



The Role of the Church in Low-Income Housing in Namibia

Ritta Khiba^{1*}, Daphne Ntlhe²

¹Ritta Khiba Planning Consultants, Windhoek, Namibia

²University of KwaZulu-Natal, Durban, Afrika Selatan

Corresponding author: ntlhed@ukzn.ac.za

Article History:

Submitted:

2023-12-12

Accepted:

2024-02-14

Published:

2024-02-16

Abstract

The paper examines the church's role in Namibia's low-income housing process. The study followed the qualitative method; data were drawn from journals, books, newspapers, and other relevant material. The article argues that the church in Namibia plays a positive role in low-income housing and promotes Sustainable Development Goals. The findings reveal that the church established a foundation for the current Shack Dwellers Federation of Namibia, an umbrella body of savings groups that address housing issues for low-income groups. The church plays a significant role by building houses for the poor, donating materials, and helping low-income communities alleviate poverty. The study supports participatory planning efforts in housing, highlighting that the church and faith-based organizations have a place in promoting Sustainable Development Goals, particularly goals 1, 2, and 11. It augments literature in religious studies, the built environment, and sustainable urban development by investigating the church's role in housing provision. In contrast, most studies focus on the church's

involvement in politics, culture, and socio-economic development. The study will benefit stakeholders who want to contribute towards goal 11 (Sustainable cities and communities). Additionally, the contribution will grow as the research serves as a novel contemporary reference for future studies in the same field.

Keywords: Church, Real property, Low-cost housing, Faith-based organization, Affordable housing

1. Introduction

Economically developing countries have high urban population growth, resulting in new informal settlements with inadequate housing. From 2018 to 2050, 90% of urban expansion will occur in Africa, East Asia, and South Asia. This expansion is coupled with unplanned rapid urbanization and an increase in disadvantaged areas such as informal settlements. These settlements form an unmistakable segment of the urban social and geographic structure.¹ Over half of the people who live in urban areas reside in informal settlements found in rapidly urbanizing regions of Asia and Africa. The alarming shortage and need for housing make the housing problem one of the most urban challenges discussed worldwide. Devoid of proper engagement, the number of people residing in informal neighborhoods will keep increasing.²

Housing is also one of the challenges that local authorities globally are grappling to resolve. The housing inequality in African cities is above 51 million people, and 40,000 new individuals relocate to these cities monthly. The abovementioned growth requires proper planning and implementation of plans in all spheres, including socio-economic and spatial distribution of settlements and supporting infrastructure.³

¹ UN-DESA. "World urbanization prospects: The 2018 revision (ST/ESA/SER.A/420)". New York: United Nations, 2019.

² UN-Habitat. COVID-19 in african cities: Impacts, responses and policies recommendations. 2020. https://unhabitat.org/sites/default/files/2020/06/covid-9_in_african_cities_impacts_responses_and_policies2.pdf.

³ Habitat for Humanity. "Africa Housing Forum in Nairobi highlights need for innovative and inclusive approaches to solve housing challenges." 2022. <https://www.habitat.org/emea/newsroom/2022/africa-housing-forum-nairobi-highlights-need-innovative-and-inclusive-approaches>.

The Namibian urban composition has changed significantly since the country became independent in 1990 and adopted a progressive Constitution. Since then, informal areas have spread widely in the country's urban regions. The fast rate of urbanization in the last 20 years has been accompanied by religious diversity and belief, the growth of the church, and a high increase in informal settlements, especially in the capital city, Windhoek. The scenario indicates insufficient housing and poor essential service provision for the low-income and less privileged population, and it calls for urgent interventions. Inadequate development interventions for supporting poor urban households in Namibia resulted in a housing backlog of more than 100,000 houses in 2015.

According to the Center for Affordable Housing Finance in Africa (CAHF),⁴ in 2017, 74% of Namibians could not afford housing under the conventional financial systems, and only 16% of the population could afford a new house built by a formal developer or contractor at US\$52 681.00. In the same year, informal settlements were 279 units compared to 235 in 2009. Namibia reduced its poverty rate from 69% in 1993 to 17.4 % in 2018. On the other hand, the urban population grew from 28% in 1991 to 41% in 2019. By 2020, the housing backlog was about 300,000 houses countrywide and 84,000 units in Windhoek alone.⁵

Religion matters in personal lives and the public space. Sacred places of worship can influence the use of municipal space or land for housing. Hence, the church is vital in communities that experience poverty and diseases, like informal settlements, as it plays a significant role in poverty alleviation, amongst other things.⁶ It cannot be detached from the real-life situation of the nation and the communities where the church members reside. With accelerated population increase, swift urbanization, and deficiency in the housing market, the low-income class must live in informal settlements reliant on their self-help means to meet their housing needs. They construct makeshift houses using temporary materials and gradually replace them with permanent structures.⁷

⁴ Center for Affordable Housing Finance in Africa (CAHF), 2017 Yearbook: housing finance in Africa, Johannesburg: Centre for Affordable Housing Finance in Africa. 2017. <http://housingfinanceafrica.org/>.

