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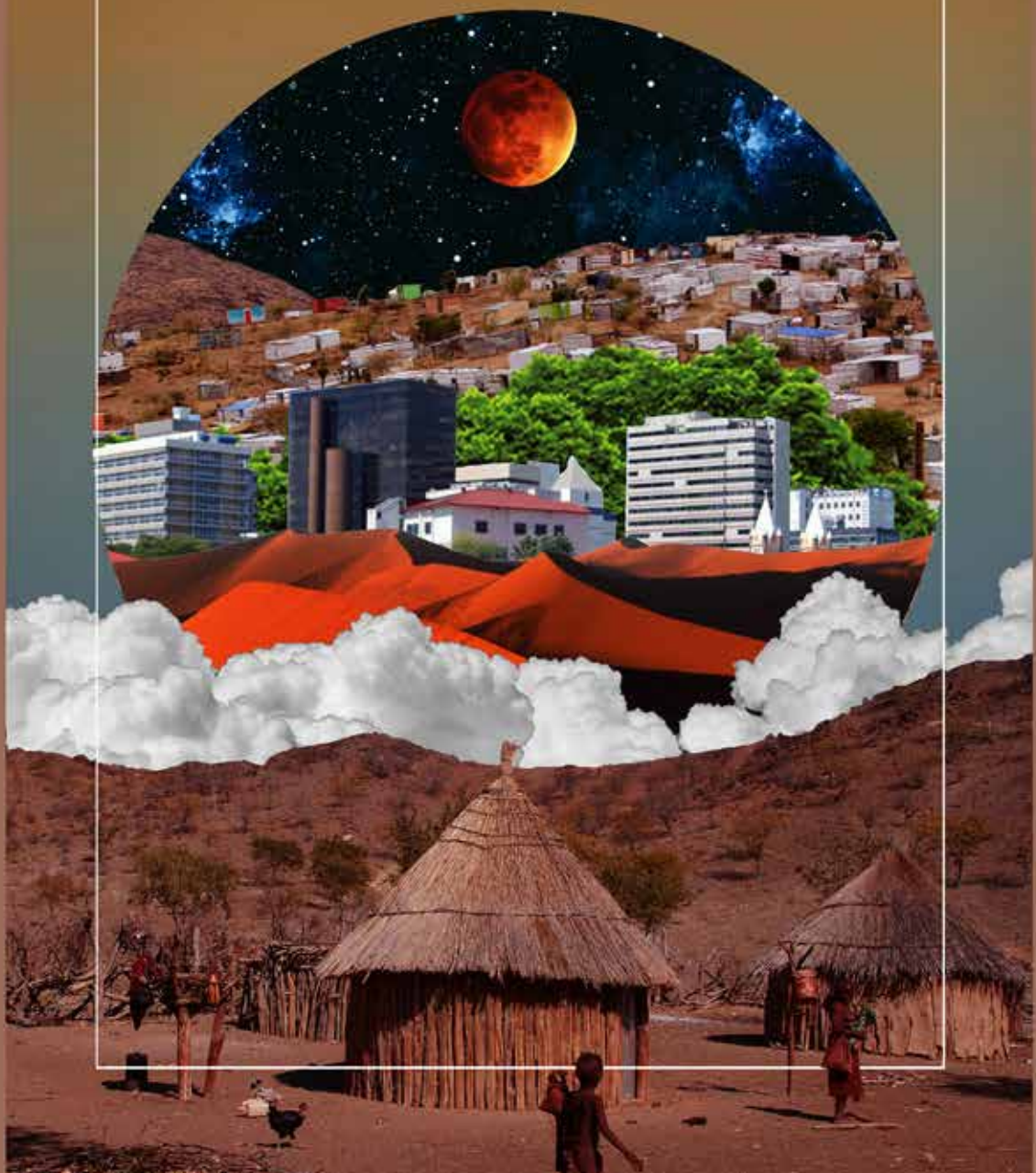
Namibia's Housing Crisis in Perspective



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The Horizon for a Fuller Urban Life in Namibia is Visible: Expanding the Notion of the Urban Housing Crisis and Changing Urban Politics

Guillermo Delgado

Abstract

New emerging narratives are exposing the contrast between the current appalling housing situation and the potential possibilities of urban life in Namibia. In this article, I argue that the current housing situation is not only a crisis, but has its origins in Namibia history. The beginnings of urban development in Namibia were anchored in colonialist dispossession and an apartheid-modernist uneven development. To a certain extent, this changed with independence in 1990. The changes also showed the continuities that have allowed the historical crisis to prevail and expand. Two sets of theoretical arguments are advanced to provide the analytical lenses for this process and the present situation. Firstly, a materialist approach that focuses on the political

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economy of housing and urban land. Secondly, the narratives emerging from the cries of current day protests on the streets of Namibia's urban areas. They are feminist and decolonial in approaches. The research used a mixed methodology. This included critical discourse analysis, secondary analysis of official statistics, research reports and policy documents as well as qualitative performative work for empirical data collection. I conclude that the emerging narratives provide a fuller critique of land and housing, beyond narrow land delivery or high housing prices arguments. They also expose what young contemporary thinker-practitioners decry as delayed coloniality and false transformation.

Key words: Colonialism, decoloniality, spatial justice, neoliberalism, governance, co-production.

