



Republic of Namibia



Ohangwena Regional Council

REGIONAL
CONSULTATIONS
IN PREPARATION
FOR THE SECOND
NATIONAL LAND
CONFERENCE,
19 - 20 July 2018



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1. Introduction

- 1.1.** The Government of the Republic of Namibia will be organizing the Second National Land Conference (2nd NLC) in Windhoek from 01 – 05 October 2018 and in preparation thereof, regional consultative meetings were organized in all fourteen (14) regions from 19 – 20 July 2018 and 26 – 27 July 2018 respectively. The purpose of the regional consultative meetings was to solicit the views and collect inputs of various regional stakeholders on pertinent issues to be deliberated upon at the 2nd NLC.
- 1.2.** In view of the above, teams were dispatched to the regions to facilitate regional consultations. Seven (7) Teams were each assigned two regions and each team was led by a member of the High level Ministerial Committee and included other members of the same Committee, members of the Inter-ministerial Committee, Facilitators and resource persons from the Ministry of Land Reform (MLR).
- 1.3.** The Ohangwena Regional Consultative Meeting for the Second National Land Conference was held at Eenhana from 19 – 20 July 2018. It was convened by the Ohangwena Regional Council and was attended by regional and local authority councilors, line ministries, UNAM, farmers, faith-based organisations, development partners and traditional leaders.
- 1.4.** Moreover, Oukwanyama Traditional Authority, youth organisations, non-governmental organizations and land activist groups also attended the meeting.
- 1.5.** Team Five (5) that was assigned to the Ohangwena and Omusati Regions was led by Hon. Maj. Gen. (Rtd) Charles D. Namoloh, Minister of Safety and Security, who was accompanied by the following members of the High-Level Ministerial Committee: Hon. Hilma Nicanor and Hon. Pricilla Boois, Deputy Ministers of Veterans Affairs and Land Reform respectively and Mr Uhuru Dempers of the Namibian Non-governmental Organizations Forum.

- 1.6. Ms Petronella Masabane, then Acting Permanent Secretary of the Ministry of Health and Social Services and a member of the Inter-Ministerial Committee; Ms Niita Iiping and Mr Pinehas Aluteni (facilitators/report writers); and a number of senior officials from MLR also formed part of the delegation.
- 1.7. The meeting validated and adopted the Report of the regional consultative meeting that was held at Eenhana from 17 – 18 July 2017 and the recommendations contained therein, for consideration by the 2nd National Land Conference (NLC), scheduled to be held in Windhoek from 01 – 05 October 2018, and deliberated on other emerging land-related issues.

2. Welcoming Remarks and Purpose of the Consultative Meeting

- 2.1. After a roll-call by the Director of the Proceedings of those who had been invited, the meeting was opened by the regional Governor, Hon. Usko Nghaamwa, who, among others, stated that the 2nd NLC was important to all, as everyone uses land in one way or the other. He called on participants to engage fully and use any language in which they felt comfortable.
- 2.2. The Governor further stated that in convening the meeting, the Government wanted to include everyone's views on land-related issues while explaining that the meeting was also to validate the Report of the 2017 Consultative Meeting on the Review of the Resolutions of the 1991 Land Conference.
- 2.3. The second objective of the meeting, the Governor said, was to identify regional pertinent issues for consideration by the 2nd NLC. He stressed the need for full participation to avoid claims by some sections of the community of having not been fully consulted, as was the case with the 2017 Consultative Meeting.
- 2.4. In his remarks, the Minister of Safety and Security and leader of the team assigned to the Ohangwena and Omusati Regions, Hon. Charles D.

Namoloh, introduced his delegation (See Annex) and outlined the purpose of the meeting in the following manner:

- The 1991 Land Conference adopted various resolutions whose implementation left many problems still persisting;
- The consultative meeting was not meant to be a question and answer session but rather a forum to deliberate on and recommend answers to the land questions confronting the country;
- The Minister appealed to the participants to feel free to discuss all matters related to all types of land, whether urban, rural, communal or commercial.

