



Hindrances to sustainable collaborative governance in delivering low-income housing

G. C. Neshamba*, D B Jarbandhan†, V Mlambo†

Abstract

The purpose of this paper is to examine the hindrances to sustainable collaborative governance (SCG) in the delivery of low-income housing (LIH) in the city of Windhoek (CoW), Namibia. Using thematic analysis, nine themes about the hindrances to SCG in the provisioning of LIH in CoW were identified. Data were collected from 150 purposively sampled participants from the CoW, entailing local community leaders, CoW representatives, trade union representatives, National Housing Enterprise (NHE) representatives, private sector representatives, and civil society representatives. The primary qualitative data were analysed using NVivo to gain insights into the challenges faced by residents of low-income districts of CoW. The research findings confirmed that the efficient and effective delivery of decent LIH in the CoW is hampered by limited resources, lack of political will, red tape, rent-seeking behaviour and nepotism, discrimination, COVID-19, the cost of land, high input costs, and poor urban planning. Based on the findings, the study contributed to the existing body of knowledge about housing delivery challenges. Furthermore, the study findings assist policymakers, local authorities, and the national government in promulgating and implementing policies to mitigate the hindrances to the delivery of LIH in CoW.

Keywords: collaborative governance, low-income, housing, delivery

1. Introduction

Over the past years, it has become evident that conventional governance methods are inadequate for tackling global challenges such as extreme poverty, corruption, pandemics, crime, and housing shortages. As a result,

* University of Johannesburg, Johannesburg, South Africa; gnesh2020@gmail.com

† School of Public Management, Governance and Public Policy, University of Johannesburg, Johannesburg, South Africa; vainj@uj.ac.za

public confidence in the government's ability to address these demands is waning (Bianchi, Nasi & Rivenbark, 2021). New governance models have emerged that respond to the increasing demands for sustainable governance, tailoring their approaches to specific contexts and developing effective policies without relying solely on government intervention (Yahia, Eljaoued, Saoud, & Colomo-Palacios, 2021). The inclination towards a more collaborative approach to governance is vital in promoting countries towards the attainment of the Sustainable Development Goals (SDGs).

To implement governance mechanisms that foster partnership among public and private stakeholders, practical strategies for policymaking and public management are essential (Gash, 2022). Numerous studies describe sustainable collaborative governance (SCG) as a plan intended to organise and incorporate the aims and pursuits of different stakeholders (Bianchi *et al.*, 2021; Yahia *et al.*, 2021). Governance encompasses multifaceted political, social, and economic decision-making processes, encompassing the constitutions and procedures of public policy administration (Gash, 2022). According to Shuuya (2023), public-private partnership (PPP) entails engaging all spheres of the government to meet citizens' demands that cannot be met by the state alone.

Precisely, SCG is a mainstay mechanism in enabling teamwork among parastatal bodies, interest groups, and societies. With its determined endeavours, SCG objects to restructuring egalitarianism by strengthening the opinions of private sector players (Gündoğdu & Aytakin, 2022). This aligns strongly with the ethos of purposeful democracy, where people-oriented governments devise governance regimes characterised by a high degree of transparency, accountability, and lawfulness (Shivute, 2020; Tjiueza, 2021). Still, this practice can dynamically enlighten hands-on and cooperative governance, integrating partnerships among numerous stakeholders, collaborative government pursuits, and hybrid provisions (Van Wyk, 2020).

The study explores hindrances to SCG in delivering low-income housing (LIH) in the City of Windhoek (CoW). It examines the role of SCG in alignment with the UN's SDG 17 and its significant global impact. The paper begins by presenting a discourse on the literature of SCG, drawing on both theoretical and empirical research, followed by a comprehensive examination of the hindrances to SCG. The succeeding sections are arranged as follows: Section 3 outlines the research methodology that guides the study, and Section 4 presents the discussion and interpretation of the results. The paper concludes with critical reflections on the primary challenges facing SCG implementation and recommendations for further studies.

2. Literature Review

2.1 Conceptual framework

2.1.1 Sustainable Collaborative Governance Concept

The extant literature describes SCG from different perspectives according to geographical regions. Sustainable collaborative governance is broadly defined as a governance approach in which multiple stakeholders collaborate to address complex societal challenges and achieve common objectives (Ansell & Gash, 2008; Emerson et al., 2012; Klijn & Koppenjan, 2016). Sustainable collaborative governance in LIH delivery has been adopted in various cities across the world for the past decades. The origins of SCG initiatives in the delivery of LIH can be traced back to the 1960s in the United States of America (USA), when the business sector collaborated with other key stakeholders to avert the urban crisis of the 1960s (Gash, 2022). The SCG managed to resolve the bankruptcy of New York City, address the urban riots of Chicago and upgrade the Baltimore waterfront housing units in the 1960s (Schommer & Guerzovich, 2023). Afterwards, the SCG spread to developing countries through the World Bank (WB) and the International Monetary Fund (IMF) as a strategy to deal with developmental obstacles (Lima, 2021). However, nuanced conceptualisations of SCG emerge across various regions, reflecting divergent socio-political landscapes and governance traditions.