Introduction

This article presents a critique of urban development in Namibia, particularly, housing. It is primarily based on a political-economic approach but not limited to this approach because of its limitations. The article explains why the urban land and housing situation in Namibia is in a crisis. It goes beyond technical issues and the living conditions of most in urban areas. There is an on-going and long-standing process of transformation appearing on the horizon. The article attempts to do what Munoz describes as "a backward glance that enacts a future vision" (Munoz, 2009, p.4). The "look back" explains the trajectory of urban development and housing in Namibia and raises new questions that hint at a possible future vision.

The article considers the fundamentals of the urban housing crisis, why it is a crisis and recent developments. I argue that there are important changes in urban politics. While using a political economy angle to account for the housing and urban development crisis, I acknowledge the limitations of using this approach and the need to move beyond it. There are naturally many other relevant debates that can be mobilised for the study of urban development and housing in Namibia. I do not aim to be conclusive on these theoretical debates, but rather to present a critical perspective.

While a socio-spatial history of Namibia is still to be written, it is possible to mobilise existing scholarship to piece together a narrative based on key transformations documented in the wider literature on Namibia's history (Delgado, 2018). I firstly trace the early developments and transitions that took place between 1990 until the 2013, especially, the Mass Housing Development Programme (MHDP), which was the largest development intervention in Namibia since independence. Based on recent information I further argue why we can

speak of an urban land and housing *crisis*. I outline the severity of the situation and argue that a change in urban politics is taking place that puts the country at "a crossroad" (Delgado & Dempers, 2020). Here I focus on more recent processes in housing provision as they are pregnant with potential ruptures that can lead to the incremental production of the current urban land and housing crisis.

Methodology

I firstly used Critical Discourse Analysis to deconstruct dominant narratives around land and housing. I also did a secondary analysis of documentary sources. These included official statistics, government policy documents, research reports, international policy documents and monitoring instruments. Thirdly, I used qualitative performative work for empirical data collection. The latter involved my own lived experience of participation in government programmes, task teams, my participation in national dialogues regarding urban and housing questions as well as my participation in city-wide planning and civil society processes.

Theoretical Approaches

I employ a historical materialist approach, focused on an anti-capitalist critique of urban development and housing. This approach stands in contrast with the tenets of more recent approaches such as decoloniality and feminism. While the proponents of decoloniality include capitalism as one of the components of oppression and coloniality, they also propose a relational approach which departs from the historical materialist tendency that privileges the material aspects as categories of analysis. Feminists have a strong critique of gender-blind approaches that render gender inequality invisible. Fraser (2013) found ways to bridge Marxist and feminist approaches. Queer theorists have pushed the boundaries by challenging "theoretical insights that have been stunted by the lull of presentness and various romances of negativity and have thus become routine and resoundingly anticritical" (Muñoz, 2009, p.12). While these tensions remain the subject of academic debate, I do not aim to resolve them, but rather to apply them to critique the housing crisis.

It is almost commonly accepted that currently the world political economy is some form of late capitalism. The debate diverges once one attempts to define the specific kind of capitalism. Some place its origins in mercantilist Europe in the 15/16th centuries and map its expansion across the globe through several crises while shifting its geographical centre (Arrighi, 1995). Neoliberalism refers to a relatively recent iteration of capitalism in the 20th Century. It mobilises the liberal ideas of Adam Smith about capitalism (Smith 2001[1776]), namely, a laissez *faire* approach to economics

and minimal state intervention. These ideas were infamously implemented in Latin America and then spread around the world. It was seen as the supposed solution to the apparent failures of statist approaches and to the communist/socialist experiments which proponents saw as a threat (Harvey, 2007). Neoliberal ideals held sway in the 1980s and 90s, but themselves failed to adhere to their own principles. The economic crises of 2008 required massive state interventions and subsidies to save capitalism itself. This calls into question the idea of neoliberalism as self-regulating and in the best interests of the planet.

There is agreement that state capitalism, a process that has taken place over centuries, is at an advanced stage and is currently in a global crisis. Housing and urban land are at the epicentre of this crisis. The 2008 financial crisis had its origin in the financial alchemy that stretches its horizon from commercial financial services to "affordable housing" in the United States (Aalbers, 2009). This "financialisation" or commodification of housing is an on-going and long-standing process and is at odds with human rights approaches that see housing as a human right (Office of the High Commissioner for Human Rights (OHCHR), 1966). This tension is world-wide, and when put to the test, governments will favour one interest over the other. This is reflected in the "conducive" markets mantra that framed housing provision in the 1990s (World Bank, 1993). In practice governments enabled developers to operate beyond the traditional fields considered profitable (i.e. middle and upper-income housing), but also in "affordable" housing provision which was made attractive for commercial interests. The results were questionable and the evidence was critically documented by bodies like the United Nations (UN, 2012, 2017). The global housing crisis, therefore, emerges as a field of tension between housing as *a right* and as a field for "markets to grow".

