Social safety nets in Namibia: Structure, effectiveness and the possibility for a universal cash transfer scheme

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Abstract: This paper examines the types and coverage of social safety nets in Namibia. It assesses coverage, adequacy and effectiveness of the measures in achieving the set objectives. The paper also discusses important issues that need to be considered if the country chooses to introduce an additional social transfer measure in the form of a basic income grant. It stresses the need to ensure sustainability and affordability of social protection, and the possibility of consolidating the existing schemes into a comprehensive scheme with lower costs and greater efficiency.

1. Introduction – why social protection?

The need for social protection arises from the realisation that there is always a degree of inequality and limit to opportunities for some households in any economy. It is human nature to give a helping hand to the less fortunate members of society. This realisation forms the foundation of the Millennium Development Goals, which seek to improve the living standards of the poorest people in the world. Worldwide, countries are working hard towards achieving the goals, and as part of these efforts, various forms of social protection programmes have been introduced. In Africa, the African Union (AU) has called on its member countries to intensify the use of cash transfers in the fight against poverty (AU, 2006).

Historically, communities have developed coping mechanisms in the face of adversities. They have ways of shielding their poorest from the worst of crises through the development of intricate social networks and relationships which broadly revolve around community social capital. In Namibia, these informal social safety nets consist of help from the extended family (e.g. with childcare from grandparents); taking care of orphaned children of relatives; sharing food, draught power and other productive assets with neighbours; gifts and contributions to social functions like marriage ceremonies, weddings and funerals; and soft loans to neighbours and relatives. There are also cash transfers from household members in urban areas to members in rural areas, and food transfers in reverse. However, these social safety nets are not

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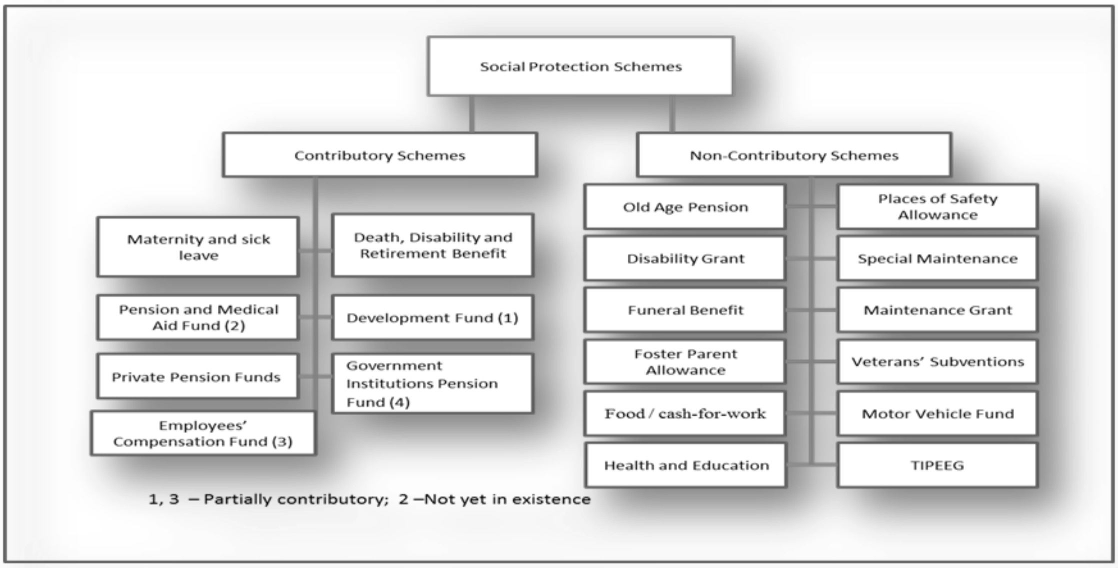
robust to covariant shocks like drought and over time, the communal bonds have weakened, and the government has increasingly taken over the provision of social protection.

In Namibia there is a high degree of state provision of social assistance. The outcomes of the schemes depend on the design, institutional capacity of the government, implementation mechanisms, costs, and the political acceptability of the measures. The following section examines the social protection schemes in Namibia.

2. The social protection schemes in Namibia[3]

Namibia has a variety of legislations that provide for social protection in the country. It has a number of social protection measures, including housing and living expenses allowances for vulnerable groups, means-tested cash transfers, food-for-work programmes, and free access to primary healthcare and basic education. The structure of the social protection schemes is shown in the figure below. Among contributory schemes, the government institutions pension fund and private pension funds are provident funds, while the rest are defined benefit funds. The maternity, sick leave, pension and death benefits fund is popularly known as the MSD Fund.

Figure 1: Structure of social protection schemes in Namibia



The following discussion focuses on non-contributory social protection schemes. Non-contributory social transfers are often called social safety nets. These can be conditional (meaning access depends on compliance with given conditions; thus there is targeting), or

[3] The analysis in this paper is constrained by lack of data. We tried, as much as we could, to piece together all sources of available data to strengthen our arguments.

unconditional (meaning they can be applied without the requirement to meet certain behaviours). They can be categorical, meaning they can be restricted to sections of society falling in certain categories (e.g. children, pensioners, etc.). They can also be targeted and/or means-tested (which restrict access) or universal (i.e. accessible to all people). Some are contributory (meaning the beneficiaries have to make a contribution prior to receiving the benefits), while others are non-contributory (beneficiaries do not have to make any contributions before accessing benefits).

2.1. Existing types of social safety nets

The different types of social safety nets are shown in Figure 1 above under non-contributory social protection schemes. The Old Age Pension / Basic Social Grant, Disability Grant and Funeral Benefit are administered by the Ministry of Labour and Social Welfare; the Place of Safety Allowance, the Special Maintenance Allowance, Maintenance Grant, and Foster Parent Allowance are administered by the Ministry of Gender Equality and Child Welfare; and the War Veterans Grant is administered by the Ministry of War Veteran Affairs. The different schemes are examined below.

Table 1: Type of grant and administering authority

Ministry administering the grant	Type of grant
Ministry of Labour and Social Welfare	• Social Pension / Basic Social Grant • Disability Grant • Funeral Benefit
Ministry of Gender Equality and Child Welfare	• Place of Safety Allowance • Special Maintenance Allowance • Maintenance Grant • Foster Parent Allowance
Ministry of Veterans' Affairs	• Veterans' grant

2.1.1. The Old Age Pension / Basic Social Grant (BSG)

The Old Age Pension, later renamed the Basic Social Grant (BSG) in 1998, is a universal and unconditional cash transfer to persons aged 60 years and above aimed at preventing poverty among the beneficiaries. This dates back to the colonial period where as from 1973, all citizens of Namibia could receive the social grant. For the historical background analysis, see

Subbarao (1998), Devereux (2001) and Levine *et al,* (2009). The main qualifying criteria have remained age (60 years and above) and citizenship (beneficiary must be a citizen of Namibia; or must have permanent residence; and must be residing in Namibia).