⁵ CAHF. 2020 year book: housing finance in Africa, Johannesburg: Centre for Affordable Housing Finance in Africa, 2020, <http://housingfinanceafrica.org/>

⁶ Mazumdar, Sanjoy & Shampa Mazumdar. "Journal of Architectural and Planning Research" , Autumn, 2013, Vol. 30, No. 3 (Autumn, 2013), pp. 221-243. <https://www.jstor.org/stable/43031006>

⁷ Saad, O. A., Mohamed Anwar Fikry, and Asmaa El-Sayed Hasan. "Sustainable upgrading for informal areas." *Alexandria Engineering Journal* 58, (2019): 237-249. <https://doi.org/10.1016/j.aej.2019.03.001>

There are many approaches and methods to eliminate informal settlements. However, some of these methods harm the population and lead to unplanned settlements. As the population grows, religious diversity intensifies, making it necessary for the church to play a direct role in shaping democracy, the constitution, the economic system, and the political processes. Furthermore, the church should address issues such as the land, housing, environment, human dignity, and injustice. Hence, sustainable development principles were found necessary to ensure effective solutions. Sustainable approaches positively impact many aspects, namely, social, economic, and environmental, and contribute to integrating the informal areas into the city to form one entity. Achieving economic development through collaboration between public and private projects is essential in continuing self-financing operations and maintenance processes and ensuring sustainability in upgrading informal areas. Community participation is one of the most important steps to ensure satisfaction with the results and meet the needs of the inhabitants.⁸

The church and Faith-Based Organizations (FBOs) manage large school systems independently and in partnership with government institutions. They run clinics and hospitals, work to promote peace, resolve conflicts, and meet many needs of those who are experiencing poverty. FBOs and churches are involved in development policy by adopting and promoting the Millennium Development Goals (MDGs). They are committed to working with international partners to achieve the new Sustainable Development Goals (SDGs). In this perspective, the instrumental theory of religion and the bottom-up theory of development is used to explain the general importance of churches and FBOs in promoting the achievement of the SDGs based on their positive and practical contributions to growth. Likewise, the above perspective guides the current investigation into the church's role in low-income housing in Namibia.⁹

⁸ Saad, O. A., Mohamed Anwar Fikry, and Asmaa El-Sayed Hasan. "Sustainable upgrading for informal areas." *Alexandria Engineering Journal* 58, (2019): 237–249. <https://doi.org/10.1016/j.aej.2019.03.001>

⁹ Iyayi, O and P. Obani (2021) Churches and the achievement of the Sustainable Development Goals in Nigeria. In: Ekhatior EO, Miller S and Igbinsosa E (Eds) *Implementing the Sustainable Development Goals in Nigeria: Barriers, Prospects, and Strategies*. London: Routledge.

Internationally, the church (churches) has an undeniable history of providing housing for the disadvantaged. Housing as a Christian social practice calls for the church to construct houses for the underprivileged, prevent homelessness, and find ways to establish funding methods to support those who cannot afford to build or pay for their housing. Local churches are generally aware of the desperate need for affordable housing for the low-income groups in their localities and are best suited to find ways to help.¹⁰ Among the less studied aspects of low-income housing in Namibia is the collaborative relationship between the church, residents, and housing providers (public, nonprofit, or cooperative), especially the church's role in the process.

Hence, a dearth of studies investigating the relationship between the church and the provision of low-income housing in Namibia. Therefore, this article examines the church's role in low-income housing in Namibia. The study is limited to the church's contribution to low-cost/ affordable housing for the low-income group in Namibia. It is limited to Faith-Based Organizations and does not cover the role of all non-governmental organizations, the church's role in the spiritual domain, and how it is funded. It contributes to the interdisciplinary scholarship on the relationship between housing development, town planning, and religion. The study contributes by providing novel documentation of contemporary research undertaken in Namibia. The study is also significant and valuable in creating new knowledge in religious studies, the built environment, and studies promoting sustainable urban development and SDG 11 - making "cities and human settlements inclusive, safe, resilient, and sustainable."¹¹ The authors expect the paper and recommendations to be helpful to researchers analyzing the same or related topics.

¹⁰ Baptist, Methodist, and United Reformed Churches. "How churches can support and create affordable housing at a time of crisis" London: The Joint Public Issues Team: Baptist, Methodist and United Reformed Churches working together. 2014. <https://www.jointpublicissues.org.uk/wp-content/uploads/2018/01/How-churches-can-support-and-create-affordable-housing-at-a-time-of-crisis.pdf>

¹¹ United Nations. *Transforming Our World: The 2030 Agenda for Sustainable Development*; United Nations: New York, NY, USA, 2015; ISBN 9780826190123.

2. Literature review

From the sustainable development perspective, the Universal Declaration of Human Rights (1948)¹² and the International Covenant on Economic, Social, and Cultural Rights (1966)¹³ identify housing as part of the right to an adequate standard of living. In 2015, the United Nations updated the Millennium Development Goals or MDGs¹⁴ by introducing the Sustainable Development Goals (Agenda 2030)¹⁵ aimed at coping with current and future challenges in addressing urbanization issues, including hunger, poverty, education, health, sustainable communities, inclusive human settlements, and climate change adaptations. For the past three decades, the appeal to improve the lives of informal settlement residents has been on the agenda of various intercontinental programs, including the Millennium Development Goals (MDGs) and the Sustainable Development Goals (SDGs).

Although the MDGs reported reducing slum conditions under its target of improving at least 100 million slum dwellers by 2020, informal settlements (slums) have increased. Informal settlement upgrading is part of SDG 11 (Sustainable cities and communities) and should be eradicated by 2030 (SDG 11.1). Informal settlement upgrading is directly linked to SDG 1 on poverty, 1.4.2 - security of tenure rights to land, SDG 6 (clean water and sanitation), and SDG 3 (health and wellbeing for all ages). The church traditionally supports and promotes human welfare, not limited to people's spiritual well-being but also physical welfare.¹⁶

Thus, the church has a role in achieving the Sustainable Development Goals. For example, the global Anglican Communion played a part in the quest to achieve the Millennium Development Goals and the Sustainable Development Goals and is committed to engaging constructively with the United Nations in this effort. The commitment was formalized by the Anglican Consultative

¹² United Nations General Assembly. *The Universal Declaration of Human Rights (UDHR)*. New York: United Nations General Assembly, 1948.

¹³ United Nations General Assembly. "International Covenant on Economic, Social, and Cultural Rights." *Treaty Series* 999 (December): 171. 1966.

¹⁴ United Nations General Assembly. "United Nations Millennium declaration". *Resolution Adopted by the General Assembly*. New York: United Nations. 2000.

¹⁵ United Nations, *The 2030 Agenda and the Sustainable Development Goals: An opportunity for Latin America and the Caribbean (LC/G.2681-P/Rev.3)*, Santiago, 2018.