Contemporary understandings of decoloniality only emerged in recent years. The first is decoloniality which is different from "decolonisation". The teachings of those that today are considered "decolonial thinkers" have only recently been re-grouped into a distinct episteme. "Decolonisation" traditionally refers to a process of independence from colonial oppression. Decoloniality, on the other hand, is a concept introduced in the 1990s by Quijano as a reaction to Western modernity (Maldonado-Torres, 2008). It challenges various forms of oppression related to colonialism, neoliberalism, right-wing nationalism, racism, patriarchy and heteronormativity. In this sense, the opposite of decoloniality is not "colonialism" *per se*, but *coloniality* as a totalising force. Decoloniality therefore

proposes to "engender liberations with respect to thinking, being, knowing, understanding, and living. It encourages venues of re-existence and connects among regions, territories, struggles and peoples" (Mignolo & Walsh, 2018, p.4). This is what some see as a *decolonial turn*. Decolonial thinkers therefore stand against the totalising drive of the forces of coloniality beyond colonialism. In this way, a decolonial process would entail overcoming several forms of oppression -including I would argue- capitalist/neoliberal urbanisation.

Feminist theorists radically question the role that women have been assigned by the dominant narratives that privilege men. This role is also spatialised. Federici argues that "the body has been for woman in capitalist society what the factory has been for male waged workers: the primary ground of their exploitation and resistance" (Federici, 2014, p.16). This body has been furthermore relegated to the sphere of "the domestic". American material feminists in the late 19th and early 20th centuries "argued that the entire physical environment of cities and towns must be re-designed to reflect equality for women" (Hayden, 1981, p.8). Hayden (1981, p.5) further observes that progressive demands around that time, such as "votes, higher education, jobs, and trade unions for women were demanded in the name of extending and protecting, rather than abolishing, women's domestic sphere". Moser reflects on the assumptions underlying the role of women by both the state, professions as well as in the self-help housing approaches that allocate specific functions to females in terms of reproduction, domesticity and the organisation labour (Moser, 1992). Massey (1994, p.7) adds that the potential conceptualisation of a place as a *space of flows*, and argues that "the need for the security of boundaries […] is culturally masculine". This concurs with Garuba's (2002) argument that the "Cartesian logic" of the colonial project with regard to land and the body, makes African narratives invisible. This Cartesian logic or securitisation of boundaries can be included in what Mignolo & Walsh (2018, p.42018, p.4) describe as a "colonial matrix of power". Space, therefore, emerges as a category that feminist and decolonial thinkers have in common. These two perspectives need to be kept in mind when employing a political-economy approach. The latter approaches tend to reduce the situation to a matter of accumulation and profit-led logic by a small ruling class. It primarily focuses on financial and material flows. Decolonial and feminist approaches, on the other hand, show how even aspects that may be considered "positive" in the strict material sense (e.g. houses, water infrastructure) might engender coloniality or reinforce specific, limited roles for women in society.

The Production of a Housing Crisis

The history of housing in Namibia started long before colonial times and include the kinds of settlement patterns and dynamics during that period. However, there is limited information about this. Writings on urbanisation tend to take a rather conservative view and understand urbanisation primarily as migration (e.g. Pendleton, 1979). It is relevant to note that during this period, settlement patterns were closely linked to the availability of natural resources (e.g. a well or a herd of domestic animals) and spaces were negotiated among the different groups.

More permanent settlement started to occur with migration from the north and from the south in the period 1730 to 1870. (2011, p.45) describes this period a "rapid transformation" from hunter-gatherers and early trade routes, to a contested territory not only for resources but also for access to such routes. Early trade with European countries in the 1880s included land purchases in exchange for goods. This required that the territory be mapped and understood in Western/Cartesian terms while the notion of private property was forcefully introduced.

The development of infrastructure during the German colonial period "presaged the construction of a new form of capitalist economy, with much greater industrialisation and increased access to technological resources" (Wallace, 2011, p.151). It was this early German colonial industrialisation, that ushered in the the contract labour system, which was the foundation of separate housing and urban development. There were neighbourhoods and liveable spaces for whites, understood as permanent settlers and labour compounds for black workers who were seen as merely temporary inhabitants of urban areas. The roots of social injustice can be said to have been grounded in these earlier periods.

The contract labour system continued throughout subsequent South African rule, which consolidated separate development through the implementation of the apartheid policy from the mid-1900s. With a private property system well established during the early German colonial period, it was possible for the apartheid regime to regulate African mobility through town planning regulations and by "using the title deeds of individual properties to prevent land in 'white' and 'coloured' areas being sold to Africans" (Wallace, 2011, p.252). Separate development was not only present between "whites" and "blacks" but also among "non-white" groups that were perceived as monocultural by the Administration. The territory as a whole was "masterplanned" for this separation that apportioned most of the land as freehold tenured "commercial farmland". It relegated some collectively

owned and traditionally managed "communal areas" as "reserves", while allocating a small number of urban areas for strategic functions within the overall scheme. This structure is still prevalent in Namibia today (Namibia Statistics Agency (NSA), 2018). This was only one of the layers for mobilising conventional modernist planning to separate residential from working (industrial) areas, strategically positioning public infrastructure (hospitals, police stations, schools) for ease of administration (control) and ultimately producing "orderly" urban areas so that national planners could understand and administer the whole population. In the late 1970s, the imminence of independence, started a gradual transition that turned Namibia into a test laboratory for South Africa to understand the potential impacts of changes (Pickard-Cambridge, 1988). Many aspects that regulated the movement of black people in the territory were gradually repealed, such as passes, permits to stay in urban areas and forced removals.