In the United Kingdom (UK), SCG is predominantly viewed through the lens of public service delivery and partnership work. A study by Gasana (2019) highlights the significance of SCG in efficiently and effectively providing essential amenities. This viewpoint underscores a realistic inclination towards SCG, emphasising its influential role in enhancing service delivery with effectiveness. The discourse on SCG, in China, mirrors an exclusive interaction between partnership and command governance (Huang, 2020). Academics emphasise the government's cornerstone function in coordinating and collaborating among different participants while upholding tiered governance formations. This viewpoint highlights the tension between fostering collaborative progress and maintaining a unified mandate, revealing China's distinctive governance framework.

The Australian SCG framework aims to enhance participatory decision-making and community engagement (Gupta et al., 2015a). Researchers stress the importance of all-encompassing processes that involve the public and interest groups in policy development and operationalisation. This viewpoint resonates with the UK's emphasis on cooperation but places significant weight on autonomous legitimacy and public involvement. In the United States (USA), SCG is often synonymous with 'collaborative public management' (Gasana, 2019). This standpoint underscores the importance of collaborative procedures, including cooperation, consensus-building,

and dispute resolution, in addressing complex public matters across multi-layered government and private sectors. While sharing similarities with the UK and Australian frameworks, the USA's perception places significant importance on managerial approaches and institutional nuances in SCG.

The SCG in Latin America is modelled by numerous social and established customs and values, entailing native systems of authority and participatory egalitarianism (Mutize, 2019). Academics highlight public engagement, community lobbies, and dispersed decision-making as key to SCG developments in the Latin American territory. This view deviates from the more organised models in the UK, Netherlands, and USA, stressing the value of local self-government and public emancipation in SCG ingenuities (Lima, 2021). The examination of the South African SCG typically focuses on its role in post-authoritarian democratisation, development, and socio-economic growth. Ngumbela (2021) emphasises the importance of collaborations between the state and civil society in addressing historical imbalances and promoting social interconnection. This view aligns with the broader narrative on SCG as a means to promote participatory governance and foster impartial economic progress (Mvuyana & Nzimakwe, 2024). Nevertheless, the issues regarding political subtleties, accountability, and service provision remain noteworthy, highlighting the intricacies of SCG in a society that is regularly changing.

Conversely, existing literature on SCG in Kenya typically focuses on the dispensation of natural resources and schemes controlled by native individuals. Ansell and Gash (2018) and Asongu and Odhiambo (2019) emphasise the importance of public involvement, local authorities, and alliances among key stakeholders in achieving balanced outcomes in marine endowment management and agrarian development. This participatory slant resonates with the ethos of SCG, emphasising the substance of devolved decision-making and public ownership in development practices. Obstacles to SCG in Kenya's backdrop stem from disputes over resource ownership, inadequate institutional capacities, and bureaucratic interference.

Namibia practises collaborative governance (CG) to deal with housing shortfalls by facilitating collaboration between the government, private sector, and CBOs (Wijesinghe & Thorn, 2021). This seeks to utilise each sector's specific assets and expertise to develop more comprehensive, balanced, and affordable housing initiatives. The key facets of CG in LIH provision in CoW include PPPs, public engagement, government schemes, policy and regulatory frameworks, and cross-sector alliances (Ameer & Marisa, 2021). Wijesinghe and Thorn (2021) allude to the fact that the CoW have gradually implemented PPPs as a framework for delivering LIH. Besides, the state assumed several schemes to address LIH shortages in Namibia. Remarkably, the BT and the NHE schemes were implemented as

a remedy for acute LIH shortages in the CoW (Ameer & Marisa, 2021). The CoW communities are engaged in the provision of LIH using CBOs such as the Shack SDFN (Andreas, 2021; Venter, 2021). The SDFN plays a mainstay role by organising community savings and supporting comprehensive access to LIH and subsidies from the Twahangana Fund (Venter, 2021). To legitimise the CG in the housing sector, the state propagated specific laws and policies, comprising the PPP Act (Act 4 of 2017) and the Civic Organisations Partnership Policy. These legal and policy guidelines aim to create an inclusive and supportive environment for LIH growth. The efficacy of SCG is premised on effective partnership among the state, private sector, CBOs, and public sector agencies. Consequently, in Namibia, SCG involves the dynamic engagement of local societies, public sector agencies, and NGOs in decision-making processes related to economic prosperity, nature conservation and preservation, and the provision of basic services.