At independence, white Namibians' social pension income was 7 times higher than that of the Owambo, Caprivi and Kavango ethnic groups (Devereux, 2001), which, according to the colonial administration, occupied the lowest echelons of the social hierarchy. To equalise the social assistance income, the government opted to freeze the top level while adjusting the lower levels upwards. However, in 1994, all social pension income was equalised at $120, to the chagrin of white pensioners whose incomes were reduced by over a third. The social pension first increased to $135; and to $160 in 1996. In 2008 and 2009 it amounted to $450, and was increased to $500 in 2010. As from April 2013, it amounts to $600.

i.) Coverage and impacts of the BSG

The coverage of the social pension has increased since independence. In 1990, 50% of old-aged people received the social assistance income. According to Subbarao (1998), coverage was 49% in the period 1993-94, and it increased to 88% by 1998. The International Labour Organisation's Social Security Department (ILO SSD, 2013)[4] says coverage reached 95% in 2001. Coverage may still not be 100% because of large distances across the country, isolation of some communities, and illiteracy among some qualifying individuals. According to the Namibia Household Income and Expenditure Survey (NHIES) of 2009/10, 25% of the pension beneficiaries travelled more than 6 kilometres to the nearest pension pay point. In addition, 11% travelled more than 20 kilometres to the pension point.

The administration of the social pension was initially done by the government. However, in the mid-1990s, the government decided to privatise the administration and distribution of the pension. Since then, the company responsible reduced the number of access points especially in rural areas thereby making it difficult if not impossible for some elderly people to access their pensions (Levine *et al*, 2009). This is confirmed by the distance to pay points discussed above. In fact, privatisation imposed significant transaction costs to the recipients, resulting in reduced access and possibly coverage. The privatisation also increased the administration costs of the programme, which the ILO SSD (2013) pegs at 9% of total benefits. However, privatisation brought about efficiency gains when it introduced biometric identification of recipients. This reduced leakages as only the pensioners or their named procurators got access to the money.

[4] http://www.ilo.org/dyn/ilossi/ssimain.schemes?p_lang=en&p_geoaid=516

Notwithstanding this, the process of drawing the pension still has loopholes for possible fraudulent access, especially where the pensioners' procurators continue to draw the money after the recipients have died. The Auditor-General's 2012 report (Government of Namibia, 2012) highlighted these issues, although the report noted a few cases where the money drawn after the death of the pensioner was returned. Administrative inefficiencies, paper-based records, and shortage of transport were noted as some of the reasons why recipients' files remained open after they die.

One factor inhibiting the effectiveness of the basic social grant is that it is not targeted at the needy. Thus, it suffers from exclusion and inclusion errors. Exclusion errors refer to the exclusion of households that deserve and qualify for the social pension but are not receiving it. Inclusion errors refer to inclusion of households that do not deserve or that do not qualify for the social pension but are receiving it. From the NHIES 2009/10, the inclusion error is less than 5%. The error varies across regions, depending on the level of literacy and state of infrastructure.

In general, there is more intensive coverage in urban areas where most of the qualifying individuals are non-poor. Apparently, about half the beneficiaries of the social grant are regarded as non-poor, implying that the social grant is a poor redistribution tool that reinforces income inequality (Levine *et al*, 2009). Further, the universality of the grant results in 'perverse redistribution' since richer pensioners have a higher likelihood of living longer and will therefore draw the pension for longer (Beattie and McGillivray, 1995).

In order to enhance equity and sustainability, Subbarao (1998) argues for the introduction of more exclusion criteria so as to exclude the clearly non-poor pensioners from accessing the pension. More targeting removes the universality of the grant, but exclusion of some existing beneficiaries may result in political backlash and stigmatisation of beneficiaries. Nonetheless, the long-term sustainability of the programme would require that changes are introduced.

Apart from reducing poverty among senior citizens, the social grant is a vital source of income for many households. The NHIES 1993/94 states that the social pension constituted the main source of income in about 10.5% of the households, the majority of which were in rural areas. The situation did not change significantly in 2009/10: the NHIES 2009/10 shows that the basic social grant was the main source of income in 10.2% of all households, the majority of which were in rural areas. The grant enhances the social and economic standing of pensioners in their households. The pension is also an important injection into the local economy, and it promotes local commerce. The demands on the social pension are so large that it ends up being spread too thinly that the pensioners may end up poor. Given the high level of poverty in the country, there are arguments for the introduction of a universal basic income grant (see discussion below).

ii.) Affordability and sustainability of the BSG

The affordability and sustainability of the social grant is a matter of concern, especially in the context of population growth and longevity of pensioners' lives, which impose a growing fiscal burden on the economy. This is particularly so because the grant is not linked to labour market outcomes / participation. The ratio of the social grant to government expenditure was 3.4% in 1994, and this increased to 3.7% in 1996/7 (Subbarao, 1998). High unemployment means the government has a reduced tax base. As coverage increases and people live longer, it is clear that the long-term sustainability of the programme will be tenuous. The following table shows the expenditure on various social grants between 2004 and 2010. The Maintenance Grant and Foster Parent Allowance increased by an average 36.8% between 2004 and 2010, the Social pension increased by an average 13.9%, while the Funeral Plan increased by an average 17.9% over the same period. All increases far outstrip economic growth, resulting in doubts about long-term sustainability of the schemes.

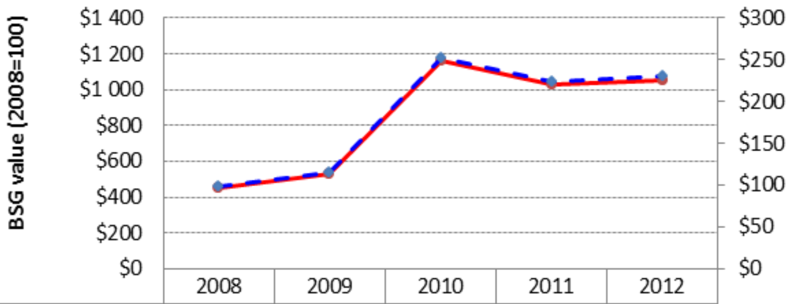
Table 2: Expenditure on some social grants, 2004-2010 (in N$ million)

	2004	2005	2006	2007*	2008	2009*	2010
Maintenance Grant, Foster Parent Allowance	49.18	89.69	99.59	130.13	176.48	202.06	296.04
Social Pension	442.78	455.06	589.93	659.78	851.45	880.18	940.59
Funeral Plan	--	17.47	14	29	32.72	34.25	29.04
Veterans' Subventions	12	14	17.39	21	24.7	--	221.8

Source: Various issues of the Budget books – Estimates of Revenue and Expenditure; Note: 2007 and 2009 figures are estimates.

The fiscal sustainability of the programme is also a major concern because of its universal nature and low age cut off point of 60 years. A retirement age of 60 years is quite low and in the long term will likely lead to a pension crisis. Some European countries, faced with a rising pensions bill, have increased their retirement age limits and encourage old people to continue working if they can. Given that the social grant has been increasing in real terms (Figure 2 below), the total spending on the grant will likely have significant adverse effects on the budget deficit.

Figure 2: The real value of the social grant in 2005 and 2008 prices



	2008	2009	2010	2011	2012
Real value (2008=100)	450.00	530.37	1157.79	1025.69	1054.26
Real value (2005=100)	98.31	115.86	252.93	224.07	230.31

Source: Ministry of Labour and Social Welfare

It is apparent that the real value of the social grant has been increasing over time, both because of falling consumer prices, and because of adjustments over time. The increase in the real value of the grant reinforces concerns about sustainability.