¹⁶ United Nations. *Transforming Our World: The 2030 Agenda for Sustainable Development*; United Nations: New York, NY, USA, 2015; ISBN 9780826190123.

Council in 2018.¹⁷ The FBOS gave input into the SDG agenda regarding the conceptual framework and goals. Churches have historically played essential roles in driving development globally and in their local communities.

The Church is credited with preserving literacy and ending injustices like human infanticide, colonialism, gender inequality, and slavery. The church is a significant source of ethical, spiritual, organizational, and material resources necessary for driving development in different areas, including education, poverty alleviation, climate change, gender-based violence, health and water, and sanitation. Churches have organized activities and introduced programs designed to promote consciousness about the SDGs among members of their congregations and the public. They have established funds for the execution of SDG-related projects. An example is the Sustainable Development Goals Fund (SDF) set by the Episcopal Diocese of New York.¹⁸

The relationship between the FBOs and SDG is enhanced by the influential role of the church (religion) and religious leaders in the lives of the churchgoers and the increase in the number of churches. The prominent role of churches and other faith-based organizations (FBOs) is to support socio-economic interventions. Lutheran World Federation acknowledges that it has a strong involvement in ending poverty (SDG 1), ending hunger (SDG 2), ensuring healthy lives and promoting well-being (SDG 3), ensuring inclusive and equitable quality education (SDG 4), achieving gender equality and empower women and girls (SDG 5), combat climate changes and their impact (SDG 13), promote peaceful, inclusive and accountable societies (SDG 16) and revitalize global partnership for sustainable development (SDG 17)¹⁹ The Dominican Republic's Anglicans, Catholics, and Evangelicals have declared SDG2 their main priority.²⁰

¹⁷ The Anglican Communion. The Anglican Communion and the Sustainable Development Goals. Anglican Communion Office: London.2024. <https://www.anglicancommunion.org/mission/at-the-un/the-anglican-communion-and-the-sustainable-development-goals.aspx>

¹⁸ Iyayi, O and P. Obani(2021) Churches and the achievement of the Sustainable Development Goals in Nigeria. In: Ekhatior EO, Miller S and Igbinsosa E (Eds) Implementing the Sustainable Development Goals in Nigeria: Barriers, Prospects, and Strategies. London: Routledge.

¹⁹ The Lutheran World Federation. Waking the Giant Churches for Sustainable Development. <https://lutheranworld.org/series/2030-agenda-sdgs>. 2022.

²⁰ United Nations Task Force on Religion and Development, 'Engaging Religion and Faith-Based Actors on Agenda 2030/The SDGs' (United Nations 2018) https://www.partner-religiondevelopment.org/fileadmin/Dateien/Resources/Knowledge_Center/2017_Annual_Report_UNIATF.pdf accessed 15 September 2020.

According to the Thomson Reuters Foundation,²¹ churches in Washington are silently creating low-income housing in the areas using a combination of Christian charity and pragmatism. From the 1960s, the number of churchgoers declined, leaving Churches with surplus land and buildings with subsequent high maintenance costs. Amid a real estate boom, between 2000 and 2016, Arlington Presbyterian Church sold its land, and currently, 173 units of low-income housing and ground-floor retail space were constructed on the land. The First Baptist Church of Clarendon in the same area of Arlington created a 10-story, mixed-income apartment building that opened in 2012. In 2013, the Central United Methodist Church demolished its buildings and constructed 119 units of affordable housing.²²

Since the 1990s, church memberships, churchgoers, and church activities in the Netherlands and Germany have declined, resulting in changing or re-using church buildings. Germany's Catholic Church has relinquished a third of its properties due to dwindling participation and revenues²³. Churches in Germany are converted for different uses, including residential use. St. Josphekerk, Hilversum; Vredekerk, Bussum; Elbakerk, Haarlem; St. Vituskerk, Bussum; and Zuiderkerk, Groningen were converted into residential apartments²⁴ St John-at-Hackney's Hackney Gardens property in London has eight of the fifty-seven units as affordable housing.²⁵

The change or reuse refers to changes in the use and the structure of the buildings. Hope Church and First United Methodist Church in Michigan joined together to build a residential complex of 46 units housing – Dwelling Place in Grand Rapids - an affordable housing development on land behind their buildings. The Holland Planning Commission approved the project on July

²¹ Carey L. Biron. These US churches are creating social housing with their old buildings. World Economic Forum. The Agenda Weekly Oct 9, 2018. <https://www.weforum.org/agenda/2018/10/nation-takes-note-as-d-c-area-churches-create-affordable-housing/>

²² Carey L. Biron. These US churches are creating social housing with their old buildings. World Economic Forum. The Agenda Weekly Oct 9, 2018. <https://www.weforum.org/agenda/2018/10/nation-takes-note-as-d-c-area-churches-create-affordable-housing/>

²³ Jonathan Luxmoore. New report says Germany's Catholic Church faces major decline in membership, revenue. Our Sunday Visitor News. May 16, 2023.

²⁴ Netsch, Stefan & Katharina Gugerell. "Reuse of churches in urban and rural Dutch landscapes". *Acta Horticulturae et Regiotecturae* 1 Nitra, Slovaca Universitas Agriculturae Nitriae, 2019, pp. 48–55. DOI: 10.2478/ahr-2019-0009

²⁵ Jordan, Kate "Urban churches in an infrasecular landscape: three case studies from the Anglican Diocese of London." *The Journal of Architecture* 27, no. 2-3 (2022): 346-371. DOI: 10.180/13602365.2022.2072933

12, 2022, supported by the commissioners and several community members in a meeting to advocate for the development. Dwelling Place has about 100 employees who help develop, manage, service, and maintain 1,429 apartments and townhouses in four Michigan districts.²⁶

