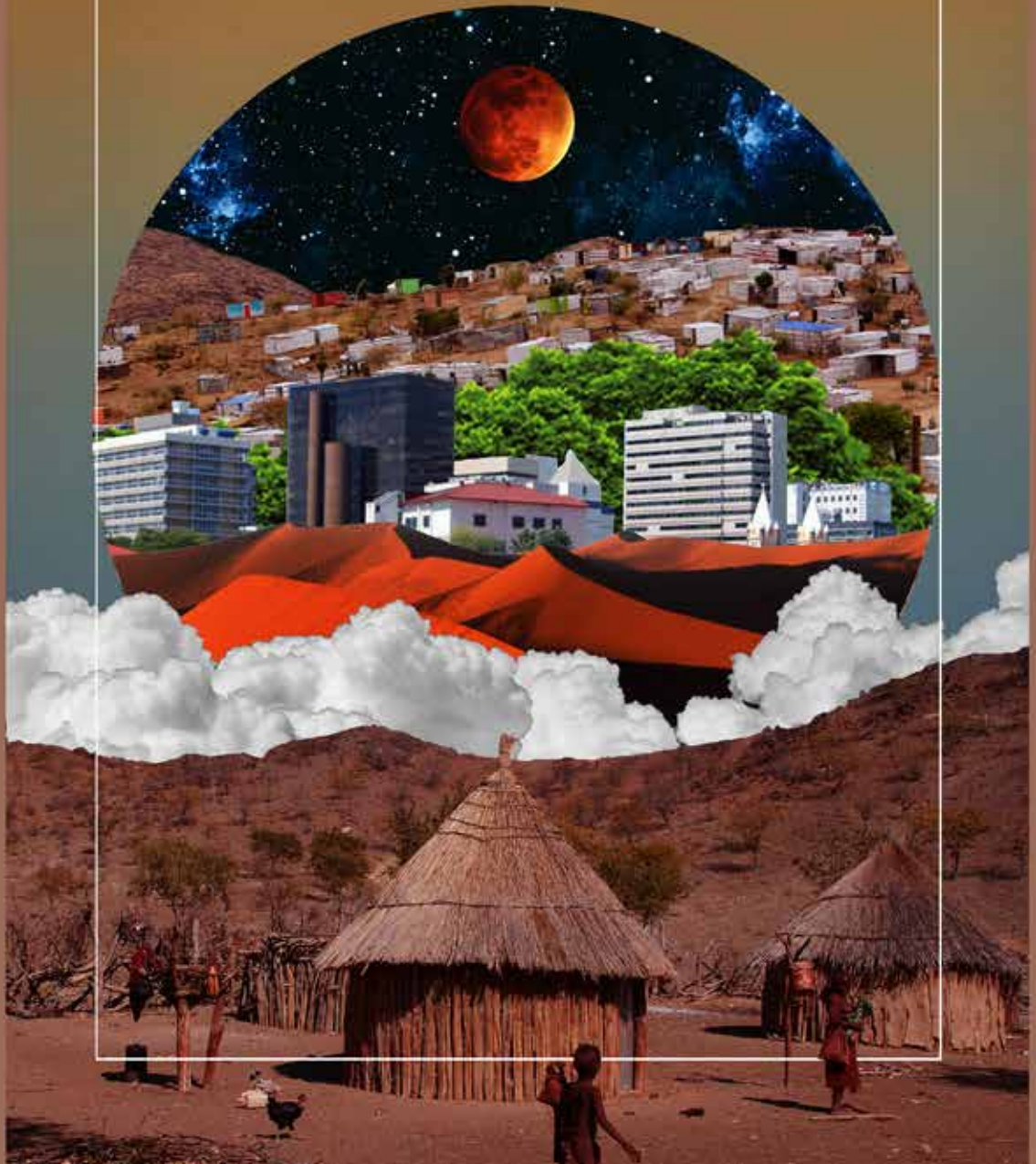




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Namibia's Housing Crisis in Perspective



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Women's Access to Urban Land and Housing: Implications for Human Rights and Gender Justice in Namibia

