Photograph by Taleni Iiyambo

SESSION 9

Housing Strategies for Namibia

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Diana Mitlin completed her first degree at Manchester University with joint Honours in Economics and Sociology. After working as a public sector Economist with the Forestry Commission (1983–1986) and the Monopolies and Mergers Commission (1986–1988), she completed an MSc in Economics at Birkbeck College, University of London. Prof. Mitlin joined the International Institute for Environment and Development in London in 1989 as part of a multi-disciplinary team working within the Human Settlements Programme. Development has remained the major focus in her work since that date with a particular interest in issues related to towns and cities in the Global South. In 1996, she worked part-time for the London School of Economics to set up a Master's programme in NGO Management. Between 1999 and 2000, she worked with the People's Dialogue on Land and Shelter in South Africa. From 2001, she worked part-time at the Institute for Development Policy and Management in Manchester, whilst continuing with a senior research post at the International Institute for Environment and Development. She has also served as Director and Chair of the UK charity Homeless International, as a trustee for Practical Action (formerly the Intermediate Technology Development Group), and as a member of the Programme and Policy Committee of WaterAid. At present she is a trustee for the Urban Poor Fund in the Netherlands. Prof. Mitlin continues to work closely with two networks of southern citizen networks and NGOs, namely Shack/Slum Dwellers International and the Asian Coalition for Housing Rights. She has worked on the case of Namibia for more than a decade, in partnership with the Shack Dwellers' Federation of Namibia and the Namibia Housing Action Group. [1]

1 http://www.manchester.ac.uk/research/Diana.mitlin/ and http://www.iied.org/users/diana-mitlin

The session was moderated by **Phillip Lühl**, Lecturer, Department of Architecture and Spatial Planning, NUST

Editorial note: Since the panel discussion contributions entailed further elaboration by the panellist, the discussion is included in full and not narrated as it was done in the other sections. Images included in this section are those included in Prof. Mitlin's presentation.

There is an immense housing need in Namibia, and there are immense opportunities. It is fantastic that this Forum has been convened to allow for an open discussion about ideas, past experiences, and the directions they offer for the future. Looking at experiences that I have been exposed to through my work, particularly across sub-Saharan Africa and Asia, there are five points that I would like to talk about.

Firstly, getting housing right is immensely beneficial to a country. Secondly, I will make few comments on land. Thirdly, I will be commenting on the importance of not relocating people; rather, the emphasis should be on supporting informal settlement upgrading. Fourth is the importance of attaining scale – not getting caught up in the perfection of the individual dwelling, and this requires being comfortable with incrementalism. And finally, learning accessibly and publicly.

Getting housing right will be immensely beneficial for Namibia

Why does getting housing right matter?

I think I am preaching to the converted, because the fact that you are here is because you are interested in housing; you are interested in Namibian towns and cities. But I think I should begin by emphasising that, time and time again, we see the importance of belonging – for both individual and societal well-being. We have to recognise the importance of people feeling and acting within the communities that can go beyond their immediate family. Lots of research papers point out the importance of community; the importance of strengthening disadvantaged groups' capacity to engage the local governments successfully; [and] the significance of neighbourhoods – which could be any localities from which very active and engaged community groups can talk to the government about their needs and about their potential contribution. This contributes to democracy.

Moreover, housing offers a real basis to accumulate assets – to ensure that people's livelihoods become established, that their vulnerabilities become reduced, [and] that they become more able to manage risk because they have been able to invest in a home. This is both about the material value of the house and the many ways in which housing can assist with income: offering the opportunity to rent out rooms, to run small businesses, and also to create neighbourhood groups that could begin to think of how to address the needs of others. Neighbourhoods offer the possibility for people to manage collective assets, such as toilet blocks [and] community centres. I am sure that you have talked about the ways in which a strong community and housing consolidation could strengthen the local economy, providing opportunities for people to buy and sell within their localities and, in this way, strengthen incomes.

Land is an essential component of addressing housing needs

You do not need to go far to recognise the importance of tenure security and to recognise that land is an essential component of addressing housing needs. More or less 900 million people are living in informal settlements,[2] in conditions that threaten their health and well-being. That extraordinary figure represents a real failure – not just of governments, but also of academics and professional communities that have not been able to engage successfully in addressing this scale of need.

Of the urban population in sub-Saharan Africa, just under 60% live in informal settlements.[3] Africa's urban present is informal. The challenge is, of course, to think through what that means for a better urban future. Many of us recognise that this is not necessarily a 'formalised' future. Informalisation has become a form of discrimination and a reason for exclusion. Hence, working across the formal and informal spectrum becomes critical in order to have a progressive route to improve shelter. There are 540,000 people living informally in Namibian towns and cities[4] – and they need to both feel included and be included.

