NAMIBIA'S SUBSIDISED HOUSING PROGRAM AS DISASTER RESPONSE FOR TWALOLOKA'S FIRE VICTIMS DURING THE COVID-19 PANDEMIC

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DECLARATION

I, **Mirjam Tangeni Iita**, declare that the master's degree research dissertation or interrelated, publishable manuscripts/published articles, or coursework master's degree mini dissertation that I herewith submit for the master's degree qualification in DEVELOPMENT STUDIES at the University of the Free State, is my independent work, and that I have not previously submitted it for a qualification at another institution of higher education.

DEDICATION

This study is dedicated to the hardship – enduring community of the Twaloloka Informal Settlement. May decent housing be realized in your lifetime.

ACKNOWLEDGEMENTS

My journey through this study would have been far more difficult without the unwavering support of two very important people in my life. I would like to thank my son, Mathew Kondjela, who, despite his young age, understood the importance of this project and supported me in his own way. I deeply appreciate your willingness to forgo certain activities and benefits because your mother was redirecting time and resources to her studies. The completion of this work is as much your achievement as it is mine.

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ABSTRACT

Twaloloka, an informal settlement in Walvis Bay, Namibia, has repeatedly experienced fire incidents due to congested living conditions and flammable building materials. In July 2020, a devastating fire destroyed shacks and displaced residents at the height of the COVID-19 pandemic, creating a syndemic disaster in which fire, poverty, inadequate housing and a global health emergency combined to exponentially amplify vulnerability. The Namibian government responded with an unprecedented intervention: rather than providing temporary shelters, authorities delivered permanent, subsidised brick-and-mortar houses to fire victims. This marked the first time Namibia shifted from emergency relief to permanent housing as a disaster-response mechanism. For a developing country with limited resources, substantial housing backlogs and nearly one million people living in informal settlements, this decision raises fundamental questions about sustainability, equity, implementation capacity and precedent.

This study evaluates the implementation and outcomes of the Twaloloka subsidised housing programme from the perspective of multiple stakeholders. Employing a qualitative case study design, face-to-face interviews were conducted with 20 housing beneficiaries; three Twaloloka residents who lost their homes but received no housing; and eight officials from the Municipality of Walvis Bay, the National Housing Enterprise, the Ministry of Urban and Rural Development and the Shack Dwellers Federation of Namibia. Thematic analysis revealed critical implementation gaps arising from unclear beneficiary selection processes, inadequate due diligence, funding shortfalls, inter-agency dysfunction, political interference and the exclusion of affected communities from decision-making. The findings show a programme that, while materially superior to temporary relief, fundamentally failed to meet its stated objectives. Beneficiaries acknowledged improvements in access to water, electricity, sanitation and protection from fire, yet expressed profound disappointment over poor workmanship, broken promises regarding quality and title deeds, and community fractures stemming from opaque selection processes. Five years after the handover, none of the beneficiaries had received title deeds, leaving them without legal ownership or economic security. Officials expressed regret over the lack of inter-

agency collaboration, insufficient planning time, absent policy frameworks and political pressures that prioritised electoral timelines over quality outcomes. The study identifies policy fragmentation as the root cause: neither Namibia's National Housing Policy nor its Disaster Risk Management Policy explicitly addresses permanent housing as a disaster-response mechanism, leaving implementing agencies without guidelines, standards or accountability structures.

This research contributes to scholarship on disaster recovery, housing policy implementation and spatial justice in informal settlement contexts. It demonstrates how policy vacuums, community exclusion and syndemic vulnerabilities can produce failed interventions despite humanitarian intentions. The study offers evidence-based recommendations for national governments, municipalities, housing agencies and affected communities, emphasising the need for explicit disaster-housing policies, enforceable quality standards, transparent beneficiary selection criteria, inter-agency coordination frameworks and meaningful community participation. Critically, the findings confirm that housing programmes should not be implemented during emergencies without pre-established policy frameworks, adequate planning time and sufficient resources. The Twaloloka case offers invaluable lessons for Namibia and similar developing countries as they navigate the connection of disaster management, urban informality and the constitutional right to adequate housing.

Keywords: disaster housing, informal settlements, subsidised housing, COVID-19, Twaloloka, Namibia, spatial justice, community participation, policy implementation, syndemic vulnerability

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LIST OF ABBREVIATIONS

CESCR	-	Committee on Economic, Social and Cultural Rights
MURD	-	Ministry of Urban and Rural Development
NPC	-	National Planning Commission
NHE	-	National Housing Enterprises
NHAG	-	Namibia Housing Action Group
SDFN	-	Shack Dwellers Federation of Namibia
NSDI	-	National Spatial Data Infrastructure
SADC	-	Southern African Development Community
THUs	-	Temporary Housing Units

CHAPTER 1: INTRODUCTION

1.1 Introduction

Housing has been a global challenge for several centuries. Despite the World Bank declaring "housing for all" by 2030 as Sustainable Development Goal 11 (King et al., 2017), informal settlements remain highly vulnerable to disasters, such as fires, which can rapidly displace many residents (McEntire, 2021). After disaster incidents, governments typically use state-subsidized housing programs to provide emergency or long-term rehousing solutions (McEntire 2021). However, the COVID-19 pandemic presents unique challenges for disaster response efforts, such as disruptions to movement, physical distancing measures, and restricted ability to deliver effective housing solutions (Rodriguez et al., 2021).

In Namibia, the informal settlement of Twaloloka experienced a devastating fire in July 2020 that destroyed 154 shacks and left 924 homeless people during the COVID-19 pandemic (IFRC, 2021; de Klerk, 2020). The fire claimed a one-year-old child's life and occurred while Twaloloka was Namibia's COVID-19 epicentre (Louw, 2020). The shacks were constructed adjacent to each other and built from easily flammable wooden materials in a windy coastal environment. As a result, the Twaloloka community suffered a double tragedy, being the epicenter of COVID-19, while experiencing a fire that destroyed up to 200 shacks owing to structural proximity (Niilenge, 2020). The Namibian government's response broke with the precedents. Rather than providing temporary shelters and blankets followed by self-reconstruction, authorities announced that they would deliver permanent, subsidized brick-and-mortar houses for fire victims (Anon., 2021; Louw, 2020). This marked a significant shift in Namibia’s response to the disaster. However, the following fundamental question arose: What informed this choice? Has the program met its objectives? What lessons emerge?

This study assessed the implementation of Namibia's subsidized housing program as a disaster response for Twaloloka fire victims during the COVID-19 pandemic. Through qualitative interviews with 20 housing beneficiaries and eight officials from

key government and civil society organizations, the researcher investigated implementation gaps, beneficiary experiences, and unintended consequences. Namibia's Constitution guarantees housing as a fundamental right under Article 144 (Leckie, 2001); however, neither the National Housing Policy nor the National Disaster Risk Management Policy explicitly addresses permanent housing provision as a disaster response mechanism (Ministry of Regional and Local Government, Housing and Rural Development, 1991; Office of the Prime Minister, 2011). The subsequent chapters will examine policy frameworks, international perspectives, the Twaloloka case study, and recommendations for future interventions.

1.2 Problem statement

The Twaloloka Housing Program presents a critical case for examining disaster response policies in practice. While the government's shift from temporary emergency shelters to permanent housing provisions was unprecedented and well-intentioned, this intervention occurred without explicit policy guidance. Namibia's national housing and disaster risk management policies do not contain provisions linking permanent housing to disaster response mechanisms (Ministry of Regional and Local Government, Housing and Rural Development, 1991; Office of the Prime Minister, 2011). Implementing agencies, such as the Municipality of Walvis Bay, National Housing Enterprise, and Ministry of Urban and Rural Development, operated without established frameworks for beneficiary selection, quality standards, or inter-agency coordination. This policy vacuum created space for ad hoc decision making, political pressure, and potential inequities in the identification, prioritization, and relocation of fire victims.

Housing programs are costly interventions, particularly in developing countries, where resources are scarce and housing backlogs are substantial (McEntire, 2021). With the global increase in disaster frequency and scale, countries must carefully evaluate whether emergency housing responses achieve their objectives, and whether delivery mechanisms are equitable and sustainable. However, beneficiaries' perspectives on programme effectiveness remain largely undocumented. Little is known about whether relocated residents perceive housing as meeting their needs, whether their post-resettlement quality of life has improved, whether the selection

processes are fair, or whether this model offers lessons for future disaster responses. Without centering beneficiary voices, evaluations of disaster housing interventions remain incomplete and risk perpetuating top-down approaches that exclude those most affected by both disasters and policy decisions.

This study addresses these gaps by investigating the implementation of the Twaloloka housing program from multiple perspectives: beneficiaries, non-beneficiaries who lost homes but received no housing, and implementing officials. By doing so, it contributes essential evidence on whether subsidized housing can function as an effective, equitable disaster response mechanism in informal settlement contexts, and what conditions are necessary for future success.

1.3 Aim of the study

This study examines the implementation of a subsidized housing program as a disaster response following a fire in the Twaloloka informal settlement in Namibia. The aim was to evaluate the program's effectiveness and outcomes from the perspectives of beneficiaries, non-beneficiaries, and implementing officials.

1.4 Objectives of the study

This study focuses on achieving the following objectives:

- To investigate the key processes and criteria used to select beneficiaries of the Twaloloka housing program.
- To assess the extent to which the housing programme's stated goals were met in Twaloloka.
- To compare the quality of life of beneficiaries who received subsidized houses with their previous circumstances in informal settlements.
- To identify the challenges and opportunities in delivering formal housing as a disaster response mechanism in informal settlement contexts.

1.5 Literature review

This study focuses on the intersection of two critical policy domains: disaster management and housing. Both aim to protect vulnerable populations, reduce risk, and strengthen community resilience, yet they rarely operate as integrated systems

(Office of the Prime Minister, 2011; United Nations, 2005). Understanding how these domains connect or fail to connect at the inter-agency level is essential for evaluating the Twaloloka intervention.

1.4.1Disaster management and recovery

Effective disaster management involves four critical phases: mitigation, preparation, response, and recovery (Das, 2018; Oloruntoba et al., 2018). Recovery, the phase most relevant to Twaloloka, aims to rebuild the affected areas and restore community routines and economic activities. International frameworks, including the Sendai Declaration (2015-2030), advocate that countries enact disaster-management policies that enable coordinated and effective responses to both natural and human-made disasters (Wang et al., 2019). However, formulating legislation does not guarantee its successful implementation. Countries with comprehensive disaster management frameworks sometimes fail, while others lacking formal policies improvise effective responses through adaptive governance and community mobilization (CheekKunguma et al., 2021; Cheek, 2020).

Post-disaster housing responses typically follow one of two paths: temporary shelter (tents or mobile units) or permanent reconstruction (McEntire, 2021; Vaccari et al., 2020). Most governments default on temporary relief, returning victims to their previous conditions once an immediate crisis has passed. Permanent housing requires extensive planning, coordination, and resources, making it rare in emergencies situations (Arcilla, 2023). The shift from temporary to permanent housing raises fundamental questions about sustainability, equity, beneficiary selection, and whether such interventions address the root causes of vulnerability or merely respond to symptoms (Hendriks & Opdyke, 2020).

1.4.2 Housing policy and spatial justice

Access to adequate housing is a fundamental human right under international frameworks such as the International Covenant on Economic, Social, and Cultural Rights (United Nations, 1991). However, translating this right into practice is challenging, particularly in developing countries that have substantial housing backlogs and limited resources. The spatial justice theory posits that residential

patterns frequently perpetuate structural inequalities, with low-income households often being relegated to marginal, high-risk locations that lack essential services (Bullard & Wright, 2012; Cirolia et al., 2016). When disasters strike, these communities endure disproportionate impacts and slower recovery assistance, owing to their location and socioeconomic status (Houser, 2019). Equitable recovery must extend beyond physical rebuilding to address the deep structural inequalities that affect access to safe serviced land (Forrest, 2000). If post-disaster housing reproduces segregation, placing victims again on urban margins without access to services, employment opportunities, or social infrastructure, it fails to achieve the constitutional ideals of adequate housing for all (Leckie 2001; Ellinger 2015).

1.4.3 The syndemic context: fire and COVID-19

The Twaloloka fire occurred during the COVID-19 pandemic, creating what scholars term a "syndemic" disaster, multiple, interacting crises that amplify vulnerability far beyond what any single crisis could inflict (SiimTables al., 2023Figuresal distancing has proven impossible in overcrowded informal settlements. Lockdowns shut down the income sources needed for necessities. Movement restrictions complicate disaster response efforts (Rodriguez et al., 2021). This convergence of biological, social, and environmental crises has exposed how inadequate housing magnifies public health vulnerability, while disasters compound existing poverty and marginalization (Kunguma et al., 2021).

Understanding how Namibia's subsidized housing program navigated this syndemic context and whether it addressed underlying vulnerabilities or merely responded to immediate symptoms requires examining both policy frameworks (Chapter 2) and international lessons on disaster housing interventions (Chapter 3).

1.4 **Conceptual Framework**

This study employs an integrated conceptual framework that draws on spatial justice theory, syndemic vulnerability, disaster resilience, recovery frameworks, and the right to adequate housing. Spatial justice theory examines how residential patterns perpetuate structural inequalities, relegating low-income households to marginal high-risk locations that lack essential services (Bullard & Wright, 2012; Cirolia et al.,

2016). The syndemic theory explains how multiple interacting crises, such as fire, poverty, inadequate housing, and COVID-19, amplify vulnerability far beyond what any single crisis could inflict (Siimsen et al., 2023). Disaster recovery frameworks, particularly the four-phase model (mitigation, preparation, response, and recovery), guide the analysis of policy implementation and shift from temporary to permanent housing interventions (Das, 2018; Oloruntoba et al., 2018). The right to adequate housing, enshrined in Namibia's Constitution (Article 144) and international frameworks such as the CESCR, provides normative standards for evaluating whether the Twaloloka program met the criteria of affordability, habitability, accessibility, and security of tenure (United Nations, 1991; Leckie, 1992). These concepts enable researchers to assess not only whether houses were built, but also whether the intervention addressed underlying vulnerabilities, promoted equitable recovery, and built long-term community resilience. Conceptual frameworks and their applications are presented in Sections 2 and 3, respectively.

1.5 Research methodology

1.5.1 Research approach

This study adopts a qualitative research approach to explore the implementation and impact of a subsidized housing program as a disaster response in Twaloloka, Namibia. Qualitative methods are particularly valuable for capturing the lived experiences and perspectives of beneficiaries, allowing their voices to guide the analysis (Lorenzo-Afable et al., 2020). By employing semi-structured interviews, this research provides a comprehensive understanding of the processes and criteria involved in beneficiary selection, assesses the extent to which the program’s goals have been achieved, and examines changes in recipients’ quality of life.

A qualitative approach is particularly well suited for identifying nuanced challenges and opportunities in delivering formal housing as a disaster response in a context characterized by social, policy, and resource complexities. This methodology ensures that insights are grounded in beneficiaries’ real experiences, and that their stories are central to evaluating the effectiveness and equity of the intervention.

1.5.2 Research design

The research design for this study was a descriptive case study focusing on a subsidized housing program implemented as a disaster response in the informal settlement of Twaloloka, Namibia. A descriptive case study allows an in-depth examination of a single event or program in a real-world context (Harrison, et al., 2017) . I will focus on the beneficiaries' experiences with the Twaloloka housing program, the extent to which the program's goals were achieved, and subsequent changes in the beneficiaries' quality of life. By providing a narrative of the Twaloloka case, this descriptive case study approach highlights the unique challenges and opportunities encountered in delivering formal housing in the aftermath of a disaster. In addition to supplementing beneficiaries lived experiences through interviews, this study reflects on the municipal officials and project developers involved in implementing the subsidized program. Multiple perspectives provide insights into the planning, execution, and challenges of a program's implementation phase. This descriptive case study aimed to understand the program's impact, effectiveness, and broader implications for disaster response strategies in informal settlements.

1.5.3 Population and Sampling Design

The population of concern for this study comprised beneficiaries who received houses in the subsidized housing program implemented after the Twaloloka fire as well as relevant municipal officials, project developers, and civil society organizations involved in the program's implementation. Since the programme initially built only 20 houses (with additional contributions from other organizations bringing the total to approximately 74 incomplete structures), the beneficiary population remained relatively small and geographically concentrated.

The inclusion criteria included households that received subsidized houses, non-beneficiary Twaloloka residents who lost homes in the fire but did not receive housing, municipal officials who played implementation roles, representatives from the National Housing Enterprise (NHE), Ministry of Urban and Rural Development, and Shack Dwellers Federation of Namibia (SDFN). According to Namibian housing policy, children below the age of 18, people with mental illness, and intellectually disabled individuals cannot legally own houses and are therefore not allocated

housing (Ministry of Regional and Local Government, Housing and Rural Development, 1991). Households not part of the subsidized housing programme and officials uninvolved in this specific intervention were excluded from the research.

1.5.4. Sampling method

Purposive sampling was employed to select participants with direct knowledge and experience of the program's implementation and impact. This non-probability sampling technique enabled the researcher to target individuals whose perspectives could illuminate different dimensions of the intervention, including beneficiary experiences, exclusion consequences, and institutional decision-making processes.

The researcher interviewed 20 housing beneficiaries, representing the full cohort of households that had completed their houses. Additionally, three non-beneficiary Twaloloka residents who lost their homes during the fire but received no housing participated, providing critical comparative perspectives on the selection processes and post-fire experiences. Eight officials participated, representing the Municipality of Walvis Bay (4), National Housing Enterprise (1), SDFN (1), local government (1), and the Ministry of Housing, Urban, and Rural Development (1). The total number of participants in this study was 31.

In qualitative research, the sample size is determined by reaching data saturation; that is, conducting interviews until no new themes or insights emerge from subsequent conversations. The researcher achieved saturation with this sample, as the beneficiaries' accounts demonstrated consistent patterns regarding selection processes, housing quality, and post-resettlement challenges, while the officials' narratives revealed converging themes of poor coordination, funding failures, and political pressure.

Participants were identified and contacted through direct outreach and referrals from local contacts. The researcher scheduled interviews at convenient times and locations for participants, weekday evenings after 5 p.m. or weekends when beneficiaries returned from work. The appointments were scheduled by officials

through formal requests. The interviews were audio-recorded and transcribed for a detailed thematic analysis.

1.5.4 Limitations

The primary limitation of this sampling approach is the potential for selection bias given the small and non-random sample size. Reliance on self-reflective interview data may introduce subjective biases as participants reconstruct their experiences through memory and personal interpretation. Additionally, officials' reluctance to participate and several declined telephone and email requests despite anonymity assurances may have skewed institutional perspectives towards those willing to speak, potentially excluding dissenting or critical voices.

The study's non-representative sample limits statistical generalization. However, for a mini - dissertation demonstrating research competency, the purposive sampling method remains appropriate for the qualitative nature of this study and contributes valuable insights into understanding disaster housing response experiences in informal settlement contexts.

1.5.5 Data analysis

All interviews conducted in this study were transcribed carefully to ensure accuracy and rich details. The researcher performed manual coding using Excel, initially assigning codes based on key topics, experience, and recurring patterns within the data. These first-level codes were then grouped into broader thematic categories to capture the significant patterns and narratives that cut across beneficiaries, nonbeneficiaries, and official perspectives. Thematic analysis was chosen for its suitability for qualitative case study research as it supports inductive reasoning and allows the data to speak for itself. Direct quotes and illustrative excerpts from the participants were systematically included to substantiate the major findings and demonstrate linkages with the research objectives and literature. Secondary sources such as policy documents and academic articles were used to triangulate and validate the findings. The final write-up presents an integrated explanation of the results, weaving together the participants’ voices and supporting literature to reflect the full relevance and implications of this study.