2.1.2. Hindrances to sustainable collaborative governance

Political diminuendos incorporate the disequilibrium distribution of inspiration, capital, and decision-making authority among stakeholders affiliated with SCG. Power inequalities can occur due to a variety of conditions, such as discrepancies in economic status, specialised knowledge, and access to information (Shafuda et al., 2020). Power disparities can influence the dynamics of partnerships by affecting citizen participation, prioritising specific issues, and shaping decision-making processes. Academics such as Ba (2022) have emphasised that power extends beyond visible forms of coercion; it also encompasses less evident means of persuasion and domination, thereby revealing its multidimensional nature. Power dynamics can be observed in the context of collaborative governance when influential stakeholders exert influence over decision-making processes, marginalise less influential actors, or manipulate the agenda to further their interests.

Bianchi et al. (2021) suggest that resource constraints encompass restrictions on financial, human, and organisational resources that can impede stakeholders' capacity to participate successfully in collaborative governance processes. Collaborative ventures typically include investments in personnel, specialised knowledge, technology, and infrastructure to facilitate coordination, communication, and execution (Venter, 2021). Nevertheless, stakeholders may face difficulties in obtaining and distributing resources, particularly in situations where budget constraints, conflicting agendas, and pressing requirements prevail.

Within the social housing sector in CoW, the SCG and financial viability of housing programmes are crucial for providing low-cost, affordable housing, which is funded through public financing in the form of national budget allocations, among other income streams (Remmert & Ndhlovu, 2018).

The core responsibility of local government authorities, such as the CoW, is to develop and implement strategies to overcome challenges that hinder the adequate provision of affordable housing to low-income households (Mutumbulwa, 2023). Thus, the efficacy of good governance in Windhoek is crucial in overcoming challenges experienced during the rollout of LIH.

The delivery of LIH in CoW by the Government of Namibia (GoN) faces numerous obstacles, as outlined in the current literature. One major challenge is the scarce accessibility of affordable property for LIH construction (Andreas, 2021). Housing land in CoW is inadequate and frequently kept for business-related or posh housing expansions, making it difficult for the state to acquire land for LIH schemes (Mbazira & Kavishe, 2020). The high prices of land procurement further exacerbate this issue, restricting the state's ability to develop affordable housing schemes in the CoW. Moreover, the lack of adequate funding and financial resources for LIH schemes is another issue. Notwithstanding attempts to source local and global funding, the GoN typically faces fiscal limitations that hinder the level and efficacy of LIH programmes (Horn, 2017). Inadequate capital not only limits the quantity of housing stock that can be constructed but also affects the quality of housing delivered, thereby degrading the living standards of low-income residents in Windhoek (Lima, 2021).

Administrative incompetence and supervisory hurdles also present considerable hindrances to LIH delivery in the CoW. Lengthy approval processes, complex land tenure systems, and overlapping responsibilities among government agencies contribute to delays and administrative bottlenecks in housing projects (Kirsten *et al.*, 2021). Furthermore, dishonesty and rent-seeking behaviour within state institutions further hinder improvements in the provision of LIH, weakening civic trust and responsibility within the accommodation fraternity (Ameer & Marisa, 2021). Furthermore, the rapid pace of urbanisation and population growth in Windhoek presents a formidable hindrance to LIH provisioning. The CoW's population growth rate continues to rise, driven by rural-urban migration and natural population growth, exerting a significant impact on the current housing stock and infrastructure (Venter, 2021). As a result, informal settlements proliferate, further straining municipal resources and complicating efforts to address housing needs comprehensively and sustainably. Socioeconomic aspects also play a substantial role in influencing the challenges faced by the state in delivering LIH in CoW. Persistent poverty, unemployment, and income inequality exacerbate housing affordability issues for vulnerable populations (Mbazira & Kavishe, 2020). Numerous low-income earners struggle to afford formal housing options and are forced to reside in overcrowded and substandard living conditions in informal settlements, perpetuating cycles of poverty and marginalisation.

2.2. Theoretical framework

The literature reveals that various theories have been proposed to provide a theoretical framework for evaluating SCG in the delivery of essential services, such as housing. Although SCG is premised on diverse theories, the study utilised the SDGs theory and the new public management theory (NPM) to explore the hindrances of SCG in delivering LIH.

2.2.1. Sustainable development goals theory

The theory of sustainable development is the basis of the UN Millennium Development Goals (MDGs), which emphasise the need for development that meets the needs of the current generation without compromising the needs of future generations. At a global level, the UN utilises the MDGs, which are derived from the SDGs, to guide society towards a set of key priorities (Breuer, Janetschek, & Malerba, 2019). While some of the MDGs were not met, expectations are that the SDGs will continue with the development agenda. As part of this new development roadmap, the UN approved the 2030 Agenda (SDGs), which serves as a call to action to protect the planet, end poverty, and ensure the well-being of people (Taylor, 2016). In Namibia, providing housing is one of the vital strategies for addressing poverty. However, propositions in the SDGs suggest that the eradication of the housing challenge can be achieved by being innovative in governance (Bourgeois, 2018). This can be achieved by aligning with SDG 17, which promotes effective PPP and civil society partnerships, building on the experience and resourcing strategies of partnerships.