Unplanned "informal" settlements increased and by the late 1980s resource constraints vis-à-vis the rate of urbanisation was a concern (Stals, 1987). Muller notes "two eras" of state-supported housing delivery, during the 1960s and 70s when municipalities, built houses for rent and then in the 1980s when home ownership for blacks was introduced by housing institutions created for this purpose (Muller, 1993, p.213). In all cases, she notes that "[h]ouse types were designed for the socio-economic needs of a nuclear family living an euro-american lifestyle" (1993, p.213). Emerging informal settlements were documented in the 1980s. Despite freedom of movement, those who moved to urban areas found that they were only able to settle at the edges and interstices of the black townships. The limitation of access to formal housing became a question of labour market participation because "[a]ccess to land and housing does, in fact, require regular payments which can only be assured if a regular salary is received" (Peyroux & Graefe, 1995, p.41). The influx of blacks to urban areas was no longer regulated and freedom of movement caused a labour surplus and homelessness. Considering that the labour market at the time (and arguably still now) advantaged men over women, housing options premised on formal employment, favoured men over women.

After independence, housing was immediately addressed at the policy and discussion level, but the overall national agenda remained focused on agrarian matters. One of the earliest activities of the independent administration was a housing workshop (Andima, 1992). A comprehensive housing policy soon followed. However, the focus – both at government and civil society level – was primarily on "land reform",

which was narrowly understood as the redistribution of agricultural land. During the First National Land Conference the issue of urban land was not addressed despite awareness of the gravity of impending urbanisation. Due to a lack of implementation, a "People's Land Conference" was organised in 1994, which saw the participation of the emerging Shack Dwellers Federation of Namibia (SDFN) and the professionals supporting it. The land issue was considered only in terms of the sector and the perception in larger civil society was that the issue would be sufficiently addressed by the SDFN (Delgado & Dempers, 2020). The Build Together Programme, a state-supported micro-finance programme for land as well as for building or improving houses was developed and implemented with the assistance of international development experts. Despite an initial momentum, slow and non-transparent implementation was already documented in the early stages of the programme (Namoya-Jacobs & Hokans, 1994).

The pre-independence entity tasked with delivering houses (and homeownership) to blacks in urban areas, was transformed into the National Housing Enterprise (NHE) which eventually focused on the delivery of credit-linked housing for the lower-middle class that primarily consisted of medium and low-tier government workers who were and still are a small fraction of the population. The 1990s also saw the emergence of projects that were supported by international development cooperation agencies. Their legacy remains in question as they have not yet been assessed.

Land and home ownership programmes both in the 1980s and 90s adopted a static approach that only recognised "land markets" as those transactions that occurred within "the formal". Already in the late 1990s it was recognised that people would prefer an additional income at the expense of their own living conditions. Some for example preferred to sub-let their house to live in a "shack", either on the same property or in the informal settlements (Becker & Bergdolt, 2001; Peyroux, 2001). During the 1990s and 2000s the general perception was that the lack of access to land and shelter could be addressed through formal statutory land and housing delivery. This was maintained by the idea that one day everyone would have a formal land title and a house, delivered in some form or the other by the state.

During the early 2010s the lack of access to urban land and housing was increasingly perceived as a crisis. It is worth noting that already then community-based organisations (CBOs) played "an important role" in urban development (Becker & Bergdolt, 2001, p.137). At the same time, municipalities like Windhoek started

to adopt "an official policy of enabler/ facilitator, moving away from provider/ developer" (Campbell et al.,2008, p.48). The number of proclaimed urban areas steadily increased, from 27 in 1991 (Republic of Namibia, 1995) to 57 today. In 2008, the SDFN and their support NGO, the Namibia Housing Action Group (NHAG), began with self-enumeration exercises, which yielded the Community Land Information Programme (CLIP). The first CLIP report documents those living in "shacks" in urban areas and other settlements generally regarded as "informal". It revealed that about half of the national population lived in an informal settlement (SDFN, 2009), a fact that only recently gathered broad recognition and is today employed in official presidential and ministerial speeches (Republic of Namibia, 2018b; Shaningwa, 2016). Perhaps inspired by this crisis, President Pohamba launched the most ambitious government programme since independence, namely, the Mass Housing Development Programme. It aimed at building 180,000 units in a period of 17 years at a projected cost of N$45 billion (Republic of Namibia, 2013). The programme had many components which included support for "people's housing processes" (e.g. SDFN).

Despite its own situational analysis that 73% of the population had no access to credit, during the first phase, only the credit-linked housing component was implemented. Highly subsidised houses were built by contractors, some of whom, boasted of the hefty profits earned from the programme (Immanuel, 2014). The delivery of state-led turnkey housing projects resulted in massive public expenditure but a limited number of houses, that in many instances remained vacant as they remained unaffordable. The programme was suspended in 2015 and is currently being revised. However, this attempt was widely considered a failure and left a lasting mark on the credibility of state-led housing delivery.

Defining a Crisis

To paraphrase Marcuse's famous dictum that the housing crises exist not because the system is not working but because this is the way the system works. I write here of "a crisis" not as something that is "an error" in the system, but a characteristic of an on-going and long-standing process of capitalist urbanisation. One can safely say that for the poorest the housing crisis has been a historical fact. It is important to localise this view and place it in the context of historical dispossession through colonialism. Dispossession continued, if not expanded, by a neoliberal democratic dispensation. The fundamentals of such processes should still be deconstructed.