1.5.6 Ethical considerations

Ethical integrity was prioritized throughout every stage of the study. Informed consent was obtained from all 31 participants prior to each interview. The researcher explained the study's aims, procedures, and assurances that participation was voluntary and that participation could be withdrawn at any time. The interviews were conducted with sensitivity to the participants' experiences of trauma and loss, especially those who suffered displacement and exclusion during the fire. Participants' anonymity and confidentiality were strictly maintained by using pseudonyms in transcripts and data analysis, and by securely storing recordings and notes on a password-protected device accessible only to the researcher. Ethical approval was granted by the University of the Free State Institutional Review Board (IRB). All findings were reported honestly and objectively to avoid bias and ensure transparency, including any negative experiences or criticism voiced by participants.

1.6 Chapter outline

This dissertation is structured into five chapters, each contributing to a comprehensive understanding of Namibia's subsidized housing program as a disaster-response mechanism.

Chapter 1: Introduction establishes the research context, problem statement, aims, and objectives. It introduces the conceptual framework guiding the analysis, spatial justice, syndemic vulnerability, disaster resilience, and the right to adequate housing and outlines the employed qualitative methodology. This chapter situates Twaloloka's housing intervention within the broader debates on disaster management, housing policy, and equitable recovery in informal settlement contexts.

Chapter 2: Namibia's Policy Framework for Housing and Disaster Management examines the constitutional and policy foundations governing housing and disaster responses in Namibia. This chapter traces the evolution of the National Housing Policy (1991, 2009, 2022 review), National Disaster Risk Management Policy (2009), and Plan (2011), revealing critical gaps in their integration. It analyses housing quality standards, implementation challenges, and the absence of explicit provisions linking permanent housing to disaster response mechanisms. This chapter further

explores the concepts of recovery, resilience, and spatial justice, highlighting how policy fragmentation and institutional weaknesses constrain the state's ability to deliver equitable and effective disaster housing interventions.

Chapter 3: International Perspectives on Disaster Housing Response review global and regional experiences with post-disaster housing interventions and draw comparative lessons from countries facing similar challenges. This chapter examines governance frameworks, approaches to post-disaster housing (temporary shelter versus permanent reconstruction), vulnerability and resilience in disaster contexts, and social justice considerations in beneficiary selection and aid distribution. It explores the psychosocial dimensions of disaster recovery, syndemic impacts of COVID-19 on disaster response, and debates on informal settlement upgrading versus relocation. This chapter synthesizes the international best practices and theoretical insights that inform the analysis of the Twaloloka case.

Chapter 4: The Twaloloka Post-Fire Housing Intervention presents an empirical case study, analysing data from interviews with 20 housing beneficiaries, three non-beneficiary fire victims, and eight officials from implementing agencies. This chapter reconstructs the sequence of events leading to the fire, the government's unprecedented decision to provide permanent housing, the beneficiary selection process, program implementation, and post-resettlement realities. The findings reveal significant challenges, including poor workmanship, unclear selection criteria, funding shortfalls, political interference, and exclusion of deserving fire victims. Beneficiaries and officials alike express dissatisfaction with program outcomes, highlighting the consequences of implementing disaster housing without clear policy frameworks, adequate planning times, or community participation.

Chapter 5: Conclusions and Recommendations synthesize findings from policy analysis, international literature, and the Twaloloka case study. This chapter reflects on whether the subsidized housing program achieved its stated objectives, identified critical lessons for future disaster housing responses, and offered recommendations for building more integrated, equitable, and resilient policy frameworks. Recommendations address the need for explicit disaster housing provisions,

enforceable minimum standards, inter-agency coordination mechanisms, community participation protocols, and long-term planning that address underlying vulnerabilities rather than merely respond to crisis symptoms.

CHAPTER TWO: NAMIBIA'S POLICY FRAMEWORK FOR HOUSING AND DISASTER MANAGEMENT

2.1 Introduction

Understanding the relationship between housing and disaster management is critical, as both aim to protect vulnerable populations, reduce risk, and strengthen community resilience (Office of the Prime Minister, 2011; United Nations, 2005). As Namibia's informal settlements expand due to rapid urbanization, climate pressure, and persistent economic barriers, the alignment, or disconnect, between these policy spheres profoundly impacts the effectiveness of disaster response and prevention for displaced and at-risk populations (National Planning Commission, 2021). This chapter situates the Twaloloka Housing Program within Namibia's broader policies and legal environment. The 2020 Twaloloka fire, which occurred during the COVID-19 pandemic, saw the government depart from its usual temporary relief strategies, opting instead for permanent, subsidized housing (Anon., 2021; Louw, 2020). This exceptional response invites scrutiny of the coherence, capacity, and sustainability of state interventions, particularly within the context in which nearly a million Namibians reside in informal settlements. To explore these developments, this chapter provides an essential background on the intersection of the country's housing and disaster management policies.

This chapter begins by examining housing as a constitutional right under Article 144 and Namibia's obligations under international frameworks such as the International Covenant on Economic, Social, and Cultural Rights (United Nations, 1991). It traces the evolution of the National Housing Policy (1991, 2009, and 2022 reviews) and explores housing quality standards and implementation challenges that constrain effective delivery (Ministry of Regional and Local Government, Housing and Rural Development, 1991; Joseph et al., 2021). The discussion then turns to Namibia's National Disaster Risk Management Policy (2009) and Plan (2011), examining their alignment with global frameworks and gaps in addressing housing as a disaster-response mechanism (Office of the Prime Minister, 2011; United Nations, 2005). Finally, this chapter connects these frameworks through the concepts of recovery,

resilience, and spatial justice, highlighting how compounding crises, fire, poverty, and COVID-19 expose weaknesses in policy integration and amplify vulnerability for marginalized populations (Das, 2018; Siimsen et al., 2023). Each section sets the stage for understanding not only the policy architecture but also the deeper structural challenges that shape and constrain state responses to urban housing crises.

2.2 Housing as a constitutional right and policy mandate

Article 144 of the Namibian Constitution affirms that every Namibian has a right to access adequate housing. Rather than obligating the state to build homes for the entire population, this mandate requires the government to facilitate access to land, infrastructure, finance, and fair regulatory frameworks, particularly for those excluded by socioeconomic barriers (Leckie, 2001; Ellinger, 2015). Achieving this facilitation demanded clear and consistent policy guidance, which led Namibia to adopt its National Housing Policy as a central instrument for shaping the sector.

Namibia's commitment to housing rights extends beyond domestic law. In 1994, Namibia ratified the International Covenant on Economic, Social, and Cultural Rights (CESCR), binding the country to ensure adequate standards of living for all, without discrimination, and within the available resources (United Nations, 1991). CESCR obligations require regular reports on how economic, social, and cultural rights, including housing, are realized in the country. Through policy and treaty commitments, Namibia must demonstrate progress toward making adequate housing accessible to its population.

Positioning housing as a developmental priority, the government has emphasized inclusivity and equity in its policy approach (Ministry of Regional and Local Government, Housing and Rural Development, 1991). The National Housing Policy identifies persistent challenges in the housing sector. For example, the limited financial resources of low-income groups have contributed to the proliferation of informal settlements as a permanent feature of the urban landscape. With close to one million Namibians living in informal settlements, many of whom lack water, sanitation, or electricity, housing remains a major national development challenge (National Planning Commission, 2021).

Vulnerability worsens for informal settlers facing overcrowding, flammable building materials, poor access, and limited firefighting infrastructure (Shihepo, 2022). When disasters occur, the government's response, guided by constitutional obligations and policy directions, must protect the most at-risk citizens through the provision of safe, habitable housing. Thus, the link between housing rights and disaster recovery highlights the need for robust and responsive policies must be robust and responsive in times of emergency. The following section explores how Namibia's key housing policy frameworks have evolved since independence and how these policies continue to structure approaches to affordability, habitability, and land access.

2.3 Namibia's National Housing Policy: Evolution and Strategic Directions

Translating constitutional obligations into practical mechanisms for housing provision requires comprehensive policy frameworks that guide implementation, set priorities, and coordinate different actors. Namibia's National Housing Policy serves as the primary instrument, evolving through several iterations since independence to address the persistent housing challenges. Understanding the development and strategic focus of this policy policy's development and strategic focus provides insight into how the state approaches housing provision and the frameworks that shape responses to emergencies, such as Twaloloka.

2.3.1 Evolution of the National Housing Policy (1991–2022)

The National Housing Policy, adopted in 1991 immediately following independence, established Namibia's approach to post-colonial housing provision (Ministry of Regional and Local Government, Housing and Rural Development, 1991). Policymakers have designed this framework as a living document that requires a periodic review to align with the country's evolving socioeconomic conditions. The government conducted its most comprehensive review in 2009, with the latest revision, commencing in 2022.

Namibian law mandates stakeholder consultations and cabinet approval for all policy reviews. The 2022 process involves three key public stakeholders: the Ministry of Rural and Urban Development (housing custodian), Ministry of Finance (for financial

considerations), and National Planning Commission (for developmental planning guidance) (Ministry of Urban and Rural Development [MURD], 2022). The National Housing Enterprise (NHE) participated in housing implementation by the government. Civil society organizations, primarily the Shack Dwellers Federation of Namibia (SDFN) and Namibia Housing Action Group (NHAG), represent non-governmental housing interests. Namibia University of Science and Technology provided academic and technical expertise.

The review team received a clear mandate to review all existing studies, policies, programs, and projects, identify gaps, and propose a comprehensive Housing Policy and Implementation Plan that will bring about an accelerated delivery of affordable housing in the country, and submit a draft National Housing Policy including an Implementation Plan (MURD, 2022: p. 2). This directive reflects the growing recognition that Namibia's housing backlog has reached crisis levels, with nearly one million citizens residing in informal settlements without basic services such as water, sanitation, and electricity (National Planning Commission, 2021). Notably, the Twaloloka Housing Program was initiated before this review began, providing insight into how pre-existing policy frameworks guided emergency responses.

2.3.2 Creating Sustainable Human Settlements: Strategy 5 and Informal Settlement Upgrading

The 2009 housing policy comprises ten strategic approaches to guide the development of the sector. None of these strategies directly address housing disaster response, nor does the 2022 revision currently under the cabinet consideration contain specific disaster response provisions (MURD, 2022). However, Strategy 5, titled ‘Creating Sustainable Human Settlements Through an Integrated Housing Development Approach,’ offers the closest approximation to disaster management within the housing framework.

Strategy 5 directs the government to upgrade informal settlement areas by providing essential services that are currently absent in these communities (Ministry of Regional and Local Government, Housing and Rural Development, 1991). Policymakers recognize that a lack of water, sanitation, and electricity creates

conditions for disasters such as shack fires and disease outbreaks. Therefore, the strategy positions service provision as a disaster prevention mechanism, although it avoids explicitly framing informal settlement upgrading as a disaster response (Shihepo, 2022).

The government implemented Strategy 5 by mobilizing funds to support regional and local authorities in informal settlement development programs, such as the Twaloloka approach. The Ministry of Regional, Local Government, and Housing Development facilitates these programs in collaboration with community-based housing associations (CHAs). Reports suggest that officials implemented the Twaloloka programme in partnership with the Shack Dwellers Federation of Namibia (SDFN), a grassroots organisation advocating for participatory, community-led housing solutions (SDFN, 2020).

Although these policy frameworks provide comprehensive approaches to housing development, they offer limited guidance on specific disaster-specific housing interventions. This gap in policy direction becomes particularly significant when examining how Namibia's disaster risk management systems attempt to coordinate housing provision, which is the focus of the following section.

2.4 Housing Quality Standards and Minimum Requirements

Although policy frameworks establish broad goals and institutional arrangements, translating them into tangible outcomes requires clear technical standards that define what constitutes adequate housing. International practice recognizes several critical dimensions that ensure that subsidized housing meets the basic habitability, safety, and sustainability requirements. Arcilla (2023) identifies key categories that guide housing standards globally, each addressing distinct aspects of housing adequacy (see Table 1).

Table 2- 1: Key categories that guide housing standards globally

Category	Description

Affordability	Establishes the principle that housing costs, including rent, utilities, and maintenance, should not exceed a certain percentage of household income, typically 30% (Coskun et al., 2022; SDFN, 2020). For populations displaced by disasters and already experiencing economic hardship, affordability becomes essential for sustainable recovery and prevents households from falling into deeper poverty through housing-related expenses.
Habitability	Encompasses physical conditions that make dwellings livable: adequate space, ventilation, natural light, thermal comfort, and protection from weather and environmental hazards (Cooper & Sarkisian, 2023). These standards ensure that housing actively supports physical and mental well-being rather than merely replicating the overcrowding and insecurity characteristic of informal settlements (Cirolia et al., 2016).
Basic services	Potable water, sanitation facilities, electricity, waste management, and drainage, form fundamental requirements for healthy living conditions. The absence of these services drives health crises and fire disasters in informal settlements (Shihepo, 2022; National Planning Commission, 2021). International best practice mandates that subsidised housing provide these services as minimum baselines (UN-Habitat, 2018).
Location and accessibility	Address where housing sits relative to employment opportunities, schools, healthcare facilities, and public transport. Spatial justice principles require that post-disaster housing avoid reproducing marginalisation by relocating beneficiaries to peripheral areas lacking infrastructure or economic opportunities (Bullard & Wright, 2012; Cirolia et al., 2016).
Materials and facilities	Standards specify durable, locally sourced, and environmentally appropriate building materials that withstand local climate conditions and reduce long-term maintenance costs. These standards also govern the provision of basic facilities, kitchens, bathrooms, and storage spaces, adequate for household needs (Chandel & Sharma, 2016; Arcilla, 2023).
Building codes and structural standards	ensure housing meets safety requirements for structural integrity, fire resistance, earthquake resilience, where applicable, and compliance with national or regional building regulations. South Africa's SANS 10400 standards stipulate minimum floor areas, ceiling heights, ventilation requirements, and fire safety measures for residential buildings (Cooper & Sarkisian, 2023). India's National Building Code (NBC) similarly regulates space standards, natural light requirements, and structural safety for low-cost housing (Chandel & Sharma, 2016).

Namibia has developed frameworks, such as the National Spatial Data Infrastructure (NSDI), to improve spatial data management and has articulated a Space Science and Technology Policy aligned with national development goals (Mwange et al., 2018; Cirolia et al., 2016). However, these instruments focus primarily on land administration and spatial planning, rather than on technical building standards or

housing quality benchmarks. This absence of enforceable minimum standards leaves subsidized housing programs, especially those implemented under emergency conditions, vulnerable to quality failures and raises accountability challenges. Without clear benchmarks for space, materials, services, or construction quality, assessing whether programs meet their objectives or hold implementing agencies accountable becomes difficult. This regulatory void becomes particularly consequential when examining the performance of Namibia's housing sector, which is a challenge explored in the following section.

2.5 Namibia's Disaster Risk Management Framework

While housing policies establish structures to address shelter needs, disaster management frameworks govern how the state responds when crises displace populations or destroy homes. The National Disaster Risk Management Policy (2009) and the National Disaster Risk Plan (2011), both developed under the Office of the Prime Minister with the support of the United Nations Development Programme, aimed to build resilience and strengthen Namibia's capacity to sustainably manage disaster risks sustainably (Office of the Prime Minister, 2011). These instruments align with global disaster risk reduction frameworks: the Hyogo Framework for Action 2005–2015, which sought to build disaster-resilient nations and communities, and its successor, the Sendai Framework for Disaster Risk Reduction 2015–2030, which emphasizes disaster risk reduction as a national priority and requires robust institutional capacity and clear implementation mechanisms (United Nations, 2005; Ahrens and& Rudolph, 2016).

2.5.1 The National Disaster Risk Management Policy (2009)

Namibia’s 2009 Disaster Risk Management policy was necessitated by the need for coordinated national guidelines to withstand and recover from disasters necessitated Namibia's 2009 Disaster Risk Management policy. Like the National Housing Policy, stakeholders from the government, private sector, civil society, and non-governmental organizations collaborated in its development. The policy emphasizes a shift from reactive responses to preventative, proactive measures designed to reduce vulnerability before disasters occur (Office of the Prime Minister, 2011). It incorporates Namibia's obligations under multilateral environmental agreements and

adheres to the Southern African Development Community (SADC) integrated protocols on disaster risk management. International agreements to which Namibia is a signatory form of binding national law (Ndeunyema, 2020).

Despite this comprehensive framework, the policy contains a critical gap: it provides no explicit provisions for housing as a disaster-response mechanism. While outlining the importance of recovery and reconstruction, it does not specify how authorities should fund, coordinate, or integrate housing provisions into the disaster recovery phases. This ambiguity left local authorities and implementing agencies with no clear guidance when the Twaloloka Fire occurred in 2020.

2.5.2 Institutional Framework and Coordination Mechanisms

Before 2009, Namibia's disaster environment operated solely under the National Disaster Management System, which organized stakeholders according to hierarchical authority and responsibilities. Designers intended this system to avoid duplication of efforts, reduce bureaucracy, and save time during disaster management (Office of the Prime Minister, 2011). However, the coordination challenges persist. Although the framework assigns clear roles to the Prime Minister’s Office, the Directorate of Disaster Risk Management, regional and local authorities, civil society organizations, inter-agency communication gaps, competing priorities, and resource constraints frequently undermine unified commands during emergencies (Oden et al., 2012; Dai & Azhar, 2024).

Resource limitations mean that disaster management suboffices exist only in disaster-prone regions, such as Mariental (floods and droughts) and Kavango (floods). Despite experiencing recurring shack fires and COVID-19 outbreaks, Walvis Bay lacks a dedicated disaster management office, forcing municipal authorities to coordinate emergency responses without specialized institutional support. This structural gap contributed to the ad hoc and improvised nature of Twaloloka housing intervention. Figure 1 shows the Institutional Framework of the Namibia National Disaster System currently being used.