3. Presentation and Validation of the Report of the 2017 Consultative Meeting

- 3.1.** The Report of the 2017 Consultative Meeting that mainly concentrated on the review of the implementation of the resolutions of the 1991 Land Conference was presented.
- 3.2.** The Report states that in terms of population size, Ohangwena was second in the country while it is the smallest in terms of surface area.
- 3.3.** Furthermore, it is further said that only few farmers from the region, most of whom could be classified as well-off, have so far been resettled south of the Veterinary Cordon Fence while the region's communal grazing area has completely diminished, as a result of a combination of various factors, including overcrowding, overgrazing and the effects of climatic changes and variability.
- 3.4.** On the other hand, Ohangwena has reportedly run out of communal land to resettle those being displaced by urban development. As a result, many displaced persons often opt to cross the border into neighbouring Angola.
- 3.5.** It is further stated that some of the 1991 Land Conference resolutions have not been implemented due to a variety of reasons, including insufficient resources, legal implications and reluctance of those in

possession of huge tracts of land to offer it to Government at reasonable prices.

- 3.6. The Region regrets that the Ministry of Land Reform had failed to avail adequate statistics on the implementation of the National Resettlement Programme (NRP), hence the perception that only mostly the elites have benefitted from both the NRP and the Affirmative Action Loan Scheme.
- 3.7. Moreover, Traditional Authorities (TAs) in the region are of the view that some well-connected/influential individuals do not follow procedures when acquiring communal land and ignore TAs' instructions/decisions, while reporting them to the law-enforcement agencies has failed to induce compliance.
- 3.8. The Report urged the Government to develop the newly discovered underground water body in the region, so that part of it could be used for small scale irrigation schemes to contribute to both the fight against poverty and food insecurity and to create employment opportunities.

4. Recommendations of the 2017 Regional Consultative Meeting following the Review of the Resolutions of the 1991 Land Conference

4.1. Resolution 1: Injustice

Recommendation: That the Government should seriously address the imbalances in land ownership; administer a fair land allocation system; discourage multiple land ownership by few at the expense of the majority in the country; forbid foreign land ownership whether farming or urban; and convert existing foreign land ownership into leaseholds.

4.2. Resolution 2: Ancestral Land Rights

Recommendation: That the matter should not be entertained, as claims of ancestral land rights are in conflict with the Constitution; the claims favour particular ethnic groups; promote tribalism; may lead to multiple claims for specific pieces of land; and could result in divisions that may render the notion of "One Namibia, One Nation" impracticable.

4.3. Resolution 3: Foreign-owned farmland

Recommendation: That no foreigner should own farmland but rather lease it for a period of no more than fifty (50) years; land belonging to foreign absentee land owners should be expropriated and they must be compensated for infrastructure only; and foreigners should be barred from leasing multiple farms.

4.4. Resolution 4: Under-utilized land

Recommendation: That Government, through taxation and other measures, should make it difficult for anyone to hold farmland for social and/or prestigious purposes; resettled farmers should be assessed for capacity to keep the land productive; and should be required to formulate business plans on how they would operate.

4.5. Resolution 5: Absentee Landlords

Recommendation: That farms should only be acquired by those intent on farming as a business, otherwise that land should be given to those with interest and passion in farming.

4.6. Resolution 6: Farm Size

Recommendation: That Government should determine an appropriate maximum size of any farm and that should be strictly enforced.

4.7. Resolution 7: Land Tax

Recommendation: That land Tax should continue to enable MLR to raise adequate resources for the implementation of land reform.

4.8. Resolution 8: Technical Committee on Commercial Farmland

Recommendation: That the mandate and scope of the Technical Committee on Commercial Farmland should be expanded to include

other factors, such as research; investigation on matters related to land prices; land acquisition; land policies and regulations; legal related matters; and the impact of decisions made. MLR is therefore urged to appoint competent and committed individuals to deal with these complex matters and minimize lost cases as a result of litigation.

4.9. Resolution 9: Land Tenure

Recommendation: That Government should provide freehold titles to communal land owners and expedite the processes and procedures on acquiring freehold titles in communal areas.

4.10. Resolution 10: Farm Workers

Recommendation: That the relocation and resettlement of farm workers, after a farm has changed ownership, should be the responsibility of the Government and new farmland owners should have the freedom to hire whoever they want.

4.11. Resolution 11: Assistance to Commercial Farmers

Recommendation: That special support should be provided timely in emergencies; should be more targeted at less well-off farmers; drought relief support should also be provided to communal farmers; criteria for Affirmative Action Loan Scheme should be reviewed to include less well-off farmers who cannot make a down payment of ten percent (10%) to AgriBank; and Government should provide support to farmers venturing into value addition and processing.