Namibia has an opportunity [to achieve this] with the Flexible Land Tenure Act [2012, No. 4 of 2012]. This [legislation] offers a positive way forward and you have real lessons you can contribute. There are many countries in the world that would welcome that kind of innovation. It would be useful to talk more about what has come of it, what your experience has been to date, whether you are realising the potential of that Act, and how you can improve on what you are doing and share it with others.

This is a picture of an informal settlement in Nairobi (Image 9-1). I am sharing it because it highlights the importance of densification. And thinking about such densification for Namibia's urban future. These are shacks that have been consolidated and are continuously being improved. You can see a second storey being added informally with corrugated iron.

Image 9-1. Informal settlement in Nairobi, Kenya.

2 UN-Habitat. 2016. World Cities Report 2016: Urbanization and development – Emerging futures. Nairobi: United Nations Human Settlements Programme. Available at https://unhabitat.org/books/world-cities-report/, last accessed 14 August 2019.

3 UN/United Nations. 2015. The Millennium Development Goals Report. New York: UN. Available at http://mdgs.un.org/unsd/mdg/Resources/Static/Products/Progress2015/English2015.pdf, last accessed 14 August 2019.

4 This number is the latest figure gathered through the joint SDFN–NHAG Community Land Information Programme.

There are many advantages in densification: not only does it reduce costs – which makes it easier for low-income earners and vulnerable groups to find a better dwelling, it also lowers land prices [and] it lowers basic services costs. So, those living densely have less [fewer] transport expenses as people travel shorter distances; hence, it has increasingly been recognised to be a contributor to the environment for lowering carbon emissions. It is now much more likely for people to talk about compact cities and recognise the advantages of density.

What I have observed from travelling around the world is that density also has social benefits. Dense cities bring neighbourhoods together. They provide opportunities for low-income and high-income citizens to interact, to understand each other, to talk to each other and have a dialogue. Cities in which one income group lives a long way from another income group threaten the understanding of each other's realities. Interaction is going to be a key component of a progressive urban future.

Keep people where they are while improving their living conditions and housing

A key challenge that low-income groups face in many cities around the world is the threat of relocation. Some city governments think that they would be doing good to move low-income groups further into the periphery. There are loads of research papers that challenge this assumption, [showing] that households are more likely to do better if they can stay where they are. That is, firstly, because they can maintain their livelihood strategies. They do not have to shift jobs [and] they do not have to change the networks that are critical [not only] for their work but also for other social benefits: proximity to their families, knowledge of how to move around, how to get advantages, how to talk to politicians and councillors. If people are maintaining their social networks, they are maintaining their livelihoods.

There is a case in India where the government offered free housing through a lottery. It actually offered about 497 free houses. A group of researchers went to find out what happened 14 years later and found that only 34% of those households that were given a free house were still in them.[5] About a third had never moved because relocation would have been too costly for them. Another third tried to move, but they gave up and found a place that was better located. This is indicative of the problems that come with relocation.

Achieving Scale is Critical

One of the key things is to think big. I see many governments and international agencies that are not sufficiently ambitious about what they do. One relevant example is the Millennium Development Goals, introduced 15 years ago. The MDGs accepted that it was adequate that we only try to address the need of half of those in need of improved sanitation, for example. I am sure that this

sits very uncomfortably with those of you who are conscious about justice and fairness. How can you say that only half of those who are in need are going to be helped? For far too long we have thought of housing programmes without strategies aimed to assist all of those who are in need. We propose solutions that work for a few and hope that we get lessons out of them that will work for many. One of the useful things that I have learned through my engagement with two community networks, the SDI and the Asian Coalition for Housing Rights, is that, at community level, you do not leave anyone out. Planning should be inclusive, with improvements for all.

Scale is critical. Because budgets are limited, it is not a question of how many people one can afford to assist, but how that money can be used to catalyse a process that works at scale.

You already have interesting experiences here in Namibia. When I started coming to Namibia in late 1990s, I could observe the ways in which Windhoek was thinking about progressive development levels. Now it is interesting to see how other local authorities have started to think in similar ways: the way in which the Build Together Programme offers low-interest loans; or the Twahangana Community Fund, which began to think about how people could contribute and how they could pay back some of the assets they had been assisted with securing. This means that money could be recycled so that more people could access the funds they needed to improve their housing. These are really important things to think about.