Ndeshi Namupala, Emma Nangolo and Lucy Edwards-Jauch

Abstract

In Namibia access to urban land and housing remains a complex and contentious subject. On the one hand, the pressure on urban land is becoming increasingly acute; on the other, the demand for serviced land and adequate affordable housing is exceeding supply. This paper explores the relationship between gender and access to housing in urban areas and its implications

for human rights and gender justice. This article draws on secondary data from research reports, official statistics, governmental reports and newspaper articles to analyse women's access to land and affordable housing. The lack of gender disaggregated data was the greatest limitation to the research. This research uses an Intersectional Feminist approach to housing. It questions whether



Photo: Dirk Haarmann

incremental approaches can deliver adequate housing under conditions of precarity and calls for gender-sensitive and gender-transformative approaches to housing. This recognises that women do not form a homogenous group. Their access to housing depends on where they are socially situated with regard to “race”, class, nationality, marital status, age, ethnicity and disability. Differential social locations afford privileged access to housing for some and exclude others. An Intersectional Feminist approach to housing can lead to more gender sensitive and gender transformative outcomes.

Key words: gender, social justice, land and urban housing, intersectionality.

Introduction

Access to adequate housing in Namibia is mainly mediated by gender, class and “race” as forms of discrimination and exclusion intersect with housing markets. Housing policy has thus far been gender-blind and does not articulate the discrimination different groups of women have to endure. An intersectional approach to housing can make this discrimination and exclusion more visible. In the interest of social justice there is a need to reflect on the different circumstances of different groups of women, particularly, marginalised women.

Market-based approaches to housing provision have excluded poor

and vulnerable groups. Women face multiple exclusions from housing markets based on their gender, class, age, marital status and geographic location. In the face of market failure, the state has to step in. However, central, regional and local governments have not sufficiently added to the low-rental housing stock or subsidised home ownership programmes to make adequate housing affordable to all who need it. Instead, there is an over-reliance on the market mechanism. The process is often manipulated to the benefit of individual property developers, middle men or tenderpreneurs.

Housing delivery has not kept abreast with the levels of urbanisation in the country. The primary cause of this is under-funding. The wide-spread demand for housing has led to the emergence of self-help or self-managed housing by low-income groups. Women have been the primary drivers and beneficiaries of these initiatives that have brought some relief to a dire situation but could not deliver enough housing units to satisfy the need. Municipalities have retreated from adequate housing provision. Instead, they have concentrated on the provision of serviced and un-serviced sites. One welcomes their efforts to provide services and more secure tenure to people in informal settlements however, does not automatically translate into adequate housing provision.

This article reflects the relationship between gender and access to housing in urban areas. It is mindful of the fact that housing provides security and stability to individuals and families. It questions whether incremental approaches can deliver adequate housing under conditions of precarity and calls for gender-sensitive and gender-transformative approaches to housing.

Conceptual Framework

This article uses an *Intersectional Feminist* approach to housing. An intersectional approach privileges the intersections between multiple forms of oppression and exclusion. Gender intersects with other hierarchies of power to form a matrix of domination. These hierarchies of power include, but are not limited to, “race”, class, ethnicity, age, disability, sexual orientation, nationality and geographic location (Collins, 2000; Creshaw, 1991; Barnes & Cowser, 2017). Women are not a homogenous group and therefore their access to housing depends on where they are socially situated in this matrix. Their differential social locations in this matrix afford privileged access to adequate housing to a small group of Namibian women. Intersectional studies in the USA have shown that most property is owned by white, middle class men. The lack of ownership of assets and productive resources for many poor and marginalised women means that the right to housing remains

an unrealised. An intersectional approach to housing makes inequalities visible and recognises that unequal access to power and resources shape women's ability to claim assets like land and housing (UN- Habitat, 2020).

Methodology

This research used secondary data to analyse women's access to affordable housing. Documentary sources used include research reports, official statistics, official governmental reports and newspaper articles. The greatest challenge was the lack of gender disaggregated data. This lack was previously flagged by other researchers (LAC, 2017). The gender-blind analysis of housing makes women's struggles to access housing and services invisible and should be remedied as a matter of priority. The authors had to rely on what was available and therefore recognise that the information presented is constrained by the lack of gender disaggregated data.