4.12. Resolution 12: Future Role of Communal Land

Recommendation: That Traditional Authorities feel powerless in the face of influential individuals who ignore and disrespect their authority, hence urge law enforcement agencies to enforce laws when cases of violation have been reported to them; Government should compensate TAs for the loss of land taken for urban development and expansion; Government should determine a uniform size for small-scale commercial farming units; resettle farmers displaced due to urban expansion in

groups/cooperatives; and establish a uniform land pricing system for both commercial and communal land.

4.13. Resolution 13: Access to Communal Land

Recommendation: That Government facilitate inter-communal areas grazing rights; develop newly discovered water body in the region for small-scale irrigation schemes; provide title rights to farmers living in protected forests; MLR urged to develop a functional database on land ownership to avoid multiple land ownership within one region and/or in different regions; and encourage communal farmers with large numbers of livestock to acquire farmland in commercial areas to help decongest communal land.

4.14. Resolution 14: Disadvantaged Communities

Recommendation: That disadvantaged communities should have own traditional leaders within existing TAs; Government should identify uninhabited areas in Ohangwena to resettle disadvantaged communities; more resettlement farms be earmarked for disadvantaged communities; fair compensation be given to the San for loss of land due to town expansion, even if they did not have agricultural land titles; children from marginalized communities be supported to pursue education up to tertiary and vocational levels; and give land title rights to disadvantaged communities for the land they occupy as individuals and communities.

4.15. Resolution 15: Wild Life Conservation and Farmers' Rights

Recommendation: That fair and timely compensation be given due to losses incurred as a result of human/wild life conflicts; dangerous animals be relocated away from communities; and people be encouraged not to settle in areas with too many dangerous wild animals.

4.16. Resolution 16: Payment for Land

Recommendation: That any payment for land should only be made through Government and not through TAs; and that traditional leaders be

compensated for their services by the Government by means of allowances only.

4.17. Resolution 17: Rights of Women

Recommendation: That Government, NGOs and CBOs conduct public awareness on gender equality with regard to land allocation; Government should urge TAs to exempt widows from paying for land, as the practice is only found in communal areas but not in towns; women and people living with disabilities should be prioritized in land allocation (commercial, communal and urban land alike).

4.18. Resolution 18: Land Allocation and Administration

Recommendation: That laws and procedures should be strictly followed in the allocation and administration of land related matters; the process of issuing land rights should be speeded up and procedures made easy; land allocation should be administered fairly and transparently, including providing feedback to unsuccessful applicants as to why their applications were not successful; and maximum land allocation in the Ohangwena Region should be limited to 60 hectares per person.

4.19. Resolution 19: Stock Control Barrier

Recommendation: That the Veterinary Cordon Fence (Red Line) should be removed and re-established at the Angolan border in the form of a water canal whose water could be used by those living along the canal on both sides for small-scale irrigation projects. In the meantime the disease-free zone should include the bigger part of Oshikoto and the Eastern part of Ohangwena (Okongo Constituency) regions.

4.20. Resolution 20: Illegal Fencing

Recommendation: That new illegal fencing should be stopped while still in progress; completed ones should be removed immediately after their discovery; fences constructed prior to coming into force of the Act,

should be formalized; and Government should protect vulnerable communities against well-connected individuals who often intimidate communities with court action when challenged on their illegal fencing of communal land.

4.21. Resolution 21: Dual Grazing Rights

Recommendation: That the MLR should maintain and update the animal and land ownership data bases to prevent dual grazing rights.

4.22. Resolution 22: Transfer of large communal farmers to commercial areas

Recommendation: That the Ministry of Agriculture, Water and Forestry (MAWF) data base should be used to identify communal farmers with large herds of cattle to be encouraged to move to commercial areas to reduce congestion in communal areas.

4.23. Resolution 23: Access of Small Farmers to Commercial Areas

Recommendation: That group farming/cooperatives be promoted; vast communal land that lies idle, (Tsumkwe, the two Kavangos and Kunene) should be turned into small-scale commercial units, the allocation of which should be based on merit and not on tribal basis.

4.24. Resolution 24: NGOs and Cooperatives

Recommendation: That cooperative farming should be promoted.

5. Consideration of Emerging Issues

After concluding the review of the implementation of the resolutions of the 1991 National Land Conference, the 2017 meeting embarked upon discussing emerging issues on which it made recommendations to the 2nd NLC.

