

## A Contrast of the Benefits and Challenges of Public–Private Partnerships in Land Delivery and Low-Income Housing Initiatives for the City of Windhoek

*Kamu-Özel Ortaklıklarının Windhoek Şehri için Arazi Teslimi ve Düşük Gelirli Konut Projelerindeki Faydaları ve Zorluklarının Karşılaştırılması*

### Abstract

The aim of the study was to determine the effectiveness of private–public partnerships on land delivery for housing development. A triangulation research design was used whereby both quantitative and qualitative data were collected in parallel and integrated as information in the final interpretation of the overall results. A sample size of 80 respondents was statically determined and randomly selected from a target population of 120 employees and beneficiaries of private–public partnerships using probability sampling. The study findings revealed that the City of Windhoek’s private–public partnerships model and housing initiatives for low-income earners fell short, in that to date, only a handful of those from the grassroots have benefited. The drawn conclusions were that, although the Triple-P model and housing initiatives were adopted to bridge the ever-widening gap of housing shortage, a need exists to create a community savings interest-earning fund that could enable low-income groups to acquire land and leverage additional government support to build houses. The study concluded that for effective execution of the private–public partnership initiative, monitoring, feedback, and evaluation of the project milestones should be implemented and consistently executed.

**Keywords:** *Housing initiatives, low-cost housing, low-income earner, national housing policy, private–public partnerships, Triple-P*

### Öz

Çalışmanın amacı, konut geliştirme için arazi tesliminde özel-kamu ortaklıklarının etkinliğini belirlemektir. Hem nicel hem de nitel verilerin paralel olarak toplandığı ve genel sonuçların nihai yorumunda bilgi olarak bütünleştirildiği bir araştırma tasarımı kullanılmıştır. 80 katılımcıdan oluşan bir örneklem büyüklüğü belirlenmiştir. Çalışmada olasılık örnekleme kullanılarak 120 çalışandan ve özel-kamu ortaklıklarından yararlananlardan oluşan bir hedef popülasyondan rastgele seçim yapılmıştır. Araştırma bulguları, Windhoek Belediyesi’nin özel-kamu ortaklıkları modelinin ve düşük gelirliye yönelik konut girişimlerinin yetersiz kaldığını, bugüne kadar tabandan yalnızca bir avuç kişinin yararlandığını ortaya koydu. Varılan sonuçlar, Triple-P modeli ve konut girişimlerinin sürekli genişleyen konut kıtlığı açığını kapatmak için benimsendiğini göstermektedir. Buna rağmen, düşük gelirli grupların arazi edinmesini sağlayabilecek faiz getiren bir topluluk tasarruf fonu yaratma ihtiyacının var olduğu anlaşılmaktadır. Evler inşa etmek için ek hükümet desteğinden yararlanılması gerektiği anlaşılmaktadır. Çalışmada, özel-kamu ortaklığı girişiminin etkili bir şekilde yürütülmesi için, proje kilometre taşlarının izlenmesi, geri bildirimi ve değerlendirilmesinin uygulanması ve tutarlı bir şekilde yürütülmesi gerektiği sonucuna varılmıştır.

**Anahtar Kelimeler:** *Konut girişimleri, düşük maliyetli konut, düşük gelir, ulusal konut politikası, özel-kamu ortaklığı, Triple-P*

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## Introduction

For a long time, the government of the Republic of Namibia together with local authorities has continued to explore different intervention programs against the ever-widening gap of housing shortage across the country. Even so, the goals to mitigate the housing shortage as stipulated in the National Housing Policy of 1999 and Mass Housing Programme of 2013 of the National Housing Enterprise (NHE) have not worked as intended and the let-down was attributed to a lack of capacity to provide decent and affordable housing (Kajimo & Opawole, 2018). To address the ever-increasing population in urban areas, government recently introduced the public-private partnerships (PPPs) model to spearhead land and residential development. The PPPs model presents government with the opportunity to team up with local authorities and the private sector in advancing urban housing development needs across the country.

The effectiveness of the PPP model in the context of low-cost housing in Namibia has not been explored. Studies assessing the role of the Triple-P model in the provision of low-cost housing carried out in Nigeria by Ibem (2010) and in Egypt by Abd-Elkawy (2017) have shown successful outcomes in low-cost housing provision. It is against this background that this study endeavored to assess the effectiveness of the City of Windhoek's PPP for land delivery and low-income housing initiatives.

Many a time, the provision of low-income housing has been the major emphasis of both local authorities and government (National Planning Commission (NPC), 2020). Due to lack of sufficient resources and budget constraints, government and local authorities have been unable to meet the increasing demand for urban housing (Moshia et al, 2010). The housing backlog is estimated at 147,009 and this increases by 3700 every year (Chiripanhura, 2018). According to the National Household Income and Expenditure survey, 74% of households in Namibia cannot afford to purchase conventional housing, which has led to a major drawback in meeting the basic shelter needs of the majority of the population (Ministry of Urban and Rural development (MRDU), 2013). As part of an effort to improve housing delivery, the government together with the City of Windhoek and other stakeholders introduced several initiatives called PPP and Mass Housing Development Programme to foster low-cost housing for low-income households that find it difficult to access housing through the competitive housing market (MURD, 2013). Additionally, housing finance schemes such as NHE, Build Together Programme, and Shack Dwellers Federation of Namibia have been in existence (Mwilima et al, 2011). However, lack of affordable houses in Namibia particularly in Windhoek's low-income areas remains the greatest challenge that is posing a socio-economic crisis that demands an urgent strategic response (Karuaihe, 2019).