2.2.2. New Public Management Theory (NPM)

This study adopts the NPM to explain key tenets of public governance. The NPM was proposed to address the inadequacies and bureaucratic nature of traditional public management theory. As such, this theory is suitable for guiding initiatives in SCG. The key elements of the NPM are corporatisation, performance contracts, contracting out and decentralisation. According to Andrews (2023), corporatisation is an emerging trend that involves “converting civil service departments into free-standing agencies or enterprises, either as part of the civil service or completely outside of it”. Performance contracting is a tool used to reform state-owned enterprises. Andrews (2023) defines a performance contract as a written or negotiated agreement between the government or its representative agency and the management of public enterprises and other autonomous units that directly deliver public services. In contrast, decentralisation is defined by Rajasekhar (2021) as the downsizing of public services. Debrah (2022) states that decentralisation includes deconcentration, which involves passing down selected administrative functions to lower levels, and delegation, which involves transferring responsibility for decision-making to semi-autonomous

organisations that are not entirely controlled by the government but are accountable to it.

2.3. Neo-Marxist theory

Ho (2021) posits that neo-Marxist theory (NMT) views society in terms of a class struggle between capitalists and the 'working class'. The theory highlights the conflict between the wealthy landowners and the impoverished workers. Thus, the theory reflects on how societal individuals exploit others through capitalism to accumulate wealth at the expense of workers. Mendes (2025) states that the neo-Marxist theory of housing conceptualises developers and landlords as the exploitative capitalist class, whose interests are at variance with the occupiers of LIH. Researchers working on this would call for the government to intervene in wealth redistribution. Short and Basstt (2021) state that NMT essentially vilifies landlords and developers, as they are assumed to impose and manipulate rents to ensure the most profitable arrangement of land uses. Park (2024) highlights the problematic nature of this assumption because it would not make economic sense for private developers to actively serve the LIH market to the exclusion of other higher-income groups who can afford higher rents.

3. Methods

The current study employed a qualitative approach based on the interpretivist paradigm to explore the hindrances to sustainable collaborative governance in delivering LIH in the CoW, Namibia. It is more about gathering knowledge from people to better describe hindrances to SCG in the delivery of LIH in CoW (Creswell, 2021). The interpretivist paradigm's central goal is to comprehend the subjective world of human experience in relation to housing shortages in the CoW (Mweshi & Sakyi, 2020). The hindrances explored included inadequate housing land, insufficient funding, bureaucratic incompetence, rapid suburbanization and population growth, as well as socioeconomic factors. By doing so, we will gain a thorough understanding of the obstacles and their context. We provided the participants with a detailed explanation of the current study's goals and assured them of their anonymity and confidentiality. They agreed to participate in the data collection for this study.

3.1. Participants

The participants in this study consisted of residents from low-income districts of CoW who had lived in the study area for at least five years, had access to a low-cost house, and were members of the traditional authority, ward councillors, municipal officials, and provincial officials. The target population consisted of individuals aged 18 years and above at the time of data collection, including both males and females.

3.2. Data collection and data analysis

Data for this study were acquired using both primary and secondary sources, using self-administered questionnaire surveys, interviews, and document analysis. The data collected were then analysed using thematic analysis. Thematic analysis was adopted because it permits deeper insights into data by identifying recurring patterns and themes (Christou, 2022). Also, thematic analysis is suitable due to its versatility, accessibility, and transparency. Thus, this analysis can strengthen the study's credibility and enhance the depth and complexity of the insights. In this study, nine themes were identified using thematic data analysis. The qualitative data collected from interviews and content analysis were analysed using NVivo. Furthermore, due to its flexibility, thematic analysis can be applied across various theoretical and epistemological approaches, making it a versatile instrument in diverse research contexts (Robinson, 2022).

This analysis could aid in data processing and concluding how GC obstacles affected the delivery of LIH in the CoW, Namibia. Everything, whether written or spoken, was analysed holistically. Information authentication and accuracy checks were performed by providing feedback to participants and triangulating their responses with data collection procedures to guarantee that all data collected was correct, valid, and reliable. Triangulation is a vital approach for validating the results.

4. Discussion of results

Despite significant positive strides made by the Namibian government in adopting SCG to address LIH shortages, factors such as limited resources, a lack of political will, high input costs, rent-seeking behaviour, and nepotism, as well as land costs, remain barriers to effective CG implementation.