5.1. Proposed Resolution 25: (New) Lack of Resources to implement Land reform

Recommendation: That Government should consider the introduction of a special tax on imported luxury goods; special tax on imported food items (vegetables, fruits, imported meat, chicken, etc.) to encourage local production and fund land reform; impose additional tax on all natural resources that leave the country without value addition; and impose additional tax on gambling, alcohol, tobacco products, etc. to contribute to funding land reform.

5.2. Proposed Resolution 26 (New) Multiplication of towns in Ohangwena and other regions

Recommendation: That Government put a limit to unnecessary town expansions that is bound to displace many small-scale farmers; encourage the wise utilization of existing land by constructing multi-storey buildings, as opposed to current trends; discourage the hoarding of land by towns; and put a halt on proclaiming new towns in the region, until a comprehensive study on the impact of town expansion has been conducted.

5.3. Proposed Resolution 27: (New) Industrialization and Land Hunger

Recommendation: That Government encourages and promotes alternative ways of making a living in communal areas rather than reliance solely on farming.

5.4. Proposed Resolution 28: (New) Agricultural Diversification

Recommendation: That MAWF set up a Task Force Committee to investigate other potential farming opportunities in the Region, besides live stock and millet, for sharing with potential farmers.

5.5. Proposed Resolution 29: (New) Urban Agriculture as a Source of Income Generation

Recommendation: That towns be urged to promote urban farming as a source of income for the youth and other interested urban dwellers; encourage and promote the use of recycled sewerage water for urban

irrigation; and explore international financing, such as the Green Climate Fund, for possible funding of such activities.

5.6. Proposed Resolution 30: (New) Land for Public Institutions

Recommendation: That each village should identify an area for future construction of public institutions (schools, hospitals, sports grounds, churches, cemeteries, market centres, etc.) on which land no one should be allowed to settle; Constituency Development Committees (CDCs) should ensure implementation of the proposed plan throughout the constituencies; and the region should document with maps how much land has been set aside for public institutions.

5.7. Proposed Resolution 31: (New) Town Land and Housing Prices

Recommendation: That land servicing should be prioritized; Government should find multiple methods of how to mobilize resources, including PPPs; strengthening the Build Together Programme; enhancing the capacity of the Shack Dwellers Federation; and similar institutions, to deal with the housing needs of urban dwellers; Government encourage multiple building technologies; and find models that limit the unnecessary reclamation of agricultural land for urban expansion.

5.8. Proposed Resolution 32: (New) Implementation of Land Reform Resolutions

Recommendation: That resolutions of the 2nd NLC should be implemented as a matter of urgency; MLR should appoint a Land Reform Implementation Committee comprised of one person per region, plus five persons appointed by the Minister of Land Reform and relevant line ministries, to steer the implementation of the resolutions of the 2nd NLC and prepare for the 3rd NLC to be convened after five years (2022) to review progress.

6. Omissions

At the end of the presentation, and following an invitation for the adoption of the Report, it was brought to the attention of the meeting that a few issues that were discussed at the 2017 consultation and which recommendations were made, had been omitted. These were:

- 6.1. **“One person, one farm”:** The need to adopt a principle of “One person, one farm” in order to curb both dual grazing and multiple farmland ownership.

Recommendation: That Government should adopt a principle of “one farmer, one farm”.

- 6.2. **Expropriation without compensation**

Expropriation without compensation should be the way to go. Those with either excessive farm land or absentee landlords and those with under-utilized land should only be compensated for the improvements they have made on the land and not for the land itself, just like in communal areas.

Recommendation: That Government should find a way whereby owners of expropriated land are only compensated for the infrastructure they have developed on the land and not for the land itself because land belongs to the people of Namibia.

- 6.3. **Removal of the Veterinary Cordon Fence (Red Line).**

The report refers to the “**gradual shifting**” of the VCF but those who attended the 2017 consultation said that the recommendation was to remove the VCF and create a fence on the Angolan and Botswana borders.

Recommendation: That the VCF should be removed and a fence in the form of a water canal should be constructed on the Angolan and Botswana borders. The canal would be used for small scale irrigation projects by communities on both sides of the borders.

6.4. Willing Seller, Willing Buyer

The policy of “willing seller, willing buyer” has not yielded the intended results. Government should embark on a massive expropriation campaign with compensation for infrastructure only.