The unsuccessful efforts have led to a continuous increase in the shortage of housing, especially in low-income areas, as

evidence can be seen in the mushrooming of informal settlements within the City of Windhoek (Weber & Mendelsohn, 2017). Most empirical studies done in Namibia concentrated more on investigating the potential of PPPs as an alternative model of housing delivery (Kajimo & Opawole, 2018). However, documented evidence of the City of Windhoek's successful projects administered through PPP is not available. Therefore, it is against this background that this study endeavored to assess the benefits and challenges of PPPs in land delivery and low-income housing initiatives for the city of Windhoek.

## Literature Review

### Public-Private Partnerships

Globally, the emergence of the Triple-P model as a winning strategy in different industries has led local investors to adopt the formula in the provision of urban low-cost housing and land development in Namibia. In many sub-Saharan countries such as Namibia, persisting housing shortages coupled with a lack of proper funding have strengthened the case for the adoption of the PPP model as an arrangement for addressing housing delivery (Ahmed, Sipan, & Hashim, 2020). The Triple-P approach involves a collaborative effort between the government and the private sector on the assumption that joining hands would complement and strengthen stakeholders' capacity in the delivery of affordable housing (Akbiyikli, 2013). Just a year after independence in 1991, Namibia's National Housing Policy recognized private sector investment in the housing industry (National Housing Policy, 2009). However, empirical evidence points to a lack of proper integration of Triple-P model in the delivery of affordable housing programs.

### Benefits of Public-Private Partnerships in Housing Development

Around the world, scholars have debated the appropriateness of PPPs as a strategy to provide housing development (Abdul-Aziz & Kassim, 2011). Some scholars have argued that the model has been successful in various countries, and if appropriate, control mechanisms are adopted during the implementation, the strategy can change the housing market and increase the rate of housing supply (Babatunde, 2012). Through PPPs, many governments around the world collaborated with the private sectors as enablers and facilitators of land servicing for housing through the provision of appropriate legislation, incentives, and institutional framework for effective partnership rather than direct involvement (UN-HABITAT, 2011).

The approach plays a vital role in the development of land for housing, especially when government is unable to achieve it independently (Abd-Elkawy, 2017). The adoption of PPPs in Namibia's housing industry was intended to increase the supply of low-income housing in urban areas and address the challenge of housing affordability and accessibility (MURD, 2013). If projects are properly implemented and well managed, there is a possibility that the adoption of the model will enhance the provision of affordable housing (Sani et al, 2018). Additionally, PPPs are envisaged to promote efficiency, broaden access to housing, improve the quality of affordable housing, reduce

government's financial burden, share risks and responsibilities, enhance value for money, and timely delivery of housing projects (Chisa et al, 2015; Kavishe, 2018).

Public-private partnerships improve the level of service delivery such that partners pool their expertise, technologies, skills, managerial, and capital resources together in a manner of cooperative rather than competitive. Hence, government may greatly benefit from PPPs in such a way that PPPs may address the budget deficits, enhance efficiency, creativity, and bridging the gap between infrastructure and service delivery (Kutana, 2017). The City of Windhoek remained mindful of the role of private investors in the delivery of land and housing; however, the benefits of PPP by the City of Windhoek in land development are yet to be explored.

### Housing Delivery

In most developing countries, housing crises remain among the global problems facing urban residents, particularly the low-income earners, despite the United Nation's realization to attain adequate shelter for all, globally (Nicholas & Patrick, 2015). In Windhoek, the current backlog in low-cost housing is related to the fact that the market is not able to provide a solution for low-cost housing. Thus, an adequate supply of housing has remained a major problem. Therefore, PPPs has for long been advocated and analyzed as a potential organization solution to housing problems that call for the comparative advantages of government and private sector (Brinkerhoff & Brinkerhoff, 2011). Various studies have been conducted on the application of PPPs in housing delivery in countries such as Canada, UK, USA, Australia, India, Brazil, South Africa, Nigeria, and other third-world countries (Ahmed, Sipan, & Hashim, 2020). According to other researchers, the shortage of affordable housing has been recognized as a deep and prevalent problem, which nations around the globe are struggling with (Woetzel et al, 2014). In Namibia, the problem of affordable housing has been severe even though a variety of housing initiatives have been tried and found (MURD, 2013). The housing backlog experienced in the country especially in the low-income areas has led the government to peruse private sector participation in order to accelerate access to land for affordable housing (Chiripanhura, 2018). The growth of resource constraints has increased the organizational need and willingness to work together. However, there is no clear evidence on whether PPPs truly provide a "win-win" solution (Hayford, 2013). Given the nature of PPPs which is diverse and ranging focus, there is a need to analyze the effectiveness of PPPs in the provision of low-income housing for the City of Windhoek.