2.1.2. Disability Grant and Funeral Benefit

The disability grant is given to people with temporary or permanent disability, including the blind. The grant supports disability prevention and rehabilitation. The benefits are administered by the Ministry of Labour and Social Welfare. The disability grant amounts to $600 per month from April 2013, up from $550 per month. Individuals registered for the old age pension and the disability grant are automatically registered for the funeral benefit grant. This is a lump-sum payment of $3,000 since April 2013 (up from 2,200 before that). It is paid directly to the undertaker for the burial of a qualifying member. The funeral grant ensures dignified burial of pensioners and disabled people, and it also makes it possible for the authorities to update their records by cancelling accounts for the people who are declared dead at the time of application for the funeral benefits.

Coverage of the disability grant and funeral benefit was relatively low in the 1990s (Subbarao, 1998). It has improved over time, but disparities still exist between regions, particularly because of large distances across the country. Fundamental problems hindering access to the grants include illiteracy and lack of information, isolation of qualifying individuals, and complex claiming procedures.

2.1.3. *Child and family grants and allowances*

The government has a number of grants and allowances targeted at the protection of orphaned and vulnerable children. There are principally four child grants and allowances, namely the Child Maintenance Grant, the Foster Parent Grant, the Places of Safety Allowance, and the Special Maintenance Grant. Child and family benefits are mainly administered by the Ministry of Gender Equality and Child Welfare.

a) *The Child Maintenance Grant*

The Child Maintenance Grant is received by a person who satisfies the following conditions: be a biological parent to a child younger than 18 years, with a spouse receiving the disability or old age grant, or is deceased, or is serving a jail term of not less than 3 months. The grant is also given to persons whose spouses are certified as unfit for labour market activity. To access the benefits, the applicant must produce the child's birth or baptism certificate. The grant is means-tested and targeted at people with incomes of less than $1,000 per month. The grant was initially valued at $200 for the first child and $100 for an additional child, up to a maximum of six children. Now they have been equalised and all qualifying children receive $200 per month. In 2004 there were 15,625 beneficiaries, and the number increased to 86,086 in 2008.

b) *The Foster Parent Grant* (FPG)

The FPG is given in accordance with the Children's Act of 1960. The FPG is a means-tested cash allowance given to any person who cares for any child placed in their custody. The allowance is $200 per month per foster child. Unlike the child maintenance grant, there is no restriction on the number of children that one can care for. It is restricted to Namibian citizens or those with permanent resident status. The grant is payable until the day it is terminated by the Social Assistance Clerk.

c) *The Place of Safety Allowance*

This allowance is administered under the Children's Act or the Criminal Procedure Act. The allowance is given to families or individuals who take custody of a child under the age of 21 placed in care by the Commissioner of Child Welfare, or placed in the place of safety in terms of the Children's Act or the Criminal Procedure Act of 1977. The approved amount is $10 per day per child. It is administered by the Ministry of Gender Equality and Child Welfare for the benefit of vulnerable children in need of such help.

d) *The Special Maintenance Grant*

This grant is paid to all caregivers of children under 16 years who have been diagnosed as temporarily or permanently disabled. This includes children with HIV/AIDS, and those that are blind. The caregiver receives an allowance of $200 per month.

i.) *Coverage of family and child grants*

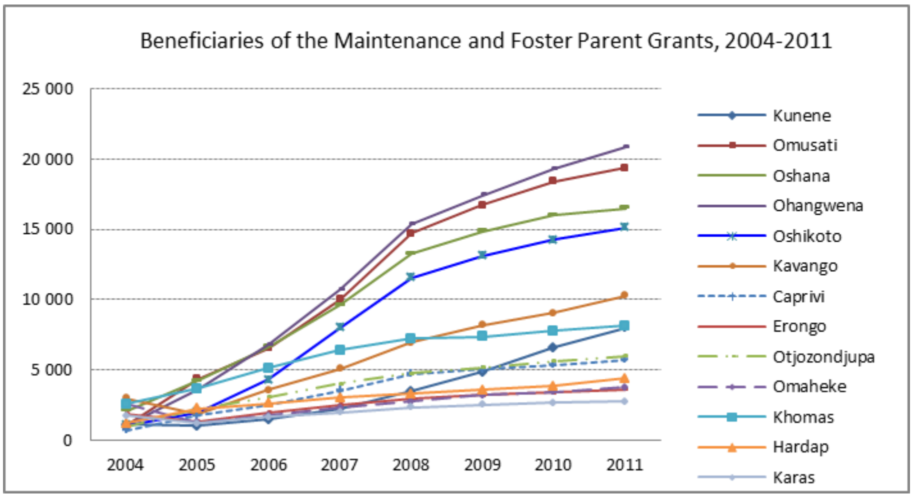
National data on coverage of the child and family grants, targeting and administration is scarce and/or incomplete. However, in 2008, a total of 250,000 persons benefited from the child grants and family allowances. Levine *et al* (2009) reported that the number of Child Maintenance Grant beneficiaries increased almost ten times, while Foster Parent Grant beneficiaries increased by nearly 40% between 2003 and 2008. In general, the beneficiaries of child and family benefits and grants have, over the years, been fewer than social pension beneficiaries despite the dominance of children and young people in the population structure. Some of the reasons for this include bottlenecks posed by registration requirements and documentation for some benefits, lack of knowledge and illiteracy, and isolation of some communities.

The coverage of child and family grants is skewed in favour of some regions. In 1998, fewer children in the North received the children's grants, while large numbers in Windhoek did. This indicates that exposure and access to information play an important role in determining coverage, especially in the more remote and distant places. The consequence of the low coverage is that the neediest children in remote areas fail to access the children's grants, including those being cared for by their grandparents. The grants also fail to be adequately redistributive as they tend to be urban-biased and, because of information asymmetry, are more accessible to better-off households.

Figure 3 below shows the number of children benefiting from the maintenance and foster parents' grants. The total number of recipients in 2011 was 124,615[5]. Marginal areas of the country have the lowest number of recipients, yet sometimes they are the neediest.

[5] See Appendix 2 for the annual regional and national totals.

Figure 3: Total number of orphaned and vulnerable children benefiting from the Maintenance and Foster Parent Grants



Source: Ministry of Gender and Child Welfare

The effectiveness of the child maintenance grant may also be limited given that it is received by the parent. If the parent is based in town while the child is being looked after by grandparents in the rural areas, the amount that reaches the child may be lower than the initial grant. The lack of a monitoring mechanism that the money is indeed spent on the child reduces the grant's effectiveness. This area needs to be revisited to ensure that the bulk of the money really benefits the children and their carers.

Child grants are generally targeted more at children who are single or double orphans. This ensures that the grants and allowances are more pro-poor, given the higher concentration of needy such children in poor households. Worse still, the child and family grants have lost value in real terms and are no longer linked to the value of the pension as was the situation before 2000 (see below).

ii.) *Impact and real value of family and child grants*

The grants have been pegged at $200 per child, and have not been adjusted since 2008. Table 3 shows the real values of the grants in 2005 prices. It shows that apart from 2010, the grants' real values have fallen below what they were in 2005, and have been declining from 2010 onwards. The nominal values compare badly with the adult-equivalent severe poverty line of $3,330.48 (Namibia Statistics Agency, 2012). The situation is likely to be worse this year, given the drought situation in the country.

Table 3: The real value of child grants and benefits

	Price Index (2005=100)	Child Maintenance Grant	Foster Parent Grant	Special Maintenance Grant
2008	457.8	43.69	43.69	21.85
2009	388.4	51.49	51.49	25.75
2010	197.7	101.17	101.17	101.17
2011	223.1	89.63	89.63	89.63
2012	238.8	83.75	83.75	83.75

Source: Ministry of Gender and Child Welfare

The poverty impacts of the child and family grants and allowances have been found to be minimal. Levine *et al* (2009) reported that child grants have very minimal impact on poverty, while the social pension has a statistically significant poverty-reducing impact. Nearly 40% of the poorest individuals command half of the child grants, implying that the other half goes to relatively better off households.