Recommendation: That the “Willing Seller, Willing Buyer” policy should be abolished and Government launch a campaign for expropriation in the public interest with compensation for infrastructure only.

6.5. Allocation of urban land

Laws and by-laws should be changed/reviewed to hasten the allocation of land in urban areas, as currently the process is too lengthy. Sometimes, applicants have to wait for years for the process to be concluded.

Recommendation: That the Ministry should decentralize its approval and registration processes to the regions to shorten the waiting periods.

7. Presentation of the Concept Paper for the 2nd National Land Conference

After the presentation of the Concept Paper in which fourteen points for possible discussion were presented, it was discovered that only six of the fourteen topics warranted further deliberations, as the rest were sufficiently discussed during the 2017 consultation and concrete recommendations had already been made.

The six points for further deliberation were as follows:

- National Resettlement Programmes and Criteria and Pre- and Post-resettlement Support
- Access to land for housing and other purposes for All in Urban Areas
- Urban Land Reform Programmes
- Accessibility to Land by Women and the Youth

- Bankability of communal land (Increase Productivity Potential Agricultural Land Use Diversification)
- Fencing of Communal Land

The meeting broke up in six discussion groups each of which was requested to discuss all six topics and also to add any other strategic issues of critical importance, besides the six.

8. Group Discussions

The following is a summary of the feedback from group discussions and associated recommendations:

8.1. National Resettlement Programme (NRP), its criteria and Pre- and post-resettlement support to resettled famers

- 8.1.1. NRP Criteria should be relaxed/reviewed for people without financial means (pay slips) and animals but with a burning desire and passion to farm, to access land.
- 8.1.2. Regions should be represented on the National Resettlement Selection Committee by regional representatives serving for only 3 years and the current legislation be amended to accommodate this request.
- 8.1.3. It is very costly for resettled farmers to acquire animals south of the Veterinary Cordon Fence; therefore animals north of the Redline must be quarantined for a certain period of time before moving them to resettlement farms until the Veterinary Cordon Fence (VCF) has been removed.
- 8.1.4. The NRP should include Extensive Training to support resettled farmers coupled with Financial Support of at least N\$500,000.00.

Recommendation: That the criteria for resettlement should be reviewed to accommodate potential farmers who have no salary slips or large herds of livestock while the National Resettlement Selection Committee should consist of regional representatives serving for a maximum term of three

years; and financial support to resettled farmers should be increased from the current N\$200,000.00 to N\$500, 000.00 and should be backed by intensive training and regular evaluation and monitoring

8.2. Access to Land for Housing and other purposes for All in Urban Areas

- 8.2.1. Local Authorities (Village, Town and Municipalities) must service land themselves instead of the contractors/developers, in order to make land affordable to all applicants, and those with the means should be allowed to service their own land.
- 8.2.2. The process of approval of land ownership is lengthy; there is a need to review the procedures/fast tracking the process of land allocation in urban areas.
- 8.2.3. Local Authorities should adopt a policy on allocation of urban land for housing on the basis of one plot/house, one person per town.
- 8.2.4. Urban Housing loan repayment period should be reduced to 5 years or be made optional, as opposed to the current compulsory term of 20 years.
- 8.2.5. The MLR and MURD should decentralize the Deeds Office and urban planning services to all regions and provide services at growth points.
- 8.2.6. Government should continue with urban development/establishment, but the process needs to be properly managed and integrated with urban agriculture, particularly crop production. New towns/villages often stretch their borders far away and request the people to relocate, just for the land to lie idle for years without anything happening.

Recommendation: That urbanization should be managed properly and TAs should be empowered to reclaim land that has been taken from them but that lies idle for years after the occupants have been ordered to relocate; and MLR should decentralize its Deeds Office to the regions to speed up urban land allocation and registration.

8.3. **Land valuation and pricing: Communal Land Compensation Policy**

8.3.1. There should be Standardized valuation of land depending on the nature of land types and its value. The current Compensation Policy does not include alternative land for those who are relocated to pave ways for development or urban establishment/expansion in Communal Areas.

8.3.2. The current Compensation Policy should be reviewed to include alternative land for relocated persons (and consider the value of trees – fruit and non-fruit trees) and enact a compensation Act. The cost of land is very exorbitant; hence a Land Prices Control Board should be established for price regulation.