According to Chiripanhura (2018), the housing needs of residents in Windhoek were estimated to increase by 3700 units per annum. Therefore, previous studies suggest that to close this gap, adequate involvement of the private sector to serve as an engine for land and housing delivery is crucial. Additionally, the UN-Habitat (2011) has advocated for the need for approaches that are market friendly and collaboration among the private and public sectors to housing provision

as none of the sectors can provide solutions to the problem individually.

Developing countries across Asia and Africa are beginning to adopt the PPPs' approach to urban housing policy. Additionally, countries such as India and Nigeria have also witnessed the success for use of PPPs in housing projects (Ibem, 2010). However, most parts of the housing PPPs in developing countries is quite scarce with little evidence available to show any real trend to effective PPPs housing policy (Chitongo, 2017). Since the introduction of the concept in land delivery for housing provision, studies suggest that in comparison to other countries that have experienced the success for PPPs, it is yet to make a significant impact in the Namibian context, more specifically for local authorities such as the City of Windhoek where the concept has been utilities in land delivery (Kajimo & Opawole, 2018).

To increase the provision of land for affordable housing for low-income people in urban areas, the need for investments in the housing sector continues to grow in many cities and Windhoek is not an exception (Shakantu & Akmtayo, 2018). Thus, the government has recognized the worthiness of partnering with the private sector. As observed by Ibem (2010) policymakers agree that in order to achieve solutions to the land/housing crisis at scale, the involvement and major support from private sector are needed. It is believed that the involvement of the private sector may ease the budget constraint as seen in the case of the USA whereby the budgetary constraint was the force behind community-based non-profit housing development that brought about the creation of an alliance with different parties to finance affordable housing (Sanusi, 2012). Equally, it is important to recognize that accessibility and affordability of land play an important role in stabilization of the housing market.

### Effectiveness of Public-Private Partnerships in Housing Development

Effectiveness is defined as the extent to which the set objectives in land delivery and housing are achieved or expected to be achieved at project completion. A study by Abdul-Aziz and Kassim (2011) indicated that countries such as Mexico, Pakistan, Egypt, India, South Africa, Bulgaria, Russia, Thailand, and the United Kingdom have effectively utilized PPPs in the delivery of housing as well as countries such as India and Nigeria which have also witnessed the success for use of PPPs in housing projects. Therefore, it is recommended that the adoption of PPPs is likely to bring about innovation, effectiveness, and efficiency in the production and development of housing units to cater to the low-income urban households (Giti et al, 2019a). However, most parts of the housing PPPs in developing countries are quite scarce with little evidence available to show any real trend to effective PPPs housing policy (Sanda, 2017). Ibem and Aduwo (2010) indicate that the formal PPPs have thus far produced a relatively low quantity of affordable housing for the low-income people of Nigeria. In order to attain a significant impact in addressing the housing

needs using the PPPs approach, more attention should be given to increasing the share of low-income housing. Despite officially embracing PPPs in land delivery for housing, the City of Windhoek's achievements are far below the expectations of citizens (Sheefeni & Mutingi, 2016). Although some of the projects could be regarded as successful, not all met the standards set for affordable housing (MURD, 2013).

Generally, it used to be accepted that PPPs were the best form of service delivery (Boothe et al, 2015). However, considerable dissatisfaction with PPPs projects has been reported in other countries which point out that, governments find it difficult to lessen their exposure to the risk of which they end up making windfall payments to the private party and on the other end private parties experience inadequate or negative cash flows in some case. As a result of flawed contract designs, government guarantees are often overly generous (Engel et al, 2013).

The interest in evaluating the performance of PPPs has grown among researchers because the outcome of its performance has rarely been examined empirically (Hodge, Greve, & Boardman, 2012). The most common form of evaluation for PPPs focuses on how partnership's efforts meet their set targets and objectives. The evaluation processes are carried out by measuring outcomes and comparing them to targets stipulated in the mission and goals statements (Hodge et al, 2012). Based on that, it can be qualified that the success of partnerships between the City of Windhoek and private investors depends on the ability of all partners to establish metrics for success and be able to quantify, track their accomplishments, and identify and address the emerging problems. Thus, to measure the performance of PPPs, the City of Windhoek should be able to determine the criteria for the ultimate evaluation of the effectiveness of PPPs that have been undertaken.

It is important to evaluate the effectiveness of PPPs for the provision of affordable land for housing so that partners can measure the success of the project and its impact on the beneficiaries and the economy. Partnership arrangements are bound up in the ability to assess the effectiveness and the comparison of effectiveness against the baseline to which the partnership can be held accountable (Gbadegesin et al, 2016). In the case of affordable housing delivery, quality and other quantifiable measures that reflect the objectives and goals of the partnership can be used as criteria to measure effectiveness (Boothe et al, 2015). The City of Windhoek's partnership is considered successful if it increases the delivery of land for housing or contributes to cost efficiency. Hence, it is argued that the only way to determine if the City's partnership is achieving its goal and how well they are doing is by measuring its performance in terms of the number of housing delivered against the set target.