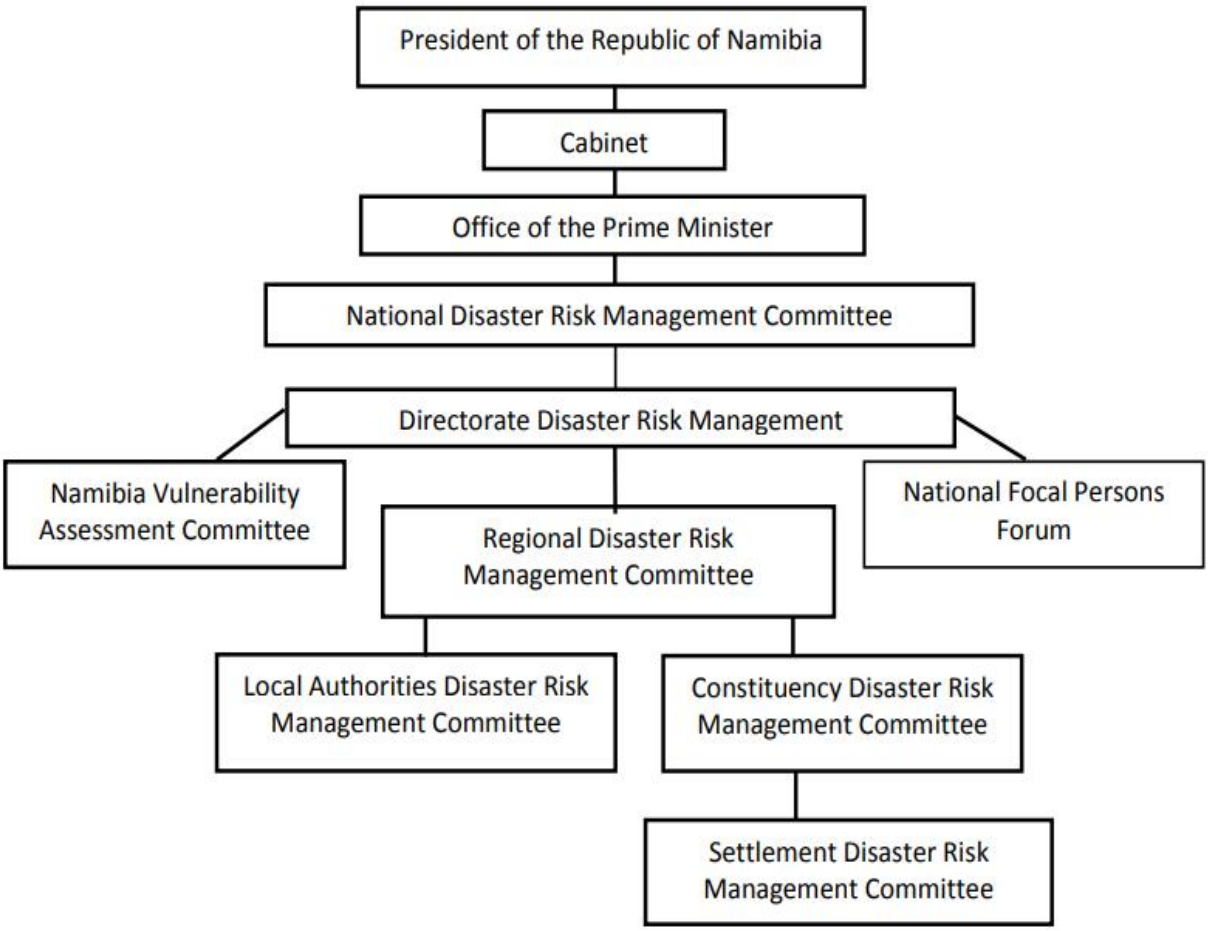


Figure 2- 1 Institutional Framework of the Namibia National Disaster System (Source: (OPM, 2011, P.20))

2.5.3 The National Disaster Risk Plan: From Prevention to Recovery

Effective disaster management involves four critical phases: mitigation, preparation, response, and recovery (Das, 2018; Oloruntoba et al., 2018). Mitigation and preparation occur before a disaster strikes, with the aim of reducing vulnerability and increasing response effectiveness. These measures included detecting potential disasters, issuing warnings, evacuating potential victims, and providing temporary shelters. Responses occur immediately after disaster events and must be initiated promptly to minimize damage and casualties. Recovery, the phase most relevant to Twaloloka, aims to rebuild areas to their original or improved state and restore community routines and economic activities (Office of the Prime Minister, 2011).

Policies guiding these phases should account for the most vulnerable members of society most vulnerable members. Low-income and informal settlement residents

often suffer the most severely because of their living conditions, flammable materials, overcrowding, inadequate water supply, and absence of firefighting infrastructure, which offers minimal protection when disasters strike (Shihepo, 2022; National Planning Commission, 2021). Policymakers must also guard against the unintended consequences of disaster management measures, such as creating entitlements, over-dependency, or unrealistic expectations that the state cannot sustain (Gordon, 2020; Joseph et al., 2021).

2.5.4 Recovery as a Critical Phase: Application to Fire Disasters

The National Disaster Risk Management Plan (2011) defines recovery as reconstruction and rehabilitation efforts to restore and improve facilities and living conditions for disaster-affected populations. Crucially, recovery should not constitute a temporary action but should build resilience to prevent future impacts. Building resilience saves lives, protects property, and reduces expenditures that can support other national development initiatives (Office of the Prime Minister, 2011; Das, 2018). Officials framed the Twaloloka fire response as part of the recovery phase. The government initially provided temporary shelter tents and relief supplies, which was consistent with previous fire responses. However, the subsequent decision to construct permanent brick houses represents unprecedented departure. According to the Disaster Risk Plan, recovery should be based on pre-existing strategies established by policy, implemented through stakeholder collaboration, and include public participation (Office of the Prime Minister, 2011). The policy specifies that recovery includes the restoration and reconstruction of damaged and destroyed housing, and if necessary, resettlement.

However, neither the national housing policy nor the national disaster risk-management plan specifies permanent housing provision as an appropriate disaster response. However, they did not outline the criteria for beneficiary selection, funding mechanisms, or quality standards. This policy vacuum forced the implementing agencies to make ad hoc decisions under political pressure and emergencies. Despite alignment with global frameworks, Namibia's disaster policy and plan omits mechanisms connecting housing recovery to disaster resilience, creating ambiguity

that affects program implementation, which is a challenge examined in the following section.

2.6 Implementation Challenges and Integration Gaps

Namibia has developed comprehensive housing and disaster policy frameworks, and translating these policies into effective actions has proven problematic. Implementation challenges, ranging from bureaucratic rigidity to inter-agency coordination failures, undermine a country's ability to deliver adequate housing, particularly under crisis conditions. These systemic failures become particularly consequential when disasters require flexible and coordinated responses.

2.6.1 Bureaucratic Rigidity and Red Tape

Bureaucratic inefficiency defines Namibia's housing–delivery system. Despite policy commitments to accelerate housing provision, rigid administrative procedures, excessive documentation requirements, and slow decision-making processes have delayed project implementation by months or years (Joseph et, 2021; Joseph et al. al., 2021; Batra, 2021). The National Housing Enterprise (NHE), the government's primary housing delivery agency, has consistently failed to meet its annual targets. The policy goal of constructing 1,200 housing units per year has never been achieved, contributing to the exponential growth of the housing backlog (Ministry of Urban and Rural Development [MURD], 2022).

Emergency contexts demand flexibility and speed; however, Namibia's housing bureaucracy operates using identical procedures to address routine development projects or urgent disaster responses. This inflexibility hinders responsiveness under crisis conditions in which rapid resource mobilization, streamlined approvals, and adaptive decision-making are essential (Dai & Azhar, 2024).

2.6.2 Ineffective Coordination Between Housing Authorities

Effective disaster housing responses require seamless coordination between multiple government agencies, parastatals, local authorities, and civil society organizations. However, poor inter-agency collaboration, communication gaps, and unclear divisions of responsibility plague Namibia's housing sector (Hudson et al.,

2019; Oden et al., 2012). The Ministry of Urban and Rural Development, National Housing Enterprises, regional councils, and local municipalities often operate in silos with overlapping mandates and competing priorities, creating confusion and inefficiency.

The power dynamics and turf protection further compounded these coordination failures. Different agencies vie for control over resources, decision-making authority, and public credit, thereby hindering collective action (Boersma et al., 2021; Olivier, 2015). In disaster contexts where time-sensitive decisions and unified command structures are critical, such fragmentation can prove catastrophic. The lack of clear protocols for inter-agency collaboration means that emergency responses often proceed through improvisation rather than through pre-established frameworks (Office of the Prime Minister, 2011).

Community-based organisations such as the Shack Dwellers Federation of Namibia (SDFN) advocate for participatory governance models that involve affected communities in planning and implementation (SDFN, 2020). However, despite policy rhetoric emphasizing stakeholder engagement, genuine community participation remains rare. Top-down decision-making prevails, with beneficiaries and affected populations excluded from processes that directly impact their lives (Tiefenbacher, 2013; Wang, 2013). This exclusion not only undermines program legitimacy, but also produces outcomes that are poorly aligned with community needs and priorities.

2.6.3 Limited Innovation and Responsiveness Under Crisis Conditions

Until the Twaloloka fire in 2020, the 2009 review of the National Housing Policy (1991) guided Namibia's housing framework. Although plans for another review have been under discussion since 2018, no substantive policy changes have been finalized or implemented by the time the disaster struck (MURD, 2022). The 2009 policy failed to incorporate innovative approaches to housing delivery such as incremental housing, community-led upgrading, and flexible financing mechanisms, which have proven successful elsewhere (Vaccari et al., 2020; Hendriks & Opdyke, 2020). Instead, the government continues to rely on conventional supply side models

focused on constructing finished housing units, an approach that proves both expensive and unsustainable given the demand scale (MURD, 2022).

This lack of innovation becomes even more problematic in crisis conditions. Disasters require creative and adaptive solutions that can be deployed rapidly and with limited resources. However, Namibia's housing institutions remain wedded to rigid procedures and standardized models that cannot accommodate emergency unpredictability and urgency (Joseph et al., 2021). The absence of contingency planning for disaster-induced displacement means that each new crisis is improvised rather than a tested response.

The COVID-19 pandemic has resulted in a systemic lack of responsiveness. Social distancing requirements, movement restrictions, and health protocols have demanded fundamental changes in housing program design and implementation in the Philippines. However, evidence suggests that Namibia's housing policy has not undergone revisions to address these constraints, leaving implementing agencies to navigate unprecedented challenges without clear guidance (Kunguma et al., 2021; Siimsen et al., 2023).

2.6.4 The Exponential Housing Backlog and Land Shortage

Namibia's housing backlog reached a crisis level. With nearly one million Namibians (approximately 40% of the urban population), approximately 40% of the urban population, living in informal settlements, the gap between demand and supply continues to widen (National Planning Commission, 2021). Walvis Bay alone has over 10,000 households on its municipal housing waiting list, with waiting times exceeding a decade. The backlog grows faster than the government’s capacity to deliver housing, creating a vicious cycle of unmet needs and expanding informality.

A critical constraint involves land shortage. Inadequate spatial planning, slow surveying and demarcation processes, and the high costs of providing bulk infrastructure, such as water, sewage, and electricity, limit land availability (Cirolia et al., 2016; Seopetsa, 2020). Without access to affordable, serviced land, low-income households face no option but to occupy unplanned informal settlements on the

urban peripheries. Traditionally, policy emphasis has focused on constructing housing units rather than providing serviced land for incremental self-built housing, although international evidence suggests that the latter approach is more affordable, scalable, and sustainable (Batra, 2021; Turner, 1972).

Exponential backlog growth also reflects deeper structural issues such as economic inequality, unemployment, and wage stagnation, which keep formal housing beyond the reach of most Namibians. Even subsidized housing programs target only a fraction of those in need, leaving the vast majority to manage precarious and disaster-prone conditions (Coskun et al., 2022). This structural exclusion manifests not only as a housing problem but also as spatial injustice and socio-economic marginalization, which exacerbate disaster events (Bullard & Wright, 2012; Forrest, 2000).

2.6.5 Policy Integration Gaps in Disaster Response

One of the most glaring omissions in Namibia's housing policy framework is the absence of explicit minimum standards for subsidized or social housing. Although the policy articulates broad developmental goals, affordability, accessibility, and sustainability, it provides no technical specifications regarding housing quality, size, materials, or service provision (MURD, 2022). This gap becomes particularly problematic in emergency contexts where speed and cost pressures can compromise quality without clear regulatory safeguards. The absence of enforceable minimum standards leaves subsidized housing programs, especially those implemented under emergency conditions, vulnerable to quality failure.

Without clear benchmarks for space, materials, services, or construction quality, it is difficult to assess whether programs meet their objectives or hold implementing agencies accountable for substandard delivery, assessing whether programs meet their objectives or holding implementing agencies accountable for substandard delivery becomes difficult (Joseph et al., 2021; Hudson et al., 2019). This regulatory void is particularly consequential in disaster contexts where urgency and political pressure can lead to corner cutting. Furthermore, while the Disaster Risk Policy outlines reconstruction and rehabilitation objectives, it lacks operational guidance on

how authorities should conceptualize, finance, and deliver housing recovery. Housing programs remain embedded in standard development frameworks rather than in emergency protocols, meaning that no preset strategies exist for post-fire resettlement in 2020 (Office of the Prime Minister, 2011). Thus, the Twaloloka response represented an ad hoc adaptation in the recovery phase, demonstrating both political initiatives and institutional unpreparedness (Joseph et al., 2021).

The absence of policy integration between housing and disaster management leads to duplication, unclear accountability, and inconsistent support for the affected communities. Without legal recognition that housing qualifies as a disaster-response instrument, decisions fall to political discretion rather than established frameworks, a reality that has shaped uneven implementation in Walvis Bay. These weaknesses demonstrate that the technical and institutional tools required for integrated recovery remain underdeveloped, raising fundamental questions about how housing and disaster frameworks should connect conceptually and operationally, which are examined in the following section.

2.7 Recovery and Resilience: Linking Housing and Disaster Policy

Having outlined Namibia's policy frameworks and their limitations, this section explores how the concepts of recovery and resilience can bridge the gaps between housing and disaster management. Disaster recovery in Namibia follows the guidance of the 2009 National Disaster Risk Management Policy and the 2011 National Disaster Risk Plan, both of which emphasize resilience as a long-term process that rebuilds communities through prevention and preparedness, rather than reaction (Office of the Prime Minister, 2011). In principle, these frameworks align with the Hyogo Framework (2005–2015) and Sendai Framework (2015–2030), international strategies that call on governments to "build back better" by addressing underlying vulnerabilities and integrating risk reduction into development planning (Das, 2018; Oloruntoba et al., 2018).

However, Namibia's policy framework does not define how housing, which is one of the most critical components of recovery, fits into national resilience planning. This gap became evident during the Twaloloka fire of 2020 when the government used

permanently subsidized housing as an improvised disaster response. The event revealed how disaster management and housing policies operate in silos rather than as a unified system (MURD 2022). Understanding the reasons for this disconnect and its implications for equitable recovery necessitates an examination of three interconnected dimensions: spatial justice, syndemic vulnerability, and requirements for integrated policy frameworks.

2.7.1 Spatial Justice and the Right to Adequate Housing

The intersection between housing and disaster response raises fundamental questions about spatial justice and how society distributes space, resources, and opportunities across populations (Bullard & Wright, 2012). In Namibia, the residential patterns inherited from apartheids continue to shape vulnerability. Low-income households occupy marginal, high-risk land, coastal flood zones, industrial edges, or informal peripheries where essential services remain scarce (Houser, 2019). When disasters strike, these communities endure slow or unequal assistance owing to their location and socioeconomic status.

The spatial justice theory argues that equitable recovery must extend beyond physical rebuilding to address deep structural inequalities affecting access to safe, serviced land (Forrest, 2000; Cirolia et al., 2016). If post-disaster housing reconstruction reproduces segregation and places victims again on urban margins, it fails to achieve the constitutional ideal of adequate housing. Recovery programs that relocate affected populations to poorly serviced peripheral areas, without employment opportunities, schools, or healthcare facilities, perpetuate vulnerability.

Equitable recovery requires an inclusive design and universal accessibility principles. Housing reconstruction that fails to accommodate persons with disabilities, the elderly, or women-headed households perpetuates vulnerability rather than reduces it (UN-Habitat, 2018). Therefore, an integrated policy must address both the technical and social dimensions of "adequacy", affordability, habitability, accessibility, and tenure (United Nations, 1991; Leckie, 2001). Without explicit attention to these dimensions, disaster housing responses risk deepening existing inequalities, rather than contributing to more just and resilient communities.

2.7.2 COVID- 19 and Syndemic Vulnerability

When the biological, social, and environmental crises converged, the Twaloloka Disaster unfolded within the syndemic context of 2020. The COVID-19 pandemic has amplified existing inequalities and revealed how inadequate housing magnifies public health vulnerability (Kunguma et al., 2021; Siimsen et al., 2023). Social distancing and lockdown regulations proved unworkable in overcrowded informal settlements where multiple families share limited space. Economic shutdowns deepen poverty, forcing families into riskier living and employment conditions when disasters occur.

Syndemic theory highlights that disasters do not occur in isolation; multiple interacting stressors, economic, environmental, and health-related, compound their impacts (Mei, 2020). Namibia's response to Twaloloka, shaped by the twin emergencies of fire and pandemic, illustrates how crises intersect with overwhelming governance systems. The absence of adaptive policies linking housing with public health resilience means that built environment decisions proceed under urgency, rather than following sustainable long-term planning (Joseph et al., 2021). Emergency measures that might have proved appropriate in normal circumstances faced additional complications from movement restrictions, health protocols, and economic disruption. However, policy frameworks did not guide the navigation of these compounding challenges.

2.7.3 Building Resilience: Toward Integrated Policy

True resilience extends beyond rebuilding structures; it requires the transformation of governance systems and reduction of systemic vulnerability (Oloruntoba et al., 2018). For Namibia, this means bridging the divide between disaster management and housing policy to embed risk-sensitive urban planning, participatory decision-making, and social protection mechanisms into long-term development. Several key shifts have facilitated this integration process.

First, the policy must recognize housing as a disaster risk reduction tool, not merely a post-event response. Adequate and safe housing with appropriate services reduces disaster vulnerability before a crisis occurs. Second, the government needs

to institutionalize inter-ministerial coordination among the Ministry of Urban and Rural Development, the National Housing Enterprise, and the Office of the Prime Minister, establishing clear protocols for emergency housing responses that transcend routine bureaucratic procedures that are often slow. Third, inclusive and spatial planning principles should guide all urban development projects, ensuring that housing interventions, whether emergency or routine, do not reproduce marginalization patterns. Finally, strengthening community partnerships with organizations such as the Shack Dwellers Federation of Namibia can build locally driven resilience by incorporating the affected knowledge and priorities of affected population knowledge and priorities into planning and implementation (SDFN, 2020).

The Twaloloka case represents this at the intersection of housing and disaster management policies. This space determines whether Namibia's future responses will continue reactive improvisation or evolve toward sustainable, equitable resilience. This chapter has shown that, while comprehensive policy frameworks exist, significant gaps in standards, implementation capacity, and inter-sectoral integration limit their effectiveness.

2.8 Conclusion

This chapter examined Namibia's policy and legal frameworks governing housing and disaster management, revealing their aspirations and limitations. Article 144 of the Constitution establishes housing as a fundamental right reinforced by international obligations under CESCR. The National Housing Policy (1991, 2009, 2022 review), National Disaster Risk Management Policy (2009), and Plan (2011) provide comprehensive institutional structures aligned with global frameworks, such as the Hyogo and Sendai strategies. However, significant gaps persist between policy intentions and implementation capacity.

This analysis has identified several critical weaknesses. First, neither housing nor disaster policy explicitly addresses how permanent housing provisions should function as disaster-response mechanisms. Second, Namibia lacks enforceable minimum standards for subsidized housing quality, leaving emergency interventions vulnerable to failure in terms of affordability, habitability, and service provision. Third,

bureaucratic rigidity, poor interagency coordination, limited innovation, and exponential housing backlogs undermine a state's capacity to respond effectively to crises. Fourth, the absence of policy integration between housing and disaster management creates institutional silos that prevent coordinated and equitable responses during emergencies. This chapter further highlights how spatial injustice and syndemic vulnerabilities, particularly the convergence of fire, poverty, and COVID-19, compound disaster impacts marginalized populations living in informal settlements.

Chapter 3 builds on this foundation by examining international experiences with disaster housing responses; drawing lessons from contexts in which governments have confronted similar challenges; and exploring approaches that might inform more integrated, equitable, and resilient policy frameworks in Namibia.

CHAPTER THREE: GLOBAL AND THEORETICAL PERSPECTIVES ON DISASTER RESPONSE AND HOUSING

3.1 Introduction

Chapter 2 focuses on policy frameworks for housing and disaster management in Namibia. This chapter exposes critical gaps, such as the lack of explicit provisions for permanent housing as a disaster response, absent quality standards for emergency interventions, poor inter-agency coordination, and policy silos separating housing from disaster management. Understanding the Twaloloka case study requires a comparative perspective that places Namibia's policy challenges within international disaster response literature. This chapter explored three interlinked themes. First, it examines the performance of different governance models, institutional arrangements, and accountability mechanisms under emergencies. A comparison of cases from China, South Africa, and Pakistan reveals common pitfalls, bureaucratic red tape, siloed agencies, and unclear mandates and highlights innovations that strengthen rapid, equitable responses. Second, it reviews housing-intervention strategies: Why do most systems revert to temporary shelters, what drives the rare shift to permanent rebuilding, and how do participatory or technocratic approaches affect outcomes? Third, it brings into the human dimension how pre-existing vulnerabilities, economic precarity, flammable construction materials, and marginalized locations interact with psychosocial trauma and the syndemic pressures of COVID-19.