Recommendation: That Government should set up a “National Land Prices Board” whose responsibility will be to standardize land prices (same price for land with same quality); displaced persons due to development should be provided with alternative land where they could re-establish themselves and lead lives close to what they were used to.

8.4. **Accessibility to land by Women and the Youth: Special Empowerment Programmes in Agriculture**

8.4.1. Women and the youth should be provided with start-up capital and collateral free loans, both to acknowledge and promote the role of women in agriculture and to attract the youth to agriculture and farming.

Recommendation: That Government should introduce special empowerment programmes for women and young farmers/potential farmers.

8.5. Bankability of communal land (Increase Productivity Potential- Agricultural Land Use Diversification)

8.5.1. Communal Land in general should not be bankable. However, Customary Land Rights Certificates should serve as part of collateral to enable holders to access bank loans at financial institutions and Leasehold Rights should be registered in the Deeds Office for the provision of Title Deeds.

Recommendation: That Communal land should generally not be used as collateral for bank loans but Government should find ways to enable Customary Land Rights Holders to use their certificates as part Collateral for bank loans.

8.6. Fencing of Communal Land

8.6.1. There must be a total ban of illegal fencing of communal land that should be strictly enforced.

Recommendation: That illegal fencing of communal land should be strictly forbidden and penalized, no matter who the culprit is.

8.7. Namibian Livestock grazing in foreign countries (Angola)

8.7.1. Due to lack of grazing space in the country, mechanisms must be put in place to create grazing space in order to avoid grazing of livestock in neighbouring/foreign countries.

Recommendation: That mechanisms should be put in place to create more communal grazing space to ensure that there is no need for Namibians to cross into foreign countries, sometimes illegally, in search of grazing opportunities.

8.8. Referendum on Constitutional Amendment/Reform

8.8.1. Government should hold a Referendum on amending of Chapter 3, Article 16 of the Namibian Constitution to allow expropriation of private commercial farmland/properties particularly those belonging to Absentee foreign landlords and un- and/or under-utilized land

without just compensation, except for the improvement made on the land.

Recommendation: That Government should call a referendum on amendments to Chapter 3, Article 16 of the Constitution to allow Government to expropriate land without compensation, save for improvements made on the land.

9. Issues discussed but on which no consensus could be reached for a recommendation

The meeting also discussed a few issues but on which no consensus could be reached for a recommendation to the 2nd NLC. These were as follows:

- 9.1. Farmers resettled in commercial areas should give up any grazing rights in communal areas.
- 9.2. Existing informal settlement dwellers should be allocated serviced plots/land where they are.
- 9.3. Village headmen/women be considered for compensation for the land taken for urban development because they pay heads of cattle to get villages.
- 9.4. Minimize the number of towns to be proclaimed in a specific region in order to preserve agricultural land.
- 9.5. All land in Namibia (communal, commercial, urban) should belong to the State.
- 9.6. Limit allocation of communal land to 3,600ha (6x6km) per person for farming purposes.

10. Conclusion

After deliberations, the conclusions of the Ohangwena Consultative Meeting can be summarized as follows:

- 10.1. Ever since the First National Land Conference close to thirty (30) years ago, Government has tried but with limited success to address the land

- ownership imbalance within the country. Large tracts of prime land are still owned by the previously advantaged and foreigners.
- 10.2. Attempts to take land through expropriation did not succeed due to litigation, loopholes in the law and the absence of enabling the relevant policies.
 - 10.3. Participants also noted the limited resources at Government's disposal to effect land reform and therefore suggested some sources that Government may look into in order to address the situation.
 - 10.4. The meeting resolved that Ohangwena residents suffer from a lack of farming land and appealed to MLR to address their plight.
 - 10.5. The meeting identified some challenges that did not exist during the First National Land Conference under the title of "Emerging Issues" above and that require the attention of the 2nd NLC.
 - 10.6. The meeting was in unison that the proposals being advanced are achievable, realistic and cost effective.
 - 10.7. The meeting was conducted in a constructive manner and the discussions were lively and focused, despite those issues on which no consensus could be reached, as highlighted above.
 - 10.8. The contradiction between the desire for all land to belong to the State and the urge to use communal land rights, as collateral for bank loans, attracted a lot of debate but eventually it was agreed that one can only use own assets as collateral for bank loans.