In Seattle, planners and congregations focus on empty church parking areas/ plots for redevelopment. The city identified about 300 acres of church-owned land and offered a density bonus to churches developing affordable housing.²⁷ Homestead Community Land Trust and Admiral United Church of Christ signed an agreement to establish permanently affordable homeownership on church land in the Admiral neighborhood of West Seattle. By donating land equity to this project, the church aims to open the neighborhood to historically underprivileged households excluded from homeownership and to realize its social and racial justice mission.²⁸

In Montgomery County, MD, a volunteer-based Religious Land Use Working Group assists the immigrant population with faith-based property use and acquisition. The United Church of Christ, a mainline Protestant congregation, has established a Building and Loan Fund that assists with planning, financing, and developing projects. The United Methodist Church has set up Wesley Community Development, Judson Memorial Church in New York City, and the Trinity Centres Foundation to engage in the same activities as the United Church of Christ and repurpose churches or faith-based properties into affordable housing. In Washington, D.C., ten church redevelopment projects with 1,200 housing units, most affordable or aimed at seniors, contribute to meeting the need for affordable housing.²⁹

²⁶ McVicar, Brian “We’re responsible for our neighbors:’ Two churches team up for 46-unit Holland affordable housing development” Mlive, May 05, 2022. <https://www.mlive.com/news/grand-rapids/2022/05/were-responsible-for-our-neighbors-two-churches-team-up-for-46-unit-holland-affordable-housing-development.html>

²⁷ Mian, Nadia & Richard T. Reinhard. Transforming empty churches into affordable housing takes more than a leap of faith. 2023. <https://www.planning.org/planning/2023/spring/transforming-empty-churches-into-affordable-housing-takes-more-than-a-leap-of-faith/>

²⁸ Homestead Community Land Trust Creating stability, equity and opportunity through permanently affordable homeownership. 2023. https://www.linkedin.com/pulse/affordable-homeownership-built-admiral?trk=article-ssr-frontend-pulse_more-articles_related-content-card

²⁹ Reinhard, Ricky. Can churches help to ease the affordable-housing shortage? *Governing, Housing and Urban Issues*. September 9, 2021. https://www.bing.com/search?q=Can+Churches+Help+to+Ease+the+Affordable+Housing+Shortage%3F&gs_lcrp=EgZjaHJvbWUyBggAEEUYOTIGCAEQRRg8MgCI AhBFGPxVqAIAAsAIA&FORM=ANCMs9&PC=U531.

God's Will SoongEui Church in South Korea provides the destitute with decent housing, operates a credit union, and supplies funds to start small businesses.³⁰ In Nigeria, the Catholic Church in Enugu City has contributed by establishing workers' housing schemes to fully develop a residential estate, namely, the Nwanne Di Na Mba low-cost social housing estate in the Emene neighborhood constructed exclusively for the urban poor.³¹

Faith-based community Organization (FBCO) networks in the United States focus on affordable housing, resources for homeless populations, hunger, healthcare for all, public safety, quality public education, and livable wages, amongst other issues. For these organizations, public activism expresses commitment to the love of their neighbors and social justice.³² When new housing is planned, religious leaders and FBCO are consulted, resulting in the community and the stakeholders working collaboratively. FBCOs facilitate local buy-in and the success of the housing projects. For example, Habitat for Humanity Christian is a housing organization started in Georgia in 1976 and is now a leading international nonprofit organization working in local communities in all 50 states of the U.S. and more than 70 countries. Households and individuals who need help partner with Habitat for Humanity to build and improve their homes.³³

Secularization in the 1960s transformed FBOs from civil society organizations to quasi-governmental organizations characterized by corporatist institutional forms. According to Voss,³⁴ there are 53 church housing associations and 49 further institutions in Germany. The social work arm of the Seventh-day Adventist Church in Germany, Advent-Wohlfahrtswerk (AWW), sponsors the Overnight House for Homeless Women, which opened in Leipzig, Germany,

³⁰ Yoo, Yohan, *From Megachurches to the Invisible Temple: Placing the Protestant "Church" in the Seoul Metropolitan Area* (2016).

³¹ Jaiyeobaa, Babatunde & Filiz Aklanoglu. "Socio-economic issues in 'Socially Produced' Low Income Housing: Theory and Case study in Nigeria". *Procedia - Social and Behavioral Sciences* 50 (2012) 855 – 864

³² Day, Katherine. *Planners and Faith-Based Activists: Forging a Creative Partnership*. *Planning Theory & Practice* 2021, VOL. 22, 2, 269–317. <https://doi.org/10.1080/14649357.2021.1908078> (2021).

³³ Habitat for Humanity. "Habitat for Humanity calls on global leaders at COP28 to prioritize adequate and affordable housing." 2023. <https://www.habitat.org/emea/COP28>

³⁴ Voss, Winrich. "Promoting Affordable Housing within Market Economy." *FIG Working Week* 2012. Knowing to manage the territory, protect the environment, evaluate the cultural heritage Rome, Italy, 6-10 May 2012

in 1994 - some of them end up staying permanently in the facility. In Australia, Churches Housing Inc., the highest body of ecumenical churches and its faith-based community housing providers in affordable community housing, highly contributes to low-income housing.³⁵

It contributes by “providing consultation, information, inspiration, and education in the area of affordable housing to churches of all denominations; brokering partnerships between churches, government, and businesses to facilitate the development of affordable housing; networking faith-based Community Housing Providers with one another, the sector and the Church; advocating for affordable housing as a representative of the ecumenical church to government at all levels”.³⁶ Church-based organizations manage 17% of Australia’s community housing. In Victoria, churches are the leading providers of community housing, owning or operating above 2,700 properties or about one-third of community housing stock in that region. For many churches, community housing is developed through joint venture deals with State Housing Authorities (SHAs). Community participation is considered one of the most important steps to ensure satisfaction with the results and meet the needs of the inhabitants.