International evidence demonstrates that formulating legislation does not guarantee its successful implementation during crises. Countries with comprehensive disaster management acts sometimes fail, while others lacking formal frameworks improvise effective responses through adaptive governance and community mobilization (Kunguma et al., 2021; Wang et al., 2019; Sarwar, 2019; Cheek, 2020). Integrating the social justice and equity lenses reveals how beneficiary selection, political economy, and mental health support determine who truly recovers and remains at risk. This chapter lays the conceptual groundwork for Chapter 4's empirical study of Twaloloka.

3.2 Governance and Institutional Frameworks for Disaster Response

Chapter 2 demonstrates that Namibia's housing and disaster management policies, while comprehensive on paper, display bureaucratic rigidity, poor inter-agency coordination, and implementation gaps that undermine crisis response effectiveness. This section examines how different countries organize governance frameworks for disaster response, revealing that legislation alone does not guarantee effective disaster management. Implementation capacity, inter-agency collaboration, accountability mechanisms, and adaptive governance are equally critical.

3.2.1 Global Disaster Legislation and Institutional Responses

Disaster management legislation provides essential frameworks for responding to crises, such as fires, floods, earthquakes, or pandemics; however, formulating legislation does not automatically translate into successful implementation (Cheek, 2020; Marchezini, 2018). Three comparative cases illustrate this tension across the different disaster types.

China's disaster emergency system demonstrates how adaptive governance compensates for relatively recent institutional formations (Wang et al., 2019). The system operates through decentralized coordination with multiple private emergency rescue teams nationwide, addressing diverse hazards ranging from earthquakes and floods to health emergencies. During COVID-19, the flexibility of the system has enabled customized responses through ICT innovations and QR codes for contact tracing (Mei, 2020; Cui et al., 2021). Success stems from sufficient reserved funds enabling coordination without bureaucratic delays, flexible policy frameworks allowing rapid adaptation to different disaster contexts, and integration of technological innovation (Sabal et al., 2021). Critics argue that China's approach is dictatorial (Mei, 2020), yet this case demonstrates how adaptive governance can achieve effective outcomes across diverse disaster scenarios (Wang et al., 2019).

South Africa's Disaster Management Act 57 of 2002 established detailed frameworks intended to address multiple hazards. However, the Act has repeatedly failed across different disaster contexts, such as fires, floods, and health emergencies (Kunguma et al., 2021). During COVID-19, Section 27 activated an epidemiological disaster;

however, despite imposing regulations, South Africa became one of Africa's most affected countries. This pattern reveals how rigid legislative frameworks, unchanged despite evidence of repeated failures, prove unable to meet emergency demands when bureaucratic rigidity, poor coordination, and a lack of adaptive capacity undermine practical responses (Kunguma et al., 2021).

Pakistan represents the opposite extreme: a country without a disaster management policy in which government inaction forced community self-organization across recurring disasters (Sarwar, 2019). When river erosion and flooding submerged Basti Ridan's land and houses in 1993, the government was unwilling to assist them. With NGO support, the community protested, eventually pressuring belated government action. When a similar flood struck in 2017, the government provided free land and houses. Yet another disaster occurred five years later, one that the disaster management policy might have prevented (Sarwar, 2019). The case demonstrates both the dangers of policy absence and how disasters can catalyze reform, forcing governments toward belated action. It also shows that, without institutionalized frameworks, each disaster, whether fire, flood, or housing crisis, meets improvised responses that fail to address the underlying structural vulnerabilities, leaving communities trapped in cycles of recurring displacement.

These three cases offer insight into Namibia's response to the Twaloloka fire. Like South Africa, Namibia possesses comprehensive disaster legislation (the Disaster Risk Management Act 10 of 2012) along with detailed housing policies (the National Housing Policy and Mass Housing Development Program). However, Chapter 2 revealed that, as in South Africa, legislation does not prevent implementation failures. Namibia's policies lack operational mechanisms for permanent housing as a disaster response, contain no quality standards for emergency interventions, and display the same interagency coordination problems that plague South African disaster response. Unlike Pakistan, Namibia does not face policy vacuum. The government's decision to provide permanent brick houses to Twaloloka victims demonstrates the capacity for adaptive action beyond standard frameworks, an improvisation more characteristic of Pakistan's crisis-driven response than systematic disaster management. However, this improvisation occurred without pre-established

protocols, reserved funding mechanisms, or technological integration that enabled China's adaptive system to function effectively across diverse emergencies. Understanding why legislation alone proves insufficient and what institutional arrangements enable successful implementation is essential for evaluating the Twaloloka Intervention's sustainability and replicability.

3.2.2 Inter-Agency Coordination and Bureaucratic Politics Under Emergency Conditions

Effective disaster housing responses require seamless coordination between multiple government agencies, parastatals, local authorities, and civil society organizations. However, emergency contexts demand flexibility and speed, whereas bureaucratic institutions operate with rigid structures, making adaptation difficult (Stern, 2017). Three fundamental structural barriers undermine coordination.

First, bureaucratic rigidity creates delays when rigid hierarchies, prolonged approval procedures, and excessive documentation requirements slow resource deployment (Dai & Azhar, 2024; Puri et al., 2024). Intricate regulations and an abundance of paperwork delay the deployment of necessary supplies and personnel, thereby compromising their effectiveness. A lack of accountability makes personnel reluctant to take risks or act quickly, causing important choices to be postponed when problems worsen.

Second, competing institutional agendas and resource constraints emerge when agencies pursue their own priorities by using contrasting rules and procedures (Puri et al., 2024). Inadequate channels and a lack of standard information systems create communication gaps between agencies. Limited funding and staff breed rivalry as agencies compete for scarce resources, resulting in duplicated efforts and disjointed reactions (Dai & Azhar, 2024).

Third, unclear accountability and divided responsibilities make determining ultimate responsibility difficult when multiple agencies share oversight yet lack clear protocols defining who bears accountability for specific outcomes (Puri et al., 2024). Ambiguity

over duties creates conflict and enables agencies to shift blame rather than to solve problems.

These structural barriers prove particularly acute in contexts like Namibia, where, as Chapter 2 demonstrated, disaster management and housing operate as separate policy domains with different responsible ministries, unclear mandates for emergency housing provision, and no pre-established protocols for rapid permanent housing construction. The Twaloloka response required unprecedented coordination between the Ministry of Urban and Rural Development, the National Housing Enterprise, the Office of the Prime Minister, and local authorities, coordination that had to be improvised during a crisis rather than following established frameworks.

3.2.3 Governance, Accountability, and Transparency Challenges in Implementation

In addition to coordination failures, disaster response systems face fundamental challenges in terms of governance quality, accountability mechanisms, and transparency. While weak states almost inevitably exhibit shortcomings in disaster governance, governance failures can occur even in countries with stable systems (Tierney, 2012). State legitimacy emerges through locally led responses (Melis & Raymond, 2020), founded on the principles that individuals should be treated equally with freedom to make their own decisions (Wang, 2013), and that everyone should have an equal say in group decisions (Zhang, 2016). When governments exclude affected communities from planning and implementation, this exclusion raises doubts regarding state legitimacy and commitment to community needs.

Public institutions in legitimate governments should act collectively and constrain power abuse through proper checks, balances, and accountability (Hilhorst et al., 2020). Disaster victims react not only to disasters, but also to government actions over the years, addressing the underlying crises. The perceived unfair distribution of resources, coupled with the usual government promises of disaster eradication that never materialize, erodes public confidence in state capacity.

Disaster management policies should be transparent with clear guidelines (Jonas, 2014). However, implementation often suffers from opacity in decision making,

beneficiary selection, resource allocation, and quality control. Accountability is especially challenging when multiple agencies share responsibility yet lack clear protocols defining who bears ultimate responsibility. Without these protocols, determining accountability for specific outcomes becomes nearly impossible, because agencies can deflect blame rather than accept responsibility for failure.

The lack of formal quality control methods results from a rapid building pace, while insufficient funding for quality control staff and tools undermines standard maintenance (Dohnke et al., 2015). The absence of enforceable minimum standards makes subsidized housing programs vulnerable to quality failures, making assessment and accountability difficult (Joseph et al., 2021; Hudson et al., 2019). When standards remain voluntary rather than mandatory, programs operate without external oversight, and quality depends entirely on implementers' commitment rather than on regulatory frameworks.

Without the legal recognition that housing qualifies as a disaster-response instrument, responses become ad hoc adaptations, demonstrating both political initiative and institutional unpreparedness (Joseph et al., 2021). In disaster contexts, conflicts of interest and inter-agency politicking often emerge as actors attempt to advance self-interest (Boersma et al., 2021; Olivier, 2015), creating situations in which decisions fall to discretion rather than established frameworks.

These accountability gaps were particularly problematic in Namibia. As Chapter 2 demonstrates, the country lacks explicit provisions designating housing as a legitimate disaster response instrument, no enforceable quality standards for emergency housing construction, and unclear protocols defining which agency bears the ultimate responsibility when permanent housing becomes an intervention.

3.2.4 Lessons for Strengthening Namibia's Institutional Disaster Readiness

Comparative evidence from China, South Africa, and Pakistan yields several lessons for strengthening Namibia's disaster governance capacity. First, adaptive governance systems that balance centralized coordination with decentralized implementation are more effective than rigid legislative frameworks (Wang et al.,

2019; Marchezini, 2018). Namibia's Disaster Risk Management Act and housing policies provide comprehensive frameworks, yet Chapter 2 reveals that these lack operational mechanisms for translating principles into emergency actions. The Twaloloka response demonstrated both political will and institutional improvisation; however, without pre-established protocols, reserved funding mechanisms, or technological integration, such improvisation cannot become systematic capacity.

Second, strengthening interministerial coordination between the Ministry of Urban and Rural Development, National Housing Enterprise, and Prime Minister's Office requires establishing clear protocols for emergency housing responses that transcend routine bureaucratic procedures. China's success stems partly from sufficient reserves of funds, enabling coordination without bureaucratic delays, and flexible frameworks that allow rapid adaptation (Sabal et al., 2021). Without preset strategies, each crisis is met with improvised ad hoc inter-agency responses, a pattern clearly exemplified by the Twaloloka case.

Third, while Namibia participates in the Sendai Framework for Disaster Risk Reduction and hosts the 9th Africa Regional Platform for Disaster Risk Reduction in Windhoek in 2024, the country struggles to translate international commitments into operational capacity. Governments should consistently evaluate policies and refine them to address disaster challenges, while incorporating technological and innovative aspects that enable rapid adaptation (Sabal et al., 2021).

Fourth, policy frameworks must become more agile, with emergency responses designed to transition smoothly to long-term sustainable recovery strategies, rather than operating in disconnected phases. The Twaloloka Intervention's shift from temporary relief to permanent housing occurred without established frameworks guiding such transitions, raising questions regarding whether this represents replicable capacity or exceptional improvisation.

Finally, building locally driven resilience requires incorporating the knowledge and priorities of the affected populations into planning and implementation frameworks. The Shack Dwellers Federation of Namibia advocates participatory governance

models, recognizing that residents possess crucial knowledge about local conditions and viable solutions (SDFN, 2020). While emergency contexts may justify streamlined decision-making, the complete absence of community consultation, as in Twaloloka's beneficiary selection, violates the principle that participation, coupled with transparency, fosters sustainability and disaster risk reduction (Ahrens & Rudolph, 2016).

These lessons establish the parameters for evaluating the Twaloloka intervention examined in Chapter 4: Did the response demonstrate adaptive governance or bureaucratic improvisation? Did the coordination function be effective or rely on personal relationships? Did the intervention address the underlying vulnerabilities or merely respond to the immediate symptoms? Understanding these institutional dimensions is essential before examining the housing strategies themselves. Having outlined the lessons for institutional readiness, the following section examines how they translate into housing intervention approaches.

3.3 Approaches to Post-Disaster Housing Intervention

Governments worldwide adopt different housing strategies following disasters, which determine whether victims rebuild quickly, safely, and equitably, or remain trapped in cycles of vulnerability. This section examines the key approaches to post-disaster housing interventions, drawing on international evidence and theory. The approaches explored here–temporary versus permanent solutions, upgrading versus relocation, top-down versus participatory models–directly shape implementation effectiveness, community resilience, and long-term sustainability.

3.3.1 Temporary Shelter vs. Permanent Reconstruction

Most countries respond to displacement disasters by providing temporary relief and returning victims to their previous conditions after an immediate crisis has passed. Temporary Housing Units (THUs) such as tents, mobile trailers, and prefabricated structures offer quick deployment using lightweight materials (Vaccari et al., 2020). However, these solutions have significant drawbacks: they are less durable, create potential environmental impacts, and, if poorly planned, alter livelihoods and aggravate vulnerability rather than address root causes (Weia et al., 2019).

Turner's influential "housing as a verb" (1972) reframes the fundamental question, rather than viewing housing as a finished product that the government supplies; housing functions as a process of reestablishing usual life routines (Weia et al., 2019). The government should supply conditions that enable residents to access local resources for self-help, rather than acting as a housing supplier (Vaccari et al., 2020). This aligns with international evidence that most affected households reconstruct themselves with little external support following disasters (Hendriks & Opdyke, 2020).

Core shelters, simple one-room buildings with foundations and basic utilities, provide affordable options for quick recovery, although they may not suit all climate zones or provide sufficient space (Arcilla, 2023). Progressive shelters with panels added over time allow transition to permanent housing yet require more planning and resources, making them less suitable for immediate emergency responses (Crompvoets et al., 2018). Permanent housing, prefabricated buildings with sustainable components, or newly constructed projects offer durable housing that supports economic recovery and community resilience (Dzulkarnaen et al., 2014). However, permanent housing requires extensive planning and coordination, is cost- and time-intensive, and, if not implemented fairly, may worsen social inequality (Arcilla, 2023).

3.3.2 Informal Settlement Upgrading, Relocation, and Resettlement

Informal settlement interventions take three primary forms: upgrading, relocation, and resettlement (Ghasempour, 2015). Each approach has distinct implications on community stability, resource requirements, and vulnerability reduction. Upgrading aims to improve existing settlements by expanding access to land tenure, infrastructure, and services, while maintaining community location and social networks. South Africa's Reconstruction Development Programme (RDP) exemplifies this approach, shifting emphasis from total eradication toward upgrading (Cirolia et al., 2016). The primary advantage of upgrading lies in preserving community bonds, local livelihoods, and spatial justice, by allowing residents to remain in familiar locations close to employment. However, upgrading alone cannot address disasters that require immediate large-scale reconstruction, particularly when flammable materials and overcrowded conditions create recurring fire risk.

Resettlement differs from temporary relocation in that it provides permanent housing. Resettlement requires careful planning and consultation with residents (Nikuze et al., 2019). Despite the possibility that resettlement programs could provide better homes for impoverished informal households, most displaced households experience adverse effects in terms of material, monetary, social, and human livelihood assets. Problems include difficulty supplying land to all who need it, limited resources, and the inability of resettled populations to repay loans (Ghasempour, 2015).

3.3.3 Top-Down vs. Participatory Approaches

The contrast between technocratic, government-led models and participatory, community-based approaches fundamentally shapes disaster housing outcomes. Top-down approaches concentrate on power and decision-making in the hands of external actors while overlooking the needs and priorities of local communities (Wang, 2013). They do not utilize local expertise, making them less responsive to local demands, and causing disease empowerment. Because top-down models do not foster local ownership or capacity building, beneficiaries and municipalities struggle with sustainability once external support is withdrawn (Tiefenbacher, 2013).

Participatory approaches foster sustainability and disaster risk reduction through transparency (Ahrens & Rudolph, 2016). They build community ownership, ensure cultural appropriateness, and incorporate local knowledge, which are vital for effective implementation. Such approaches foster ownership, sustainability, and empowerment by making the affected populations more active than passive recipients. However, participatory processes carry challenges: they are time intensive and require significant resources, potentially hindering efficiency under emergency conditions (Tiefenbacher, 2013). Participatory approaches may still reflect unequal power dynamics within communities, with some individuals or groups dominating decision-making processes, a phenomenon termed "elite capture'." External actors may manipulate participatory processes to achieve their own agendas, mainly for political gain, rather than to empower local communities.

Coordination between governments, housing Inter-agency, and community representatives often results in power dynamics that affect beneficiaries and

reconstruction efforts, with weak coordination leading to power imbalances that hinder efforts to serve beneficiaries effectively (Cooper & Sarkisian, 2023; Dai & Azhar, 2024). While emergency contexts may justify streamlined decision-making, the complete absence of community consultation violates the fundamental principle that participation, coupled with transparency, fosters sustainability and disaster risk reduction (Ahrens & Rudolph, 2016).

3.3.4 Housing Quality, Building Standards, and the "Building Back Better" Principle

Emergency housing contexts create inherent tensions among speed, cost, and quality, which are particularly acute when governments lack enforceable minimum standards. International practice recognizes several critical dimensions that ensure that subsidized housing meets basic habitability, safety, and sustainability requirements (Arcilla, 2023). Affordability establishes that housing costs, rent, utilities, and maintenance should not exceed a certain percentage of household income, typically 30% (Coskun et al., 2022; SDFN, 2020). Habitability encompasses adequate space, ventilation, natural light, thermal comfort, and protection from weather and environmental hazards (Cooper & Sarkisian, 2023). Basic services, potable water, sanitation, electricity, waste management, and drainage are the fundamental requirements (Shihepo, 2022). Location addresses where housing is related to employment, schools, healthcare, and transport (Bullard & Wright, 2012). Material standards specify durable, locally sourced, and environmentally appropriate building materials that can withstand the local climate (Chandel & Sharma, 2016). Emergency housing projects frequently operate with tight resources, leading to the use of less expensive and durable materials (Puri et al., 2024). The need to finish tasks quickly causes unsafe shortcuts, jeopardizing housing durability and structural soundness (Batra, 2021). Standardized designs may not be appropriate for unique project requirements (Cirolia et al., 2016). Long-term monitoring and assessment of housing performance are often neglected because of their urgency (Crompvoets et al., 2018). The lack of formal quality control methods, such as testing and inspections, results from a rapid building pace, while insufficient funding for quality control staff and tools undermines standard maintenance (Dohnke et al., 2015). The absence of enforceable minimum standards leaves subsidized housing programs vulnerable to quality failures (Joseph et al., 2021; Hudson et al., 2019).

The Building Back Better (BBB) concept constitutes a post-disaster recovery strategy that strengthens community resilience and reduces potential future vulnerability. BBB's sustainability focus encourages sustainable practices and long-term community well-being by integrating social, environmental, and economic considerations in all construction phases (Oloruntoba et al., 2018; Das, 2018). BBB principles advocate addressing root causes rather than merely symptoms and using disaster reconstruction as an opportunity to strengthen resilience rather than reproducing pre-disaster vulnerabilities.

3.3.5 Sustainability: Economic, Environmental, and Social Dimensions

The sustainability of post-disaster housing alternatives varies greatly, encompassing economic viability, social justice, and environmental impact (Dzulkarnaen et al., 2014). Economic sustainability requires that post-disaster housing does not burden the government or affected community with unsustainable debt or long-term maintenance costs. When beneficiaries lack employment or sound income to sustain the costs accompanying permanent housing, financial implications leave those who receive houses facing prolonged suffering through costs to repair and upgrade (Crompvoets et al., 2018; Arcilla, 2023). Environmental sustainability requires incorporating sustainable building practices, disaster-resistant construction, and community-led planning (Arcilla, 2023). The use of sustainable materials, green infrastructure, environmental considerations, and locally accessible resources are essential. Poor construction and a lack of proper pre-construction environmental studies have raised concerns about material waste and long-term environmental damage.