Access to Affordable Adequate Housing in Namibia

Housing is not just a home or a neighbourhood. It is an important aspect of human wellbeing, development and empowerment. It impacts on other socio and economic relationships (Holhmann, 2013). Most areas of human well-being, such as shelter, safety, protection and stability can only be fully achieved through

access to adequate housing. Thus, access to adequate housing plays a central role in building families and communities (Waetjen & Vahed, 2012). According to the Shack Dwellers Federation of Namibia (SDFN) (2021) by June 2021 Namibia had 282 informal settlements with 228,423 shacks that accommodate about 950,000 people. In addition, more than 40% of the total population and about 80% of the urban population live in shacks.

Despite the lack of gender disaggregated data on housing in Namibia, studies conducted elsewhere show that women who migrate to urban areas end up in urban slums and informal settlements due to the lack of sufficient employment opportunities. The unfavourable proximity to services also precludes easy access to affordable sexual and reproductive health services. The outcome of this is often single mothers with absent fathers (UN-Habitat 2020).

An African Food Security Urban Network (AFSUN) study on food security in low-income urban households in Windhoek, revealed that 34% of the surveyed households were female-headed. The study further found that most poor households in low-income areas of Windhoek were headed by women. These households carried high dependency burdens, with many dependent children and unemployed relatives. Women with low levels of

education who migrated to urban areas in search of job opportunities also find it challenging to secure decent housing (Pendleton, Nickanor, & Pomuti, 2012).

Low-income single women are often more restricted in their access to adequate urban housing. This is especially a predicament for many single parents, those who are separated, divorced or widows living with their children. Indongo (2015) reports that about 53% of women heading households in the informal settlements of Windhoek were never married. These women are also most likely to be renting compared with married women. Home ownership also coincides with stable housing. Those in rented housing tend to move or change places of living more frequently than those who own their homes. The constant moving disrupts family coherence and makes it hard for women and their children to embed into communities for a longer period of time. Women's search for rental accommodation is often characterised by gender-based discrimination. There are landlords who do not want to rent to women who are either separated or divorced because they anticipate problems with the husbands (Immigration and Refugee Board of Canada, 2012).

According to the 2013 Demographic and Health Survey, about 31% of women surveyed owned their homes (LAC, 2017). The First National Bank

of Namibia (FNB) housing index of June 2020, shows the average house price in Windhoek as N\$1.18 million. A detached (free standing) two-bedroom house in lower middle-class suburbs such as Rocky Crest or Cimbebasia range between N\$1.2 million and N\$2.5 million. A one-bedroom rented room in these areas cost a minimum of N\$ 3,500 per month (Uusiku, 2020). This is beyond the means of the majority of city residents where the average wages in 2020 for Namibia was under N\$8 000 per month (Erastus, 2020 b). In addition, Namibia has an unemployment rate of over 33% (Namibia Statistics Agency, 2019). For many, informality remains the only option, hence the mushrooming of informal settlements. The Shack Dwellers Federation of Namibia (SDFN) contends that in 2020 Namibia had 308 informal settlements that housed 995 000 people and that 80% of urban residents live in shacks (Erastus, 2020 a). Besides those in informal settlement there are many backyard dwellers, who also need affordable and adequate housing. The Deputy Minister of Urban and Rural Development estimates a housing backlog of 300 000 units (Erastus, 2020c).

Gaps in Housing Finance

Eighty nine percent (89%) of Namibians cannot access housing finance through commercial financial institutions (Nembwaya, 2020). A survey conducted by the Office of the

Ombudsman in 2013 found that 67% of respondents found unaffordability a barrier to accessing housing and that people with tertiary education were living in informal settlements owing to the unaffordability of adequate housing (LAC, 2017). Secured lending through mortgages from private financial institutions is not accessible to most due to affordability, lengthy bureaucratic processes and high indebtedness (Akinin, Garbers, & Colli, 2019).