The NHIES 2009/10 data shows that there are very few households for which the grants are the main sources of income as shown in Table 4. There are more rural than urban households for which the child and family grants are the main sources of income.

Table 4: Proportion of households for which the social grants are the main sources of income

Grant	Percentage of households for which grant is main source of income
Disability grant for adults	0.88
Child maintenance grant	0.63
Foster care grant	0.18
Special maintenance grant (disability)	0.43

Source: Author calculations from NHIES 2009/10

2.1.4. War Veterans' Grant

This is a grant offered to people who participated in the liberation war. The grant is administered by the Ministry of Veterans' Affairs (from 2006) under the Veterans Subventions Act of 1999. Beneficiaries have to undergo a comprehensive vetting process in order to be eligible. Initially, to qualify for the grant and pension, one must have participated in the armed struggle for independence, 55 years or older, a Namibian citizen, and residing in Namibia. Later, the age condition of 55 years was removed, paving way for younger people to apply for recognition for their roles in the war of liberation. Prospective veterans have to be vetted by a Veterans Board that administers the Veterans Fund and approves benefits.

Veterans are entitled to a once-off gratuity of $50,000 for those who participated in the liberation struggle between 1959 and 1987; and $20,000 for those who participated in the struggle between 1988 and 1989. The veterans who are unemployed receive a monthly subvention of $2,200. Those whose income is below the tax threshold also receive the monthly subvention income. The government also builds two- to three-bedroomed houses for disabled and aged war veterans with individual cost not exceeding $300,000**.** War veterans are also eligible for medical assistance, counselling, land resettlement, funeral assistance, educational grants for them and their dependants, and other subsidies to costs of water, electricity and transport. They also receive funding for projects. By the beginning of 2013, 242 projects were reported to have been completed.

(i) Coverage and impact of the War Veteran' grant

The coverage of the veterans' grant is narrow and restricted by the qualifying conditions. It is not surprising therefore, that Levine *et al* (2009) reported that the number of beneficiaries increased from about 100 in 1999 to 1,767 in 2007. As of 2011, there were 70,000 registered veterans, 6,896 of which were receiving the monthly subvention income.

Coverage improved significantly between 2008 and 2013. The changes to the qualification criteria resulted in growth in application, with 40,608 applications received by the vetting authority.[6] This year, 2013, the government has come up with a commission to vet possible members. This will likely improve the transparency of the vetting process, and increase the number of beneficiaries.

The real value of the veterans' benefits increased significantly between 2009 and 2012. The table below shows government actual expenditure on the benefits.

Table 5: Expenditure on War Veterans' benefits (N$ '000)

	2005/06	2006/07	2007/08	2008/09	2009/10	2010/11	2011/12	2012/13
Expenditure on Veterans' benefits	--	--	--	17,358	7,767	5,361	5,559	10,619
Inflation Index	100	223	298	458	388	198	223	239
Real expenditure (2005=100)				3,792	2,000	2,712	2,491	4,447

Source: Ministry of Veterans Affairs

The increase in the real value of total expenditure is reflected through the high increase in individual benefits. The amount of the monthly allowance increased significantly over time, from $500 in 1999 to $2,000 in 2007, and currently stands at $2,200.

[6] Ministry of Veterans Affairs, on http://209.88.21.36/opencms/opencms/grnnet/MOVA/MinisterialActivities/Registration/

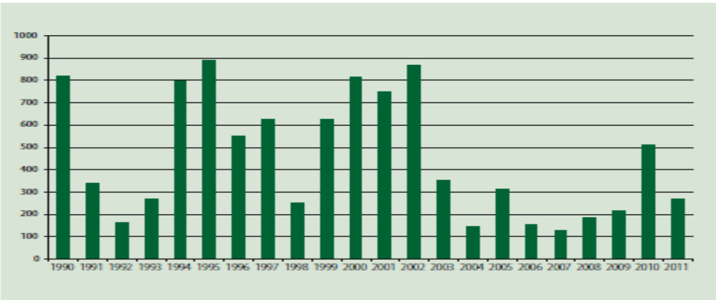
2.2. Other social expenditures and subsidies

Namibia has other social transfers and subsidies. These include funds that are given to non-governmental organisations and churches that offer social services to communities. Some organisations look after pensioners, others look after the disabled. Generally it is richer and urban-based old people who get to be looked after in privately-operated welfare homes. The extended family system promotes the looking-after of old people by their relations, usually with no extra support from the government. The government also spends significant amounts of money on social housing and on education and health.

2.2.1. Housing

The government has two initiatives targeted at providing housing to low and medium income households. These are the National Housing Enterprise and the Build Together programme. The National Housing Enterprise (NHE) is administered by the Ministry of Regional, Local Government and Housing. It succeeded the National Building and Investment Corporation in 1993, and seeks to develop affordable housing to households. It targets households earning between $5,000 and $20,000 per month. It requires collateral or a deposit of 5%. Figure 4 shows the house delivery rate between 1990 and 2011. It shows that the highest number of houses was delivered in 1995 (close to 900 units), and the lowest was in 2007 (less than 150 units). Generally, the largest number of houses was constructed between 1990 and 2002. Between 1990 and 2010, the NHE received $109 million dollars from the government.

Figure 4: Housing delivery by the NHE, 1990-2011



Source: Housing Policy and Delivery in Namibia, by E. Sweeney-Bindels, IPPR, 2013, page 18.

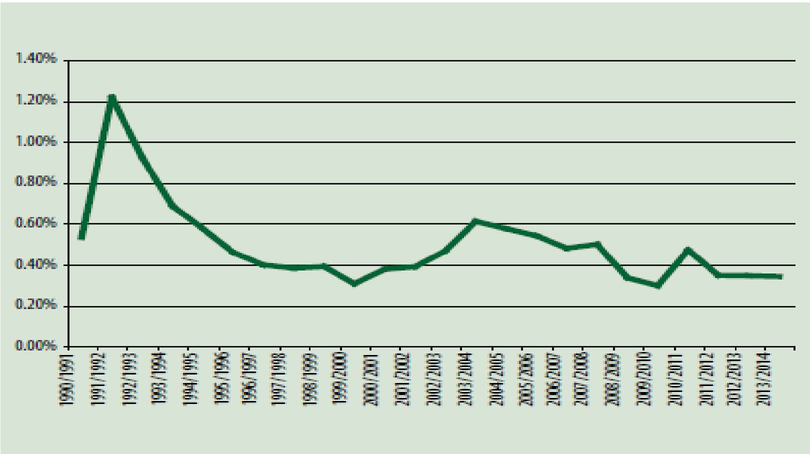
The scheme is hampered in housing delivery by scarcity of land to build on. Between 2011 and 2013 it received significant amounts as subsidies to allow it to acquire land to build on. Overall, the programme lags behind in housing provision, and nationally the backlog remains quite significant. In addition, the programme has an urban bias, meaning that poor rural households may not be benefitting enough.