Social sustainability requires housing solutions to be accessible to all members of the affected community regardless of income or social status. Affected communities should participate in the design and construction processes to ensure that housing solutions are culturally appropriate and meet community needs (Dai & Azhar, 2024). Housing should form part of a broader strategy for disaster risk reduction and community resilience rather than a one-off project (Joseph et al., 2021). Post-disaster recovery efforts often face funding limitations that hinder the implementation of sustainable solutions. Developing countries may lack the technical expertise and

resources to design and construct sustainable housing solutions, while some communities resist new technologies or approaches, even if they are sustainable (Nikuze et al., 2019).

3.4 Vulnerability and Resilience in Disaster Contexts

Chapter 2 established that Namibia's policy frameworks address recovery and resilience in principle but lack operational mechanisms for translating these concepts into practice. This section examines the underlying factors that create vulnerability in informal settlements and explores how communities and governments can build genuine disaster resilience. Understanding vulnerability is essential for designing effective housing interventions that address root causes rather than merely respond to symptoms.

3.4.1 Understanding Vulnerability: Location, Materials, and Socioeconomic Drivers

Vulnerability to disasters is not distributed evenly across populations; structural determinants ensure that poor communities face recurring disasters, whereas wealthier areas remain largely protected (Bullard & Wright, 2012). Access to decent housing determines vulnerability, particularly among low-income urban residents (Vaccari et al., 2020). Three interconnected factors drive this differential exposure: geographic marginalization, construction materials, and socioeconomic status.

Low-income communities live in hazard-prone areas and face recurring hazards (Hendriks & Opdyke, 2020). Geographic marginalization, explored in depth in Section 3.5.2 as "residential apartheid", places poor communities in peripheral locations lacking infrastructure (Chantry & Norton, 2019; Houser, 2019). Response to emergencies in these areas is slower than in wealthy neighbourhoods, partly because authorities prioritize affluent areas as well as roads, and proximity to emergency infrastructure, such as fire stations, enables rapid response in well-serviced locations (Bullard & Wright, 2012).

Informal settlers face overcrowding, flammable building materials, poor access, and limited firefighting infrastructure (Shihepo, 2022). Because residents lack the resources to purchase durable, fire-resistant materials, they build shacks from

wooden pallets, cardboard, nets, and plastic sheeting, which are highly flammable (Chantry & Norton, 2019). The city of the land forces residents to build attached shacks, creating domino effects when fires occur. Without electricity, residents use candles, paraffin lamps, and gas stoves, all of which pose fire hazards in wooden structures.

3.4.2 Building Resilience in Informal Settlements

Most households affected by disasters reconstruct themselves with minimal external support (Hendriks & Opdyke, 2020). Governments often lack resources or capacities, forcing communities toward recover. When those with resources start rebuilding, they live in partially finished structures while making incremental improvements; those without resources wait for government assistance that rarely arrives or comes late and is insufficient (Hendriks & Opdyke, 2020).

Disaster management authorities must recognize social vulnerabilities and respond equally. Some scholars criticize resilience frameworks as vague, difficult to implement, and politically manipulated by elites without practical evidence, arguing that they introduce concerns that do not exist, and produce solutions that are misaligned with community needs (Paez et al., 2020). Despite this criticism, effective disaster preparedness requires the involvement of all stakeholders including the government, NGOs, communities, households, and individuals (Weia et al., 2019). Community participation throughout the disaster cycle enables residents to share crucial local knowledge; the more preparation that occurs, the less external assistance is needed. As discussed in Section 3.3.1, Turner's "housing as a verb" theory emphasizes enabling self-help rather than direct government provision. Enabling strategies include securing land tenure, providing access to building materials, offering technical assistance, facilitating financing, and removing regulatory barriers (Weia et al., 2019; Vaccari et al., 2020).

When governments lack disaster management policies or implementation capacities, communities reconstruct themselves. Communities with resources begin to repair immediately and live in incomplete structures while making incremental

improvements. Those without resources wait for government assistance, which rarely arrives late or comes insufficiently (Hendriks & Opdyke, 2020).

3.5 Social Justice and Equity in Disaster Response

Chapter 2 identifies spatial injustice as a structural feature of Namibia's housing crisis in which economic segregation relegates poor communities to disaster-prone peripheral locations. This section examines how disaster response systems, through beneficiary selection, resource distribution, and political dynamics, either challenge or reproduce inequities. Social justice frameworks demand that post-disaster interventions address underlying vulnerabilities rather than perpetuate marginalization patterns.

3.5.1 Targeting, Beneficiary Selection, and Corruption

Disaster response programs require rapid implementation under emergency conditions, which complicates the identification and targeting processes (Puri et al., 2024). COVID-19 containment measures involving minimal face-to-face contact further impacted coordination during the targeted exercises. Careful analysis of the specific needs of affected groups and ensuring their inclusion are difficult under these pressures.

The mechanisms of inclusion and exclusion in aid programs are crucial for effective post-disaster recovery (Batra, 2021). However, the lack of legal frameworks to handle the complexities of post-disaster assistance leads to delays, inconsistencies, resource diversion, corruption, and unethical procurement practices (Hudson et al., 2019). Emergency housing projects frequently operate under tight resources and time pressure, making careful vulnerability assessment difficult (Puri et al., 2024). Community involvement in selection proves limited, with external actors making decisions without consulting the affected populations. Biased selection, influenced by tribal affiliation, location, social ties, or intermediary manipulation, undermines equitable distribution (Wang, 2013; Zhang, 2016).

Political influence can undermine equitable resource distribution, with disaster aid becoming a tool for legitimacy and electoral gain (Klomp, 2020). Politicians

sometimes capture disaster risk processes for their own gain, with the central government detaching from community-based implementation (Stern, 2017). In disaster contexts, conflicts of interest and inter-agency politicking emerge as actors attempt to advance their self-interest (Boersma et al., 2021; Olivier, 2015). For political gain, governments hesitate to make unsustainable housing choices (Desportes & Moyo-Nyoni, 2022). Without legal frameworks that clearly define beneficiary selection criteria and accountability mechanisms, programmes become vulnerable to manipulation. The absence of transparent rule-based systems opens up space for discretionary decision-making that favours politically connected individuals over those most in need.

Corruption and nepotism characterize the aid process from beginning to end (Wang, 2013). Corruption practices, bribery, embezzlement, extortion, resource diversion, and interference with beneficiary registration undermine the equitable distribution. Community representatives entrusted with beneficiary registration can manipulate lists to include relatives and acquaintances who are not disaster victims, resulting in beneficiaries not receiving aid being deserved. Power relations between aid providers and recipient communities influence program design and implementation (Mendis et al., 2023). Some aid providers prioritize certain beneficiary groups because of their shared tribal affiliations or locations. Others use intermediaries that influence those who benefit equally. These practices create situations in which those most vulnerable may find themselves excluded, while better-connected individuals receive assistance regardless of their actual needs.

3.5.2 Residential Apartheid, Spatial Inequality, and Disaster Vulnerability

Economic segregation, termed residential apartheid, ensures that the financial position pre-decides who remains in the neighbourhood (Chantry & Norton, 2019; Houser, 2019). Existing social and economic structures deny equal access to and opportunities for specific groups, placing them in peripheral locations that lack infrastructure. Location is a critical factor in determining why some areas experience a high disaster impact, while others remain unaffected. Spatial justice frameworks demand that post-disaster housing avoid reproducing marginalization by relocating beneficiaries to peripheral areas lacking infrastructure or economic opportunities

(Bullard & Wright, 2012; Cirolia et al., 2016). When recovery programs place affected populations in poorly serviced peripheral areas without employment opportunities, schools, or healthcare facilities, they perpetuate rather than resolve their vulnerability. Housing disaster aid recipients, especially those living in informal settlements, have experienced pre-disaster spatial injustice (Crompvoets et al., 2018). The spatial justice theory argues that equitable recovery must extend beyond physical rebuilding to address deep structural inequalities affecting access to safe, serviced land (Forrest, 2000; Cirolia et al., 2016). If post-disaster housing reconstruction reproduces segregation and places victims again on urban margins, it fails to achieve adequate housing.

Collective factors, such as access to amenities, socioeconomic status, housing quality, and infrastructure access, constitute social determinants that shape disaster vulnerability (Bullard & Wright, 2012). Social inequality contributes not only to high infection and death rates but also affects the ability to purchase safety and implement protective measures (Siimsen et al., 2023). Low-income neighbourhoods consistently suffer more (Hendriks & Opdyke, 2020). Understanding the factors that cause vulnerability is imperative to mitigate and reduce risks. However, vulnerable communities sometimes ignore hazard-resistant guidelines even when equipped with knowledge (Lal & Pandey, 2019). Many people from disaster-prone zones do not understand hazard-resistant manuals, whereas others do not need to read them (Hendriks & Opdyke, 2020). Life insurance companies demand high premiums for low-income neighbourhoods because of the high risk and probability of claims, further entrenching economic disadvantages (Chantry & Norton, 2019).

3.5.3 Politics of Disaster Aid and Resource Distribution

Disaster contexts create opportunities for political actors to advance their self-interest, with aid becoming a tool for legitimacy and electoral gain rather than needs-driven responses (Klomp, 2020). For political gain, governments hesitate to make unsustainable housing choices (Desportes & Moyo-Nyoni, 2022). Political influence can undermine equitable resource distribution, with disaster aid becoming an instrument for statecraft rather than development (Tamang, 2009). International aid politics further complicate matters. Countries with varied political backgrounds who

experience the same disaster level receive different levels of foreign aid (Guggenheim, 2014). International donors are more generous to countries from which they benefit (Dreher et al., 2018). United Nations Security Council membership determines aid eligibility; countries temporarily receive excessive support around their membership rotation periods (Dreher et al., 2018). These macro-level dynamics have shaped Namibia's capacity to access international disaster assistance. Whether the country attracts bilateral or multilateral aid depends partly on geopolitical relationships and donor priorities rather than need severity alone.

3.5.4 Equity-Centred Approaches in Housing Reconstruction

The right to adequate housing constitutes a foundational aspect of spatial justice, ensuring that everyone has access to safe, secure, and decent shelters (Puri et al., 2024). Disasters exacerbate pre-existing spatial inequalities, leaving vulnerable populations with limited resources for rebuilding (Arcilla, 2023). A simple approach to post-disaster housing should ensure that vulnerable communities are empowered and have a voice in shaping policies that will affect their lives. Reconstruction efforts must ensure universal accessibility principles, accommodating persons with disabilities, the elderly, and women-headed households (UN-Habitat, 2018). Without explicit attention to affordability, habitability, accessibility, and security of tenure, disaster housing responses risk deepening existing inequalities rather than contributing to communities (United Nations, 1991; Leckie, 2001). Disaster reconstruction and rehabilitation must address social, economic, and political factors that contribute to vulnerability (Cirolia et al., 2016). Intersectoral collaboration between health, housing, disaster management, and social services is essential for integrated responses (Dai & Azhar, 2024). Housing is central not only to disaster safety but also to infection control, mental health, and economic stability (Cooper & Sarkisian, 2023). However, equitable reconstruction alone cannot heal the psychological scars of a disaster, as discussed in section 3.6.

3.6 Psychosocial Dimensions of Disaster Recovery

Disasters extend far beyond physical destruction; they inflict profound psychological and social wounds that shape recovery trajectories long after the immediate crises

have passed. Chapter 4 reveals extensive trauma experiences among Twaloloka beneficiaries, making it essential to establish theoretical frameworks for understanding these psychosocial dimensions. This section examines the impact of disasters on mental health, trauma-informed recovery approaches and the role of social support in collective healing.

3.6.1 Trauma and Mental Health Impacts after Disaster

Disasters, including fires and displacement, have significant psychological effects. Emotional impacts often last far longer than physical damages. Survivors experience post-traumatic stress disorder (PTSD), anxiety, depression, a sense of solastalgia, grief over the permanent loss of familiar places, and identity anchors (Cooper & Sarkisian, 2023; Dzulkarnaen et al., 2014). Women-headed households, children, and the elderly exhibit higher risk, compounded by poverty and repeated exposure to emergencies (Ghasempour, 2015). Trauma manifests as fear, sleeplessness, guilt, relationship strain, and inability to focus or make decisions.

People rely on the moment of a disaster through intrusive memories and hypervigilance, especially when new risks, fire, strong winds, or rain remind them of the event (Desportes & Moyo-Nyoni, 2022). Economic insecurity and housing instability intensify these feelings, producing what Turner described as 'incomplete recovery,' where survival replaces living. Loss of homes and possessions also destroys personal history; for some, this erasure feels worse than material loss itself. Socially disaster-fractured communities. Displacement dismantles kinship systems, which usually provide emotional and financial support (Hendriks & Opdyke, 2020). Grief and unemployment create tension, violence, and substance abuse, whereas isolation increases when relocation scatters networks. Community rituals of mourning and rebuilding, which are key to collective healing, often receive little attention in emergency housing programs.

Physiologically, prolonged stress contributes to hypertension, cardiac conditions, and maternal complications, whereas inadequate healthcare after displacement leaves symptoms untreated (Cooper & Sarkisian, 2023). Therefore, mental health interventions must be accompanied by physical reconstruction. Integrating trauma-sensitive counselling, safe community gathering spaces, and consistent

communication from authorities reduces anxiety and helps survivors regain agency. Ultimately, disaster recovery must be understood as a psychosocial process similar to material recovery. When trauma remains unaddressed, new houses cannot restore a sense of safety or belonging.

3.6.2 Trauma-Informed Housing Recovery Frameworks

Recognizing the effects of trauma on people and communities and actively preventing re-traumatization constitute key components of trauma-informed approaches to disaster recovery and housing (Ghasempour, 2015). These approaches entail recognizing past and present traumas, comprehending how they affect people's lives, and changing procedures and policies to promote empowerment, safety, and trust. Providing mental health support and psychosocial interventions in the immediate aftermath of a disaster can help prevent long-term mental health problems (Dzulkarnaen et al., 2014).

The recognition, realization, and reaction framework guide trauma-informed practices. Recognition involves acknowledging that disaster victims experience trauma that requires support. Realization requires understanding how trauma affects victims' behavior, interactions with aid providers, and the capacity to engage in recovery processes. Reaction refers to adapting policies and procedures to create environments that promote healing, rather than exacerbating trauma. This includes ensuring access to mental health services, counselling, therapy, and medication, which are crucial for individuals struggling with the psychosocial consequences of disasters. Helping individuals process disaster trauma can prevent the development of PTSD and other mental health problems. However, effective trauma-informed approaches extend beyond clinical interventions to address structural conditions that enable recovery. Trust and safety form foundational requirements, and victims need to feel physically and psychologically safe during the recovery process. Cooperation and empowerment strategies involve victims in decision-making regarding their recovery, restoring a sense of control, and agency diminished by disaster experiences. Historical, cultural, and gender aspects require recognition that trauma impacts different groups differently, with cultural contexts shaping both trauma experiences and healing processes

(Ghasempour, 2015; Dzulkarnaen et al., 2014; Joseph et al., 2021; Cooper and Sarkisi an, 2023).

Housing is central to trauma recovery; having a secure, adequate shelter provides psychological stability, enabling other aspects of recovery. Communication between aid providers and victims must occur with sensitivity to trauma responses to avoid re-traumatization through insensitive or coercive interactions. Mental health services should be integrated into housing programs rather than treated as separate concerns. Community recovery planning should involve affected populations, ensuring that their needs and perspectives shape recovery trajectories (Joseph et al., 2021; Ghasempour, 2015; Cooper and Sarkisian, 2023).

3.6.3 Social Support, Empowerment, and Collective Healing

Support systems underpin community resilience and enable individuals to cope with psychosocial and material pressures of disaster recovery. When disaster victims lack these networks, their distress deepens and recovery slows. The absence of strong family or community bonds results in isolated and compounded trauma (Desportes & Moyo-Nyoni, 2022). Only a few fire victims in similar contexts report meaningful family support during recovery, while most face crises alone, increasing psychological strain (Ghasempour, 2015). Economic hardship intertwines with emotional distress, financial insecurity, job loss, and property damage intensifies post-disaster anxiety and depression, creating self-perpetuating cycles of vulnerability (Dzulkarnaen et al., 2014; Houser, 2019).

Community division, especially between those who receive assistance and those excluded, damages once-stable relationships and destroys social cohesion (Joseph et al., 2021). When rebuilding processes appear unjust, anger and resentment spread, eroding trust between neighbours and authorities. Reports from several African and Asian fire-disaster contexts confirm that aid inequality fractures social ties and disrupts recovery (Ghasempour, 2015; Desportes & Moyo-Nyoni, 2022). Everyday life disruptions, loss of work, school closures, and destroyed possessions affect families differently, depending on age, resources, and pre-existing mental health, with children being the most negatively impacted (Siimsen et al., 2023).

Empowerment and inclusion are essential for collective healing. When victims find themselves excluded from planning and recovery processes, the exclusion reinforces vulnerability and communicates that their voices do not matter (Joseph et al., 2021). Psychological research on post-disaster empowerment shows that participation restores agency and improves emotional well-being (Ahrens & Rudolph, 2016). Conversely, top-down disaster responses often silence communities, producing mistrust and long-term dependence (Tiefenbacher, 2013). Genuine participation, coupled with transparent and accountable governance, helps trauma-affected citizens rebuild both material and emotional stability (Wang, 2013; Cooper & Sarkisian, 2023).

Rebuilding community spaces and social networks restores shared identity and helps survivors find meaning after loss (Ghasempour, 2015). Community-led recovery initiatives that focus on collective activities, communal rebuilding, memorial projects, and support groups strengthen the social fabric and reduce psychological isolation (Dzulkarnaen et al., 2014). Recovery efforts that address psychosocial well-being alongside physical reconstruction can lead to more sustainable results (Joseph et al., 2021). Without explicit attention to emotional and social dimensions, disaster housing programs risk becoming purely technical exercises that provide shelter, but leave psychological wounds unhealed, undermining long-term resilience (Cooper & Sarkisian, 2023). These psychosocial dynamics became even more complex during the COVID- 19 pandemic, when health risks overlapped with physical displacement.

3.7 COVID-19 and the Syndemic Context

Chapter 2 introduces the concept of syndemic vulnerability in Namibia's 2020 disaster response context. This section develops the framework by examining how the COVID-19 pandemic transformed global disaster responses and how interacting health, social, and economic crises amplified vulnerability in informal settlements. Understanding the syndemic nature of the Twaloloka fire, which occurs during a pandemic amidst poverty, within inadequate housing is essential for evaluating the government's response.

3.7.1 The COVID-19 Pandemic and Global Disaster Responses

The COVID-19 pandemic has exposed wide gaps in disaster preparedness strategies across many nations (Cui et al., 2021). Without support from countries with robust disaster response strategies, the impact could have been far more devastating, especially for impoverished communities with limited access to resources and healthcare (Kunguma et al., 2021; Bullard & Wright, 2012). When COVID-19 struck, Twaloloka became Namibia's first COVID epicentre and recorded the country's first COVID death (de Klerk, 2020). The same problems that made fires dangerous made COVID control impossible: there were no toilets, shared water points, up to ten people living in one shack, and no money for soap or masks because the pandemic shut down informal trading.

The pandemic compounded the dire conditions of informal settlements. Physical distancing measures have proven impossible in overcrowded informal settlements where multiple families share single-room dwellings (Siimsen et al., 2023). Movement restrictions and lockdowns disrupted informal trading, the primary income source for most informal settlement residents, plunging households deeper into poverty when they needed the most resources (Kunguma et al., 2021). Without access to clean water, soap, and sanitation facilities, implementation of basic hygiene measures has become impossible. Emergency response teams face challenges in accessing informal settlements to deliver aid, conduct assessments, or provide medical care (Dai & Azhar, 2024).