As you think about addressing your housing need, you should look closely at the experiences of your neighbour South Africa. I have been engaged with South African housing policy over the last 20 years. I first visited South Africa just before democratisation took place in 1994, the year in which housing ambitions were being discussed, profiled and imagined. I was really shocked to learn [later] that the housing backlog around 2010–2011 in South Africa was bigger than [it had been] in 1994. And it was not a question of resources, because the South African Government [had] invested in housing. It had high levels of housing subsidies, and additional subsidies for bulk infrastructure. But the government did not reflect on how to use existing resources to meet the needs of everyone. This has catalysed the realisation of the need to implement a policy that has actually been in place for some time: upgrading informal settlements, i.e. working with residents of informal settlements to think about how they can become active participants in a process that supports their upgrading, that secures their tenure, that provides basic services, that enhances their dwellings, and that does so in ways that are more likely to go to scale. Those kinds of lessons become critical as Namibia thinks of what to do in the next five to ten years.

Learning needs to be Part of the Process

Time and time again we realise that the challenge of housing is immense. Groups that have been more successful in realising housing are not more

5 Barnhardt, S, Field, E & Pande, R. 2017. Moving to opportunity or isolation? Network effects of a randomized housing lottery in urban India. American Economic Journal: Applied Economics, 9(1):1–32.

successful because they are brilliant. There are no simple solutions to this problem. What makes the difference is learning from experience, convening people to understand what is going on [and] what has been tried on the ground, and looking at the evidence together. What works is consistent application of the knowledge of what is working, what needs to be changed [and] tried again, with different participants in that process encouraging each other when barriers appear insurmountable.

For example, one of the virtues you see when communities get involved is reducing costs. What was remarkable to me, through some research we did on sanitation in 2012, was that it was clear that government and professionals like me were still coming up with sanitation designs that were four times the cost that the communities could work out themselves.[6] Some of these communities tried one method, then they made some changes here, they reduced costs there, and working together for many years they cut the costs to a quarter of what they had started with. This is not a new experience, and you could see it in another cases, in other sectors in other countries. That kind of application, that kind of shared learning, becomes key to addressing shelter needs.

Conclusion

One of the critical things is that communities cannot do this alone. Communities can do a lot, and I am very conscious of the experience of SDFN and the support NGO, NHAG: I have seen their contribution. However, communities achieve most when they work with governments and with professional groups that are involved in finding housing solutions. That kind of co-learning really seems to be at the heart of successful efforts to address the challenges you face and that you will be addressing over the next five to ten years.

There is a quote I would like to mention that is from Namibia's Fifth National Development Plan. It is by Joseph Stiglitz,[7] and he is reflecting more broadly than on housing. He says, "The only sustainable growth is inclusive growth: equality and growth are complements."[8] I think that is as true in the housing sector as it is in the economy.

Discussion

[**Phillip Lühl**] The first challenge that Diana put to us is that there are no simple solutions to the housing and urbanisation challenge. Perhaps we could start with imagining the different ways of living in our cities that Nina was talking about in her session[9] this afternoon, to explore different approaches from those that we already know. Nina, what would you say are the biggest challenges when imagining different alternatives?

[**Nina Maritz**] The group [in Session 8] felt that there should be a big variety and options, rather than that everybody had to have this or that kind of

6 Banana, E, Chikoti, P, Harawa, C, McGranahan, G, Mitlin, D, Stephen, S, Schermbrucker, N, Shumba, F & Walnýcki, A. 2015. Sharing reflections on inclusive sanitation. Environment and Urbanization, 27(1):19–34.

7 Nobel laureate in Economics.

8 See: Republic of Namibia. 2017. Namibia's 5th National Development Plan (NDP5). Working together towards prosperity – 2017/18– 2021/22. Windhoek: National Planning Commission. Available at http://www.npc.gov.na/?wpfb_dl=293, last accessed 13 August 2019. Also see: Stiglitz, J. (2016, May). Transforming an Economy: Challenges and Lessons for Namibia. Presented at the Namibia. Retrieved from https://www8.gsb.columbia.edu/faculty/jstiglitz/sites/jstiglitz/files/May%2011%20Namibia_Transforming_Economy.pdf.

9 See Session 8 herein.

house or that everybody has to own a house. We saw that there were several barriers too. One was the lack of exposure, not only in the general public, but also among decision-makers, banks, and so on, about what kinds of options are adequate. To address that, we could consider pilot programmes where we develop alternatives: small developments, in-fill schemes, mixed-income housing, different kinds of building methods, and different kinds of delivery. This would make it easier for people to envisage that you do not just have to go and buy a house from a developer or that you have to be wealthy enough to employ an architect, but you have a range of options to choose from. Luckily, we had some participants from the NHE, so the discussion was that the NHE and the Ministry [of Urban and Rural Development] should be part of creating such opportunities for experimentation.