The Build-Together Programme is administered by the Ministry of Regional, Local Government and Housing. It was introduced in 1992/93 to help low and very low income households build their own houses. It was decentralised to local authorities and regional councils from 1998. The programme has four sub-categories, namely the a) the urban/rural housing loans scheme; b) the social housing scheme; c) the single quarter transformation scheme; and d) the informal settlement upgrading scheme. The Urban/rural housing loans scheme provides loans to a maximum $40,000 to low income people with monthly income less than $3,000 who cannot access to credit. Between 1992 and 2006, 13,263 individuals benefitted from the scheme.

The social housing scheme provides loans to local authorities to provide social housing to pensioners, the destitute and the disabled. A total of 339 houses in Oshana, Otjosondjupa, Oshikoto, Kunene, Erongo, Hardap, Karas and Omaheke regions were constructed under the scheme. The Single-Quarter Transformation scheme seeks to transform the Single Quarters across the country into family units for individual residents. The scheme recovers the costs of construction from the beneficiaries. As of 2006, 1,355 houses had been constructed. The Informal Settlement Upgrading Scheme provides basic services like water, roads, electricity, sewerage disposal and electricity to informal settlements. It has provided services to hundreds of families across the country.

The government spent over $900 million dollars on the BTP between 1990 and 2011. Before the BTP programme was decentralised, a total of 10,244 houses were constructed; after decentralisation (1998-2010), nearly 16,430 houses were constructed. Overall, government spending on housing has generally been low, averaging about 0.5% of total government expenditure over a number of years. It peaked at 1.2% in 1992/93 consistently declined thereafter, averaging less than 0.4% between 2010 and 2013.

Figure 5: Housing budget as a percentage of total government expenditure, 1990-2013



Source: Housing Policy and Delivery in Namibia, by E. Sweeney-Bindels, IPPR, 2013, page 14.

In addition to the initiatives above, the government offers housing subsidies to households that fall on difficult times. Needy households in urban areas who have defaulted on rent can appeal to councils for assistance with rent. The remission of rent is granted upon written submission to the local authorities. However, the main weakness of this type of subsidy is that it is urban-biased. It is also reported that in the majority of cases, the beneficiaries are actually in a position to pay their own rent. For this reason, such transfers end up benefiting the non-poor.

2.2.2. Education and health

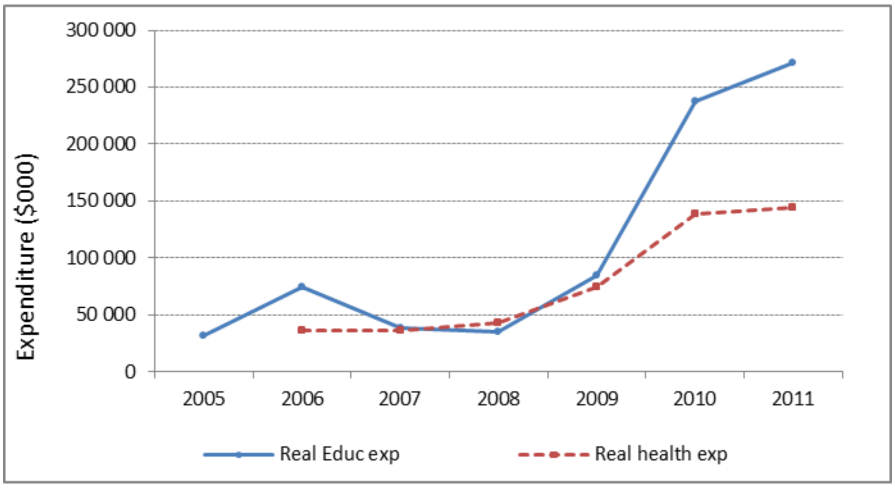
Health and education expenditures account for the bulk of the government's expenditure. The Constitution and the Education Act (2001) make primary school education compulsory and prohibit the charging of school fees in the state sector. There is a vibrant private sector presence at pre-primary, primary, secondary and tertiary levels of education. In the 1990s, primary school enrolment rate averaged above 80%, and expenditure on primary education as a percentage of GNP averaged 5.1%. Between 2008 and 2011, the primary enrolment rate was 86% (UNICEF, 2013). During the 1990s and 2000s, many poor parents face the challenge of securing books and uniforms for their children. High levels of poverty resulted in some children dropping out of school. Nonetheless, the government introduced free primary education in 2013. In higher education, poor and vulnerable children access bursaries under various schemes. The commitment to expenditure on education (Figure 6 below) has resulted in a high literacy rate of 89% as of 2013 (UNICEF, 2013), which is an improvement from the 1995-2004 average of 85% (World Bank, 2013).

There are also school-feeding schemes administered by the Ministry of Education in collaboration with donors. The bulk of the scheme benefits primary and pre-primary schools, but also covers private and informal hostels. Geographically, there is a concentration of benefiaries in Keetmanshoop, Ondangwa and Windhoek. The distribution is skewed in favour of urban areas.

In the health sector, primary healthcare is subsidised to ensure that many households have access. Again some households face challenges in raising the user fees required, even though they may be relatively small. In both the education and health sectors, there are complaints from households about declining quality of services resulting in those that can afford going to the private sector. This creates two tiers in both the education and health sectors, with the state sector being the poorer sector. The discrepancies translate into labour market outcomes which perpetuate rather than eliminate inequality.

Despite the quality differences, expenditure on both basic education and health has been increasing. Figure 6 shows the real values of health and education expenditures between 2008 and 2012.

Figure 6: Real expenditure on health and education, 2008-2011



Source: Ministry of Finance

Real expenditure on education shows significant increase from 2008 onwards. Expenditure on higher education has also been increasing, but this has not translated into higher employability of graduates. Skills shortages still persist, especially in medical, science and engineering fields. Unemployment remains high, especially long-term unemployment. Expenditure on health has also been increasing, but at a lower rate. The decline in the quality of service may be indicative of inherent inefficiencies that need to be addressed.

The government also provides assistance to marginalised communities to protect and promote food security and nutrition among them. One such programme targets the San community. Under this initiative, the government provides livestock (for draught power) and implements to poor households. It also helps with water provision, building of community gardens, and runs a small livestock revolving scheme. In 2008, 135 households benefited from the various schemes. It also runs temporary employment schemes to benefit the unemployed in the San communities. They engage in projects such as water reservoir construction and fencing community gardens.

2.3. Labour market-linked transfers

Namibia has some transfers that are linked to labour market participation. These are conditional in the sense that households or individuals can only access them if they participate in given economic activities, or if they exhibit given characteristics. The main programmes linked to the labour market are: food-for-work/cash-for-food programmes, public works programmes, and informal sector and micro-enterprise support.

2.3.1. Food-for-work programmes

The food-for-work programmes are usually implemented in times of covariant shocks like drought or floods. For example, the poor rainfall of the 2012/13 season has seen the government introducing the food-for-work programme.[7] Since the able-bodied are not eligible for free food distribution, they have to participate in some economic/development activity and receive food in return. In addition to getting food or cash, the participants also gain useful experience that helps improve their future labour market outcomes. In some cases the food may be available but unaffordable. Under these circumstances, a cash-for-work programme may be more appropriate.