The pandemic has revealed how disaster responses operating under normal conditions fail when health emergencies require isolation, distancing, and movement control (Dai & Azhar, 2024). Temporary shelters, which are already problematic, became dangerous during pandemics when overcrowding facilitated viral transmission. Community consultations and participatory planning became nearly impossible when face-to-face contact carried infection risks. Standard beneficiary identification and targeting processes requiring household visits and group meetings must adapt rapidly or fail entirely (Puri et al., 2024).

3.7.2 Syndemic Theory: Interacting Health, Social, and Economic Crises

Syndemic theory explains how multiple health and social crises interact synergistically to amplify vulnerability and worsen outcomes (Siimsen et al., 2023). Unlike co-occurring problems, syndemics involve biological and social interactions that produce an excessive burden of disease in populations. The Twaloloka case exemplifies syndemic dynamics, where fire disasters, pre-existing vulnerabilities (poverty, inadequate housing, and poor health infrastructure), and the COVID-19 pandemic converge to create cascading crises.

Health vulnerabilities include a lack of access to healthcare, overcrowded living conditions facilitating disease transmission, and the absence of sanitation, which enables the spread of infectious diseases to spread (Shihepo, 2022). Social vulnerabilities include economic marginalization, spatial segregation in peripheral locations, and exclusion from formal systems (Chantry & Norton, 2019). Economic vulnerabilities include poverty, dependence on informal trading, and lack of savings or assets that provide buffers against shocks (Houser, 2019).

Vulnerabilities do not exist independently but interact to create a compounding disadvantage. Poverty forced families into flammable shacks in fire-prone areas; overcrowding facilitated disease transmission; lack of income prevented purchasing safety equipment or fire-resistant materials; and limited access to emergency services (Bullard & Wright, 2012). Twaloloka had already experienced Hepatitis B outbreaks before COVID-19, demonstrating how infectious diseases thrive in crowded conditions and poor sanitation concentrates (Trepo et al., 2014; Lee, 1997). Families trapped between pandemic lockdowns and fire disasters faced impossible choices. Emergency responders operating under COVID protocols moved more slowly than usual. Temporary shelters in tents create new health risks by concentrating the displaced populations during active viral transmission. Psychological trauma from fire-compounded pandemic-related stress creates mental health crises (Dzulkarnaen et al., 2014; Desportes & Moyo-Nyoni, 2022).

Mental health impacts were particularly severe under syndemic conditions. All interviewed beneficiaries reported experiencing PTSD, depression, and anxiety, not

merely from fire or pandemic alone but also from their interaction (Dzulkarnaen et al., 2014; Ghasempour, 2015). Physical health deteriorates owing to stress-related illnesses, including high blood pressure, whereas pandemic restrictions prevent access to medical care (Cooper & Sarkisian, 2023). Social exclusion intensified as community divisions emerged between those receiving houses and those excluded, destroying social networks when collective support was most needed (Joseph et al., 2021).

3.7.3 Lessons for Integrating Health and Housing Resilience

Syndemic analysis has revealed that addressing disasters, health crises, and housing inadequacy as separate problems is ineffective (Siimsen et al., 2023). Integrated approaches that recognize the interconnections between health, housing, and social determinants produce better outcomes. Housing is central not only to fire safety but also to infection control, mental health, and economic stability (Cooper & Sarkisian, 2023). Adequate housing with space for isolation, access to water and sanitation, and fire-resistant materials simultaneously addresses multiple vulnerabilities. Targeted interventions must address the root causes rather than the symptoms. Providing temporary tents during pandemics creates new health risks, supplying houses without addressing overcrowding, economic precarity, or service access leaves underlying vulnerabilities intact (Arcilla, 2023).

Addressing social determinants requires ensuring that informal settlement residents access adequate housing, sanitation, healthcare, and economic opportunities and interventions that prevent syndemics rather than merely responding after crises converge (Joseph et al., 2021). Intersectoral collaboration between health, housing, disaster management, and social services is essential for syndemic responses (Dai & Azhar, 2024). Future studies must establish clear protocols for multi-agency coordination to simultaneously address interconnected health, housing, and social crises in the Philippines. Policy frameworks must become more agile and adapt to emergency responses to compound crisis conditions (Sabal et al., 2021). When pandemics coincide with fires, standard disaster responses that require community gatherings, household visits, and temporary shelters are hazardous. Governments need pre-established protocols to modify responses when health emergencies

demand isolation, whereas disasters require rapid assessment and aid distribution. Building resilience requires addressing structural vulnerabilities, such as adequate housing, accessible healthcare, economic security, and spatial justice, making populations susceptible to syndemicsmaking populations susceptible to syndemics such as adequate housing, accessible healthcare, economic security, and spatial justice (Bullard & Wright, 2012; Cirolia et al., 2016).

3.8 Conclusion

Global and theoretical perspectives reveal that effective disaster response and housing recovery depend less on legislation than on implementation capacity, institutional coordination, or adaptive governance. Countries such as China, South Africa, and Pakistan highlight a continuum between over-codified rigidity and policy absence, offering lessons for Namibia's hybrid political case, which is constrained by weak institutional mechanisms. Post-disaster interventions demonstrate that housing choice, temporary or permanent, participatory, or technocratic, determines not only physical recovery but also social equity and psychological resilience. Where accountability and transparency falters, corruption, and spatial injustice persist. Disaster housing that neglects sustainability, community participation, or cultural relevance reproduces vulnerability rather than resolves it. Socially, recovery must integrate economic viability, environmental responsibility, and psychosocial wellbeing. Trauma-informed, community-driven reconstruction recognizes that rebuilding shelters also rebuilds trust, dignity, and collective identity. The Twaloloka experience embodies tension between improvisation and institutionalization, and between swift political response and sustainable adaptive governance.

This chapter establishes that Namibia's future disaster housing effectiveness rests on strengthening governance accountability, embedding spatial justice, and integrating housing with public health and social protection systems. These interdependencies frame the Chapter analysis of the Twaloloka case in Chapter 4 4's analysis of the Twaloloka case as a test of whether state improvisation can evolve (or not) into a durable, equitable practice.

CHAPTER FOUR: CASE STUDY - THE TWALOLOKA POST-FIRE HOUSING INTERVENTION

4.1 Introduction

Twaloloka is an informal settlement in Walvis Bay that was established in 2015. The name comes from Oshiwambo and means "we are tired, "which tells you everything about how the residents feel about their situation. By 2020, approximately 3,000 people had lived there, including 600 children (de Klerk, 2020). People moved to Walvis Bay looking for work in the fishing industry, but housing was insufficient. Therefore, they built shacks on land without any services.

What differentiates Twaloloka from other informal settlements is the materials that people use and how close together everything is. Because of coastal weather, people cannot use corrugated iron; unlike in other places, they have to use wood and hardboard. However, there is not much land; therefore, the shacks are crowded. Paraffin lamps, candles, and gas stoves were used in the absence of electricity. Fires occur regularly and usually destroy more than ten shacks simultaneously. The government's usual response was always the same: give people tents and blankets until they can rebuild their shacks in the same place (Niilenge, 2020).

Then 2020 happened. COVID-19 hit Twaloloka; it became Namibia's first COVID epicentre and recorded the country's first COVID death. The same problems that made fires dangerous made COVID control impossible. No toilets, shared water points, up to ten people living in one shack, and no money for soap or masks because the pandemic shut down informal trading. local government was planning to move some people to reduce overcrowding and control COVID when the fire struck on July 26, 2020. This fire killed a one-year-old boy and destroyed over 200 shacks, leaving more than 1,000 homeless people (de Klerk, 2020). However, the government’s responses differed. Instead of providing temporary help, they only promised permanent brick houses to fire victims only (Louw, 2020).

This raises several questions. Why did it take a child's death to obtain permanent housing? If the government can afford houses for some people, why is it not for

others? How would they decide between who gets a house and who does not? With nearly a million Namibians living in shacks, was this really a solution, or just political?

The government promised to finish 201 houses201 houses to be finished by October 2021, with residents contributing labour (Bowe, 2021). Each family received a 300-square-metre plot with a 26-square-metre house, one bedroom, kitchen, and toilet (Anon, 2021). However, the actual implementation is mess. The numbers changed from 201 beneficiaries to 121, and only 21 houses were completed by the deadline, with a total of 74, including other organizations' contributions.

This study examines what happened during this housing program. Who got houses and did not? How did the government make this decision? What is life really like for people who have moved from shacks to brick houses? These questions are significant because Namibia was the first attempt to provide permanent housing after a disaster, instead of just temporary relief.

4.2. Research approach

To understand what really happened with the Twaloloka housing project, face-to-face interviews were conducted with 31 people who were directly involved in or affected by the project. This included housing beneficiaries, people who did not get houses, and various officials from housing agencies, the government, and Walvis Bay Municipality.

It was difficult for the officials to talk to them. Several declined telephone and email interviews**,** although the researcher assured them of their anonymity. The participants seemed to treat the entire project as though it was some kind of secret. They avoided answering direct questions, kept referring the researcher to other offices, and some even denied involvement in the project. When they provided information, their accounts often contradicted each other.

Beneficiaries were more willing to participate, although this was not always easy. Two people refused interviews; one said they could not handle reliving the traumatic memories of the fire, and the other was drunk and became politically hostile, calling

the researcher a "sell-out." The interviews conducted by the researcher were often emotional. Both participants and the researcher had to take breaks when people started crying or got too upset to talk about what they had been through. According to the ethics application, counselling and psychological services were made available to the participants, although none took up this offer. Table 1 presents an overview of the participants.

Table 4- 1: Overview of research participants

Participant type	**Number of participants**
Housing beneficiaries	20
Informal settlers but non-beneficiaries	3
NHE officials	1
Municipality officials	4
SDFN official	1
Local government official	1
Ministry of Housing, Urban and Rural Development	1
Total	**31**

Source: Author s own data

Table 2 shows 31 participants: 20 housing beneficiaries, three non-beneficiary informal settlers, and eight officials from various housing and government agencies participated in the research.

Raw narratives were recorded during conversations, documenting each participant's response to each question. These narratives were summarized immediately after the interviews were completed to maintain discussion validity. Raw transcripts were reviewed against the corresponding summaries to ensure complete data capture. All observations, emotional moments, shouting, and intoxication were recorded and integrated into participants' verbatim responses. Data were combined and grouped

into themes aligned with the study's purpose, with the findings cohesively illustrated through quotes. Quotes were labelled according to respondents: "Participant" for beneficiaries (1-23) and "Official" for officials (1-8). To protect confidentiality while enabling follow-up visits and clarification, the raw transcripts were initially classified using house numbers in erasable pencils. After completing the data verification and summary, the erf numbers were converted into coded names (e.g., participant 17).

Fifteen participants invited the researcher to view their subsidized houses, both internally and externally. These house visits provided a better understanding of the new housing conditions and context for the participants' responses to how their lives changed after receiving subsidized housing.

This chapter analyses the sequence of events before and after the disaster and examines the program's implementation context. Using qualitative data from officials involved in the implementation and program beneficiaries, the analysis addressed four key questions: What informed the government's disaster response choice? Did the program achieve its goals? What challenges have been faced? Was this the most effective housing disaster approach and sustainable for its future implementation? Figure 2 shows an external view of the subsidized house.



Figure 4- 1: An external view of one the subsidized house (Personal collection)

4.3 Life before the fire: systemic vulnerability in Twaloloka

In addition to the burnt shacks, many other shacks spared by the fire remained in Twaloloka, including reconstructed shacks of fire victims who did not receive houses. Shack owners granted permission to view and photograph the structures. Comparing shacks with beneficiaries' new houses provided a valuable context for understanding participants' responses regarding their living conditions before the fire and life changes after receiving subsidized housing.

4.3.1 Lack of basic services and infrastructure

Life in Twaloloka was characterized by the complete absence of basic municipal services. The settlement had no electricity, forcing residents to use candles, paraffin lamps, and gas stoves for lighting and cooking, which are all fire hazards in wooden structures. Water access required walking long distances to communal taps, where residents paid N$2-5 per 20-litre container. This expense and distance forced extremely conservative water use, making activities, such as regular bathing and laundry, difficult. Without toilet facilities, residents have no choice but to relieve themselves anywhere within the settlement, thus creating serious health risks. The lack of waste collection services meant that rubbish and wastewater flowed freely between shacks, attracting flies and creating breeding grounds for disease. This

situation has created fertile ground for health conditions and diseases, as informal settlements are typically underserviced and vulnerable to disasters (National Planning Commission, 2021; Shihepo, 2022).

As one participant stated *"The situation in the shacks was horrible. We did not have water or sanitation facilities. Hard labour, overcrowding and starvation are the dominant features of life there"* (Participant 1).

4.3.2 Precarious housing and environmental risks

The shacks were constructed using materials that residents could find or afford wooden pallets, cardboard boxes, nets, and plastic sheeting. These materials not only provide inadequate protection against coastal weather but are also highly flammable. The scarcity of land forced residents to build shacks attached to each other to save material, creating a domino effect when fires occur.

Living spaces were extremely cramped, with single shacks often housing up to nine family members. These tiny structures simultaneously serve as bedroom, kitchen, and storage areas. The combination of flammable materials, fire-prone cooking and lighting methods, and dense construction patterns made fire incidents routine in Twaloloka City. Before the major 2020 fire, the settlement had already been ravaged by Hepatitis B, an infectious disease transmitted through contaminated food or water (Trepo et al., 2014). Crowded conditions and poor sanitation aggravate the spread of Hepatitis B (Lee, 1997), and later, the settlement became Namibia's COVID-19 epicentre because social distancing was impossible. Social inequality contributes not only to high infection and death rates but also affects the ability to purchase safety and implement protective measures (Siimsen et al., 2023).

4.3.3 Psychosocial stress and social dynamics

Life in Twaloloka imposed severe psychological strain on the residents, who described emotional numbness and resigned their acceptance of their circumstances. Overcrowding and constant conflict took a mental toll: "*So many problems in shacks affecting a person mentally…people fight all the time and children watched these fights and could hear people swearing at each other*" (Participant 2).

Social stigma has compounded this stress. Twaloloka inhabitants were viewed by outsiders as "*low class and poor, and not worthy of respect*," prompting residents to question why their search for better opportunities led to such hardship and perceived injustice (Forrest, 2000). Residents also lived in fear of multiple hazards, diseases, fires, and strong coastal winds that damaged their makeshift homes, and faced regular harassment from police and municipal authorities threatening eviction from their "illegal settlement." As Participant 6 recalled, "*The police officers and some people from municipality were trying to chase us from Twaloloka. We ignored because we had nowhere to go. Sometimes the harassment used to be so bad that some people ended up depressed and went to the hospital*".

Economic hardship is pervasive. Unemployment or low-wage work leaves families unable to afford decent housing, daily water purchases, transportation, or adequate nutrition. Survival strategies included brewing tombo, which fuelled violence, diverting scarce funds from food, and disrupting schooling. The absence of formal governance meant that there was no organized space management. Turf disputes arise when residents reserve spots for relatives, fracture social ties, and foster isolation. Mothers feared leaving their children alone in dark, unsafe shacks, illustrating how physical insecurity and social marginalization trapped families in a cycle of vulnerability and neglect. Figure 2 shows photos of shacks in the Twaloloka informal settlement.



Figure 4- 2: Photos of shacks in the Twaloloka informal settlement (Personal Collection).

4.4 The fire incident: Trauma, loss, and response

The historical circumstances and events of the day of the fire were traumatic. Before the fire, the residents experienced a constant fear of fire and panicked at the sounds

of screams, loud cries, or shouting. On the day of the disaster, this fear became a reality when loud screams, shouting, cries, and people running around the signalled fire.

4.4.1 During the fire

Because the shacks were built from flammable wood and packed tightly, as shown in **Figure 2**, the fire raced through Twaloloka at high speed. Residents knew that fighting the flames was nearly impossible, water was scarce, the fire brigade arrived late, and they lacked training. As one survivor recalled, "*I could not save anything as we were being told to move away from the burning shacks. I was also in shock*" (Participant 1). Survival instincts were taken over. Parents grabbed their children and flee, leaving everything else behind everything else. Others grab small variables before executing them.

One participant recalled, "*I was doing laundry outside… I just watched, cried and prayed*" (Participant 3). Individual tragedies unfold within few minutes. A mother socializing nearby realized that her child was asleep inside a burning shack too late. Five people collapsed from the shock, and three returned to find their belongings reduced to ashes. As one participant described, "*Although their assistance prevented the fire from spreading to some shacks, for us it was too late, everything we had perished in the fire*" (Participant 6).

4.4.2 Initial response

Local residents and passers-by raced toward danger to guide families away from burning shacks, calm panicked victims, and administer makeshift first-makeshift-first aid. One participant recounted, "*People of Walvis Bay and the fire brigade helped through the situation. I could not save anything as we were being told to move away from the burning shacks. I was also in shock*" (Participant 1). These volunteers carried the children to safety and offered sugar water to those in shock, demonstrating community solidarity when formal resources were delayed (Donahue & Tuohy, 2006).

The fire brigade arrived approximately 30 min after the blaze began, impeded by narrow pathways and the absence of hydrants, which required water to be trucked in.

"*By the time the fire truck arrived here, everything was already on fire. We just watched helplessly*' (Participant 3). After the flames were extinguished, the victims were relocated to tents and received donations, blankets, clothes, food, toiletries, and mattresses, and they were expected to return once they rebuilt. Although grateful for this aid, families worried about replacing large essentials such as beds, pots, and cutlery. Certain lost items were also irreplaceable because they had sentimental value.

4.4.3 Material and immaterial losses

The July 2626 blaze left nothing but steel frames and ashes. Unlike earlier fires that spared bits of furniture, this fire consumed every item, clothes, bedding, kitchenware, and even children's school supplies, forcing survivors to start with only clothes on their backs. As one participant recalled, "*I could not save anything as we were being told to move away from the burning shacks. I was also in shock*" (Participant 1).

For families with formal income, losses have ripple effects on consumption. One resident lost a hire-purchase bed that he was still paying off and then lost his job due to COVID-19, leaving him blacklisted by a furniture store. School-aged children suffer both material and educational losses. Textbooks, uniforms, and stationery were turned into ashes within a few minutes. One parent explained how her children missed months of school because they had no uniforms, and the tents were too far from the school, illustrating how disasters disrupted educational progress (Gibbs et al., 2019). "*My children had nothing to wear or read from, so they stayed home for weeks*," she said (Participant 6). Disasters have long-lasting impacts on the mental and psychological well-being of school-going children (Kar, 2009).

4.4.4 Psychological impact

Disasters invariably leave deep emotional scars (Leiva-Bianchi et al., 2018). The Twaloloka fire survivors exhibited signs of post-traumatic stress more than four years later. Some struggled with chronic anxiety and insomnia despite counselling, whereas others improved gradually with ongoing support. One male victim refused any counselling, saying, "*Talking will not bring back what I lost*" (Participant 15). Physical health also suffered, and formerly healthy individuals developed high blood

pressure and other stress-related ailments. A once-outgoing man described himself now as "*quiet and keeping to myself*," illustrating how trauma altered personality long after the flames died. Although the victims received counselling, the trauma caused by the fire could not be completely addressed.

4.5 The subsidised housing intervention: implementation and controversy

The shift from spontaneous community relief to government-led housing interventions marked a new chapter in Namibia's response to the disaster. While residents had grown accustomed to temporary tents and handouts, the authorities promised permanent brick homes. This bold move offered relief to families rebuilding in tents but raised immediate questions about consultation, transparency, and inclusion. Regardless of the type of disaster, a response process must entail guidelines on crisis management, policy robustness, analysis of policy capacities, and synergy factors to be effective (Capano & Toth, 2024).

4.5.1 Community Reception and Consultation Gaps

The subsidized housing program surprised residents. Accustomed to emergency tents and occasional donations, fire victims and the wider community struggled to believe that permanent brick homes were coming into them. "*I couldn't believe it at first, then I cried when I heard we'd get a real house*" (Participant 9). Living in tents, residents welcomed the news as relief from the endless cycle of shack reconstruction.