The question of whether PPPs will effectively deliver land for housing requires a systematic examination. Hence, the argument that the use of PPPs in land delivery effectively addresses challenges of housing delivery is rather a normative idea than a methodologically sound and theoretical fact (Homkes, 2011).

The existing research suggests that partnerships have indeed yielded substantial results and contributed toward addressing the persistent universal problems (Buse & Tanaka, 2011). Regardless of that, the cumulative positive impact of this has not been properly established or tested in the City of Windhoek. Therefore, in the case of Windhoek, more needs to be done to systematically study the impact of partnerships in the housing of low-income residents. In the absence of an efficient delivery mechanism to manage and fund housing initiatives, affordable housing cannot be fully effective. The City of Windhoek can only ensure effective housing delivery, if there is collaboration between policymakers and the private sector when choosing housing models that fits the local context in terms of resources, funding, affordability, and rules for governance (Woetzel et al, 2014).

Equally, the effectiveness of partnerships depends on a clear and sound regulatory environment that provides effective oversight in terms of monitoring and strict requirements for performance audits (Ibem & Aduwo, 2012). Therefore, to improve the housing delivery in Namibia, various housing delivery policies and strategies have been put in place by the government. Regardless of the intervention in the development of housing, housing challenges remain persistent as most people in the country still do not have access to housing (Chiripanhura, 2018). Hence, it is important for stakeholders involved in the housing provision to relook at various housing policies in order to identify the reason for not achieving goals and objectives stated in the policies as this will enable the identification of corrective measures required to attain manageable practical resolutions to the housing hitches.

## Material and Method

A research design is a strategic method for finding solutions to research questions and problems (Kumar, 2011). In order to achieve the objective of the study, this research adopted a pragmatic worldview philosophy which employs a triangulation design that underpins mixed-method studies, which arises out of actions, situations, and consequences rather than antecedent conditions (Saunders & Thornhill, 2007).

The selected research approach and design are appropriate for the study because they adequately acquired the most possible, relevant, and in-depth information as well as provide a better understanding and comprehensive analysis of the research problem (Saunders & Thornhill, 2007).

The population size comprised 120 employees in management and non-management positions in the implementation institutions and beneficiaries. Data obtained from City of Windhoek revealed that residents in Otjomuise Extension 4 benefited from a PPP project for land delivery. The selected population represented the characteristics of the variables that the researcher pursued for data validation. Simple random sampling technique, whereby a sample of 80 respondents, was randomly selected from the population. The sample size was determined using Saunders and Thornhill (2007) table which



provides a guide to different sample sizes required from different sizes of the population with a 95% confidence level for a 5% margin of error and a maximum variability of 50% (0.5). From a sample size of 80 respondents, feedback from 69 respondents was obtained.

### Research Instruments

The instruments were an open- and closed-ended questionnaire and a semi-structured interview guide. The development of the questionnaires was guided by the research objectives and literature review. The validity and reliability of a measuring instrument were ensured through the consistency of the instrument and what it intends to measure (Leedy & Ormrod, 2010). Primary data were collected using an open- and closed-ended questionnaire, self-administered to respondents. To eliminate ambiguity in the questions, questionnaires were carefully developed. Additionally, to validate the participants' responses, the research adopted a 5-point-level rating scale/ Likert scale of measurement. Through semi-structured interview guide, data on respondents' opinions and perceptions of the respondent's answers were verified and matched. Interview questions were formulated in a clear and concise manner to ensure understandability by respondents. The interview guide made it easy for consistency and ensuring that every informant replied to the same questions, thus eliminating chances of being biased since the interviews are conducted under standardized conditions and thus making it easy for the data to be easily comparable (Pandey, 2015). To ensure that views expressed during the interview were correctly captured and can be reviewed at a later stage, the researcher made use of a tape recorder to record the proceeding of the interviews.

A pilot survey was conducted on 10 employees to ensure that questions were clear and concise, as well as to adjust the questionnaires and the interview guide. Moving forward, the research wrote a letter to the institutions (City of Windhoek, Ministry of Urban and Rural Development), requesting for permission to conduct research. Additionally, appointments were made with respondents in advance for administering and collecting the questionnaires in order to give respondents and the researcher ample time to prepare for interviews and completion of the questionnaires (Kumar, 2011). Questionnaires were self-administered, and explanations were made on issues that respondents could not understand or needed clarification. Interviews were conducted with officials from City of Windhoek and the Ministry of Urban and Rural Development, and respondents were encouraged to freely express their views.

The data derived from the questionnaires were coded and computerized using Microsoft Excel before exporting it to a Statistical Package for the Social Sciences for statistical analysis. In order to determine the relationship between the variables (land delivered, and number of plots sold), a simple linear regression analysis using the linear regression equation ( $y^{\wedge}=bo+b1x$ ) to find a best-fitting straight-line equation was used. The data derived from interviews were transcribed and then coded using the NVivo software to generate themes

**Table 1.**  
*Respondents' Income Distribution*

| Respondents' Income |           |            |
|---------------------|-----------|------------|
| Income              | Frequency | Percentage |
| <N\$5499            | 3         | 13         |
| N\$5,500–N\$10,499  | 8         | 32         |
| N\$10,500–N\$15,499 | 9         | 36         |
| >N\$15,500          | 5         | 19         |
| Total               | 25        | 100        |

whereby thematic analyses were done based on the data set (Creswell, 2013).