The challenges arising from these programmes include inadequate coverage, especially during drought periods, given that over 90% of the country receives erratic rainfall. In some cases the return to labour, be it in the form of food or cash, has been set at a higher reservation level, making it attractive to non-poor households, thus increasing leakages. Another challenge to the effectiveness of the programmes is the low administrative capacity of the country, which is apparent when faced with shocks like drought. To counter this, Subbarao (1998) suggested developing capacity outside government, say, in non-governmental organisations and the private sector, to augment the state's capacity. During times of need, the government can then delegate implementation of programmes to these agents, or operate alongside them. The government, in collaboration with donors, already applies this approach to public works such as the construction and maintenance of infrastructure like schools and roads, with the private sector as the implementing agency. In general, the wage levels for these programmes are low enough to target the poor, and the private sector companies are encouraged to equip the workers with skills that improve the workers' labour market chances. The challenge faced by the programme is incompetence of some of the private sector contractors and corruption in the award of tenders. Sometimes the public works can be important strategies for dealing with unemployment, as is intended by the Targeted Intervention Programme for Employment and Economic Growth (TIPEEG) programme.

2.3.2. TIPEEG

The TIPEEG programme is flagship government programme aimed at dealing with unemployment, especially youth unemployment which is generally long-term in nature. It is scheduled to last for three years (2011-2014), promoting employment in high growth sectors

[7] President's Press Conference on the drought situation in the country, 17 May 2013, State House, Windhoek.

of the economy (agriculture, tourism, housing, transport and public works). Although the employment being created is generally short-term in nature, the programme has a skills development component which is anticipated to increase the long-term employability of the recipients. Although the programme is still on-going, interim evaluation by the National Planning Commission shows that the implementation has been slow, resulting in fewer jobs being created relative to the number of new entrants into the job market and those that are unemployed. The programme created only about a third of the targeted new jobs, and the implementation was slow between 2011 and 2012[8]. Further, weaknesses in inter- and intra-sectoral linkages result in low employment creation potential. It may also be necessary to increase horticultural production and reduce reliance on imports.

2.3.3. Informal sector support

The government provides support for employment creation to the informal sector. The support is directed through the Namibia Development Corporation (NDC), which is a state institution mandated with providing credit and business training to small enterprises. Interest is charged at the going bank rate, with a loan duration of up to five years. Usually no collateral is required, but the purchased equipment belongs to the corporation until the loan has been fully repaid.

The challenge to this initiative is the urban-bias of the activities (Seiche, 1995), and the lack of attention to marketing because there is separation between credit from business training. Yet, to complement the government initiative, non-governmental organisations assist rural households by providing small loans to households intent on starting small businesses. A major problem the organisations face is deficient demand because of viability problems that result in high enterprise death rates. In addition, the venture-capital nature of the NDC operations precludes the poor and the unskilled people from benefitting substantially from the initiative. With a high default rate which, according to Subbarao (1998) was between 30 - 40%, the sustainability of the initiative is doubtful.

The government, through the Ministry of Gender Equality and Child Welfare, also has an initiative to promote entrepreneurship and employment creation. It offers an income generating activity grant to deserving individuals (see appendix for access conditions) so that they can purchase equipment and materials for their small businesses. Funding depends on project viability and potential to create additional employment. Some of the projects supported include tailoring, brick making, catering and carpentry. Supported projects are supposed to

[8] Ministry of Finance: Fiscal Policy Framework 2012/2013 – 2014/2015. At: http://www.mof.na/Downloads/Budget%20Documents/Budget%202012/Budget%20new/Final%20FPF%202012%2007%2003%2012%20%282%29_new2.pdf

submit annual reports to the ministry. In the event of a project failing within a three year period of being funded, the purchased equipment can be repossessed by the ministry and allocated to new applicants in a similar line of business.

The discussion above covered the main types of social safety nets in Namibia. It has been noted that there is a plethora of social safety schemes with complex and sometimes inconsistent eligibility criteria which is difficult to navigate for potential beneficiaries, and which is inefficient for government. This compromises coverage and, together with the inefficiencies of paper-based records systems, reduce the effectiveness of the systems. The existing schemes have overlaps in coverage and entitlement. With the main objective being poverty reduction, multiple entitlements support this objective, but it is an inefficient way of achieving it. The concentration of benefits on some households may generate pervasive responses from themselves and from those around them. This reduces the effectiveness of the social safety nets and, increases costs, and may damage social cohesion. Further, long-term sustainability of the social safety schemes may be compromised. It can thus be argued that efficiency and sustainability of the social safety nets can be enhanced through consolidation of the existing schemes into fewer, simpler and more targeted schemes. The design of the schemes needs to be simple and coordinated across programmes and government departments, with emphasis placed on assisting the majority of the neediest.

Simplification of qualifying criteria will increase uptake; consolidation will reduce overlaps and implementation costs; and targeting ensures that benefits go to the neediest households. The harmonisation of benefits should be accompanied by improvements in the system to achieve greater efficiency through assisting beneficiaries' transition to employment. Further, the consolidation process should help solve the problems of gaps and duplication. This can be done by developing and implementing comprehensive integrated management information systems with unified payments systems and effective supervision and controls. This approach would require improvements in monitoring and evaluation, and investment in building management and implementation capacities. It would also require the government to actively communicate the changes in the rules and types of benefits. Most importantly, the government would need to build consensus around the need and processes of consolidation.

One way to enhance sustainability is to link social safety nets to labour markets so that households can increase their earning power and thus graduate from some of the benefits. The focus should be on creating jobs rather than transfers to households. It has been discussed above that generally people are living longer after retirement. It may be that mean-testing of the basic social grant is becoming necessary in order to improve resource allocative efficiency. Further, the fact current pensioners' emoluments are funded by the current working age may compromise sustainability because there is no guarantee that they young will remain in the country. They may migrate to countries offering better living conditions and higher salaries, leaving a funding gap in the current system. The growth of the non-formal economy implies there is a growing portion of the population that is not contributing to the provision of social assistance, but would itself require such assistance on retirement.

So far the discussion has focused on the existing social protection schemes and their challenges and possibility for reform. There are suggestions that such schemes should be replaced by a universal basic income grant. The Namibian Tax Commission (in 2002) and the BIG Coalition (2009) argued for the introduction of a basic income grant. The following section examines the issues that need to be considered in that regard.

3. The case for a universal basic income grant in Namibia: issues for consideration

One of the topical arguments in Namibia as in the world over is the issue of a basic income grant. This is a transfer to households with no means testing and/or conditionality. In Namibia, the original idea came out of the Namibian Tax Commission of 2002 (Kaufmann, 2010). The arguments for and against cash transfers with or without means testing have been explored above. Yet in the context of Namibia, the fact that it is a middle income country characterised by high levels of income inequality and poverty, arguably makes it a suitable candidate for a basic income grant. In addition, the country has a relatively small population, making the total cost of the grant low. The basic income grant would be an unconditional and universal grant to all individuals in the country, conditional on them not receiving other grants like that social pension (Kaufmann, 2010). The universality of a basic income grant will likely be acceptable to both poor and better off individuals (the latter getting a negative income tax).

Basic income is defined by Van Parijs (2004) as the non-means tested and universal cash transfer to all individuals in a society. An example is the Alaska Permanent Fund (Kaufmann, 2010). Such a transfer empowers individuals to choose what they want to spend money on. Samson (2009) argues that cash transfers are a more effective way of delivering social transfers because they have multiple impacts on poverty, food security and asset accumulation. Cash transfers can also enhance financial inclusion of the unbanked poor people where the cash is transferred through accounts held with financial institutions. Since cash is portable, it can be delivered at lower transaction costs, especially in the modern days of debit cards and internet and cell-phone banking. Electronic transactions tend to reduce losses associated with pilferage and corruption, problems common with physical goods.