Despite this gratitude, no beneficiary was consulted regarding the design, location, or beneficiary selection. Fire victims "*didn't care about meetings or plans, I just wanted a place to call my own*" (Participant 9). Only later did they learn that some names mysteriously dropped from the beneficiary list, implying that not all fire victims would receive houses. Officials offered no clear explanations; some claimed that the municipality merely facilitated the MURD and NHE guidelines, while others insisted that it had driven the entire project. The MURD and NHE staff redirected questions back to the municipality or the Shack Dwellers Federation, whose role was limited to only three members. Finally, only a local government official directly involved from the outset confirmed that the aim had been to house all Twaloloka fire victims using

the Office of the Prime Minister's funds, supplemented by contributions from the MURD, municipality, and NHE.

4.5.2 Official rationale and decision-making

Disaster response must optimize resource use and safeguard victims' quality of life (Mohamed et al., 2020), while also managing public perceptions of fairness and effectiveness (Kamyabniya et al., 2024). A local government official explained that the scale of the 2020 fire, which occurred alongside COVID-19, led national and local authorities to reject temporary tents or rebuild shacks, fearing the further spread of the virus. "*We realized that moving people back into crowded shacks would worsen COVID, so we decided to use those funds to build brick houses instead*," the official stated (Official 1). The Office of the Prime Minister's Resources, channelled through the Disaster and Risk Management Office, funded the bulk of the program. Intended contributions from the Ministry of Housing, Walvis Bay Municipality, and the National Housing Enterprise were expected to cover the remainder, so that every affected household could receive a permanent home.

4.5.3 Beneficiary selection process

From the start, the list of who would receive brick houses "*is haunting the local government to date*' (Official 1). Under emergency conditions, officials *"had no time for full vetting or due diligence*," relying entirely on community-appointed representatives to list every household whose shack burned, "*prioritising women who lost children, trusting the information community members provided*" (Official 1). Fire victims played no part in this process and only discovered how they worked after moving to their new homes.

Discrepancies immediately emerged. Genuine fire victims found their names missing, whereas non-victim names appeared on the list. "*We started asking ourselves, how did these people get houses when their shacks never burned?*" (Participant 12). Movement restrictions during the COVID-19 pandemic and the silence of community representatives have prevented proper investigation. The displaced residents returned to their tents with empty promises that the list would be reviewed. Tensions rose as authorities considered evicting "undeserving" recipients, but verification

proved impossible without a formal plot demarcation. "*I know people who never lost a shack but still got a house, while my neighbour who lost everything was left in a tent*" (Participant 7). Months passed, and municipal officials eventually told tent-dwelling victims to rebuild their shacks and await resolution. Five years later, these fire victims still lived in their original shacks, hoping for permanent housing fading with every unkept promise passing the election cycle.

4.4.4 Implementation challenges

Poor coordination among agencies has undermined the program's effectiveness (Oden et al., 2012). Although the Office of the Prime Minister funded the project through the Disaster and Risk Management Office, neither the Ministry of Housing, Walvis Bay Municipality nor the National Housing Enterprise contributed their expected shares, citing a lack of proper consultation. Rushed to meet political deadlines and aid fire victims, planning steps were skipped: land went unsurveyed, building standards were ignored, progress inspections never took place, and inexpensive materials and unqualified contractors were used to reduce costs. A municipal official admitted, "*We had to rush everything, so corners were cut and mistakes are now all too visible*" (Official 2). The first batch of houses also suffered beneficiary mix-ups, discovered only after handovers. With beneficiaries already settled and no mechanism to reassign houses, municipal staff members were left to manage the community outrage alone. As houses were completed, criticism was mounted over both the quality and fairness of delivery, leaving local authorities to face a lasting backlash.

4.4.5 Political dimensions

Walvis Bay, Namibia's second-largest city after Windhoek, faces acute housing shortages driven by rural-urban migration. Informal settlements, such as Twaloloka, suffer from frequent shack fires, overcrowding, and disease outbreaks. For years, residents petitioned successive administrations for affordable housing or serviced plots to no avail. In 2020, with national elections six months away, opposition parties campaigned on housing reforms and many Twaloloka residents bought these promises. The sudden decision to build brick houses, announced and delivered just before the polls, sparked suspicion that the ruling party had leveraged the disaster

response for electoral gain. Beneficiaries noted the unprecedented speed and lack of bureaucratic hurdles: "*We'd been crying for houses for years; then, out of nowhere, they appeared right before elections*," one participant observed (Participant 14). Reports of political operatives, some unconnected to disaster committees, and participation in handovers deepened doubts. In disaster contexts, conflicts of interest and inter-agency politicking often emerge as actors attempt to advance their self-interest (Boersma et al., 2021; Olivier, 2015). For many Twaloloka fire victims, the timing, pace, and opacity of the housing program reinforced the view that permanent homes had become a political tool rather than a genuine needs-driven response.

4.5 Post-Resettlement Realities: Benefits, Challenges, and Unintended Consequences

The shift from policy design to living reality began when beneficiaries moved to brick homes. What once felt like a welcome end to displacement revealed new truths about the programme's reach, its construction quality, and the social dynamics it created.

4.5.1 Tangible improvements

Mostly, moving from tents to brick houses has immediate benefits. Running water, electricity, and flushing toilets have replaced the constant fear of disease and fire. Many beneficiaries said they slept peacefully for the first time. As one recipient explained, "*Life has become better since I got this house … I am able to move freely, sleep peacefully and my heart is at peace*" (Participant 2). Privacy and security have also been improved. No longer exposed to rain or wind, families can lock their doors and leave their children safely at home. Another beneficiary noted, "*I sleep well. After the fire we were in tents, but now I have electricity, water and a toilet in my own ERF*" (Participant 3). These basic upgrades have restored dignity and provided a foundation for recovery.

However, gratitude was tempered by an awareness of poor workmanship and political motivations. Some felt that the government "*took advantage of our desperation"* and viewed the substandard finishes, cracking walls, and missing fittings as evidence of how authorities valued them. Nonetheless, any real

improvement in living conditions, even imperfect ones, marked a crucial step forward in the victims' post-disaster recovery (McMillen et al., 1997).

4.5.2 Persistent housing challenges

Post-disaster reconstruction should support recovery at every level: the individual, household, and community (Peacock et al., 2018). However, Twaloloka's brick homes echoed several shack vulnerabilities. The single-bedroom units measured only 26 m², with a tiny kitchen containing only a wall-mounted basin and no cupboards or stoves. The bathrooms lacked tiles, ceilings were absent, and the walls cracked within months. Taps and toilet pots made of low-grade materials break easily. As one beneficiary put it, "*I wake up every morning checking if the toilet still works, sometimes it's leaking straight onto the floor*' (Participant 14).

Families outgrew these cramped spaces. With no lounge or extra rooms, the households were squeezed into one small bedroom. "*My wife and I share a bed while our three kids sleep on the floor, it's the same crowding we had in the shack*," said a father of five (Participant 16). Some adult children moved back into shacks or relatives' homes and fractured family bonds. In addition, utility costs, previously non-existent, became a new hardship. Although water tariffs were lowest in Walvis Bay, unemployed recipients rationed water to avoid the bills they could not pay. Electricity priced at standard municipal rates forced some families to return to paraffin lamps. "*I switch off lights at 6 pm because my prepaid meter runs out*," explained a beneficiary (Participant 8).



Figure 4- 3: Images of kitchens in the two subsidized houses (Personal collection)

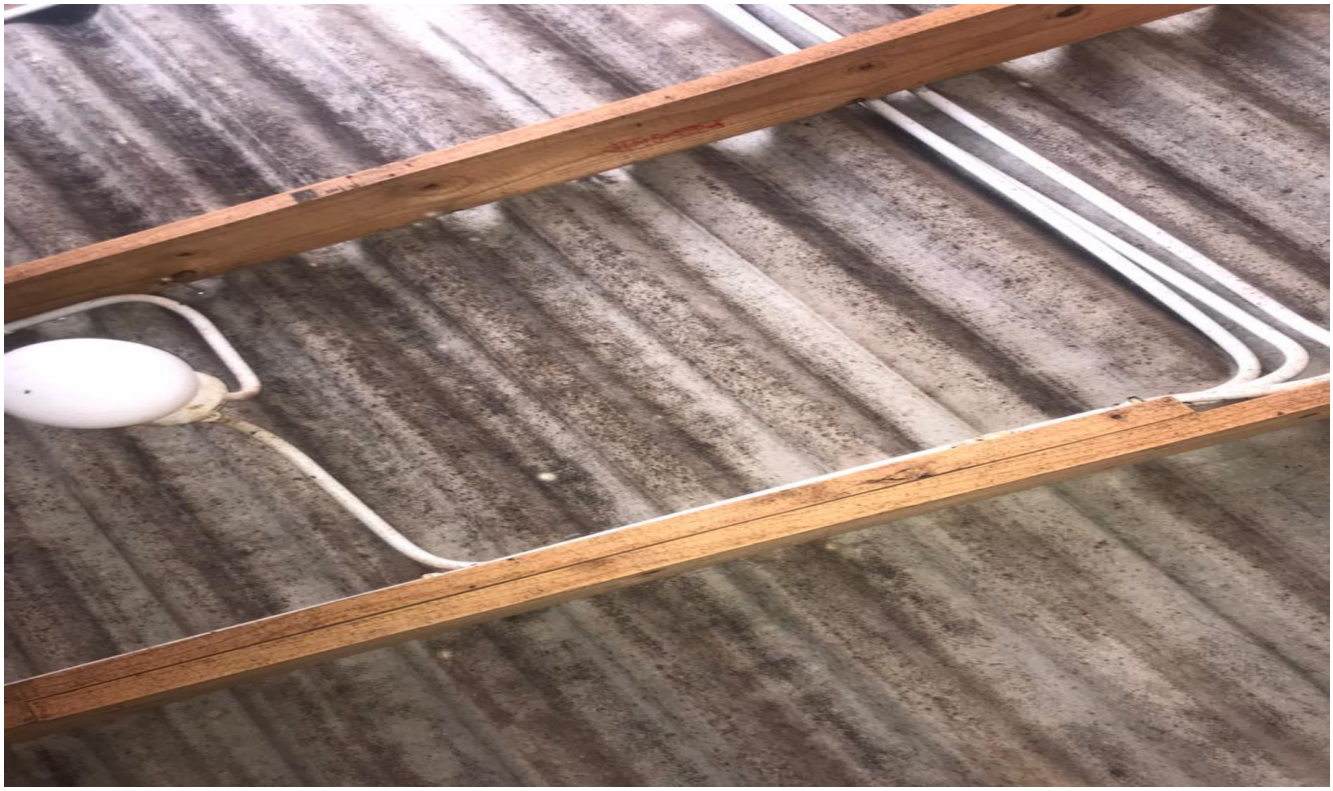


Figure 4- 4: A ceiling photo of a subsidized house (Personal collection)



Figure 4- 5: A shower place image in the subsidized house (Personal collection)

Images depicted in Figure 3 -5 provide tangible evidence of the internal state of the houses.

Ownership uncertainty compounded these challenges. Five years later, the title deeds remained undelivered. Informal co-ownership disputes, especially among unmarried couples, stall legal transfers. One mother of four lamented, "*I've lived here for years but still have no paper to prove it's mine. How can I extend or pass this on to my children?*" (Participant 19). Without formal deeds, home improvements stall, inheritance is jeopardized, and mortgage options are closed, turning what is meant to be a permanent solution into a new form of insecurity.

4.5.3 Social dynamics and equity

Post-disaster housing success hinges on preserving social cohesion (Anthony, 1990), yet Twaloloka's program has fractured the community. Neighbours who once shared water and meals avoided one another. Resentment flared when non-recipients saw "*people who never lost a shack but still got a house*" (Participant 7), breeding envy and hostility. One beneficiary described constant anxiety: '*I lock my door and fear someone will break in or shout at me tomorrow*' (Participant 5).

Family ties are also fraught with fraud. With only one small bedroom, the recipients asked the adult children to find space elsewhere, causing rifts. "My sister won't talk to me because I got a house and she didn't," said a beneficiary (Participant 16). Beyond Twaloloka, other informal settlements demanded equal treatment. Non-victims threatened to burn shacks for housing, echoing the cycle of the disaster. The Original Walvis Bay residents grumbled that migrants received homes while remaining homeless.

Without formal occupancy agreements, beneficiaries recreated informal settlement patterns, built backyard shacks for relatives or rental income, and set up homeshops and alcohol outlets. These extensions risk a return to fire hazard and overcrowding. Lacking contractual controls, the municipality struggles to enforce order, raising the fear that Twaloloka's brick houses may simply become permanent informal settlements.

4.6 Synopsis of Research Results

This study examines Namibia's unprecedented decision to provide permanent housing after the 2020 Twaloloka fire, a departure from the usual cycle of temporary tents and donations. Through interviews with beneficiaries, non-recipients, and officials, the researcher sought to understand what informed this disaster response choice, whether the programme achieved its goals, what challenges emerged, and whether the approach was effective and sustainable.

4.6.1 What Informed the Government's Disaster Response Choice?

The decision to build brick houses stemmed from two emergencies: the fire that killed a child and displaced over 1,000 people, and COVID-19's deadly spread through overcrowded shacks. Housing challenges plague the entire nation, with serviced land scarcity making informal settlements a nationwide concern (National Planning Commission, 2021; Shihepo, 2022). However, Namibia never offered permanent housing solutions after disasters, and victims always returned to informal settlements after temporary relief.

The timing was telling. The COVID-19 restrictions made traditional responses (cramped tents and shared facilities) impossible. A local government official explained that authorities rejected rebuilding shacks because "this measure will worsen the spread of Covid," deciding instead to use COVID-prevention funds for brick houses. However, the programme's six-month turnaround, President Geingob's personal handover just before the national elections, and SWAPO's declining urban support raised questions about political motivations (Melber, 2020; El Olbeid and Mendelson, 2022). The usual bureaucratic delays vanished, given that Namibian projects typically take years to implement (Forrest, 2000; Marenga, 2020).

4.6.1 Did the Programme Achieve Its Goals?

The programme largely failed in its stated objectives. While it temporarily decongested Twaloloka, it addressed neither the COVID-19 spread nor housing needs adequately. Cramped 26-m² houses failed to enable social distancing, and utility costs forced water rationing, which undermined the handwashing protocols.

COVID-19 cases in Walvis Bay continued to rise despite the intervention, with the pandemic continuing to marginalize the poor (Siimsen et al., 2023).

More critically, many fire victims never received houses. Emergency-driven beneficiary selection relied on unvetted community representatives, leading to "*people who never lost a shack but still got a house, while my neighbour who lost everything was left in a tent*" (Participant 7). Five years later, the excluded fire victims still lived in shacks, visiting municipal offices daily hoping for houses that would never come. For those who did receive home care, the program produced mixed results. Running water, electricity, and flushing toilets restored dignity and safety: '*I sleep well… I have electricity, water and a toilet in my own ERF*' (Participant 3). However, poor construction, cracked walls, broken taps, and missing fittings reflected how "*the government took advantage of our desperation.*" Overcrowding returned, as extended families were squeezed into single bedrooms, forcing some members back into shacks.

4.6.2 What Challenges Were Experienced?

Implementation failures cascaded throughout the program. Expected funding from the Ministry of Housing, National Housing Enterprise, and Walvis Bay Municipality has never materialized, forcing cuts in scope and quality. Rushed construction uses inexpensive materials and unqualified contractors, while building standards and progress inspections are ignored. One municipal official admitted, "*We had to rush everything, so corners were cut and mistakes are now all too visible*." (Official 2).

The programme also fractured community relationships. The non-recipients resented beneficiaries, leading to threats and social ostracism. "*I lock my door and fear someone will break in or shout at me tomorrow*" (Participant 5). Family bonds broke when small houses could not accommodate all the households. Beyond Twaloloka, other informal settlements now demand equal treatment, with some threatening to burn shacks for their housing. Coordination failures among agencies undermined effectiveness (Oden et al., 2012), while poor coordination and communication created information gaps that COVID-19 restrictions worsened. Officials deflected responsibility with contradictory accounts of who drove the project. The absence of

community consultation meant that beneficiaries had no input on design, selection, or implementation, violating the principle that community participation is crucial for disaster response success (Capano & Toth, 2024).

4.6.4 Was This the Most Effective Housing Disaster Approach, and Is It Sustainable?

The evidence suggests that this approach is neither effective nor sustainable. Although any real improvement in living conditions can aid post-disaster recovery (McMillen et al., 1997), the program's negative outcomes far outweigh its benefits. Post-disaster housing reconstruction must avoid reinforcing patterns of exploitation and inequality (Anthony, 1990), yet Twaloloka's substandard houses did so. The programme has "*brought division in the entire community of Walvis Bay*" with "*fights between the recipients and non-recipients*" that "*do not seem to end*." Municipal officials now express deep regret, acknowledging that "*fully government subsidised housing programme is not a workable option, given the scale of housing challenge in the country and the country's economic ability*." Without proper planning, the program created unrealistic expectations. All informal settlement residents now demand free housing, a demand that the municipality calls "*highly unsustainable*." The rushed implementation haunts authorities daily as new challenges emerge without solutions. Beneficiaries started building backyard shacks, risking a return to fire hazards and informal settlement conditions.

The Twaloloka programme will likely "go down in history as one of the most regretted housing disaster responses in the country'." This demonstrates that while formal housing offers opportunities, basic services, safer conditions, dignity, and delivery, an emergency disaster response requires massive resources, careful coordination, and genuine community participation that emergency timelines rarely allow. The program's failure suggests that sustainable disaster response must balance speed with rigorous planning, avoiding political expediency that ultimately serves neither victims nor the broader community.

4.7 Conclusion

The Twaloloka housing intervention is an innovative and cautionary episode in Namibia's disaster response landscape. While the government's unprecedented

commitment to permanent brick housing for fire victims responded swiftly to urgent needs, its implementation was marred by critical challenges in planning, coordination, and equity. Inadequate beneficiary screening led to the exclusion of some genuine victims and inclusion of others who were less deserving, while the hurried process, scant community consultation, and lack of clear inter-agency oversight resulted in housing of uneven quality, continued insecurity of tenure, and emerging vulnerabilities such as overcrowding and backyard informal dwellings. Social cohesion in the community was further undermined, and a problematic precedent was established, with the municipality conceding that such an approach cannot feasibly be replicated at scale.

This case illustrates that well-meant humanitarian actions alone are insufficient in the absence of robust disaster governance and meaningful community participation. International research highlights that stakeholder consultation, transparency, and sustained support for local agencies are fundamental for effective post-disaster recovery (Briones et al., 2019; Rogerson, 2010; Capano & Toth, 2024). The experiences at Twaloloka reinforce these lessons, showing that policy gaps such as the lack of contractual clarity, monitoring, and participation can perpetuate the inequalities and insecurities that interventions seek to address. To enhance future disaster responses, it is essential to enact clear, context-appropriate selection criteria for beneficiaries, mandate community involvement at every stage, and establish interagency monitoring mechanisms before and during implementation. For Namibia and comparable contexts, success will rely not on one-size-fits-all technical fixes, but on adaptive models guided by transparency, justice, and locally grounded partnerships with civil society and affected communities. In this vein, policy frameworks must become more agile and emergency responses must transition to long-term sustainable recovery strategies.

It should be acknowledged that this study's qualitative approach and time-limited engagement present certain limitations. Future research could strengthen these insights through longer-term tracking and broader comparative cross-case analyses. Nevertheless, the Twaloloka experience offers essential guidance to policymakers and practitioners alike, both within Namibia and in resource-constrained settings. By

learning from these lessons, it becomes possible to honor the right to adequate housing and forge more resilient and equitable pathways out of the disaster.