3. Material and Methods

Namibia is located at latitude -22.95764 and longitude 18.49041 in southwestern Africa. It has thirteen regions, and the most urbanized region is the Khomas region, where the capital, Windhoek, is located. Namibia faces high housing costs attributed to slow and overpriced serviced land, minimal affordable formal housing delivery, high unemployment and under-employment rates, and tremendously low household income. The country’s population was 2 587 344 in 2021 and is projected to be three million in 2030. Above 40% of the population live in informal settlements or backyard shacks. 66% of this population lives in urban informal settlements. The urbanized population is projected to be approximately 60% in 2025. The urbanization rate is 4.5% yearly, higher than

³⁵ Adventistischer Pressedienst (APD) & Adventist Review. Adventist house for homeless women in Germany is turning 25 this year. Adventist Review. APRIL 26, 2019. <https://adventistreview.org/news/adventist-house-for-homeless-women-in-germany-is-turning-25-this-year/>

³⁶ Linder, Magnus & Carolyn Kelshaw. “Ideas for Financing Models to Stimulate a Supply of Affordable.” Housing Response to The Affordable Housing Working Group March 2016.

the average population growth. The above information suggests that providing housing for the low-income in Namibia remains a challenge.³⁷

The study adopted a qualitative approach and utilized secondary resources, such as academic journals, conference papers, government documents, and newspaper articles. The study presents data in words and themes, enabling the researcher to interpret the results correctly. First, a clear and specific research purpose was formulated, which became a reference for identifying relevant literature studies included in the study. The analysis was done by identifying and extracting relevant data from selected literature studies. The process started by collecting data from existing text documents. Then, the unit of analysis (words, phrases, sentences, paragraphs, or other text segments) was determined based on the set research objective.

The data were analyzed and given meaning according to the study's objective. From the data, themes or categories were established and labeled per the research purpose. A process of analysis and interpretation ensued, which allowed for an in-depth understanding of the themes, showing the relationships between themes, drawing meaning from the patterns and relationships of the themes, interpreting the data based on existing evidence in the data, and relating or connecting it back to the purpose of the study (research). Then, the findings were reported and discussed. In the process, the researcher describes the main findings and provides a detailed interpretation in an organized, clear, systematic, and transparent manner. Conclusions were drawn from the findings, and interpretations and recommendations were made.

4. Findings and Results

In 1987, the Council of Churches in Namibia convened a meeting of the homeless. The same year, the Catholic Church and associates formed a cooperative to work on housing issues, Saamstaan, the first housing cooperative in Namibia. They introduced the concept of savings to the cooperative through informal credit unions. The cooperative has led the initiatives to promote community-based methods to address homelessness, which include brick-making, fund-raising activities, and regularly saving money with Saamstaan's

³⁷ CAHF. "Finance in Namibia." <https://housingfinanceafrica.org/countries/namibia/>

credit union. In 1988, Saamstaan performed enumeration in Katutura, drawing attention to issues those living in backyard casual shacks faced. The process generates data needed to prepare plans for upgrading and re-blocking, which are later integrated into the settlement map.³⁸ By 1991, the Saamstaan had built 18 houses for the low-income group through self-help.³⁹

It inspired the creation of other savings groups in other towns and cities, such as the /Khara Tsasib Building Cooperative and Credit Union, founded in 1987 in Mariental, providing houses to people experiencing poverty and facilitating skills development in the necessary skills and confidence to solve daily problems. By 1994, Saamstaan had 159 members and four affiliate community groups. The /Khara Tsasib Building Cooperative and Credit Union bought nine residential sites from the municipality through the credit union and fund-raising, and 44 members produced bricks to build the houses. Members learned management skills and accepted the responsibilities of leading different projects. Since then, non-governmental organizations have significantly provided houses and skills to underprivileged communities.⁴⁰

In 1992, these groups formed a voluntary association, the Namibia Housing Action Group (NHAG). The NHAG's main objective was to bring together the urban landless and homeless across Namibia, building a movement that would use collective self-help methods to address their shelter and tenure needs while lobbying for better policies to address the needs of the disadvantaged urban communities. Saamstaan and NHAG adopted the Slum/Shack Dwellers International (SDI) methodology and established a federation called SDFN in 1998. The Federation concentrates on building members' houses, forming savings groups for communal safety nets, practical training, education to promote robust work ethics, and information sharing during community exchanges.⁴¹ It includes peer learning exchanges - how essential skills are shared between settlements. Involves and teaches communities to survey themselves and generate accurate data sets that report the population, size, and infrastructure

³⁸ Muller and Edith Mbanga, "Participatory enumerations at the national level in Namibia: The Community Land Information Programme (CLIP)", *Environment & Urbanization*, 24(1) (2012): 67 – 75 (67).

³⁹ Chitekwe-Biti, Beth. "Co-producing Windhoek: the contribution of the Shack Dwellers Federation of Namibia." *Environment & Urbanization*, Vol 30(2) 2018: 387–406. 10.1177/0956247818785784

⁴⁰ Bogosi, Ruth. Notes on the Housing Situation and Housing Policy in Namibia, NEPRU, Working Paper No. 15, Windhoek: NEPRU, 1992: pp.12.

⁴¹ Chitekwe-Biti, 2018

condition in their Settlement (participatory enumerations). They are forming voluntary community associations in informal settlements for joint daily savings and loans. The SDFN also catalyzes community mobilization to engage with the government.⁴²

The SDFN assists the underprivileged in securing affordable housing, infrastructure, and services through savings and sweat-equity groups in all thirteen regions of Namibia.⁴³ Additionally, the SDFN provides practical training and education for small business development, how to participate in political action, and soft skills in knowledge sharing in the country and international community interactions. According to Cowser,⁴⁴ the SDFN educates members on developing their settlement profiles and negotiating affordable land, infrastructure, and resources. It assists members in acquiring loans to start small businesses and purchase houses.⁴⁵ The members created settlement profiles for 235 informal settlements in Namibia⁴⁶. 90% of the SDFN members belong to local churches, 49% are members of mainline churches (mainly the Evangelical Lutheran Church in the Republic of Namibia (ELCRN) and the Evangelical Church in Namibia (ELCN)), and is a proxy church for the SDFN members.⁴⁷

The study further found that the Christ Victory Ministry of All Nations church and various partners built and handed over ten free, low-cost houses to beneficiaries in the Iindjinda village, Oshana Region, through the Hand of Mercy Housing Project (Some of the homes have electricity, water, and toilets), and donated 206 bags of cement, 80 bags in Ondangwa and 126 in Windhoek, to the elderly and disadvantaged to build houses⁴⁸ The church also built a four-

⁴² Muller and Edith Mbanga, "Participatory enumerations at the national level in Namibia: The Community Land Information Programme (CLIP)", *Environment & Urbanization*, 24(1) (2012): 67 – 75 (67).