Further, poor households have greater knowledge of what they want than policy-makers, and cash transfers ensure that households retain their independence in decision-making. The basic income grant can stimulate local commerce in ways that enhance pro-poor growth (BIG Coalition, 2009). Samson (2009) argues that in Zambia, 80% of cash transfer money was used to purchase locally produced goods. However, under conditions of severe market failures and high inflation, it may be more effective to provide in-kind (e.g. food) rather than cash transfers (DFID, 2005).

The universality of a basic income grant eliminates targeting costs and lowers administrative costs. Universality also reduces exclusion errors (i.e. when eligible beneficiaries are denied access to benefits (under-coverage)), but requires more financial resources because of higher inclusion errors. Universality may also be preferred because it maintains / enhances community cohesion, whereas targeting may result in recipients ‘leapfrogging’ the income distribution spectrum to above their neighbours who may be non-beneficiaries and create animosity (Ellis, 2008). This is a serious problem where the income spectrum is very narrow.

The opposing views against possible introduction of a basic income grant include that such transfers breed laziness and dependence on the state (the welfare trap), that it has adverse substitutions effects in the labour market and hence is inefficient, and that it will be costly to finance. It is argued that targeted cash transfer programmes are more efficient and effective than universal schemes. Means-tested benefits are politically more acceptable, but can be costly to implement. Targeting reduces inclusion error (i.e. when non-eligible households receive benefits), which usually damages public support for transfer programmes. Proponents of conditional cash transfers cite success stories from Latin America and Asia. Examples include:

1. Mexico’s *Progressa /Opportunidades* (which reduced school dropouts (Levy, 2006));
2. Brazil’s *Bolsa Escola / Bolsa Familia* cash transfer scheme (reduced inequality and extreme poverty (Soares et al, 2007));
3. Nicaragua’s *Red de Proteccion Social* (improved children’s health and education (Maluccio and Flores, 2004; Moore, 2009));
4. Uruguay’s *Ingreso Ciudadano* (helped reduce female child labour in Montevideo (Borraz and Gonzalez, 2009));
5. Bangladesh’s BRAC cash transfers linked to microfinance (resulted in thousands of households being lifted out of extreme poverty (Matin, etal 2008)); and
6. Bolivia’s *Bono Solidario* (significantly reduced poverty and improved the livelihoods especially of rural households (Martinez, 2004)).

Given the support and opposition to the introduction of a basic income grant, the following issues need to be considered:

Affordability: The BIG Coalition in Namibia conducted a pilot survey in Otjivero - Omitara in 2010 revealed that a universal basic income grant can result in a net positive outcome. The coalition argued that such a programme can be funded to through an increase in value added tax by about 2%, and that it is affordable because it will cost between 2.2% and 3.8% of GDP. The coalition also suggested that the grant can be funded through a marginal income tax increase (1%) on the top rate. It contends that a VAT-financed grant will have a lower net cost. However, in 2006, the IMF had argued that such a programme on a national scale would not be affordable, estimating the total cost to be about 5.5% of GDP.

Policy makers will therefore be worried about the affordability of a national basic income grant. Affordability should be considered in terms of the design and implementation of the programme, as well as possible impacts. There is need for relevant and up-to-date survey data to measure living standards to form the basis for appropriate poverty thresholds. The cost of the transfer can also be very high given the depth of poverty and income inequality in the country. As with all countries, Namibia faces binding budget constraint which may limit the degrees of freedom of the government in reallocating expenditures. In some countries like Bolivia, the cash transfer is funded from proceeds of privatisation of state owned enterprises; and in Alaska, from revenue from a natural resource. In the Namibian context, one may consider a levy on mining or fishing resources to fund the grant. The level of such a tax should not harm production.

***Errors, coverage and likely migration impacts*:** A basic social grant eliminates the chances of exclusion errors (that is, the ratio of the non-beneficiary poor to total population). However, it will likely suffer from significant inclusion errors (a leakage), that is, it may end up being obtained by non-Namibian citizens, especially in border areas where the residents have cultural and linguistic linkages.

The prospects for higher living standards backed by a basic income grant in Namibia potentially impacts on migration patterns in region. Surrounded by economies not performing so well, like Angola, Zambia and Zimbabwe, there is chance that some residents of these countries may migrate to Namibia to benefit from the grant.

***Level of grant*:** the government would need to establish the poverty line and level of the grant. The choice is between a grant sufficient to meet the basic needs and one that partially does so. A sufficient grant improves the living standards of recipients at the lower end of the income distribution, but may interfere with work decisions if it is set at a level that is higher than the reservation wage. Although receipt of such a grant does not substitute for work, it may result in reduced work effort, and as Wright (2006) puts it, this changes the power relations in the labour market in favour of employees. A partially sufficient grant may result in sub-optimal results given that the poorest households may not have the extra capacity to top up the income, hence may not realise improvements in living standards. In an environment with adequate job opportunities, a partial grant may motivate individuals to work more in order to achieve a higher standard of living.

Universality versus targeting**:** the discussion above has shown that targeted social grants have been introduced across the world. Effective targeting that reduces inclusion and exclusion errors requires comprehensive survey datasets that are periodically updated for poverty lines to remain relevant. These data requirements prompt some researchers to argue that targeting makes social protection costly and that some deserving households may be missed. Targeting can also generate resentment from the non-beneficiaries.

Targeting may also result in behaviour change towards the conditionality as households shape up in order to benefit from the scheme, which is a hidden indirect cost of conditional transfers (OECD, 2009). But it ensures efficiency, and the set objectives will more likely be realised. It also improves income distribution, and is more politically acceptable. Universal schemes avoid exclusion errors, but potentially suffer from inclusion errors. However, they are more costly and inefficient because they do not improve income distribution.

It is all about politics ….**:** whether or not a basic income grant can be introduced depends on political power relations. Lobby groups may favour one outcome over another, and politicians may be driven more by votes and future support than economic necessity. Ideological persuasion may also influence the decision. The spectrum ranges from means-testing and benefits linked to labour market outcomes, to universal and unconditional transfers.

4. Conclusion

The analysis above shows that Namibia has an extensive system of social protection with varying degrees of coverage and effectiveness. The multiplicity of the schemes results in duplication of benefits, and in some cases the intention to avoid duplication complicates the access such that some deserving cases are actually excluded. These issues reduce the overall effectiveness of the schemes. The different programmes generally suffer from varying degrees of administrative bottlenecks and exclusion errors. Given the country's limited implementation capacity, it may be best for the country to scale-back the number of schemes and work on improving the coverage, efficiency and effectiveness of a few more widely available programmes.

One of the cornerstones of social protection is to reduce poverty, yet in much of the discussion above, this is far from being realised. The social pension and disability grants have been observed to play the poverty-reducing role, but other programmes are poorly targeted and tend to be more accessible to better-off households. There is therefore need for stricter targeting and more effective monitoring to ensure that the neediest get access to the programmes. In addition, the universality of most of the programmes poses serious challenges about their sustainability, especially given the fact that the economy is relatively small, with less than half a million people employed in the formal sector.

Coverage problems persist because of large distances across the country and relative isolation of some communities where the inhabitants qualify for the various grants and allowances. There is need for adequate infrastructure and equipment to reach all corners of the country, with information campaigns to ensure that qualifying persons know about the different grants and allowance. In some cases, it is important that the requirements are stream-lined so that they are not unnecessarily cumbersome and therefore put off some needy persons. It may also be necessary to enhance the implementation of some of the programmes, especially child and family grants and allowances, in order to address the moral hazard problem that results in parents neglecting their duties to take care of their offspring.