### Findings

#### Income

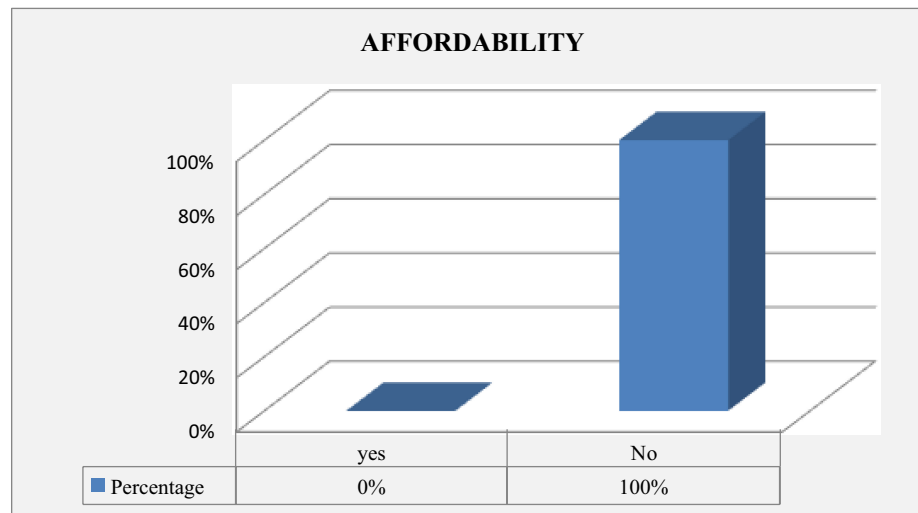
The study found that 36% of the respondents earned between N\$10,500 and N\$15,499, while 32% earned between N\$5500 and N\$10,499. Respondents who earned above N\$15,500 constitute 19% of the response rate. The lowest percentage rate of 13% was recorded for respondents earning below N\$5499. The result of the survey indicates that most of the respondents fall within the income category between N\$10,500–N\$15,499 and N\$5,500–N\$10,499. Hence, it can be concluded that the majority of the respondents have a better income and fall under the middle-income category who choose to stay in the low-income areas due to factors associated with high price rates for land in areas where land development is earmarked for the middle- and high-income categories. Existing data show that in Namibia, the average household income in 2014 was N\$6626 per month. However, most households earn monthly incomes below this average (Chiripanhura & Jauch, 2015). Evidence from the study shows that most beneficiaries are at least middle-income earners. The implication of this finding is that very few low-income earners are gaining access or benefiting from land delivery projects meant for low-income groups, hence the increase in housing shortage for low-income groups (Table 1).

**Research Question:** In your view, is the land delivered through PPPs affordable for low-income earners?

As shown in Figure 1 above, 100% of the sampled population indicated that it is very difficult to afford land/houses in Windhoek, especially for low-income earners. Housing prices keep on escalating and those without proper means to acquire houses would rather resort to an informal housing setting or rather rent than buying a house. This implies that although there is a significant number of people who own houses, most of the people are renting or living in informal settlements. Hence, many people are not within the capacity to purchase houses.

When asked why houses are not affordable, one of the respondents commented on the affordability of housing, saying that

**Figure 1.**  
*Land Affordability.*



"individuals or companies are buying plots/houses for investment purposes in the areas that are earmarked for low-income earners. Hence, those who cannot afford to buy houses end up renting from people who afford to have multiple properties."

A report done by Koroso (2011) indicated that the demand for land is largely in the lower-income segment and such demand is combined with factors such as lack of disabled income which impacts on the affordability in the housing market. Furthermore, private developers purchase land at the same price as it is sold to the general public; however, by the time the land is developed and sold by the private developers, the price has tripled. Furthermore, respondents stated that high interest rates on housing loans is another contributing factor toward unaffordable housing which causes exclusion by most of the low-income earners from participating in housing transactions. This implies that the terms and conditions or prices put forward by the City of Windhoek and private investors are not favorable to many people, especially low-income earners.

**Research Question:** Are you satisfied with land delivery through PPPs? If not, please explain.

When asked whether they were satisfied with the land delivery through PPPs, respondents from the beneficiary's sample population had mixed feelings regarding developments that have been implemented through private investments. The findings of the study show that 62% of the respondents are unsatisfied with land acquisition through PPPs while 38% are satisfied. Respondents were of the sentiment that land prices are high because private investors are focused on making as much profit as possible, regardless of the size of the plot. One must fork out more money to pay for the plot, while at the same time, the house needs to be built. However, due to desperation

resulting from lack of accommodation, they are left with no choice but to settle for what is available. This shows that private developers are not meeting the needs of the people in terms of affordability but rather profit maximization. Hence, a confirmation of the study done by Giti et al (2019a) indicates that private sectors are more interested in economic gain than serving people's needs, thus, land delivery in the low-income segment has not significantly improved.