⁴³ Barnes, Sandra L. and Angela Cowser. "Building Homes and Building Lives: Benefits of Involvement in the Shack Dwellers Federation of Namibia." *Women, Gender, and Families of Color*, Vol. 5, No. 2 (Fall 2017), pp. 153-174. <https://www.jstor.org/stable/10.5406/womgenfamcol.5.2.0153>.

⁴⁴ Cowser, Angela. "Power and democracy in post-conflict Namibia: a case study of the Shack Dwellers Federation of Namibia". Saarbrücken: Scholars Press. 2013

⁴⁵ Angela Cowser and Sandra L. Barnes, "From shack dweller to home owner: the power of the MBOP, Africana womanism, and self-help housing among the Shack Dwellers Federation of Namibia", *Journal of Namibian Studies*, 19 (2016): pp. 15 – 41(16).

⁴⁶ Cowser, Angela, and Sandra L. Barnes. "The Trinity – God, Federation, and Community: a mixed methodological analysis of religion and ethnicity among the Shack Dwellers Federation of Namibia." *Journal of Sociological* 11, no 1 (January 2020): 79-102. <https://doi.org/10.5296/jsr.v11i1.16387>

⁴⁷ (Cowser & Barnes, 2019).

⁴⁸ Elizabeth Josep. "Church tackles housing shortage," *Namibian Sun*, August 31, 2022.

bedroom house for a family of six in Omashaka in Ondangwa.⁴⁹ The Evangelical Lutheran Church in the Republic of Namibia focuses on SDG 16: “Promote peaceful and inclusive societies for sustainable development, provide access to justice for all, and build effective, accountable, and inclusive institutions at all levels.”⁵⁰ It assists in synchronizing the ecumenical activities of the Council of Churches in Namibia for socio-economic justice.⁵¹

In summary, the results highlight the church’s involvement in providing low-income housing in Namibia. The church acts as a partner in the participatory planning of the houses and settlements. From the above results, the role of the church in Low-income housing in Namibia encompasses the following:

Being a foundation for SDFN

The church, specifically the Council of Churches in Namibia, created an enabling environment for the SDFN by organizing a meeting of the homeless people, and the Catholic Church established a church-based cooperative, Saamstaan, for those who could not afford houses. Saamstaan became a springboard for similar savings groups nationwide, such as the /Khara Tsasib Building Cooperative and Credit Union, and is the foundation of the current SDFN, which drives housing delivery to low-income communities in Namibia. The above assertion is confirmed by Muller and Mbanga (2012), Chitekwe-Biti (2018), and Bogosi (1992). How the Namibian church contributed to the SDFN is similar to the foundation of Habitat for Humanity, a Christian housing organization founded in Georgia (United States) in 1976 and is currently an international organization alluded to by Habitat for Humanity (2023).

Policy making and SDGs

It can be concluded that the church participates in policy making as a stakeholder and by promoting the SDGs. The involvement of the Evangelical

⁴⁹ Africa-Press – Namibia “Cvmoan blesses family of 6 with new home,” Africa-Press – Namibia, December 29, 2022.

⁵⁰ Anna Muller and Edith Mbanga, “Participatory enumerations at the national level in Namibia: the Community Land Information Programme (CLIP)”, *Environment & Urbanization*, 24(1) (2012): 67 – 75 (67).

⁵¹ Lutheran World Federation. Churches raise prophetic voice for justice and inclusion 16 Jul 2021 The Lutheran World Federation. <https://lutheranworld.org/news/churches-raise-prophetic-voice-justice-and-inclusion>.

Lutheran Church in the Republic of Namibia in SDG 16 impacts low-income housing and SDG 11. SDG 6, SDG 3 Linked to the SDGs, the church in Namibia plays a role in poverty alleviation by promoting cooperatives and saving groups through the SDFN since members regard the group as a proxy church. The SDFN also has a religious influence, as 90% of its members belong to different local churches. SDG 1, SDG 2, SDG 3, SDG 4, SDG 5, SDG 6, SDG 11, SDG 13, SDG 16 and SDG 17. As discussed in the findings, it aligns with the literature reviewed under the heading literature review.

Providing houses and building material

The church is directly involved in building houses for the low-income group. Chitekwe-Biti (2012)⁵² revealed that Saamstaan built 18 homes, and Christ Victory Ministry of All Nations church built 11 houses for the low-income group. The FBCOs Saamstaan, the /Khara Tsasib Building Cooperative and Credit Union, and the Hand of Mercy Housing Project offered building materials to households to build their houses, as expressed by Chitekwe-Biti (2018), Bogosi (1992), Josep (2022), and Africa Press (2022). The practices conform with the charity and pragmatism the church applies internationally, highlighted by Biron (2018) and as discussed in the literature review.

Provide data for the planning and development of settlements.

They play a role in the spatial planning and development of municipal areas by providing data collected through participatory enumeration, which is used in the mapping and designing the settlement mentioned by Chitekwe-Biti (2018) and Muller and Mbanga (2012), an aspect unique to Namibia. Yet, it is related to consultation and collaboration between religious leaders, FBOs, the community, and government authorities when new housing is planned. It is also linked to the notion that FBCOs facilitate local support and the success of the Housing Development Project mentioned by Day (2021).