If one disregards the oppressive living conditions during the contract labour system, one could say that in fact, living conditions in urban areas were "under control". The poorest black

communities had a place to live, but the conditions were as good or as bad as those in power decided they would be. This seemingly *controlled crisis* (it would be inaccurate to say the regime had full control) ushered in a new phase around the time of independence. The state to a certain degree, renounced its role as provider. Inhabitants of urban areas occupied land and took charge of their own living conditions. Informal settlements became the home of the majority. This new era of urban crisis expanded beyond towns, and arguably, involved the national territory. Communal land markets are today vibrant, and they are animated, largely because of the dynamics in urban areas, that in many instances, are encroaching on communal land. One example is how most farmers on communal land derive their income from non-farming sources and how the most vibrant land markets are found in peri-urban areas (Mendelsohn & Nghitevelekwa, 2017). The housing crisis is, therefore, understood as both a result and an engine of the urban crisis, founded on a system of uneven development.

Looking at the evidence, it seems that the various interventions to improve living conditions of the poorer sectors have enhanced the crisis. In 1990 the housing backlog was set at 45,000 units with an urban population of 500,000 (and a national population of 1,5 million) (Republic of Namibia, 1990b). In 2013 the backlog was estimated at 100,000 units (Shaningwa, 2016), with an urban population of almost a million (and a national population of 2,3 million) (NSA, 2016a). This means that efforts were futile. The pace of delivery of the NHE in recent years stands at an average of less than 400 housing units per year (NHE, 2014). The urban population nationally has increased since 1991 at an average of 29,000 people per year. The NHE's impact is negligible and the costs of running the institution are, on the other hand, significant. About 20% of the urban population lived in informal settlements around 1990 (Republic of Namibia, 1990b). The latest estimates by NHAG & SDFN (2019) put this figure at almost two thirds. This is a dramatic change. Around the time of independence, Namibia had "[no] examples of serious urban decay" (Stals, 1987:26) and informal settlements were considered as a new (Peyroux & Graefe, 1995) or a temporary phenomenon (Peyroux, 2001:199). Namibia's urban transformation since independence has been extensive and has largely taken place with minimal public intervention. This increasingly exposes how conventional tools to tackle the situation appear impotent.

From Engels' (1969[1854]) documentation of the living conditions of the working class in England to Hishongwa's (1992) documentation of poor living conditions in labour compounds and reports of living

conditions of the lowest-paid workers (Legal Assistance Centre (LAC), 1996), it is well established that the poor face extremely challenging living conditions. More than half of Namibia's population has no access to improved sanitation (NSA, 2015a). They have to use open spaces for sanitation purposes. On any given day, one reads about cholera outbreaks (Nyaungwa, 2018), floods sweeping away informal structures with fatal consequences (New Era, 2018), and public officials threatening inhabitants of informal settlements with evictions (Menges, 2017). However, informal settlements provide their inhabitants with a foothold in urban life, which gives them access to the possibilities of urban life currently available to those in wealthier neighbourhoods.

Some aspects of the crisis may indeed be due to population dynamics, but other aspects such as profit-led speculation remain less documented. It had been common in Namibia for housing prices to double in a matter of four years. By 2012 prices climbed at a "record high" (First National Bank (FNB), 2012). Conversely, the rise in wages was meagre and not at all in line with the increase in house prices (NSA, 2015b, 2016b). This, coupled with growth in unemployment and a rising population, creates a trend where housing and serviced land becomes increasingly difficult to access for the majority. Having a foothold in urban areas is, however, not a guarantee of access to the basics for survival. Studies show that in 1999 only 4% of households in Windhoek were eligible for individual service connections, and 16% could not afford to pay the lowest tariffs (Becker & Bergdolt, 2001:144). The cost of building is also influenced by the fact that 80% of the building materials in Namibia are imported (UN-Habitat, 2005:60). Their prices are therefore subject to the volatility of markets beyond national influence. Labour is traditionally the highest cost in housing construction, which explains why projects like the Build Together Programme or the SDFN processes (which rely on "sweat equity") are much more impactful than state-led housing construction relying on contractors.

Costs may have more to do with speculation than actual material costs. An International Monetary Fund (IMF) (2007) study on the stability of the financial sector in Namibia, reported that about 40% of the loans of commercial banks were in the housing (mortgage) sector. These loans constitute 38% of the financial market in Namibia. There is however a limit to what can be attributed to the "housing market". The latter should be viewed in the context of the Namibian economy that is characterised by limited profitable investment opportunities. A more recent assessment by the same institution pointed out the dangers that the rapid increase in housing prices posed for the national economy. The

study determined that house price overvaluation was on average above 16 percent (IMF, 2016). This is despite the small number of households who in any case can access commercial loans. Taking the median house price in Namibia, which towards the end of 2017 stood at N$1.1 million, a commercial loan over 20 years at an interest rate of 11% would require an income of N$37,846. The cost of the loan would be about 2.5 times the original cost of the house (Bank Windhoek, 2019). The 2018 Namibia Labour Force Survey (NLFS) showed that those in a position to access such a loan represent less than 4% of the population (NSA, 2019). Furthermore, the NLFS indicates that 2/3 of the majority of working population is employed in the informal sector, therefore, the majority are structurally impeded from accessing formal housing. This is what some see as the *financialisation* of housing in Namibia (Delgado & Lühl, 2013). *Financialisation* is a phenomenon recognised as problematic at the highest political and economic levels. It is a matter the UN special rapporteur on adequate housing has strongly criticised on several occasions (e.g. UN 2012 & 2017). Another less documented aspect of the crisis is the production of land scarcity through speculation and short-sighted land sales by local authorities and low-density planning. While Namibia's current economic slowdown may have eased the investment pressures somewhat, and while house and rent prices have dropped, profit-led investments in housing are far from dissipating.