4.1. Limited resources

Insufficient resources allocated to the delivery of LIH in the CoW are considered a significant barrier in SCG (Nujoma, 2020, p. 80). As noted by respondent A: *"The private sector and central and local government tend to provide inadequate resources for SCG in the delivery of LIH in Windhoek."* This clearly shows that resources needed to implement SCG for LIH in the CoW entail human, financial, and land resources. In this regard, limited resources are allocated in the National Budget towards housing initiatives (Venter, 2021). Also, the private sector has been found to contribute limited resources towards the delivery of LIH in CoW. Thus, public-private sector partnerships in CoW for housing projects are ineffective. The LIH dwellers in CoW are finding it difficult to acquire land for residential purposes due to far-fetched prices. Community members noted that the CoW's reluctance to provide or acquire land for low-income households is one of the primary

challenges. Similarly, South Africa is also experiencing a LIH deficit due to land shortages and underfunding by local and national governments (Mbandlwa, 2021).

Additionally, the lack of construction and planning skills among community members and local authorities contributed to a shortage of human resources (Nujoma, 2020). In Kenya, the shortage of housing is also attributed to a lack of urban planning skills, resulting in the expansion of slums in areas such as Mombasa (Mwoka, Biermann, Ettman, Abdalla, Ambuko, Pearson & Mberu, 2021). The shortage of a skilled labour force in low-income housing led to heavy reliance on expensive construction companies to develop housing units in CoW. The majority of LIH dwellers cannot afford the services of construction companies without financial assistance from non-governmental organisations, the national government, the private sector or the local government (Motinga, 2021). Therefore, the lack of resources has created a backlog in the delivery of LIH in CoW.

4.3. Lack of political will

Respondents from community members, the private sector, and non-governmental organisations cited 'lack of **political will**' as an important factor in the SCG's delivery of low-income housing in the CoW. In this regard, respondent A said, *"Lack of political will has contributed significantly towards low-income housing inadequacy since most politicians own a range of flats in Windhoek, which they let out at inflated rental fees."*

This clearly shows that politicians in Namibia, like those in other African countries, hold influential positions in all spheres of the government, thereby influencing decisions regarding housing development projects. Additionally, in Nigeria, influential positions in LIH delivery projects are often held by politicians who seek to gain votes ahead of elections by allocating resources to housing projects (Ezeanah, 2021). Low-income housing projects are executed at a very low pace to create an artificial shortage of affordable housing, forcing people to rent in their flat apartments. The delivery of low-cost housing is regarded as a threat to their rent income base; hence, there is a lack of political will to implement SCG with efficacy.

Additionally, a significant number of community members expressed concern about the behaviour of politicians who prioritise SCG in LIH delivery in the lead-up to elections. Immediately after elections, significant projects, including LIH, are implemented at a very slow pace or not at all. For instance, respondent E said, *"Politicians make considerable efforts to improve the housing situation just before local and national government elections to gain votes and disappear immediately after winning elections."* This behaviour is supported by the research findings of Remmert and Ndhlovu (2018), who state that politicians in Namibia utilise the housing shortage among the poverty-stricken population as a campaigning strategy.

A lack of political will is evident in all spheres of the Namibian government. The government of Namibia introduced various housing policies and programmes to reduce the backlog since attaining independence. Nevertheless, these policies and programmes failed to achieve their objectives due to inadequate funding by the government, coupled with a lack of interest by government officials (Remmert & Ndhlovu, 2018). For instance, the Mass Housing Development Programme, which was adopted in 2013 to deliver 185 000 units by 2030, was halted in 2015 due to underfunding from the government (Ndapwilapo 2020: 56). This resonates with the Nigerian experience, where the government launched a national housing project for all by the year 2000, but the housing shortage was not addressed due to lack of political will and corruption (Ezeanah, 2021). Respondent C said, *“The national government, through NHE, provides inadequate or no funding to low-income housing programmes, resulting in a huge gap between demand and supply of housing in the CoW.”*

4.4. Red tape

All respondents indicated that LIH initiatives take time to be implemented in CoW due to the existence of bureaucratic red tape, which slows and inefficiently hinders their implementation. Respondents generally stated that red tape in low-cost housing delivery in CoW takes the form of excessive or meaningless paperwork, a high level of formalisation and constraint, unnecessary rules, procedures, and regulations, inefficiency, unjustifiable delays, and, as a result, frustration and vexation. CoW officials also highlighted Namibia’s exceptionally complex regulatory and institutional structure, which discourages affordable housing and hinders progress. Furthermore, respondent E noted that *“the provision of affordable homes in CoW is hampered by heavy red tape, corruption, and complex regulatory procedures.”* Hence, the cumbersome red tape procedures and bureaucracy divert scarce resources to non-core operations, which is a disincentive.