Empowers the community

The church in Namibia is involved in empowering the community through housing. Housing empowers disadvantaged individuals, households,

⁵² Chitekwe-Biti, Beth. "Co-producing Windhoek: the contribution of the Shack Dwellers Federation of Namibia." *Environment & Urbanization*, Vol 30(2) 2018: 387–406. [10.1177/0956247818785784](https://doi.org/10.1177/0956247818785784)

and communities, and the church enables the community by advocating for community-based methods to address homelessness, as revealed by Muller and Mbanga (2012). This finding is consistent with the assertion by the Baptist, Methodist, and United Reformed Churches (2014) and Habitat for Humanity (2023). It supports home-based small businesses that create employment and income for the underprivileged.

Consequently, housing facilitates poverty eradication and access to human rights benefits. It enables the disadvantaged to access livelihood opportunities, clean water, electricity, and sanitation, among other needs. Affordable housing is a tool for wealth creation and additional hidden benefits; as the asset appreciates, it has benefits that roll over into direct economic activities, such as fostering entrepreneurship and job creation. All of the above is deciphered by Muller & Mbanga (2012), Cowser (2013), Barnes & Cowser (2017), Cower & Barnes (2020), Cowser & Barnes (2019). The literature review in this paper corroborates the practice in Namibia.

5. Conclusion

The study aimed to examine the church's role in low-income housing in Namibia. The study results indicated that the church has a vital role in low-income housing, for it has initiated the formation of savings groups that aided households in building their houses. The FBOs facilitated skills development for the member, which helped them to be involved in policy-making, planning, and building their homes. The participatory processes used in the process enabled the church to be one of the stakeholders taking part in the planning and development of the houses.

In this process, the church also played a role in eradicating poverty, nurturing sustainable development, enabling the community to attain social justice for all, and creating practical, responsible, and inclusive organizations and communities. In this way, the church was able to promote the SDGs in Namibia. Furthermore, the church contributed the required moral, spiritual, organizational, and material resources. The church does not focus only on the physical needs but incorporates other aspects of the community members that are intertwined with housing provision.

The uniqueness of this study is that it assesses the church's role in low-income housing in the face of most available literature emphasizing poverty alleviation

and the spiritual service provided by the church in disadvantaged communities. It highlights that providing housing for the low-income and underprivileged encompasses poverty alleviation and empowering the community. This study expands the literature on housing, planning, and religious studies fields by analyzing an aspect of housing linked to all the fields. The study has highlighted the multidisciplinary aspect of the function of churches in low-income housing and its significance in the sustainable development discourse.

Housing is a multidisciplinary process involving multiple professionals like theologians, community development workers, community organizers, numerous professionals in the built environment (such as urban planners and engineers), and prospective housing beneficiaries. Based on the above and the general findings of the study, there is a need for the government to strategically formulate sustainable housing strategies that enable non-governmental stakeholders, including the church and FBOs, to contribute effectively to the provision of houses to disadvantaged communities. There is also a need for future studies in this area, as there is a need to address the issue of the emergence of new churches in Namibia, which raises concerns for many citizens who regard the phenomenon as hurting Namibian society.

Acknowledgments

The authors declare that they have no financial or personal relationships that may have inappropriately influenced them in writing this article.

Co-authors Contribution

Rita Khiba drafted a text after gathering relevant material, and Daphne Ntlhe conceptualized and rewrote an argumentative text with coherent conclusions based on relevant sources provided by Khiba.

Reference

Adventistischer Pressedienst (APD), and Adventist Review. "Adventist House for Homeless Women in Germany Is Turning 25 This Year." Adventist Review, 2019. <https://adventistreview.org/news/adventist-house-for-homeless-women-in-germany-is-turning-25-this-year/>.

- Africa-Press – Namibia “Cvmoan blesses family of 6 with new home,” Africa-Press – Namibia, December 29, 2022.
- Assembly, UN General. “International covenant on economic, social and cultural rights.” *United Nations, Treaty Series* 993.3 (1966): 2009-2057.
- Baptist, Methodist, and United Reformed Churches. “How churches can support and create affordable housing at a time of crisis” London: The Joint Public Issues Team: Baptist, Methodist and United Reformed Churches
- Biron, Carey L. These US churches are creating social housing with their old buildings. World Economic Forum. The Agenda Weekly Oct 9, 2018. <https://www.weforum.org/agenda/2018/10/nation-takes-note-as-d-c-area-churches-create-affordable-housing/>
- Bogosi, Ruth. *Notes on the housing situation and housing policy in Namibia*. No. 15. Namibian Economic Policy Research Unit, 1992.
- Center for Affordable Housing Finance in Africa (CAHF). 2017 Yearbook: housing finance in Africa. Johannesburg: Centre for Affordable Housing Finance in Africa. 2017. <http://housingfinanceafrica.org/>.
- Cepal, N. U. “The 2030 agenda and the sustainable development goals: An opportunity for Latin America and the Caribbean.” (2016).
- Cf, O. D. D. S. “Transforming our world: the 2030 Agenda for Sustainable Development.” *United Nations: New York, NY, USA* (2015)..
- Chitekwe-Biti, Beth. “Co-producing Windhoek: the contribution of the Shack Dwellers Federation of Namibia.” *Environment and Urbanization* 30.2 (2018): 387-406.
- Communion, Anglican. The Anglican Communion and the Sustainable Development Goals. Anglican Communion Office: London. 2024. <https://www.anglicancommunion.org/mission/at-the-un/the-anglican-communion-and-the-sustainable-development-goals.aspx>
- Cowser, Angela R. *Power and democracy in post-conflict Namibia: a case study of the shack dwellers federation of Namibia*. Scholar’s Press, 2013.
- Cowser, Angela, and Sandra L. Barnes. “From shack dweller to home owner: The power of the MBOP, Africana womanism, and self-help housing among the Shack Dwellers Federation of Namibia.” *Journal of Namibian Studies: History Politics Culture* 19 (2016): 15-41.