**Research Question:** Do you think low-income earners have benefited from land delivery projects through PPPs? If no, please explain.

Most of the respondents, 89% are of the opinion that low-income earners have not greatly benefited from PPPs even when the project is meant for them. On the other hand, 11% of those polled believe that low-income earners have benefited to some extent from land delivered through PPPs. Weber and Mendelsohn (2017) assert that an increase in housing shortages for the low-income category has resulted in the mushrooming of informal settlements in the city, which is supported by the evidence presented in Table 2. Based on that, a conclusion can be made that low-income earners as the target population, in most cases, are excluded from being beneficiaries of projects meant for them. Lack of control measures in place to

**Table 2.**  
*Benefits of Private-Public Partnerships*

| Category | Frequency | Percent |
|----------|-----------|---------|
| Yes      | 4         | 11      |
| No       | 33        | 89      |
| Total    | 37        | 100     |

ensure that beneficiaries truly benefit from the projects has been pointed out by respondents as one of the contributing factors to the exclusion of low-income earners. Respondents also emphasized that low-income earners are not benefiting from PPPs because land sales are open to the public regardless of the income category. One official noted that people who own properties are not barred from participating in the sales of residential erven, implying that not everyone purchasing land is a first-time buyer. Furthermore, respondents stated that because of the terms and conditions of the land sale, most plots have a very low uptake, so they have welcomed even those who already own houses, and in most cases, low-income earners as a target group do not have sufficient funds to afford. An assumption can be drawn that the City of Windhoek as a local authority seems to have a different ideological perspective as compared to the private sector. Hence, regulatory frameworks in the partnerships to accommodate the low-income category exclusively from other income categories are lacking.

**Research Question:** What challenges has the City of Windhoek faced in implementing PPPs?

The interview guide was used to obtain more information from respondents and to gain more insight into the challenges that the City of Windhoek is facing in the implementation of PPPs. In their response, respondents mentioned that the implantation of PPPs has not been a smooth journey because many challenges have been encountered during the process. Bureaucracy has been pointed out as one of the challenges faced whereby the long process of obtaining approvals has hampered the fast selling of serviced land and subsequently affected project proceeds adversely. The project team is given various powers through the Development Agreement. However, it is mentioned that during and after project implementation, the Council still needs to give approval for the sale phases, and this prolongs the process.

Second, the interviewee mentioned that sourcing of finance has proved to be challenging for some developers and put the City of Windhoek at risk. The Development Agreement used by the City of Windhoek is structured such that developers are given a responsibility to source funds and negotiate the terms and conditions with financial institutions. However, any delays resulting from the project affect the City of Windhoek as a third party who equally bears the risk of interest accrued on the project. For example, the interviewee said that *"many of the PPPs projects have been charged penalty resulting from interest, hence, making the projects less viable."* This was experienced in projects such as, among others, Otjomuise Extension 5 and Khomasdal Extension 4.

Equally, marketing and sales have proven to be another challenge whereby the sale process is estimated to take approximately 67 weeks until the property is transferred. According to the interviewee, *"it can take up to 5 years to complete a project and sell the erven."* As a result, the lengthy process of marketing and selling erven has an impact on the success of PPP projects. Furthermore, the process of appointing the

next successful bidder if the first buyer defaults is similarly lengthy. The aspects mentioned above have had an impact on the implementation of the PPPs to such an extent that the envisaged proceeds may or will not be realized. A study done by Awodele (2018) indicated that due to risks associated with PPPs projects, most benefits linked to the model are rarely achieved. Despite the measures put in place, various stages of the land delivery process continue to experience delays. This is visible in the response made by respondents that all these factors impact on the land delivery process such that it takes a long time for the land to be made available on the market, which results in inflation of prices because supply is low.

**Research Question:** Please rank the level of impact for the factors contributing to delays of land and housing delivery by the City of Windhoek's PPPs, on a five categorical ranking scale where 1 and 5 represent the lowest and highest ranking. A mean cut-off point based on mid-points  $>2.50$  was considered reasonable in determining the level of impact, where 1-1.8=very low impact, 1.8-2.6=low impact, 2.6-3.40=small impact, 3.40-4.20=high impact, and 4.20-5.00=very high impact.

Table 3 shows the overall ranking of factors contributing to delays of land and housing delivery by the City of Windhoek's PPPs project. A Likert scale was used to assess the level of impact based on the mean rating (MR) computation. The researcher thought to gather the opinions of respondents on factors contributing to delays in land delivery. To gain more insight into the matter, the question was posed through a questionnaire survey and interview guide.

**Research Question:** How do factors such as lengthy Statutory approval, high cost of serviced land, land shortage, lack of serviced land, and high cost of building materials contribute to the delays of land delivery?