The National Planning has identified high prices due to demand and supply imbalances, the exclusion of 73% of Namibians from housing credit, inadequate housing budgetary provision by the State, poor access to adequate land and inadequate policy and legislative frameworks as the key drivers of housing market failure (Republic of Namibia, 2018). Speculative buying, oligopolistic and corrupt practices have all inflated prices. In addition, Local Authorities seek super profits when they auction off land to the highest bidder. This advantages big property developers over ordinary citizens. Although government has made adequate housing a national priority, its budgets allocations do not attest to that (Remmert & Ndhlovu, 2018).

Alternative measures to finance adequate housing include government-funded home loan guarantee facilities, the mobilisation of domestic savings,

particularly pension funds for home loan guarantee mechanisms and the provision of government subsidies and grants (Sweeny-Bindels, 2018). More recently online crowd funding platforms that rely on the benevolence of others have also been proposed (Kahireke, 2018). Local self-help initiatives through membership savings and credit schemes by the Shack Dwellers Federation and the Namibia Housing Action Group has brought relief to many low-income households (Sweeny-Bindels, 2018).

COVID 19 has amplified the deep social and economic inequalities and accentuated the urgent need to prioritise access to adequate housing. Unequal access to adequate housing becomes a threat to health and life as homelessness, overcrowding and lack of services and facilities make it difficult to adhere to hygiene and social distancing measures mandated to protect from Corona virus infection. With mass retrenchments and income losses resulting from lockdowns more and more people are not able to afford mortgages and rentals and will face evictions (Rogers & Power, 2020).

Gender and Government Programmes

Under successive colonial regimes black women did not enjoy freedom of movement and were constrained from moving to urban areas by various laws. These laws prevented black women and

children from taking up co-residence with husbands and fathers in towns. The influx control measures included the Native Labour Proclamation (1919); The Vagrancy Proclamation (1920); The Administration Proclamation (1922); The Native Passes Proclamation (1930); The Northern Natives Proclamation (1935); The Native Urban Areas Proclamation (1951) and the 1963 Aliens Control Act. (Hishongwa, 1991, p. 60). The apartheid state introduced residential apartheid. Because a city's spatial structure reflects our society, Namibia's urban areas like Walvis Bay and Windhoek's reflect our fractured past, particularly how our society was/is divided by class, "race" language and ethnicity (Chitekwe-Biti, 2018). These urban areas are still residentially separated between the wealthy and the poor, predominantly black and white. There are still residential areas that have mainly Oshiwambo, Otijilhero and Khoekhoegowab speakers.

Some of the restrictive laws were abolished prior to Namibia's Independence. This led to an increase in female urbanisation. Independence brought about an even greater increase in female migration. This, was facilitated by the abolition of colonial restrictions on black women's mobility (Winterveldt, 2002). In the 1980s there was a rapid increase in urban migration that placed pressure on the available housing and services. Many people moved out of overcrowded

single quarter hostels and into backyard shacks. This placed further pressure on already inadequate sanitation facilities. This public health concern was then used by municipalities to evict people (Chitekwe-Biti, 2018). The severe demand for housing and services was, therefore, inherited by the postcolonial government.

The postcolonial Namibian government's housing policies did not focus on the youth or women (Jauch, 2015). The country's Human Rights Action Plan does not set gender housing needs or targets (Legal Assistance Centre, 2017). Malaza, Todes & Williamson (2009) argue that "gender blindness in housing delivery and urban development is insensitive to the struggles of women who are affected by the feminisation of poverty and discrimination by various institutions in society."

Urban land and housing allocation has primarily been through the market mechanism of supply and demand driven by profit maximisation. However, Remmert and Ndhlovu (2018) argue that the market-oriented housing policies result in under-provision in certain market segments particularly and in the exclusion of poor and vulnerable groups. They, therefore, call on the state, as the custodian of common interests, to intervene to ensure a more equitable and socially distribution of urban land.