[**Mr Lühl**] Sheela, regarding your intervention: on the one hand we need to imagine different kinds of models that we are aspiring to, and on the other hand, we need to imagine different kinds of processes that could produce these solutions. Perhaps you can share, from your perspective, how you see processes that actually lead us to more inclusive cities.

[**Sheela Patel**] Diana said something important: that informality is a very integral part of Africa's future. I am not really sure whether most people sitting in this audience really understood what that means, and maybe Richard will talk about the livelihoods part. When you are talking about informality, if you do not intervene early on with a range of solutions, it gets harder and more expensive to produce equity. Because when people are struggling right at the beginning and you support them to improve their quality of life, to feel integrated in the process, it transforms their relationships with each other and the city. We know enough of the disenchantment of the youth that produces so much violence in our cities, so much insecurity, and there is no other solution other than an integrated and involved citizenry. We are not weighing that in economic terms. Only when there is a riot in our neighbourhood do we quickly get economists to calculate how many millions were lost because of what happened, but we are not prepared to spend resources to make things work. And that is very important

As the SDI, we have tried very hard to create [what is now] almost a standard operating procedure[10] on how communities transform themselves from being consumers and beneficiaries into being serious, important, central actors in city matters. And that means people locate themselves within their neighbourhood. They develop documentation about their work, and they find solutions that work for them. This gradually produces the different standardised options that we are talking about. The options that come from the architect's or the engineer's brain may not work for everyone; but when the conceptual idea comes from the community, it gives enormous advantage to the professional to then integrate critical things like minimum safety standards, minimum structural integrity, etc.

10 Standard operating procedures are "established or prescribed methods to be followed routinely for the performance of designated operations or in designated situations" (https://www.merriam-webster.com/dictionary/standard+operating+procedure, last accessed 31 July 2019).

Finally, I want to say [that], if you accept that informality is a very important reality of Africa's future, you all – including banks, financial managers, the private sector, people who build, building material manufacturers – should get used to incremental upgrading, improvements, transformation: it is all going to happen incrementally. Two thirds of the people in the city do not have the capital that is needed to produce the kind of beautiful houses that politicians would want to come and cut ribbons to officially open.

[**Mr Lühl**] Mr Tenadu, perhaps you could share a little bit from your discussions around tenure options, tenure security and land administration in general.

[**Kwame Tenadu**] Every land management system, whether statutory or customary, is an incubator for all the tenure options that are required. You will find in the literature that there exists a continuum of land rights within which one expects that everyone with an interest in land would find a place. To chart a stable course of action, where you want to achieve resilience, you need to get it right. You have to be strategic in your choice of approaches. You have to be very inclusive, and you need to follow due processes.

We should also be very intergenerational in our thoughts. We are sitting here, talking about today, but we are imagining for people who are not yet born. Human lives are dynamic, we keep moving. Land-to-life relationships always keep changing. Therefore, we cannot be static, which makes planning more difficult. As we are planning to solve a problem, the people are already changing their lives. It means that we must not go to sleep when we confront the issues.

[**Mr Lühl**] I would like to move on to Cecile. In your session this afternoon[11] you talked in more depth [about] the right to adequate housing. This [manifests] as a set of principles that can be understood superficially, but it means much more. I am especially interested in the notion that these are progressive rights, as the Special Rapporteur on Adequate Housing explained in her video message. Could you expand a little bit on that aspect?

[**Cecile van Schalkwyk**] One of the points from our session was that adequate housing applies not only to a situation where someone necessarily has ownership over a particular property: the right [to] adequate housing applies to all forms of ownership, all forms of tenure security, all forms of housing – irrespective [of] how formal or informal that kind of housing situation might be.

One of the things that is important in trying to address the right to adequate housing is the benchmark that the Special Rapporteur has established [with reference] to the International Covenant on Economic, Social and Cultural Rights (ICESCR). This includes different aspects – e.g. tenure security, affordability [and] habitability– which should not be seen in isolation. If

the government is working towards making policies or envisioning housing programmes, they should give [their] attention to all those factors. Sometimes, one of the aspects may tend to draw more attention than others, but the focus should never be on one aspect only. An example would be an overt focus on tenure security, forgetting other factors such as affordability or habitability. Another issue is whether the kind of housing that you are envisioning is appropriate for the cultural context within which that right is envisaged.