Changing Urban Politics

The phenomenon of urban areas becoming sites of contested politics in Namibia is long overdue. It is not surprising that in 2014, youth activists took a more radical stance on matters of access to urban land and housing. After symbolically occupying a plot of land in an upper-income area of Windhoek and threatening mass invasions of urban land, the Affirmative Repositioning (AR) movement caught public and political attention. By doing so, they placed the urban land and housing crisis at the centre of the national agenda. The impact that mass land invasions in urban areas would have had on the economy would have been far-reaching, so the Government entered into immediate dialogue with the group. The result of this engagement was the Mass Urban Land Servicing Programme, which aimed at servicing 200,000 plots by 2020 (MURD, n.d.). The process mobilised dozens of stakeholders in urban development and was coordinated by a cross-ministerial committee, chaired by high-ranking officers within Ministries and included AR activists. Several lengthy meetings, field visits and discussions were held to monitor progress at three pilot sites. The debate ranged from strategic issues to implementation details. The meetings gradually lost momentum

and ultimately ended without clarity on the way forward. The programme's current status is unclear (Ndeyanale and Iikela, 2020). AR activists resigned from the committee, arguing that the programme amounted to window dressing by government. Today, they are suing the President for non-compliance with his promise regarding this programme (Menges, 2021). This exposes how the programme was another failed commitment by the state.

Not long after, the agrarian and ancestral land questions were raised and the then vocal deputy minister of Land Reform was fired for challenging the minister on the effectiveness of the land reform policy. This led to the formation of the Landless People's Movement (LPM). They mobilised and organised around raised matters neglected by the mainstream discourse on land, particularly in the run-up to the 2018 Second National Land Conference (2NLC). These new movements, which some see as Namibia's "Fanonian moment" (Becker, 2016), are today political parties gradually making gains in the local government arena. Irrespective of these questions, the two movements foreground key socially relevant issues. The 2NLC promised to re-define the way the state would deal with "the land question". Although the outcome of the conference is debatable, it placed two previously disregarded themes on the national land agenda, namely, ancestral and urban land (Republic of Namibia, 2018a). A set of resolutions was drafted and an implementation plan soon followed. However, the governance processes established to oversee implementation progress have been disappointing, hinting once more at the inability of state institutions to address the crisis.

Urban activism has arguably entered electoral politics. At the 2020 regional and local elections, urban areas largely elected various opposition parties, including AR and LPM. This suggests a new era of contested party politics for Namibia (Melber, 2020). It is also an indication of the neglect of the urban land question by the ruling party since independence. Namibia is undergoing a time of severe austerity after the national accounts have been weakened by grand expenditure in the preceding years. The two large state land and housing programmes have been reduced to the bare minimum. Only critical capital projects are being developed. The key responses occurred through legal reform, in the shape of the new Urban and Regional Planning Act and the Flexible Land Tenure Act. While this legislation might have an impact on streamlining statutory land delivery processes and providing access to "formal" land tenure to a larger number, implementation and impact on the ground remain to be seen.

The land delivery question is rather complex, in great measure, due to the

various regulations governing it (Ulrich & Meurers, 2015). The question whether the solution is indeed more regulation or otherwise is gaining increased currency (Lewis, 2016). Some have found new ways of operating within or in-between existing legal frameworks. One emerging debate is around the expropriation of urban land, which would broaden the horizon of spatial justice and redistribution. A national spatial strategy, potentially geared towards transforming the segregationist legacies, is still outstanding but may potentially be on the cards.

New approaches are starting to emerge from this crisis. Younger generations of locally trained professionals, activists and cultural producers are focusing on contemporary urban questions. The opportunity for architects and planners to study in Namibia opened up only since the late 2000s, with the establishment of the Department of Architecture and Spatial Planning at the Namibia University of Science and Technology (Lühl, 2018). Cultural institutions at the University of Namibia (UNAM) and the Katutura Community Arts Centre (KCAC) also activated a generation concerned about questions of urban life. The practice of some of these younger urbanists challenges the relevance of policy and technical solutions. The practices of the SDFN, that have steadily proved themselves over three decades, have now reached a point of scaling up nationwide. Through a wider coalition of stakeholders, the National Alliance for Informal Settlement Upgrading aims to mainstream inclusive co-productive practices as a national priority to improve the living conditions of the poorest. The Alliance has gathered support across sectors. It promises to become a practice that can consolidate the grassroots movement as the most successful measure of addressing historical urban inequality. The fact that it receives an annual government contribution to this end (NHAG & SDFN, 2019), makes Namibia an international case study for inclusive and co-productive practices for the shelter of the poorest. These movements are emerging and whether they will indeed take hold is the crossroads that makes the urban question a vibrant arena to observe in Namibia's changing political landscape.