However, some NHE officials argued that rules and regulations, while developed and implemented with good intentions, are likely to have negative consequences, such as delayed delivery of LIH and the exclusion of other key stakeholders from decision-making processes. Considering red tape rooted in a complex and limited regulatory framework, respondent E said, *“A comprehensive regulatory framework for housing is undoubtedly crucial. There is considerable evidence that Namibia’s regulatory framework is overtly bureaucratic and cumbersome, oftentimes curtailing housing delivery and hampering innovation in the sector.”* Moreover, one of the councillors representing Katutura district said, *“Town planning regulations stemming from the 1950s and 60s are severely outdated and have little in common with progressive, current, internationally recognised urban planning best practices.”*

Furthermore, respondents from focus groups, including civic organisations, local municipalities, NHE, the private sector, and NGO representatives, concurred that there is an additional layer of regulations that, while not directly concerning housing, influences the sector. These include regulations concerning housing finance, deed registration and land tenure. Finally, apart from national legislation, local authorities can make and enforce specific building requirements in their respective urban settlements. This plethora of regulations significantly complicates housing developments, town planning and township proclamations. Consequently, lengthy bureaucratic application, review, certification, and approval processes generally add considerable delays and costs to urban land planning and LIH delivery in CoW.

4.5. Rent-seeking behaviour and nepotism

Due to cumbersome red tape procedures, government officials frequently take advantage of and redirect low-income housing delivery resources for personal gain. Delays caused by delayed and onerous processes drive desperation among prospective low-income housing owners. Respondent A stated that *“crooked government officials are likely to defraud desperate home buyers, while powerful elites are likely to benefit from dishonest activities.”* This clearly illustrates that it is likely to raise the cost of housing and reduce its availability, forcing more people, particularly people experiencing poverty, to live in substandard housing. Housing development projects are awarded to contractors through a tender process that is often characterised by corruption. For instance, respondent D said,

“Corruption is a thorn in the flesh in Namibia, with tenders for house deliveries frequently handed to individuals who cannot deliver.”

In this regard, embezzlement of funds is another reason, as in many cases, money meant for development projects often finds itself in the pockets of the officials in charge of the low-income housing initiatives in CoW. However, corruption in housing delivery is a common problem across Africa. For instance, in Benin City, Nigeria, the housing shortage is mainly attributed to massive corruption and underfunding of LIH (Ezeanah, 2021).

The failure of market forces to regulate land and housing prices in Namibia left room for speculative, oligopolistic, and corrupt practices to maximise profits for various entities and individuals engaged in the housing market (Nghidinwa, 2022). As noted by a representative from the private sector, real estate developers and agents capitalise on the limited supply of low-income housing and high demand to inflate prices. Likewise, Nekongo (2017) notes that local governments in the CoW exacerbate the shortage of low-income housing by seeking excessive profits from urban land sales through the auctioning off of limited townlands. Although it is illegal in

Namibia to inflate land prices for personal gain, the judiciary does little to curb the malpractices in the housing sector. The focus group respondent E said, *“Local government officials and real estate agents implicated in rent-seeking activities are usually politically well-connected, and the judiciary system keeps a blind eye on them.”*

The auctioning of urban residential land is also associated with speculative and rent-seeking behaviour by local authorities and land developers (Nande, 2022). Auctioning scarce townlands to the highest bidder drives up the price of land, severely limiting the ability of first-time buyers and low-income households to access land with their limited financial means (Nghidinwa, 2022). Local authorities’ officials usually defend the auction procedures by noting that profits from land sales are required to cover land-servicing costs and are used to fund other capital projects as well as to subsidise municipal services to low-income households. On the contrary, respondent A from the focus groups said, *“Local government officials support speculative auctioning of land because they receive kickbacks from land developers and real estate agents.”*

Furthermore, corruption in the delivery of low-income housing in the CoW is prevalent, particularly in the awarding of land development and housing construction tenders. Government officials responsible for approving construction tenders are usually implicated in corruption scandals involving vast sums of money in the form of bribes. Corruption in the housing market in Namibia has led to the collapse of NHE LIH programmes. For instance, respondent C in the focus groups said, *“In 2013, NHE launched massive construction projects aimed at delivering houses on an unprecedented scale. However, the project was halted in 2015 due to financial mismanagement and corruption.”*

In this regard, it is evident that, from an international perspective, the construction industries and real estate sectors are considered highly susceptible to corrupt practices, resulting in acute housing shortages among low-income classes.

4.5. Discrimination (Tribalism)

Discrimination along tribal lines in the distribution of LIH in the CoW has been identified as one of the main barriers to SCG (Nangombe, 2022). As noted by civic society and echoed by community leaders, though a small country in terms of population, Namibia has 14 ethnic groups, and development is often done on tribal lines, thus jeopardising the implementation of SCG in the delivery of LIH. The minority groups, such as the Tswana, Caprivian, Rehoboth Baster, and Nama people, are the least likely to benefit from LIH projects (Ndapwilapo, 2020). The respondent A said, *“The minority groups dwelling in low-income districts of Namibia are not proportionally represented in SCG structures for low-income housing projects. The minorities are usually left to*

provide housing for themselves without government intervention."