What also emerged is the need to address what seems to be the inability of formal Deed Office registries to accommodate different kinds of ownership models that might be needed in the future. We spoke about Namibia and South Africa having limited mechanisms in their Deeds Registry Acts. For example, you want to ensure tenure security to provide access to adequate housing, but the regulatory framework only makes provision for single title housing. Nonetheless, Namibia does have new interesting mechanisms such as [new legislation on] spatial planning or the Flexible Land Tenure Act.[12]

Indeed, it is important to understand that the right to adequate housing is progressively realisable. This means that it is not possible to say that, tomorrow morning, when I wake up in Namibia or in South Africa, every single person in [that] country must have a house with sanitation and the other components of adequate housing. It is a right that will have to develop over a period of time. That places an obligation on governments to actively work towards achieving adequate housing, and not use the 'progressive realisation' argument to avoid taking action. Governments have to show that they are taking steps, that there is some efficiency in what they are doing, and that what they are doing will in some way realise the right to adequate housing – as opposed to just window-dressing.

[**Mr Lühl**] Richard, Diana challenged us to embrace informality; and I think that this is really what you were bringing into some of the sessions. Perhaps not so much for the housing perspective, but could you expand a little bit on why we need to treat informality as a major – if not the principal – part of our urban future?

[**Richard Dobson**] I was asked to talk about urban informality and the particular case of Warwick Junction, which is a transport node in Durban, South Africa. It is an interesting example because it exemplifies a lot of what is already being said about how we need to be foregrounding informality and how we need to be understanding and appreciating that we are now, as much as we might not like to think about it, in an informal world that is going to be thinking and acting informally. What is significant about Warwick is that it is a project that local government has been undertaking for more than 20 years now. It is a project which has created space for urban informal workers to work in public spaces for their livelihoods. Typically, they would be described as street vendors. We are now moving into the second generation of the beneficiaries of this project where they can almost describe themselves as

being able to make a choice to be a career street vendor. This is really significant because between six and eight thousand people had this stability for 20 years.

The next aspect is about how it was done. Without getting into a lot of detail, it is about local government involvement, partnerships which are wide-ranging, from environment professionals to the civil institutions. But most significantly, it is about the process that engaged the people that were involved. The project would never have happened if it was not for the act of engagement with the stakeholders. And that again was through local government innovation, through an area-based management approach. This means that you are going to ground yourself in a particular area. You are going to put a local team that is going to be there for a long time. They are not going to fly in and out, and they are going to have a long-standing relationship with their community and build a future for them.

We like to think that mainstreaming informality is not going to happen and is not achievable. We all probably have heard the expression living on the growing edge. But it was explained to me that the origin of this was really a biological analogy. A plant's roots grow from the very extreme tips of those roots. That is why if you cut those tips the tree will be a bonsai tree. This means that we have to engage at the real tip of the issue – and that is the very nature of informality. Formality is based on stability: that is the cornerstone of why it works and why people want it to be maintained. Informality is working on the 'growing edge'. We are not going to solve our urban futures [and] housing crises [or] actually establish vibrant urban livelihoods unless we are connecting with these real challenges.

[**Mr Lühl**] Bulelwa, please share with us from your session and discussions,[13] how to actually manage some of those cross-sectoral stakeholder approaches. We heard that a lot of this requires active management of social processes. How do you see this being achieved?

[**Bulelwa Makalima-Ngewana**] One of the many things in Diana's input that resonated with me is learning from people that have walked this road before – especially looking at South Africa in terms of housing provision. It is very clear that simply giving someone an asset such as a house – especially if that person is unemployed – will not take that person out of poverty. It does not really help to build a house for instead of building a house with someone.

If we look at what happens in rural areas, in South Africa there is no really vibrant rural area housing programme. But the sense of security comes from the tenure of land, even if it is not suitable [as collateral] for financial institutions. [It] allows people to figure out themselves how to put a house. A lot of what happens are actually collaborative housing processes, where somebody that has to have a house built brings the neighbours to help them build the house and they just have to provide a meal. When I go back to our rural areas in the Eastern Cape, I am amazed how much growth is happening

in terms of housing which is not provided by government. What is really necessary is for government to enable people to build houses.

I am also quite apprehensive of the word house. I prefer the word home, because what we really want is to build sustainable neighbourhoods where there is a sense of pride. We need to create communities that can be enhanced by having public spaces which are managed by the community. Again, going back to South Africa, these dormitories made up of rows and rows of single units that are provided in desolate edges of the city are not a solution – after all of that investment. If we could go back to 1994 and figure out exactly what is needed, my input would be to think diversity, mixed use, mixed tenure, mixed labour efforts, and a sense of pride and understanding of the specific needs of the people that are going to be occupying these houses. A lot of RDP houses[14] are actually passed on to someone else as an asset; the people who originally got the house seldom live there for long.

So, the question is what the Namibian Government is trying to do. Do you want to repeat this experience in Windhoek, for example? Is it possible to have a conversation with the community? We talked about building model villages so that people can look at different urban structures and can choose what suits them best. In my view, that will not really help at the end of the day, because what you have to understand is that the provision of an asset such as a house requires a huge amount of education of the people that will live there: how to make it habitable, how to maintain it, how to ensure that the person will have a livelihood that allows him [or her] to maintain the asset that has been given to them.