The Build Together Programme (BTP) was introduced in 1992 primarily to assist low-income earners to access housing credit. The BTP had a number of objectives namely: to facilitate loans to low-income and middle-income households without access to formal housing credit; to provide funds to smaller local authorities and regional councils for housing provision for welfare cases, (example people living with disabilities and pensioners) through a cross-subsidisation system; to transform Single Quarters and to assist small local authorities and regional councils in the provision of basic services such as water, sewerage, electricity and roads in informal settlements (Remmert & Ndhlovu, 2018). Many female members the SDFN benefited from the credit provided and were able to build their own homes. Different spheres of government gave support to the SDFN to facilitate access to housing for disadvantaged groups (LAC, 2017). However, Remmert & Ndhlovu (2018) argue that the SDFN's capacity to forge such linkages hampered it in securing additional resources and services from local authorities and government agencies.

The BTP programme was decentralised to local and regional governments in 1998. This was done to relieve central government from the programme. The requisite resources were, however, not decentralised. This placed a strain on existing staff in

regional and local governments, who often lacked the requisite capacity. In 2013, the programme was incorporated into the Mass Housing Development Programme (MHDP) but reverted back to a stand-alone programme in 2016 as the MHDP did not facilitate access to housing for low-income groups (Remmert & Ndhlovu, 2018).

The Mass Housing Development Programme (MHDP) was launched in November 2013 to empower Namibians, stimulate economic growth and provide access to affordable housing. It set out to build 185,000 housing units by 2030. The programme ceased in 2015 as a result of inadequate allocation of financial resources by central government (Remmert & Ndhlovu, 2018). The MHDP failed to meet its targets and/or make a serious dent in the housing backlog. The delivery model was flawed and the houses unaffordable to many of the intended beneficiaries. Many houses built under this programme were left unoccupied after completion. Government had to eventually reduce the prices (Cloete, 2020 b). Many houses were left incomplete and even with the reduced prices, many people could still not afford them. Its hasty and often uncoordinated implementation that by-passed low-income households contributed to its discontinuation (Jauch, 2015).

In 2012 government promulgated the Flexible Land Tenure Act. The primary

aim was to secure tenure rights for residents of informal settlements. The system is also conducive to collective or cooperative housing schemes because it provides for different forms of title to individuals and groups. In the past urban land ownership were limited freehold titles, sectional titles that granted individual ownership in a multi-unit complex and leaseholds. All of these could be transferred, inherited and used as security for loans. The Flexible Land Tenure Act aims to create alternative forms of land title that are simple and cheap to administer and at the same time give secure titles to people in informal settlements (Republic of Namibia, 2016).

The blockerf system grants starter title rights and land hold titles to group and individuals. A starter title gives the holder rights over the dwelling at a specified location within a blockerf, but not full rights over the land on which the dwelling sits. Land hold titles are more advanced and grants freehold title over the land and can thus be used as collateral to secure credit. A starter title can be upgraded to a land hold title (Republic of Namibia, 2016). The blockerf system is advantageous to self-help groups like the SDFN and whose members are mainly women.

In the run-up to local and regional government elections in November 2020, government officials, representatives of private

enterprises and non-governmental organisations participated in a flurry of highly publicised land and housing related handovers to marginalised communities. Flexible land tenure titles were handed over to residents of informal settlements. Other handovers included houses, bags of cement and occupancy certificates to serviced and un-serviced land (De Klerk, 2020; Klukowski, 2020; Nambadja, 2020; Cloete, 202a; Hartman, 2020; Jason, 2021). Despite these attempts to provide houses, the small number of adequate houses delivered belies our systemic failures. Forty percent (40%) of the Namibian population and 80% of the Namibia's urban population still live in shacks (Shack Dweller's Federation of Namibia, 2021).

In February 2021, the City of Windhoek announced a further allocation of 3000 plots to residents of informal settlements. The city also announced statutory steps to secure tenure that will convert leaseholds to freehold titles (Jason, 2021). While steps to secure tenure is a welcome departure from the previous criminalisation of informal urban settlement, the announcement did not indicate gender specific targets. This may signal a continuation of gender-blind approaches to urban land and housing allocations. It also signals a continuation of incrementalism. Tenure rights do not automatically translate into adequate housing.