Most of the respondents felt that the land crisis experienced in Windhoek is attributed to the shortage of developable land resulting from a lack of access to suitable land due to the mountainous terrain surrounding the city. The land shortage

| Table 3.<br>Factors Contributing to Delays of Land Delivery |      |      |         |              |
|---|------|------|---------|--------------|
| Factors   | Mean | SD   | Ranking | Impact Level |
| Lengthy Statutory approval                                  | 2.43 | 2.39 | 5       | Low          |
| High cost of serviced land                                  | 3.59 | 3.37 | 3       | High         |
| Land shortage   | 4.26 | 3.77 | 1       | Very high    |
| Lack of serviced land                                       | 3.84 | 3.50 | 2       | High         |
| High cost of building materials                             | 3.41 | 3.15 | 4       | Small        |
| Note: SD = standard deviation.                              |      |      |         |              |

was ranked number 1 with a mean of 4.26 and a very high impact level. Upon interview, respondents pointed out that land shortage is a critical issue because Windhoek is surrounded by farms that are privately owned of which 95% of these farms belong to private individuals, meaning only 5% of the land is owned by the state. Additionally, the city has reached its growth point in terms of boundaries, hence potential development is in the hands of farmers in the extended boundaries. As articulated by Ahmed et al (2016), inefficient delivery of land services is likely to be a result of the scarcity of natural, human, and financial resources, henceforth the need to invest in expropriation of urban land by the government. During the interview, the officials mentioned that there is a need to specify these conditions because they could have a significant impact on affordable housing initiatives and are critical to the process of policy formulation.

Lack of serviced land as a second major contributing factor toward adequate land and housing delivery has been identified to have a high impact level with a mean of 3.84 and thus ranked number 2. Upon interview, it was established by respondents that developable land has not been readily available and has contributed to the limited land delivery projects. The research found that even though PPPs have been used for land delivery projects in low-income areas, only a few projects have been taken off the ground and much of the concentration has been in middle- and high-income areas. Hence, land delivery in low-income areas has been very slow. Respondents also explained that the lack of land delivery has created an obstacle to the provision of affordable housing. As a result, housing prices, especially in Windhoek, have also increased beyond affordable.

The high cost of serviced land has also been reported to have a high impact level with a mean of 3.59 and ranked number 3. According to one of the officials interviewed, *"the bank can only approve a home loan if the plot is registered in the Deeds Office and has a Title Deed and full services such as water, electricity, and sewerage are available, which is a problem because the cost of servicing the land is high, making it more expensive to build a house."* These findings are also consistent with the report done by Nkhonjera (2020) which indicates that the high costs and shortage of serviced land in the country present a barrier to the delivery of housing. The World Bank (2014) articulated that the development of affordable housing where land costs are high results in affordability issues, especially in a housing market like Windhoek which experiences barriers in the availability of land.

The high cost of building materials was recorded to have a small impact level with a mean of 3.41 and therefore ranked number 4. The officials indicated that the high cost of building materials leads to the high cost of acquiring houses. Hence, there is a correlation between the cost of land servicing and the cost of building. By comparing Windhoek to other towns in the country, it is more expensive to build in Windhoek than elsewhere in the country because of differences in the cost of land. In most cases, the raw materials used in construction are

imported, resulting in high building costs that fluctuate with the exchange rate. As a result, land delivery projects and housing schemes targeted for affordable housing have become so expensive that low-income earners find it difficult to afford them. According to one interviewee, *"the cost of housing construction has skyrocketed to the point where it is higher than people's annual income, and developers want to make as much profit as they can, so the motive is to develop and get higher returns, which is unsustainable."* The impact of this finding is that the present housing supply is designed in such a way that low-income earners are not accommodated, which leads to a growing housing shortage for the low-income group.

Lengthy Statutory approval is another cause of delay emphasized by respondents, although it was rated to have a low impact level with a mean of 2.43 and therefore ranked number 5. An official from the City of Windhoek noted that the major challenge being faced among others is the delay in the approval of land application. The official mentioned that it may take up to 3–5 years to obtain approvals (statutory process, design, tendering, and construction and sales). From the time the land is identified to the time even is registered under individual names and transferred into the names of the owners, such delays contribute to the delay of project takeoff. Furthermore, the land delivery process is long and complex and various stakeholders' inputs are required. For example, a study done by Kajimo and Opawole (2018) indicated that regulatory failure and lack of consensus among parties result in project delays, hence it takes twice as much time for a project to be completed, which in the end accumulates costs. However, respondents are of the feel that with the introduction of the Urban and Regional Planning Act 2018, the approval process might be shortened. Respondents believed that restraining access to land has contributed to the deficit of housing in the country.