The desirability and introduction of a basic income grant remains controversial from both an economic perspective (affordability and sustainability issues) and from a socio-political perspective (social justice and political will). There are interesting and plausible arguments both for and against such a grant, but it is not possible to be conclusive on this without further information. In particular, there is need for a robust piloting approach based on a nationally representative sample, with a control group, and that controls for data quality, equilibrium effects, and a possible ‘Hawthorne effect’ where other interventions may influence the outcome of the pilot.

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Appendix 1: Social safety nets conditionalities

Social safety net / Expenditure	Contributory/non-contributory	Responsible authority for disbursement / administration	Targeted group and criteria for access / Conditionalities
Old age Pension	Non-contributory	Ministry of Labour	60 years and older; Namibian citizen or permanent resident; Applicant residing in Namibia
Disability grant	Non-contributory	Ministry of Labour	16 years plus, and medically diagnosed by state doctor as temporarily or permanently disabled; Blind people and those with full blown AIDS certified by a doctor; Namibian citizen or permanent resident; Applicant residing in Namibia
Funeral benefit	Non-contributory	Ministry of Labour	Must be recipient of old age or disability grant; for purchase of standard coffin, grave site, burial preparation services, and transport within regions.
Places of safety allowance	Non-contributory	Ministry of Gender Equality and Child Welfare	Person or institution that is taking care of a child (i) under the age of 21 years (ii) placed in a place of safety by a Commissioner of Child Welfare in terms of the Children's Act No 33 of 1960 or the Criminal Procedure Act No 51 of 1977; Application through the office of the Magistrate; form to be completed and signed by the claimant and Commissioner of Child Welfare; requires place of safety grant claim form and original order/s of detention. Paid by cheque.
Special maintenance grant	Non-contributory	Ministry of Gender Equality and Child Welfare	Children below 16 years medially diagnosed by a state doctor as being temporarily or permanently disabled; Blind people and those with full blown AIDS certified by a doctor; Namibian citizen or permanent resident; Applicant residing in Namibia **Requirements:** -A certified copy of the child's birth certificate; -Certified copies of parent / caregiver's ID and birth certificates; -A medical certificate from a state medical officer or doctor confirming disability; and -A social background report from a social worker.
Maintenance grant	Non-contributory	Ministry of Gender Equality and Child	Biological parent with a child or children under 18, whose gross-income is not more than N$1000 per month or is unemployed, and whose spouse (mother/father of the child) (i) is receiving an old age or disability grant or (ii) has

		Welfare	passed away or (iii) is serving a prison sentence of 3 months or longer (iv) If child is older than 7 years, he/she needs to attend School (v) Namibian citizenship / permanent residents if not born in Namibia. Other qualifying criterion is: a child whose parents receive an old-age pension. **Requirements:** -Certified copies of the applicant's birth certificate and Identity document; -Certified copies of the child or children's full birth certificates/ confirmation of birth or baptism card; -A certified copy of the applicant's marriage certificate where applicable; -The latest school report of each school-going child; -A certified copy of the spouse's death certificate in case of death; -If the spouse is in prison, a letter from the prison and a declaration from him/her confirming this; -Proof of the spouse receiving a disability grant or an old age pension; and - If the applicant is employed, a pay slip with the name, phone number and address of the employer, if not employed a police declaration.
Foster parent allowance	Non-contributory	Ministry of Gender Equality and Child Welfare	A foster parent is anyone person who undertakes the temporary care of any child found to be in need of care and placed in their custody in terms of section 31(1)b or section 50(1) of the Children Act, 1960 (Act No. 33 of 1960). Grant is payable as from date of application until the advice for the termination of the grant is received from the Social Assistance Clerk; Any person who (whether for reward or otherwise), undertakes the temporary care of any child, placed in his/her custody; Namibian citizenship / permanent residents if not born in Namibia. **Requirements:** -A certified copy of the Court Order, or if the child was transferred, (i.e. from one foster parent to another) a section 50 Transfer Order; -A certified copy of the child's birth certificate; -A certified copy of the foster parent's Identity Document (ID); -A certified copy of the marriage certificate of the foster parents if applicable; -The latest school report of each school-going child; -A certified copy of the death certificate(s) of the biological parent(s) if applicable.

Income Generating Activity Grant	Non-contributory	Ministry of Gender Equality and Child Welfare	**It is targeted at a**ll Namibian citizens of 18 years or older, previously disadvantaged: who cannot access bank loans due to lack of collateral; women living with disabilities who can engage in business activities; and those with project proposals that are economically viable and with the potential to create employment opportunities. **Requirements:** The project should be new or in existence; Existing projects should produce good quality items and must have a market to sell to; and New projects should show potential for growth into small firms, and should also have potential to create jobs.
Veterans' subventions	Non-contributory	Ministry of War Veterans	Recipient be a Namibian citizenship; Participated in the struggle for independence; must reside in Namibia.
Maternity and sick leave	Contributory	Social Security Commission	Maternity leave benefits cover a 12 week period (4 weeks before the expected date of delivery and 8 weeks after birth); claims to be submitted to the Commission not later than 7 days before the expected date of confinement. Sick leave benefits are payable after an employee has exhausted the leave period given under the Labour Act or employment contract; claims must be submitted within 30 days of the expiry of paid sick leave , as provided under the Labour Act
Death, disability and retirement benefits	Contributory	Social Security Commission	Claims for death-, retirement – or permanent disablement benefit must be submitted to the Commission within 30 days after the member has died, retired or become disabled
Development fund		Social Security Commission	Funding for training and employment schemes for the unemployed and the socially disadvantaged persons; Have to apply for loans, bursaries and financial aid; for students enrolled at technical and academic institutions of higher learning.
Employees' compensation fund	Non-contributory	Social Security Commission	Medical expenses for work-related injuries to employees; transportation of an injured employee; compensation for temporary or total disablement, or death; medical expenses for up to 2 years or longer if surgery is needed to reduce disablement; Funeral/burial expenses; Payment of partial dependency lump sums; Compensation to survivors.

Appendix 2

National figure on OVC receiving Maintenance and Foster parent grants per month per year for the period of 2004-2011

Region	2004	2005	2006	2007	2008	2009	2010	2011
Kunene	1107	1035	1472	2255	3496	4868	6585	8031
Omusati	1024	4355	6572	10026	14741	16707	18421	19391
Oshana	2099	4239	6626	9588	13257	14874	15974	16510
Ohangwena	1064	3653	6761	10681	15339	17403	19275	20812
Oshikoto	1075	2011	4306	7996	11573	13100	14277	15145
Kavango	3010	1910	3574	5075	6981	8177	9074	10289
Caprivi	697	1742	2557	3522	4709	5036	5347	5721
Erongo	1893	1337	1986	2533	2952	3202	3402	3624
Otjozondjupa	1006	2235	3108	4064	4789	5206	5619	5991
Omaheke	2612	1242	1783	2309	2781	3203	3455	3773
Khomas	2562	3670	5142	6437	7224	7373	7775	8158
Hardap	1221	2285	2641	3055	3333	3591	3839	4415
Karas	1748	1218	1650	1972	2366	2529	2680	2756
NATIONAL	21118	30932	48178	69513	93541	105269	115723	124615
National growth rate		46.5	55.8	44.3	34.6	12.5	9.9	7.7

Source: Ministry of Gender Equality and Child Welfare