Discussion and Analysis

The crisis is an on-going and long-standing process. The private property regime, that was established through colonial rules, had by the mid-20th century been cemented at a national scale. It benefitted a small colonial elite while dispossessing the majority of the population. In the late 1970s the possibility of independence started a process of extending private property rights to blacks. This was done in a top-down controlled fashion. Its potential for liberation was overshadowed by the way the project was implemented (*for*, instead of *with* inhabitants) and how it

cemented apartheid spatial segregation for generations to come. It is not well documented whether women were among the beneficiaries. Based on the evidence available, it seems that these early programmes targeted the "head of household" with some form of employment, which at the time favoured men.

The transition to independence saw a shift in the housing paradigm from state-driven capitalism to a form of neoliberalism. The reforms shortly after independence represented a significant change in governance (some gave prominence to local governments as stakeholders) and engagement with inhabitants. Some were mere consultations and others more extensive engagements with community development committees. While these measures were indeed significant, given the previously expert-led urban development, the key transition was the emergence of bottom-up groups who organised to gain access to housing.

What underlies the professionalised and standards-oriented urban development in Namibia may be a tendency towards centralised control. This coincides with the "tendencies towards authoritarianism" observed in the forces leading the liberation struggle (Leys & Saul, 1995, p.15). This can explain the difficulty that bottom-up governance in urban development faces despite the promises and hopes for "change". The emergence of bottom-up forces like SDFN therefore represent a fundamental transition in the way municipalities engage low-income groups. The critique of self-help housing was raised since the 1970s, it in essence questions whether such groups in effect relieve other actors (e.g. local/central government) from their responsibility (Ward, 1982). Others argue that inhabitants' involvement in their own development process creates an empowering experience that many low-income groups cannot find through other means (e.g. public education, employment) (Mitlin & Satterthwaite, 2004). In the 1990s these bottom-up groups consolidated into the grassroots movement of the SDFN with support from the NGO, NHAG. Key in this process, is their relationship with the state. Muller and Mitlin (2007, p.434) argue that SDFN/NHAG processes "do not view the state as a single stationary force capable of being won over (for fixed periods of time) to the cause of the poor. Hence, their primary focus is not on state provision. They consider the state as an arena of ongoing contestation". This is an important statement as it turns "self-help community development into a political process of redistribution" (Muller & Mitlin, 2007, p.435). Their practices continue until today. They are increasing their support, currently in the process of consolidating into a multi-stakeholder coalition for informal settlement upgrading nation-

Photo: Guillermo Delgado

Housing exchange with communities, local authorities, universities, and government officials in Gobabis.

wide (National Alliance for Informal Settlement Upgrading, 2020). However, this transition has not fully taken place yet, as the arena of "affordable housing" is also sought by other interests.

Socially-orientated post-independence measures have changed as the independence momentum starts to fade. The first housing policy was still developed by some of the professionals involved in the pre-independence administration, and was a comprehensive document detailing the various components in a diverse housing "market". The Build Together programme was also transformative in the sense that it availed a funding mechanism for the lowest income groups, which helped many in the improvement of their living conditions. However, the 2009 policy revision indicates a more market-driven focus. In other words, one saw the field of "affordable housing" as a profit-making opportunity. This coincides with a global transition in the 1990s where "housing" emerged as a strategy to activate markets (World Bank, 1993).

While the first housing policy was of a social democratic nature, the revision, some twenty years later "neoliberalised" the policy. This paved the way for new and different types of state-sponsored projects in urban development. The climax was reached in 2013 with the Mass Housing Development Programme, which enabled profit-driven interests to enter the affordable housing field. While the narrative at government level was that of delivering houses "for the people", some developers were blunt when outlining their own profit-led

interests. Some "affordable housing" developers clarified their interest when some openly stated that "we are not the Red Cross" (Immanuel, 2014). This raises the question of whether Namibia is indeed "neoliberalised" if government initiatives continue to promote the state as "the provider" of urban land and housing. Here one needs to distinguish between the narrative and the evidence. When government stopped the programme, developers and investors were pitched against government. The legal battles with regard to the contractual obligations concluded during this programme continue to this day (Iikela, 2019).

State-led interventions to "fight" homelessness have primarily benefitted, profit-led contractors rather than the urban poor. At the same time government has not retreated or reduced its roles but remains as a large provider institution, distributing benefits in a manner that may also not be satisfactory to the private sector. The question of what "neoliberalism" means in the context of Namibia needs closer attention. Recent "informal settlement upgrading" projects led by the City of Windhoek in partnership with NHE and the regional and central governments, still following a developer-led approach to comply with the various standards established by the state itself, yet they remain inadequate for the lowest income groups (Ndeyanale and Sakeus, 2020). While the practice of SDFN/ NHAG and the BTP continue to receive support from the state, central government and many local authorities continue to invest in approaches that are expensive but yield only paltry land delivery.

