in low-paid jobs) increasingly middle-income workers such as teachers are unable to access adequate housing. While middle-income earners do not enjoy priority vis-a-vis more marginalized groups, they often do not qualify for market-related housing options. They are therefore a good example of the 'gap' that characterises access to housing in Sub-Saharan Africa today (CAHF, 2014).

Pending further detailed research, alternative housing models for teachers, and by extension for other sectors that find themselves in a similar predicament, need to be positioned financially between the currently available state-led housing options for the lower income range, and the market-related options on the higher end of the scale. With the current pressure to service land for conventional, detached housing typologies for all income levels, alternative housing models need to be developed based on collective, leasehold or mixed forms of tenure, in order not to compete with the current backlogs in land delivery. Housing models need to be developed to be gender-equal, be able to accommodate large households, while at the same time availing options for households in various constellations.

Credit-financed housing strategies based on individual ownership are unlikely to provide adequate solutions in this context. The aim should be to develop permanently affordable housing options that can be scaled up beyond the particular constituency that initiated this survey.

The need to assist teachers should not be seen as an isolated effort to benefit a particular sector of Namibian society. According to the Namibia Statistics Agency, 13 percent of Namibians have never attended school²² (NSA, 2011). The need to encourage adequate wellbeing for teachers, is therefore an affirmation towards the National goal of encouraging quantitatively and qualitatively increasing levels of education for all.

²² This definition considers children aged 5 years or older.

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Annex: survey form

**Teachers Union of Namibia (TUN)
MEMBERS' PROFILE SURVEY**

This survey is anonymous, the respondent doesn't have to identify herself/himself in any way.

Respondents are requested to fill the survey in private, without the assistance of anyone.

This survey will assist the union to have a more detailed understanding of the general living conditions of the membership, and therefore it will assist them during decision making situations.

1. What is your gender?

Male Female

2. How old are you?

25 or less 26-35 36-45 46-55 55 or +

3. How many years have you been employed?

1-2 3-5 6-10 11-20 21 or +

4. What is your salary?

N\$1,200 or less N\$ 1,200 - 5,000 N\$5,001 - 10,000 N\$10,001 - 15,000 N\$15,001 or more

5. How much is deducted from your salary every month? For example: loans, saving groups' contributions, insurances.

N\$500 or less N\$ 501 - 1,000 N\$1,001 - 2,000 N\$2,001 - 5,000 N\$5,001 or more

6. What would you say is the total income of your entire household? You can include, for instance, the income of your spouse, the pension of an elderly living with you, grants or scholarships from your kids.

N\$1,200 or less N\$ 1,200 - 5,000 N\$5,001 - 10,000 N\$10,001 - 15,000 N\$15,001 or more

7. How many dependents do you have? These can be kids, but also elderly, relatives and friends.

None 1-2 3-5 6-10 11 or +

8. Do you own or do you rent the place in which you live?

I own it, but I'm still paying it I own it I'm renting it I live with my parents-relatives I own land or a house elsewhere

9. How much would you say are your housing-related expenses every month? You can include rent, payments to the bank (mortgage), water, electricity, general repairs, security, etc.

N\$1,200 or less N\$ 1,200 - 5,000 N\$5,001 - 10,000 N\$10,001 - 15,000 N\$15,001 or more

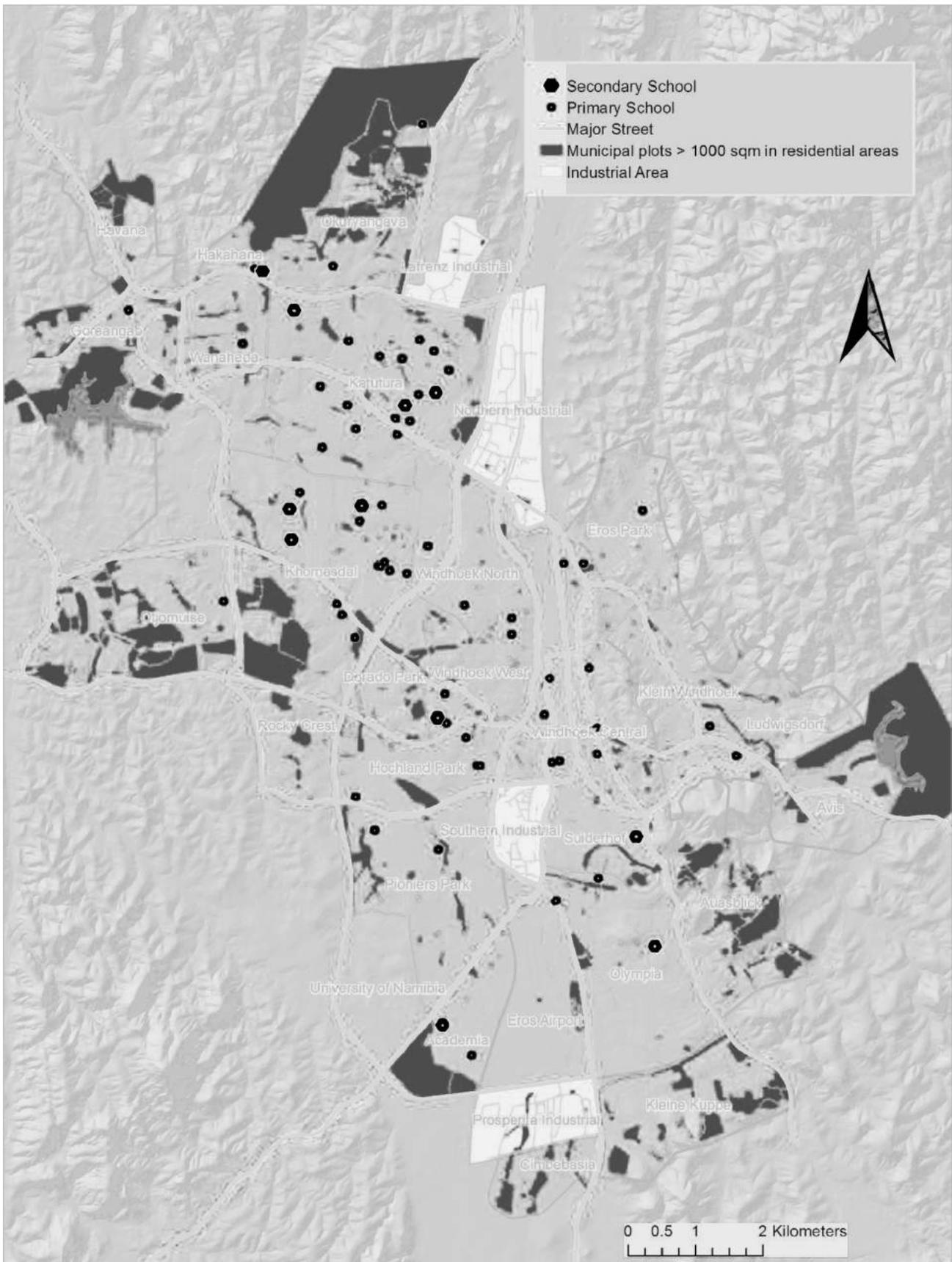
10. Please write down the neighbourhood/location where you live (for example: Pioneers' Park, Katutura, Khomasdal).

>

After having completed the form, please return it to the TUN representative who provided it to you.

Many thanks for your cooperation!

Annex: Map of City of Windhoek-owned plots larger than 1,100m²



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