CHAPTER 5: CONCLUSIONS AND RECOMMENDATIONS

5.1 Introduction

This study examined an unprecedented intervention in Namibia's disaster response history: the government's decision to provide permanent subsidized houses to Twaloloka fire victims during the COVID-19 pandemic. Through interviews with 20 beneficiaries, three non-beneficiary fire victims, and eight officials, the researcher investigated whether this shift from temporary shelters to permanent housing achieved its objectives, and what lessons emerged for future disaster responses. This chapter synthesizes findings from policy analysis (Chapter 2), international perspectives (Chapter 3), and the Twaloloka case study (Chapter 4), offering evidence-based recommendations for improved disaster-housing interventions.

5.2 Did the Programme Achieve Its Objectives?

Objective 1: Beneficiary selection processes

The selection process was performed without clear guidelines, transparent criteria, or verification mechanisms. Officials justify this by citing emergency conditions; however, global disasters are subject to reasonable oversight (Vladimir, 2025). The exclusion of fire victims from the selection process proved particularly damaging. Officials relied entirely on community-appointed representatives with no involvement from victims, thereby violating the participatory governance principles fundamental to disaster recovery (Turner, 1977; Capano & Toth, 2024). The results were as follows: genuine fire victims were excluded, non-victims were included, and community fractures persisted five years later.

Objective 2: Programme goals

Only one goal was partially achieved. However, funding shortfalls meant that fewer than half of fire-affected households received housing. All other objectives failed: the program fractured rather than restored community cohesion, delivered substandard housing rather than quality housing, and established no replicable model. Most critically, five years post-handover, no beneficiaries received title deeds. Without legal ownership, residents cannot access financing, bequeath property, or secure

protection from eviction, reproducing the very precarity that the program purported to resolve.

Objective 3: Quality of life improvements

All beneficiaries acknowledged material improvements including access to services, fire protection, and a restored sense of dignity. However, gratitude coexisted with profound disappointment. Poor workmanship signalled how little the authorities valued them. Those without income struggle to maintain deteriorating structures, whereas those with resources feel betrayed by broken promises. For non-beneficiary fire victims waiting in shacks, the psychological burden of exclusion compounds material hardship.

Objective 4: Challenges and opportunities

Critical failures include a policy vacuum enabling ad hoc decision making, inter-agency dysfunction with agencies denying responsibility, community exclusion, violating participation principles, political capture serving electoral rather than humanitarian purposes, capacity constraints preventing replication, and emergency timing setting the intervention up for failure.

Opportunities emerged despite failures: for beneficiaries, restored dignity, and foundations for improvement; for government and agencies, invaluable lessons on what to avoid; the dangers of excluding communities; the consequences of political interference; the necessity of planning time; and the importance of quality standards.

5.3 Why Did the Programme Fail? Connecting Policy, Theory, and Practice

The Twaloloka case reveals critical disconnections between policy, international best practices, and implementation realities.

- **Policy fragmentation:** Neither Namibia's National Housing Policy nor Disaster Risk Management Policy addresses permanent housing as a disaster response mechanism (Chapter 2). This gap means that Twaloloka proceeded without frameworks defining the selection criteria, quality standards, funding responsibilities, or coordination protocols. The 2022

housing policy review that occurred after its implementation perpetuates this gap.

- **International lessons ignored:** Global best practices emphasize community participation, transparent selection, enforceable standards, and addressing root vulnerabilities (Chapter 3). Twaloloka violated virtually every principle, illustrating how emergency conditions become excuses for abandoning proven approaches (Hendriks & Opdyke, 2020; Arcilla, 2023).

- **Spatial injustice is reproduced:** despite constitutional housing guarantees, beneficiaries receive houses on unserviced plots lacking roads and drainage, thereby reproducing the marginality of informal settlements (Bullard & Wright, 2012; Cirolia et al., 2016). Without title deeds, residents remain spatially and economically vulnerable.

- **Syndemic vulnerability remains unaddressed:** The convergence of fire, poverty, inadequate housing, and COVID-19 has created a syndemic, multiple crisis that exponentially amplifies vulnerability (Siimsen et al., 2023). However, the response-treated symptoms (homelessness) did not address the root causes (unemployment, spatial segregation, and economic marginalization). Predictably, new vulnerabilities have emerged, such as backyard shack overcrowding and social fractures, which undermine resilience.

5.4 Recommendations

The Twaloloka experience highlights gaps that, if addressed, could transform Namibia's response to future housing disasters. The following recommendations emerged from beneficiaries lived experiences, officials' candid reflections, and observed failures in policy and practice: While most carry financial costs, they represent better alternatives than repeated interventions, which disappoint everyone involved.

5.4.1 For National Government

The most urgent need is explicit disaster housing policy provision. Namibia cannot continue to improve responses during emergencies. Permanent housing must be integrated into both National Housing Policy and Disaster Risk Management Policy, with clear triggers determining when it is appropriate, how funding will be secured, what selection criteria apply, what quality standards must be met, and which agencies are responsible for what. These frameworks must exist before a disaster strikes and are not invented under crisis conditions when political pressure, community desperation, and time constraints often lead to poor decisions.

Equally critical are the enforceable minimum housing standards. Subsidized housing, whether delivered during disasters or not, must meet the basic criteria of affordability, habitability, essential services, structural safety, and tenure security. Standards refer to nothing without penalties for non-compliance. Beneficiaries deserve protection from substandard housing, regardless of how urgently programs are implemented or who builds them.

Namibia's housing affordability crisis requires bold intervention. Housing and land prices have spiralled beyond what low-income and middle-income earners can afford, driving people into informal settlements, where they remain vulnerable to disasters. The government should regulate housing prices through appointed valuers who assess properties using standardized, transparent criteria. Municipal land auctions allowing wealthy buyers to genuinely outbid housing should be eliminated. Instead, public land should be allocated through transparent processes with first-time buyer requirements and affordability caps to ensure that the most in need can access opportunities.

The cost of the building materials requires further investigation. Removing or reducing taxes on cement, bricks, and corrugated iron lowers construction costs and makes housing affordable. Beyond brick-and-mortar, the government should support alternative lower-cost housing typologies, such as corrugated iron houses, precast panels, and shipping container conversions, through standardized designs and

regulatory frameworks that enable bank financing. Decent housing is inexpensive; it must be safe, serviced, and secure.

Addressing urban housing pressures also requires looking beyond the cities. Rural-to-urban migration driven by a lack of services in rural areas exacerbates the growth of informal settlements. Investing in rural infrastructure, such as electricity, water, roads, clinics, and shops, would reduce migration, while improving the quality of life of rural populations. This decentralization costs less than perpetually expanding urban housing while addressing root causes rather than symptoms.

Finally, accountability mechanisms are also essential. Housing cannot remain a topic of discussion only during elections or during disasters. The government must establish continuous planning cycles, conduct regular policy reviews, and impose penalties on officials and agencies that fail to deliver commitments. Too many resources are spent at conferences and meetings, which produce no tangible outcomes. These funds were redirected into actual housing construction and were held accountable for the results.

5.4.2 For Walvis Bay Municipality

The municipality's most urgent task is resolving the title deed issue. Five years after the handover, beneficiaries still lacked legal ownership, leaving them vulnerable and unable to leverage their housing assets for economic mobility. Title deeds must be issued immediately, incorporating clear and enforceable terms and conditions that are translated into indigenous languages, so that beneficiaries understand their rights and responsibilities.

Looking beyond Twaloloka, municipalities should prioritize upgrading existing informal settlements rather than pursuing costly relocation schemes. Given land scarcity and service expenses, in-situ improvements offer more sustainable solutions. Engage communities as partners, secure buy-ins for phased approaches that begin with basic services, such as water points, sanitation facilities, and waste management, and expand as resources allow. This incremental strategy costs less than brick-and-mortar construction while addressing immediate vulnerabilities.

Even small interventions can significantly improve quality of life. Installing streetlights in informal settlements enhances safety, reduces crime, enables free movement after darkness, and mitigates the fire risks associated with candles and paraffin lamps. Providing communal waste management infrastructure, 9m³ skips serviced weekly) would reduce disease transmission from poor sanitation. Run campaigns encourage usage and organize community clean-up days to maintain a healthier environment.

In Twaloloka's formal housing area, the municipality must establish control mechanisms to prevent it from devolving into another informal settlement. Enforce prohibitions on backyard shacks, subletting, and structural modifications to compromise safety. However, enforcement must be balanced with support, helping beneficiaries sustain compliance through financial literacy programs and income-generating opportunities, rather than simply punishing violations.

5.4.3 For Housing Agencies

Housing agencies, the National Housing Enterprise, the Shack Dwellers Federation of Namibia, and Namibia Housing Action Group should explore and pilot alternative housing typologies. Brick-and-mortar houses were not the only paths to decent housing. Corrugated iron houses, precast panel structures, and shipping container conversions can be beautiful, durable, and affordable when built into standardized designs that meet safety and habitability standards. The challenge is to enable bank financing for these alternatives, which requires agencies to work with financial institutions to develop appropriate products that make homeownership accessible to low-income earners currently excluded from the mortgage markets.

Rent-to-own programmes offer promising avenues. Many Namibians have paid rent for decades without owning property or building assets to pass on to children. Rent-to-own models enable tenants to build equity while renting, with ownership transfers after fixed terms and instalments. This approach addresses injustice while generating sustainable revenues for housing agencies.

The Twaloloka experience demonstrates that verbal commitments mean nothing when agencies face budget constraints or political pressures. Before initiating future housing programs, agencies must commit to binding inter-agency coordination frameworks that define each party's roles, funding commitments, timelines, and accountability mechanisms. These agreements must be enforceable, with consequences for noncompliance.

Most fundamentally, housing agencies must center community participation on all phases of housing interventions. Affected communities should co-design programs, participate in beneficiary selection, monitor construction quality, and shape post-resettlement support programs. International evidence and Twaloloka's failures confirm that excluding communities guarantees misaligned priorities, skewed solutions, and perpetuated inequalities (Turner, 1977; Briones et al., 2019). Participation is not optional; it is essential for success.

5.4.4 For Twaloloka Beneficiaries

Houses and land are yours that remain permanent. While resource constraints are real and acknowledged, beneficiaries must transition from an entitlement to an ownership mentality. The government, municipalities, and housing agencies have moved on; waiting for them to return and fix problems will lead to endless disappointments. Instead, they have collective ownership over housing improvements and community development.

Establish community-led saving groups pooling resources for incremental improvements, one house at a time. Plant trees to beautify the area. Establishing neighborhood watches to improve safety. Hold monthly meetings with agendas focused on area development rather than complaints. Working collaboratively with the municipality rather than adversarial, you share the same goal of a safe and thriving community.

Simultaneously, they collectively advocate what is rightfully yours. Organization to demand title deed issuance, road construction, drainage systems, and communal facilities. Individual complaints are easily dismissed; organized, sustained advocacy

backed by civil society partners, such as the SDFN and NHAG, carries political weight. Your collective voice mattinter-agency strategically and persistently. Table * provides a synopsis of the main conclusions and recommendations presented in this section.

Table Synthesis of Twaloloka Housing Research Objectives, Findings, and Lessons.*

Objective	Key Finding	Policy Gap	Lesson for Practice
Beneficiary selection	No clear or consistent criteria used; community excluded; genuine victims missed.	Absence of formal selection procedures in disaster housing policy.	Ensure transparent and participatory selection; codify guidelines prior to disaster.
Programme goals	Only partial decongestion was achieved, as most goals failed due to inadequate planning and funding.	No link between housing policy and disaster response mechanisms.	Integrate permanent housing in disaster frameworks, plan and fund in advance.
Quality of life	Material improvement (water, electricity, safety), but frustration over poor workmanship and lack of tenure.	No minimum standards for subsidised housing; tenure insecurity remains.	Mandate enforceable quality standards and secure tenure in all housing interventions.
Challenges & opportunities	Failures due to ad hoc decision-making, poor coordination, exclusion and underfunding; opportunities for learning exist.	No coordination protocols or community participation requirements in current policies.	Establish coordination, participation, and funding mechanisms ahead of emergencies.

5.5 Study Contributions and Future Research

This study provides empirical evidence on permanent disaster housing in developing countries, demonstrating how policy fragmentation can lead to implementation failure, despite humanitarian intentions. It centers on beneficiary voices, ensuring that evaluations reflect lived experiences rather than solely official narratives, a

methodological contribution to participatory disaster research (Lorenzo-Afable et al., 2020).

Future research should conduct longitudinal tracking of Twaloloka beneficiaries over 10-15 years, expand comparative analysis to other Namibian towns, undertake national-scale surveys to measure housing needs and policy gaps, examine international cases to identify success factors, and investigate the psychosocial dimensions of disaster recovery. Researchers should directly share their findings with agencies and communities to treat research as a civic contribution.

5.6 Conclusion

The central finding of this study is unambiguous: a housing program must never be implemented during emergencies without pre-established policy frameworks, adequate planning time, transparent selection mechanisms, enforceable quality standards, sufficient funding, and meaningful community participation. Emergency conditions cannot justify abandoning the principles essential for effective and equitable disaster recovery. However, the failure does not need to be completed. Twaloloka offered invaluable lessons to Namibia. If governments, municipalities, agencies, and communities learn from these mistakes, enacting explicit policies, establishing coordination frameworks, centering participation, resisting political capture, and enforcing standards, future interventions can honour constitutional housing rights while building resilient communities. For Twaloloka beneficiaries awaiting title deeds, fire victims were still in shacks with broken promises, and countless Namibians in informal settlements were vulnerable to the next disaster. They represent the difference between responses that reproduce marginalization and those that genuinely transform lives.

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Appendix A: Ethical Approval

UNIVERSITY OF THE
FREE STATE
UNIVERSITEIT VAN DIE
VRYSTAAT
YUNIVESITHI YA
FREISTATA

UFS

GENERAL/HUMAN RESEARCH ETHICS COMMITTEE (GHREC)

Registration Number: REC-112922-058

21-Nov-2024

Dear Ms Mirjam Iita

Application Approved

Research Project Title:
Namibia's Subsidized Housing Program as a Disaster Response for Twaloloka's Fire Victims During the COVID-19 Pandemic

Ethical Clearance number: **UFS-HSD2024/1420**

We are pleased to inform you that your application for ethical clearance has been approved. Your ethical clearance is valid for twelve (12) months from the date of issue. We request that any changes that may take place during the course of your study/research project be submitted via an Amendment on RIMS to the ethics office to ensure ethical transparency. Furthermore, you are requested to submit a Final Report on RIMS for your study/research project to the ethics office once the project has concluded. Should you require more time than the allotted 12 months to complete this research, please apply for an extension by submitting a Continuation/Report on RIMS. Thank you for submitting your proposal for ethical clearance. We wish you success with your research.

Yours sincerely,

Dr Adri Du Plessis

Chairperson: General/Human Research Ethics Committee

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Appendix B: Data collection Instruments

Data collection Instruments

- Semi structured questions

Interview Schedule for Participants

1. Can you describe your living situation and daily life before the fire in Twaloloka?
    - *What were the conditions of your home and the surrounding area?*
    - *What were the main challenges you faced living in the informal settlement?*
    - *How did these challenges impact your daily life and well-being?*
2. Can you tell me about your experience during the fire incident?
    - *How did you first become aware of the fire?*
    - *What actions did you take during the fire?*
    - *What support, if any, did you receive during the fire?*
    - *How did the fire affect you and your family?*
3. How has your life changed after receiving the subsidised house?
    - *Can you describe the process of receiving the subsidised house?*
    - *What are the main differences between your current home and your previous living situation?*
    - *How has the quality of your life improved or changed since moving into the new house?*
    - *What challenges have you faced with the new housing?*
    - *How do you feel about the overall effectiveness of the housing program?*

***Thank you for your participation. ***

INTERVIEW SCHEDULE FOR OFFICIALS

1. Can you describe the processes and criteria used for selecting beneficiaries for the subsidized housing program in Twaloloka?
    - *What were the main selection criteria for beneficiaries?*
    - *How were these criteria developed and agreed upon?*
    - *What challenges did you face in implementing the selection process?*
    - *How did you ensure transparency and fairness in the selection process?*
2. Can you discuss the implementation of the subsidised housing program?
    - *What were the key steps involved in the implementation of the program?*
    - *What resources and support were provided to ensure the program's success?*
    - *How did you coordinate with other stakeholders (e.g., local government, NGOs)?*
    - *What were the major obstacles encountered during the implementation phase, and how were they addressed?*
3. How do you evaluate the outcomes and impact of the subsidised housing program on the beneficiaries?
    - *What methods or criteria are you using to assess the program's success?*
    - *How has the program impacted the quality of life of the beneficiaries?*
    - *What feedback have you received from the beneficiaries regarding the housing provided?*
    - *What lessons have been learned from this program, and how can they be applied to future initiatives?*

Thank you for your participation

Appendix C: Municipality of Walvis Bay

Municipality of Walvis Bay

Civic Centre · Nangolo Mbumba Drive · Private Bag 5017 · Walvis Bay · Namibia
Phone +264 (0)64 201 3111 · Fax +264 (0)64 204 528 · www.walvisbaycc.org.na

Ms Mirjam Iita
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Fax +264 (0)64 201 3311
E-mail enoarises@walvisbaycc.org.na
Date 15 November 2024

Ref. no: 4/4/9

Approval to proceed with the research project

Your research project titled "Namibia's housing program as a disaster response for Twaloloka's fire victims during the Covid-19 Pandemic" refers.

I am writing to formally confirm that approval has been granted for you to proceed with the research project in line with the proposal and all other documentation you have submitted.

Approval is granted based on the following elements, which form the basis of the conditions outlined in our prior communication, namely:

(1) **Project Objectives**
(2) **Project Timeframe and Methods**
(3) **Research Questionnaire**

Please be further adviced that the next stage is to inform the Human Resources Division of the proposed date or month of commencement of your research and kindly do so at your convenience.

Yours faithfully

E Mwanyekange
Acting Chief Executive Officer

Page 1 of 1

Appendix D: Social Worker Letter

REPUBLIC OF NAMIBIA

MINISTRY OF HEALTH AND SOCIAL SERVICES

Private Bag 5010 Tom Swemmer Street Tel:064 -216322
Fax:064-216345

Walvis Bay
Namibia Email: Veesimasiku@gmail.com

WALVIS BAY DISTRICT HOSPITAL

Enquiries: Ms Visit Simasiku **Date:27 August 2024**

Re: SOCIAL WELFARE DEPARTMENT ,ERONGO REGION,WALVISBAY,NAMIBIA

This letter serves to inform your good office that there are 5 Social Workers employed by the Ministry of Health and Social Services. We have 2 District Social Workers based at the local community clinics within Walvis Bay District, mainly Kuisebmond health Centre and Walvis Bay Clinic. Walvis Bay District Hospital has 2 Medical Social Workers and 1 Senior Social Worker. The district social workers deal with the community members while Medical Social Workers only deals with inpatients.

Our offices deal with a wide range of social ills which are Marriage Problems, Suicide, Stress, Relationship Problems, Family Problems, Substance Abuse, Depression, Mental Health Issues, Medical Related Problems, Homelessness, just to name a few. Social Welfare Services includes: Family therapy, Marriage therapy, Referrals to Rehabilitation Centers for Substance Use, Advocacy, linking clients to resources, community awareness raising activities, support groups and counselling on any other social ills.

For appointments Our office numbers are

064216366-Walvis bay clinic Social Worker
064216344-Kuisebmond Health Centre Social Worker
064216322-Walvis Bay District hospital Senior Social worker
064216352-Walvis Bay District hospital Medical Social Worker

Kindly note that our services are free of charge and working hours are from Monday - Friday ,08h00-17h00, weekends were are off.

for further assistance, support and clarity kindly contact the Social Worker 's office on 064216322.

All official correspondence must be addressed to the Executive Director.

My NAMIBIA