Minority tribes in Namibia hold less political power, which negatively impacts their access to basic services, including housing (Mutumbulwa, 2023). The majority tribe, the Owambo people, tend to be given preference in terms of access to housing and awarding of real estate development tenders due to their political power (Melber, 2019). Considering unprecedented tribalism and marginalisation of minority groups, respondent E said, *"Tribalism tends to benefit the majority tribe, such as the Owambo people, and marginalise minority groups, defeating the aim of SCG in low-income housing delivery."*

4.6. Cost of land

Land is an important component in housing. The scarcity of serviced residential land in major African urban centres, such as Cape Town and Lagos, among others, is often viewed as a significant barrier to affordable housing (Melber, 2019; Mbandlwa, 2021). Land servicing is an expensive and time-consuming undertaking. Local governments are facing significant financial shortfalls, making it challenging to allocate a substantial budget for land servicing (Mutumbulwa, 2023).

Respondent A said, *"The cost of buying land is very high and also costly to service due to the rugged terrain of the CoW, and this has scared away the government from starting the project."*

The process is not only expensive but also time-consuming. The sub-processes are fractured and conducted by various components. Maseke, 2023). This prolongs the process, and hiring professionals to perform these services is pricey. The auctioning of urban residential land is the primary driver of land costs in Namibia. Local government officials auction land to the highest bidder, claiming that it will be used for land surveying and development (Mbai, 2019, p. 82). One of the interviewees (Respondent B) said, *"Auctioning of land is making it difficult for low-income earners to access land for housing purposes. The scarcity of residential land in the CoW is aggravated by high prices orchestrated by land auctioning in the CoW."*

4.7. High Cost of Inputs

Several resources are necessary for housing delivery, including building supplies and technological knowledge (Mbai, 2019). Burnt bricks are the most common building materials for formal urban dwellings in Namibia, with zinc corrugated sheets for roofing. Despite global and national calls for alternative building technologies, their adoption in Namibia's housing industry has been sluggish (Nekongo, 2017). High input costs have been identified as a key factor hindering the delivery of LIH in most parts of Africa. For instance, low-income earners in the city of Benin, Nigeria, live in slums

due to the high costs of acquiring residential land (Nekongo, 2017). Slow acceptance and implementation of alternative building technologies are due to a variety of factors, including community opposition to these alternatives, a lack of knowledge and research in the sector, obstructive procurement methods, and stringent regulatory frameworks (Nekongo, 2017). In this regard, respondent D said, *"The expenses of building materials have been rising exponentially, partly due to import tariffs. In addition, the construction industry has to grapple with rising labour costs. Certain technical services, such as surveying and engineering, are offered at very high prices. All these costs influence the overall housing costs."*

4.8. COVID-19

The COVID-19 pandemic forced most African countries, including Namibia, to implement a hard lockdown in 2020. Most businesses were closed or were operating with skeleton staff. During the COVID-19 lockdown era, the Namibian government, like any other nation, suspended its construction projects to curb the spread of the deadly COVID-19 virus (Nghidinwa, 2022). Respondent B, in support of the impact of COVID-19 on SCG in the delivery of LIH, said:

"The COVID-19 pandemic also put on hold many government projects, not only in housing but in many areas and disciplines."

As a result, delivery of low-income housing projects was put on hold, further widening the gap between the supply and demand of housing stock (Shuuya, 2023). Additionally, in Ghana, the construction of LIH was suspended to mitigate the spread of COVID-19, and the funds earmarked for LIH delivery were redirected to combat the pandemic (Addo, Atobrah, Frehiwot, & Kwansa, 2023). The worst affected were the LIH dwellers. Moreover, COVID-19 placed an extra financial burden on the government's finances as more medical supplies were purchased to fight the pandemic. The government had to divert funds earmarked for housing projects towards efforts to combat the COVID-19 impacts.

4.9. Poor urban planning

Remmert and Ndhlovu (2018) argue that urban planning plays a crucial role in ensuring adequate access to decent housing in cities. In the case of CoW, key stakeholders from SCG in the delivery of LIH pointed out that poor planning is another reason, as most initiatives fail at the infant level due to inadequate planning by those in higher offices. Respondent B cited:

"Lack of skilled urban planners and unwillingness by politicians to invest in sound rural and urban planning is one of the causes of acute shortage of housing among the low-income families."

Moreover, poor urban planning is a result of corruption and a lack of political will. Consequently, politicians tend to divert funds intended for residential land development to their own projects, resulting in a shortage of developed land available for housing construction (Shivute, 2021). Additionally, civic society respondents indicated that failure to match housing resource allocation with the population growth in the CoW is a manifestation of poor urban planning. Due to urbanisation, South Africa also faces a housing crisis in its cities, which has led to the rapid growth of informal settlements. The lack of qualified urban planners to meet the increased demand for housing in cities and towns is a contributing factor to the scarcity (Marutlulle, 2021). The national government also contributes to poor urban planning by underfunding LIH projects from the national treasury.