Incrementalism starts from the premise that people can progressively transform their habitable space. This often occurs under precarious living conditions and incomes (Van Noorloos, Ciroli & Friendly, 2020). This is especially relevant to women's affordable access to adequate housing in view of the feminisation of poverty. The 2015/2016 Namibia Household Income and Expenditure Survey (NHIE) found that the incidence of poverty in female-headed households was 19% compared to 16% for male-headed households (Namibia Statistics Agency, 2018).

A key question for future research is whether the incremental realisation of adequate housing is possible under conditions of precarity and whether it is sufficient to overcome informality. The Legal Assistance Centre (2017) noted that women have limited opportunities compared to men to raise their income and socio-economic status so as to acquire secure tenure in urban areas. In Windhoek, for example, women are more likely to be in the informal sector where they are engaged in domestic worker or as petty trader. Their incomes are generally low and irregular, with very low or no housing benefits. According to the 2018 Namibia Labour Force Survey, female unemployment rate in Khomas Region stood at 33% and 43% of them were employed in informal employment (Namibia Statistics Agency, 2019). Women in paid employment have a mean gender

wage gap of 11.1 % per annum, this means that they have lower average earnings than their male counterparts (Kalimbo, n.d). On average Namibian women have to work an additional 47 days per year for their earnings to be equal to that of their male counterparts.

Self-Governing Housing Cooperatives

Saamstaan

The first Namibian initiative to grant women access to affordable housing came from the community-based Saamstaan cooperative formed in 1989. It adopted an intersectional approach by prioritising affordable land and shelter for its members who were mainly poor, black women, often single mothers, who were living in backyard shacks, informal settlements and rented rooms. Ninety seven percent of Saamstaan members were single mothers with very low incomes. The Catholic church provided the first seed funding under the banner “no family life without shelter”. With the financial support from Frères Des Hommes (Luxembourg), a revolving loan fund was started to purchase land collectively (Habitat International Coalition, 1996). They obtained affordable land from the Windhoek municipality, which they serviced themselves (UN-Habitat, 1998). Funding for capacity building came from Frères des Hommes-Luxembourg and the Dutch Inter Church Organization for Development

Cooperation (ICCO) In 1992 the Namibian Housing Action Group (NHAG) was formed by professional architects and volunteers to assist the self-help and self-governed groups. They offered training in bookkeeping, management, leadership and group, mobilisation (Habitat International Coalition, 1996 & Chitekwe-Biti, 2018).

Shack Dwellers Federation of Namibia

With the formation of NHAG, 33 self-governing saving clubs were combined and the Shack Dwellers Federation of Namibia was launched. They linked up with the Shack/Slum Dwellers International (SDI) and sought cooperation with the newly independent government (Chitekwe-Biti, 2018). In 2002 the Ministry of Regional and Local Government and Housing announced an annual fiscal allocation to the SDFN movement that would match their own savings a revolving loan fund called Twahangana. The SDFN uses collective savings to purchase land from local authorities. Collectively they decide the layout of land. Individual plots are then allocated to individual households. The collective, however, retains freehold ownership over the land. The majority of members are women. The collective’s joint decision-making as well as its capacity-building of women ensured that they participation in making decisions that affect them. Members are responsible for their own connection to services

before their houses are built. The average house size is about 34 square meters (UN-Habitat, 2020). Since its inception the SDFN has expanded to all the regions of the country. By 2020 the SDFN comprised 851 savings groups with 26 880 members. It has built 5 300 homes since its inception (Nembwaya, 2020).

UN Habitat (2020) argues that SDFN has been successful because of its focus on the multiple and intersecting discriminations faced by women and its primary focus on poor single mothers. Despite its impressive achievements the SDFN could not meet the number of housing units required. The backlog requires far greater commitment from the state.