It seems almost impossible for statutory processes to make an impact on the delivery of land for housing in the changing contemporary Namibian political landscape. The observation in South Africa that the land question is more about politics than legal reform (Hendricks et al., 2013; Hornby et al., 2017; Ntsebeza & Hall, 2007) may hold some currency in this context. In the main, critiques of neoliberalised or capitalist approaches to the delivery of urban land and housing for the majority are part of an overall critique of a political economy that has activated every possible field for profit-making. However, what is emerging are radical critiques of the fundamental understanding of general developmental approaches since independence. Mushaandja (2020, p.2) argues "We are frustrated at the excessive heteronormative thinking and normalization of the ways in which Namibian nationalism endorses women, children, queer, poor, differently-abled and Black bodies as disposable and value-less. Hence, we turn to the teaching of transgression, […] transgressing multiple colonial projects"

The critique raises several important questions and exposes the many developmental measures as immensely insufficient. It also reveals that the political economy lens is unable to present a full portrait of the extent of the crisis. These questions move the discussion beyond the quantitative realm (i.e. how many plots of land/ houses were delivered) to the qualitative realm and, importantly, render the current delivery by formal institutions immensely more inadequate than the current debate on "land" and "housing delivery" - with its narrow focus on "the housing backlog" and "housing prices" - suggests. Hence the cry of the feminist and decolonial youth on the streets of Namibia today is to "Shut it all down".

Conclusion

These are crucial times for urban development and the housing question. The beginnings of urban development in Namibia were driven by colonial dispossession and the violent restructuring of entire territories while reserving cities for the benefit of the minority white and wealthier population. In the 20th century, the modernist paradigm prevailed. It relied on state-led and professionalised approaches based with a mechanistic understanding of society. The moment of independence brought with it the recognition of blacks as inhabitants of urban areas in their own right. This moment held some potential and some restructuring occurred like the emergence of community groups as stakeholders. However, to a large extent what followed was a logic of the *incorporation* of previously excluded groups into the property regime. Grassroots initiatives worked with existing structures and were sometimes at the interstices of them. Some have argued (Delgado, 2019; Delgado & Dempers, 2020) that they hold the potential for transforming the governance of urban areas and the way the state is understood. They therefore hold the potential to address the structural aspects of the crisis.

The crisis is not merely about a lack of land or housing delivery, it is also about the *type* of land and housing that has been produced, purportedly, to address the crisis if most of state support for housing (e.g. MHDP, NHE) or land (e.g. MULSP) has enhanced spatial poverty. One can argue that the process of dispossession has indeed continued and expanded. A systematic evaluation of the effects of state-supported housing measures among "beneficiaries" is missing, but the cost/benefit with regards to the public investment and number of beneficiaries is certainly not. The current spatial poverty that the colonial, capitalist, and then neoliberal urbanisation has left behind, does not only refer to the uneven distribution of urban opportunities, but also to a lack of imagination and liberatory potential in the built environment and urban fabric. It is safe to say that decolonial

and feminist approaches in urban development are still needed or are perhaps already forming in the cracks and at the fringes of the so-called "post-apartheid city".

What was outlined in the article is the beginning. Aspects of the change is beyond the scope of the article or needs further research. This is in fact a generational task for a new kind of urban activists, activist thinker-practitioners and alliances of actors with a firm belief in an independent, democratic, equal and liberated society. The challenge is considerable and the evidence vast. The impasse may be – as some have posed – that "the old is dying and the new cannot be born" (Fraser, 2019). The contemporary crisis presents a challenge to the actors in the production of space. To the state, it poses the question whether a new urban politics will emerge or whether centralised power will continue its fight to exist. Activism has indeed flourished in urban areas and in some cases emergent political formations have taken over local government. Young professionals have emerged, focused, primarily on the challenges faced by the lowest income groups. They are developing tools and strategies to make professional expertise work for the largest number. Academia is reconfiguring itself to respond to the realities of the largest number (Lühl, 2018). These transformations create fertile ground for a fuller critique of the housing crisis and reveal the potential that Namibia's ongoing urban revolution holds. The new and emerging practices, that are yet to be adequately documented, have decolonial and feminist components. These are precisely the characteristics that give them their radical potential. It however requires avoiding reformist approaches based merely on incorporation, functionalism and the positivist logic that promises a false liberation while structural processes of uneven, colonial and patriarchal development continue.

A spatial critique of Namibia's more general development is also still outstanding. Some factors of the housing crisis cannot be isolated to "housing" alone but are part of the structural characteristics of the post-independence economy and labour market. Further research is needed on the role of the private sector in the making of this crisis. These include land speculation, the lending patterns of financial institutions as well as self-serving professional practices. A critique of the political economy of Namibia would, therefore, be incomplete without a significant focus on how the urban crisis is both an engine and a result of the situation. One can endlessly argue about the high costs of urban land, housing and rent but this should be considered the in the context of the socio-economic patterns in the country. The continued emphasis on employment,

misses the point. This is an opening for the fertile field of intersectional research that incorporates political-economy with feminist, decolonial and other approaches. This has also methodological implications as most of the research currently taking place locally still focuses on documenting the experiences and causes of urban poverty. New ethnographies, participatory action research approaches, direct action, and other ways of knowing and doing are only emerging. Examples of these can be the work of Tjirera (2019), Lühl (2020) and Mushaandja (2020) as well as work that go beyond academic outputs. Paraphrasing the Situationists, who stated that the only way to arouse the masses is to expose the appalling contrast between the potential constructions and the present poverty of life (Situationists International, 1961), my article aimed to expose the vast field of seeing differently and to re-think the urban question in Namibia. Far beyond "service delivery" and policy debates, the cry has turned to exposing the "delayed decoloniality and false transformation" (Mushaandja, 2020, p.2) that prevent those inhabiting Namibia from their right to the fullest urban life.

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