I would propose that you need a people-led, integrated housing programme. A 'people-first' approach will allow you to mitigate mistakes that could be made based on assumptions that are not informed by the reality on the ground.

[**Mr Lühl**] I would now like open the floor to all of you to engage with the speakers.

[**Gabriel Marín Castro, the Minister of Urban and Rural Development's Special Advisor on Mass Housing**] I have been working in some other countries, and informality has caused local governments to do nothing in those areas – because they are informal. In Zambia, they work only in formal areas: the municipality does not work in informal areas. To recognise informality is necessary, but we must be wary that recognising informality does not lead to accepting poverty.

[**Mr Tenadu**] I want to talk about the cases of Rwanda and China. Comparing the population and the available land, it was clear that land ownership would become a challenge. Therefore, what the government did was to hold the title to the land but ensure people [had] the use rights to it. When you want land for any investment, they will give you the land, but you will only have the use

right: you will not own it. So, as we are discussing Namibia's urban future, we should be looking at different approaches.

[**Mr Dobson**] I think there is a lot of writing about local government responses to informality and it is largely around officials being afraid of informality. I like to think that the example of Warwick Junction is one which is not a 'do nothing' scenario; it was one in which they engaged informality where it was and actually started to work with it. It is about engaging with the thinking of someone who is operating informally – which is completely different from someone that is schooled in thinking; recognising that those individuals have particular requirements and that they are responding to them. At the end of the day, it is actually very much proactivity, about engaging with what is emerging on the ground. This might not ease our fears, but we have got to start to learn lessons from informality. We need to stay with it long enough so that we can actually learn a lesson from it.

[**Prof. Mitlin**] The land challenge is absolutely huge – even in a country like Namibia where, relatively speaking, you have land available although it might be peripheral to where you want to be. It is huge in other countries. Sheela works in Mumbai, where you have crazy cities where densities are very high. I am not so convinced that China has solved the problem: they have many low-income people with considerable tenure insecurities and in very poor living conditions. In fact, if I look across the world, there is no country that has really solved the land problem. Land is contested. It will always be. And the lowest income groups, the most disadvantaged people, have got to organise to advance their interest. And they have to organise creatively to achieve success.

I want to comment on the issue of informality because the trend has changed. Some local governments are very nervous and are resistant, yet other local governments have actually come up with a different attitude. Sometimes, they see informality as a chance to sell basic services to communities that have some ability to repay. My recent visit to Zambia showed distinct problems: one is expensive services, which organised communities could lower the cost of, but they are not given the chance. There is also an optimistic scenario in Lusaka, where groups have organised to negotiate with service providers to keep the cost down to about 3% of their salaries for water, which is already expensive but still affordable. I would argue that local governments are changing their attitude but they are not always changing it positively. And communities need to organise if they are to represent their needs and interests and have a dialogue with local authorities about how basic services can be provided on scale, but also remain affordable.

In terms of the broader land debate, one of the key lessons has been to, where possible, encourage people living in informal settlements to remain there. Often, creating formal titles does not help because it turns land into a commodity. And when they have a crisis in their lives, they may sell it and end up as badly as when they started – or worse. So, it is important to think of forms of tenure that do not create vulnerabilities vis-à-vis the market while also thinking about how basic services can be improved and made affordable.

[**Unidentified participant**] I have a couple of questions. Number one goes to Nina: you mention the various options of housing types that we have or that we can explore, and I think we have been talking about that for some time. I wonder what is really stopping us from introducing those various types of housing.

To Diana: you mention the issues of the compact cities and some of the advantages of that. You mention a couple of things in terms of advantages, such as lower costs of basic services and so on, but you did not really elaborate on the disadvantages. For a country like Namibia, do you really think the compact city model is applicable with all the virgin land that we have?

And the last comment is really a broad comment. We have two towns in close proximity to Windhoek, [namely] Okahandja and Rehoboth, and a number of Windhoekers have been buying properties in those towns, primarily because it is affordable compared to what it costs to live in Windhoek. The City of Windhoek has been talking about integrated transport for some time now – which should connect the airport, Okahandja and Rehoboth – and introducing a high-speed train, and so on. Can we talk about making sure that we are not squeezing our people? We should be able to own free-standing houses and for the kids to be running around in the back yard, playing, instead of being squeezed into those funny things.