5. Conclusions and recommendations

The findings and discussion demonstrate that the CoW has successfully strengthened SCG in delivering LIH. However, while CG is regarded as the optimal method for implementing long-term government objectives, it is not always seamless, indicating that CG remains susceptible to failure due to cultural, institutional, and political influences. The current state of SCG in the CoW is worsening the LIH shortages owing to various factors. Factors that hinder efficient and effective SCG implementation in the delivery of LIH units include, but are not limited to, limited resources, lack of political will, bureaucratic red tape, rent-seeking and nepotism, tribalism, high land costs, and poor urban planning. Most notably, the government officials in national, provincial and local spheres are characterised by corruption and a lack of political will. Thus, the behaviour of politicians has been noted as a barrier to SCG in the delivery of low-income housing in the CoW.

Likewise, the bureaucratic nature of government administration creates red tape, rendering the delivery of affordable housing slow and inefficient. Spheres of government in Namibia are staffed by politicians in key positions, including those related to housing projects. Politicians tend to pursue projects that benefit them personally through scoring cheap political points. Community members indicated that politicians are only actively engaged in housing projects during elections to lure the electorate. Due to limited resources available for the delivery of LIH, politicians tend to practise rent-seeking activities and nepotism. Due to rent-seeking practices, housing construction tenders are awarded to firms that are known to politicians, even though they are known for poor delivery of housing on time. Furthermore, market failure in the housing market offered a platform conducive to the thriving of speculative, oligopolistic, and corrupt practices. The CoW official in charge of housing projects seeks excessive profit from urban land sales by auctioning off limited townlands. Inefficient market forces in the housing

market allowed land developers to reap profits by inflating prices and disadvantaging low-income communities. The excess demand for LIH over supply created an opportunity for land developers to auction housing units to the highest bidder, thereby exacerbating the shortage of LIH in the CoW.

Namibia's population is comprised of various tribes, yet the distribution of LIH is based on tribal lines. As such, minority tribes such as the Tswana, Caprivian, Rehoboth Baster, and Nama living in the low-income districts of CoW are marginalised in accessing low-income housing. Additionally, the SCG structure in the delivery of LIH does not accurately reflect the country's demographics, particularly in terms of tribal affiliations. Thus, the SCG structure in housing delivery is dominated by the majority tribe, the Owambo people, who are given priority as beneficiaries. As such, the tribalistic delivery of LIH made SCG ineffective as a strategy to achieve NDP 2030. Additionally, land is one of the primary resources in the delivery of LIH. In the CoW, affordable serviced residential land is scarce and expensive, thereby excluding low-income earners from accessing decent accommodation. The rugged terrain of Windhoek made land servicing expensive and time-consuming, discouraging the government from providing adequate financial assistance to housing projects. Local governments in Namibia experience budget deficits annually, hindering their ability to provide affordable housing to residents of CoW.

Inputs such as bricks, roofing sheets, and technological knowledge are expensive in Namibia, limiting the ability of low-income earners to afford decent housing units. Against the backdrop of rising input costs, stakeholders advocated for the adoption of alternative, affordable building materials. Due to the bureaucratic hurdles within government structures, a lack of technical knowledge, and limited research in the construction sector, the adoption process of alternative building materials has been slow. Moreover, the outbreak of the COVID-19 pandemic hindered the implementation of SCG in delivering low-income housing with efficacy. The government imposed a hard lockdown on the economy in 2020 to curb the spread of the pandemic. In its effort to fight the COVID-19 pandemic, the national government ordered the suspension of various projects, including housing projects in the CoW. The government of Namibia had to allocate more funds to fighting COVID-19 to purchase personal protective clothing and medication, and decrease the funds allocated for housing projects. As such, the COVID-19 pandemic diminished the role of the public sector in the effective implementation of SCG, hindering the delivery of affordable housing units in low-income districts of CoW.

Sustainable and effective urban planning, particularly in terms of access to LIH in the CoW, is vital to the successful implementation of SCG. In the CoW, excess demand for LIH is primarily attributed to inadequate urban

planning by local government officials. Poor urban planning is linked to a lack of skilled urban planners, corruption, a lack of political will, and underfunding of LIH projects in the CoW. Therefore, poor urban planning has led to a mismatch between housing resource allocation and population growth, resulting in the uncontrollable growth of informal settlements in low-income communities of CoW. Furthermore, it is widely acknowledged in the literature that CG has garnered considerable attention in recent years, both from policymakers and researchers; however, why do some communities lack access to appropriate housing? Future studies should address the hindrances to SG in the delivery of LIH, such as access to resources, cultural factors, and governance issues. Finally, the study is still in its early stages. Further research is needed to determine if the current results can be applied to a range of contexts in the future.

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