Adequate Safe Housing and Gender-Based Violence

UN-Habitat (2020) found that the lack of secure housing and tenure increases women's vulnerability to domestic violence and that low-income women in urban informal settlements often do not have the legal means to remain in their homes after reporting a violent partner. COVID 19 lockdowns exacerbated the situation and Amnesty International (2021) argues that COVID-19 exposed the structural discrimination and inequalities women and girls face. Women's unequal access, ownership and control over resources and productive assets are examples the structural barriers to secure housing

rights. There was an increase in violence against women and children during Namibia's lockdown. Windhoek City Police reported an increase in calls to report gender-based violence in the first week of April, 2020. According to UN Secretary General, António Guterres, lockdowns can trap women with abusive partners (Amnesty International, 2020, p. 9).

While more recent statistics are scant, the 2013 Demographic and Health Survey indicates 30% female home ownership (LAC, 2017). Globally homelessness affects marginalised groups of women including women from low-income groups, women who are economically dependent, migrants, asylum seekers, indigenous women, and women with disabilities (UN Habitat, 2020). Homelessness can at times occur when women escape violent homes. Homelessness can also expose women to violence. The lack of safe and secure housing keeps millions of women and children in violent situations as they lack the means to acquire homes in their own right. Outside the home women who live in slums and informal settlements are faced with daily challenges to personal security due to lack of appropriate housing conditions. They face sexual assault in their homes as well as attacks when they relieve themselves in bushes or communal toilets or when they are out collecting firewood. Therefore, access to safe and affordable adequate housing is an

important to combat gender-based violence.

The UN Habitat (2020) cites Brazil's Casa, Minha Vida – My House, My Life, a mass housing project introduced by President Lula Da Silva in 2009 as an example of the application of an intersectional approach to housing that takes into account women's vulnerability to violence. The programme segments beneficiaries into groups based on their differential needs. Category one beneficiaries included the most marginalised women. Title deeds were transferred into their names so that they had secure tenure in cases of divorce and separation. Independent tenure security enables them to act more autonomously, to protect their bodily integrity and to free themselves from violent domestic relationships. The programme also ensured secured tenure to persons with disabilities, fathers who had sole custody of children. The programme further ensured close proximity to services and recognises women's social and biological reproductive roles. They therefore have easy access to childcare, healthcare and sanitation facilities (UN Habitat, 2020).

Conclusion

Namibia should adhere to its gender mainstreaming commitments and invest in the generation of gender disaggregated data on housing access, ownership and control. This is the

responsibility of government agencies, research organisations and academic institutions.

Access to adequate housing is a serious human rights and gender justice issue. Women face exclusions on the basis of their socio-economic position, their gender, their age and their marital status. The lack of adequate housing affects multiple constitutional and human rights. These include, but are not limited to, the right to equality and non-discrimination, the right to dignity, the right to health, the right to a decent life and a right to safety and security. Gender-blind approaches fail to make women's struggles for adequate housing visible. An intersectional approach to housing will enable the identification of multiple forms of exclusion from housing and could, therefore, engender the appropriate policy responses.

While self-governing community-based models are empowering, they do not deliver the volume of housing units required. It needs far greater financial investment from the state. It is also important that oversight mechanisms are employed to avoid the manipulation of housing provision for narrow elite interests. It is time that all agencies apply gender mainstreaming to housing provision. The starting point should be the generation of gender disaggregated data to ensure gender analysis that can identify women's practical and strategic needs. This can ensure gender-sensitive

and even gender-transformative housing provision.

There is a need to critically engage with market-oriented and incremental approaches to housing as they do not provide sufficient affordable, adequate housing to meet the increasing demand. Incremental approaches do not necessarily lead to adequate housing. It often entrenches marginalisation and residential segregation as poor women are relegated to the outskirts of urban centres, away from employment, economic opportunities and services. We need new housing models that are intersectional and take into account the multiple forms of discrimination and exclusion women face. It is not sufficient to enable housing access to middle-class female professionals, our housing models should also direct adequate housing to poor and marginalised women.

The Brazilian example shows how gendered and intersectional approaches to housing can ensure access to adequate housing for women and other marginalised groups. It is therefore time for the Namibian government to institute a gender audit of housing and urban land to assesses and respond to women's need for safe, affordable housing that is close to economic opportunities and services.

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