- Cowser, Angela, and Sandra L. Barnes. "The Trinity-God, Federation, and Community: A Mixed-Methodological Analysis of Religion and Ethnicity among the Shack Dwellers Federation of Namibia." <https://doi.org/10.5296/jsr.v11i1.16387>
- Ekhator, Eghosa O., Serval Miller, and Etinosa Igbinosa. "Implementing the Sustainable Development Goals in Nigeria." (2022).
- Habitat for Humanity. "Africa Housing Forum in Nairobi highlights the need for innovative and inclusive approaches to solving housing challenges." 2022. <https://www.habitat.org/emea/newsroom/2022/africa-housing-forum-nairobi-highlights-need-innovative-and-inclusive-approaches>.
- Habitat for Humanity. "Habitat for Humanity calls on global leaders at COP28 to prioritize adequate and affordable housing." 2023. <https://www.habitat.org/emea/COP28>
- Homestead Community Land Trust. Creating stability, equity, and opportunity through permanently affordable homeownership. 2023. https://www.linkedin.com/pulse/affordable-homeownership-built-admiral?trk=article-ssr-frontend-pulse_more-articles_related-content-card
- Joint United Nations Programme on HIV/AIDS, and World Health Organization. "Engaging with Religion and Faith-Based Actors on Agenda 2030/The SDGs-2018 Annual Report of The United Nations Inter-Agency Task Force on Engaging Faith-Based Actors for Sustainable Development." (2018).
- Jonathan Luxmoore. New report says Germany's Catholic Church faces major decline in membership, revenue. Our Sunday Visitor News. May 16, 2023.
- Jordan, Kate. "Urban churches in an infrasecular landscape: three case studies from the Anglican Diocese of London." *The Journal of Architecture* 27.2-3 (2022): 346-371.
- Josep, Elizabeth. "Church tackles housing shortage," Namibian Sun, August 31, 2022.
- Linder, Magnus and Carolyn Kelshaw. "Ideas for Financing Models to Stimulate a Supply of Affordable." Housing Response to The Affordable Housing Working Group March 2016.
- Lutheran World Federation. Churches raise prophetic voice for justice and inclusion 16 Jul 2021 The Lutheran World Federation. <https://>

lutheranworld.org/news/churches-raise-prophetic-voice-justice-and-inclusion.

- Lutheran World Federation. Waking the Giant Churches for Sustainable Development. <https://lutheranworld.org/series/2030-agenda-sdgs>. 2022.
- Mazumdar, Sanjoy, and Shampa Mazumdar. "Planning, design, and religion: America's changing urban landscape." *Journal of Architectural and Planning Research* (2013): 221-243.
- McVicar, Brian. "We're responsible for our neighbors: Two churches team up for 46-unit Holland affordable housing development" Mlive, May 05, 2022. <https://www.mlive.com/news/grand-rapids/2022/05/were-responsible-for-our-neighbors-two-churches-team-up-for-46-unit-holland-affordable-housing-development.html>
- Mian, Nadia and Richard T. Reinhard. Transforming empty churches into affordable housing takes more than a leap of faith. 2023. <https://www.planning.org/planning/2023/spring/transforming-empty-churches-into-affordable-housing-takes-more-than-a-leap-of-faith/>
- Morpurgo, Daniela. "Problematising use conformity in spatial regulation: Religious diversity and mosques out of place in Northeast Italy." *Planning Theory* 22.2 (2023): 201-223. <https://doi.org/10.1080/14649357.2021.1908078>
- Muller, Anna, and Edith Mbanga. "Participatory enumerations at the national level in Namibia: the Community Land Information Programme (CLIP)." *Environment and Urbanization* 24.1 (2012): 67-75.
- Netsch, Stefan, and Katharina Gugerell. "Reuse of churches in urban and rural Dutch landscapes." *Acta Horticulturae et Regiotecturae* 22.1 (2019): 48-55.
- Reinhard, Rick. "Can Churches Help to Ease the Affordable-Housing Shortage?" [governing.com](https://www.governing.com), 2021. <https://www.governing.com/community/can-churches-help-to-ease-the-affordable-housing-shortage>.
- Rust, Kecia. "Housing finance in sub-Saharan Africa: Reflections from South Africa." *development* 28 (2008): 30.
- Saad, Ola Ahmed, Mohamed Anwar Fikry, and Asmaa El-Sayed Hasan. "Sustainable upgrading for informal areas." *Alexandria Engineering Journal* 58.1 (2019): 237-249.

- Sandra L. Barnes, and Angela Cowser. "Building Homes and Building Lives: Benefits of Involvement in the Shack Dwellers Federation of Namibia." *Women, Gender, and Families of Color*, vol. 5, no. 2, 2017, pp. 153–74. JSTOR, <https://doi.org/10.5406/womgenfamcol.5.2.0153>. Accessed 14 Feb. 2024.
- UN-DESA. "World urbanization prospects: The 2018 revision (ST/ESA/SER.A/420)". New York: United Nations. 2019.
- UN-Habitat. "COVID-19 in African cities: Impacts, responses and policies recommendations". 2020. https://unhabitat.org/sites/default/files/2020/06/covid-9_in_african_cities_impacts_responses_and_policies2.pdf.
- United Nations General Assembly. The Universal Declaration of Human Rights (UDHR). New York: United Nations General Assembly, 1948.
- United Nations. Department of Public Information. *United Nations Millennium Declaration*. United Nations, Department of Public Information, 2000.
- Voss, Winrich. "Promoting affordable housing within market economy." *Proceedings of the FIG Working Week*. 2012.
- Yoo, Yohan. "From Megachurches to the Invisible Temple: Placing the Protestant "Church" in the Seoul Metropolitan Area." *Place/No-Place in Urban Asian Religiosity* (2017): 29-47.