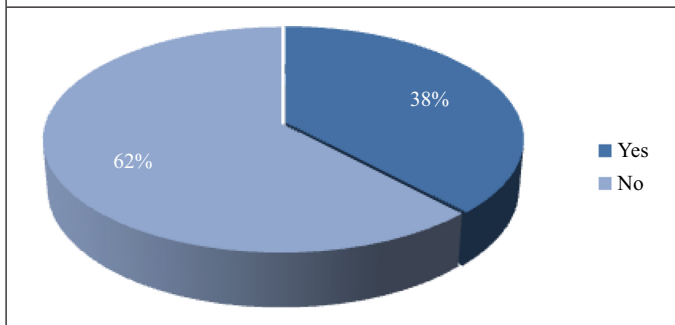
From the results of the study, it is very clear that there is a need to fast-track the provision of affordable housing because the current housing production is very low in comparison to the demand. Evidence is presented in a report done by the World Bank (2014) which estimates that in order to keep pace with the housing supply, an additional 720,000 units each year are needed. The findings have also demonstrated that the provision of affordable housing is a difficult task and the factors mentioned above could threaten the successful delivery of housing.

## Conclusion and Recommendations

So far, the adoption of the Triple-P model by the City of Windhoek is yet to achieve significant benefits in the provision and improvement of land and housing. The perceived ineffective performance of the Triple-P model is by-part a result of both a lack of sufficient planning and proper implementation of the collective's arrangement. Furthermore, there exists a lack of adequate measures in place regarding funding and countermeasures for adherence to contract provisions that would otherwise ensure high project implementation even in cases



**Figure 2.**  
*Beneficiaries' Satisfaction.*



where the private sector default. The City of Windhoek as a local authority is the provider of land within the City boundaries; however, the City has faced major constraints in executing this steward responsibility. The study identified lengthy statutory approval, high cost of serviced land, land shortage, lack of serviced land, and high cost of building materials, as some of the major challenges that impede the successful implementation of PPPs strategy. Equally, low-income earners are usually targeted for land delivery and housing projects initiatives; however, the issue of affordability remains a challenge among this target group, which in turn has a major role to play in the supply of low-cost housing; in the grand scheme of things, the cost of housing is far too expensive in comparison to income of domestic workers, security guards, and other general workers. Hence, the study suggests that government should step in and provide support in the form of subsidized grants or make arrangements with financial institutions whereby government part of housing costs can be a takeover. In addition, there is a need to enhance the existing Shack Deller Federation of Namibia a pro-poor housing savings group into an interest-earning fund for the purpose of increasing the capacity of low-income earners to acquire housing.

As illustrated in the study, a need exists to enhance performance of implementers to improve on management skill and broaden in-house expertise for successful project implementation. For the Triple-P initiative to be successful, a common vision and well-coordinated effort should be developed into the City of Windhoek's long-term development plan. The regular introduction of stand-alone plans as damage control for project implementation oftentimes brings along other hindrances than solutions. The vast majority of people in Windhoek continue to live in an informal settlement because the housing prices of N\$200,000.00-N\$300,000.00 is considered low-cost by the Triple-P initiative, while unaffordable to the general workers and in the end the so-termed low-cost houses are acquired by those from the affluent part of society. This study suggests that existing regulatory frameworks guiding project implementation are inadequately applied which renders the initiative less effective and thus a more robust approach to enforce effective implementation of PPP projects at the grass-roots level is required.

A lack of a well-defined action plan coupled with a lack of management skills and expertise among implementers has led to failure to deliver on the envisaged promise of affordable and appropriate housing for all. The study also established that despite the lack of knowledge with regards to the inner workings of PPPs expressed by respondents during the survey, there have been no deliberate efforts to train employees' management PPP files. Therefore, training sessions alongside experts with specialized knowledge and experience should be conducted on a regular basis to keep pace with new developments in the approach. These training programs should be designed and aligned to address the existing challenges identified early in the process.

In addition, it was established that the private sector associates the low-income groups with high risk and low return on investment; as a result, the desire to invest in the low-income housing initiatives is minimal. Apart from affordability, terms and conditions attached to the sale of land and housing automatically rule out the participation of low-income earners in the land and housing market because of stringent conditions. Therefore, the less affluent can only be housed if the institution involved in the land transaction moves away from the one-size-fits-all attitudes and develop market conditions that favor or is inclusive of all income groups. A conclusion was made that City of Windhoek alone cannot address the housing predicament for the low-income groups, hence, a collaborative effort from other stakeholders is required.

### Recommendations

Based on the findings of the research, this study makes recommendations aimed at providing possible remedies necessary in order to improve the current situation. The recommendations are summarized as follows;

- Certainly, if PPPs are to operate effectively, the Triple-P model should be adopted and given the significance it requires. Therefore, to achieve the desired results, a clear understanding and implementation of the regulatory framework and procedures should be enhanced by considering effective execution, monitoring, feedback, and evaluation of the project milestones. This would ensure the enforcement and compliance to set standards and procedures.
- Management should prioritize the reinforcement of corrective measures to help strengthen and equip employees handling Triple-P projects with expertise and skills required for project execution; for example, through training and practical guidance on the operations of the PPPs approach.
- Focus should be placed on the effectiveness of the approaches in terms of setting clear, measurable, and achievable objectives, targets, and affordability for all income groups.

Further research needs to explore the application of innovative technologies in the construction of low-income housing at affordable prices in Namibia. Finally, more broad research should be done on Namibian local authorities, on

the effectiveness of PPPs in land delivery and low-income housing initiatives which could help give a holistic national approach.

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