[**Unidentified participant**] Maybe it will be good if any of the panellists could share any experience that they might know [of] where a paradigm shift has taken pace successfully with the concept of integrated development, where you bring together all the key players in that ecosystem, involving financial institutions, town councils, city councils, the government, the private sector, and so on, because everybody has to play their role. Otherwise you will find the bank saying that we are not going to finance this; the government saying that this is not the applicable standard in this area, therefore we cannot recognise this building; and so on. How do you bring all those key players together to make sure that they actually talk to each other?

[**Unidentified participant**] I am afraid of the strategy that my sister Bulelwa was talking about. This thing was designed by the World Bank: I mean the strategies for the State to withdraw from [the] provision of housing and allow the private sector to take charge. This was experimented in Latin America, but the results were disastrous. I know the experience with RDP housing in South Africa was problematic, but it was a noble idea that was not properly implemented. I still think there are significant roles for the State to play. After RDP, they are now trying Breaking New Ground.[15] I would encourage them to keep on improving on past experiences, but please leave the State [the power] to intervene.

15 See Session 4 herein.

[**Ms Maritz**] I want everybody in this auditorium with children that are living with you at this moment to raise your hand. [Less than half of the room raises their hand.] So, it is not even 50%. One of the barriers that we in Namibia have is the conception that everybody has to have a two- or three-bedroom family house that sits in the middle of a plot of a minimum 300 m². We have been battling with that since Independence. But what we are trying to propose is that there might be people, like the students in this room, that do not want to build or own something now. They are busy studying, and when they are finished studying, they might want to go and work for a while or do a postgraduate degree overseas. There might also be people who like 'urban living', that might actually like to live in town, to be close to their work. In our session today, we concluded that the biggest barrier is probably a lack of creative thinking; that there are ways in which one can get beyond the regulations; there are ways in which one can go to the bank to prove that your alternative building system can fulfil the basic fitness requirements. But our current preconceived ideas of what a house should be is probably our biggest barrier. I am going to hand over the issue about compact cities to someone else, like Diana, but I just want to mention that if you buy in Okahandja and Rehoboth, and you can afford to commute to Windhoek, you are not one of those that needs help in terms of housing. You have [already] managed.

[**Ms Makalima-Ngewana**] I would like to respond to the question about the role of the State. Of course, the State has a massive role to play. Wherever there has been success in the provision of housing, there has been an entity that was created for the sole provision of housing. The State is needed – especially for those below a certain income bracket. Where it goes wrong is when governments become construction managers. When governments become the sole providers of housing, it creates an uncomfortable relation between housing provision and political aspiration. Another challenge we have is that we have a housing department sitting over here and the transportation department sitting over there, and the land management department on the other side; and all of these departments have different priorities and work in silos, which creates conflict between departments and delays housing provision.

[**Prof. Mitlin**] I want us to talk a little about compact cities, and then I want to talk a little bit about public dialogue. I think it is clear that small towns inevitably end up having lower densities. That can be taken for granted. But Windhoek is not that small a town. Windhoek's population is now about 500,000. So, I will just make a few points. Firstly, there is a strong anti-poor rhetoric about the conceptualisation of cities and the way cities are represented. I understand concerns about crime and violence, but when you look at research on the relationship between violence and urbanisation, you do not find a link. Where you do find a link is between violence and inequality. Where cities are very unequal, you find a link to violence and crime; where they are less unequal, violence will be lower.

Secondly, regarding benefits of compact cities, I just highlight two in particular. The one has reduced costs for getting basic services to people, and [lower] transport costs for residents. The other benefit is regarding lowering of carbon emissions and global warming. So, I will continue to argue that, for environmental reasons and to favour low-income groups that can afford less in terms of public services, densification is something that we should think about. It does not have to be a low-quality urban environment.

I think the useful word is enabling. *Enabling* has two different conceptualisations: it was indeed the term that was used to legitimate the rolling back of the State – absolutely; but it does not necessarily mean that to everyone. *Enabling* might mean that the State does not insist on you building the structure that you do not want or that you cannot afford. It might mean that, rather than the State either telling you what to do or withdrawing, the State engages you to practise co-production of services. Only when people come and talk to each other can we go beyond languages issues. So people can say, "This works for me, [but] this does not work for you. Why does it not work for you?" And we account for what is a difference of language and what is a difference of intent.

The final point that I want to make is about the public. Cities are intensely public. The reason why you can have a compact city [is] because there is public investment. Working out how that investment gets put down – what the squares are, what the roads are, where the basic services are, how it may have value to people, and how communities should share the cost and the benefits – is integral. Someone on the panel talked about the importance of homes and neighbourhoods, and I think it is critical to think about the quality of urban living. To think about the quality of urban living also means to think at the city scale, and thinking through plans and imagining dreams; but it also means thinking about the practicalities of how we realise these plans. This has to be at the city scale if we are going to share both the cost and the benefits of urban living.

[**NUST student**] Firstly, [I would] just [like] to thank [NUST] and all the stakeholders for coming together to discuss the way forward. I am one of the students that is subjected to living in the informal settlements. Maybe after every event, we make sure [we] report on what happened. Maybe we can come back every year and talk about what has been achieved. I hope there are representatives from the Ministry of Urban and Rural Development that would take this into consideration. As a young person, I am very disappointed that we do not have more young people on the panel. We as young people are ready to assist in all the structures, but it is unfortunate that we were not included in the panel. I listen to what international guests say, but it costs a lot of money to travel to Africa. Let us look at the expenses to organise this event [as well]. Maybe it would be enough to build a house or two for someone.

[**Unidentified participant**] I think we need to realise that we, as the people, are in control of our futures. We need to stand up and realise that, if we want better housing, we need to come up with the solutions. There are a lot of local resources in the different Regions that need to be utilised and we must not just depend on somebody building a brick house for us. Who says that a brick house is better than a clay house? If I can afford the clay house and it gives me the same comfort and security as a brick house, why can I not have it?

[**Ms Maritz**] What I would like to say to the people that are younger is that nobody is stopping you from getting involved. You can sign up and get involved this [very] moment – maybe not just by taking up the microphone; there are so many creative ways you can get involved. You can get involved by starting a student group which is interested in urban design and housing issues. If you are enthusiastic and you have got the political fervour that the person at the back showed today, we need you to get involved to educate yourself as to what is going on, and then to push the right agenda.

[**Ms Patel**] When someone says that this event would cost the amount of money needed to build two houses, I want to tell you something that humbled me. I used to feel like that too. But community leaders that I have worked with for the last 40 years – and some of them were younger than 24 – would basically say, –

[b]uilding two houses is Band-Aid. We do not want Band-Aid. We want to be part of a multi-generational process in which we make sure that we, the young people, do not make all the mistakes that you have made.

So, I think it is important for all of us to celebrate the fact that we have three or four generations of people here who are ready to share experiences. And I would love the fact that you create an organisation and an association that demands a space at this table. That is the right of the youth, but it has to be earned. It is important for all of you who are young to get involved in the creation of history. I have been an activist since I was 20 years old. You have the right to do the same, but it starts with giving yourself to producing the equality that you dream about. Do it with the passion that you have brought here, and we will celebrate that with you. But do not only celebrate your national identity. You are going to live in a world in which you first have to be a global citizen because, unless you embrace your global responsibility, your national and local identity are going to get decimated. Don't be like us! Don't be parochial! Celebrate the fact that you can sit in this University and have exposure through the Internet and technology to what is happening all around the world.

[**Mr Lühl**] I can just [re]assure those of you who are afraid that we are not involving the youth. You see a number of our colleagues with white T-shirts. They are mostly NUST students or alumni. In fact, they are the largest part of the team that we have put together to review the Government's MHDP

strategy. So, certainly, the youth is involved at that level, [but] perhaps not on the panel. That is an oversight that can be corrected in future.

[**Prof. Mitlin**] I am just here to share lessons. I am not here to give you answers. We have learned so many times that the only person who can identify answers is you yourself. We can share what we know, we can ask questions, but you have to own your own answers. You have such an opportunity to address your needs at scale. I am very conscious that we did not answer your questions about integrated development; I actually do not know of a case in which all the stakeholders have come together to learn collectively about how to address this problem at scale. In Namibia, you have a real possibility to do this. The audience tonight has exemplified that you have a deep respect for each other, which seems to me a good starting point for coming together to address these problems. I would just urge you: do not just wait a year, two years, but come together: think what you can do together. Provide a platform to share lessons and commit yourself to really provide leadership around addressing shelter needs.

[**Ms Makalima-Ngewana**] It is important to understand that there is no solution that starts without dialogue. But dialogue is not the only determinant in terms of a process running smoothly. So, start talking – as we have done now, in this room – to help find the solution that will work for you. Every time I come to Namibia, I actually realise you have not lost hope. I come from South Africa, where many communities have lost hope. There is a sense of anger that comes from the fact that the future seems to be getting dimmer and dimmer. The 'rainbow nation' that we started in 1994 is not coming right and many are frustrated, afraid, scared of the future, and worried about their own children. In Namibia, I get a sense of hope and trying to find creative solutions.

[**Ms Maritz**] I would like to thank NUST and ILMI and everyone else for hosting and organising this event. It has been an incredibly productive two days – and I don't say this of every conference because quite often they are just talk shows. But there were a lot of things that came out. Phillip made mention that there is an ongoing dialogue and a website. They are actually working on the evaluation of housing issues in the MHDP. So, these dialogues will have concrete results.