



# Co-producing land for housing through informal settlement upgrading : lessons from a Namibian municipality

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The urban centre of Karonga in Malawi experiences many large and small disasters, including earthquakes, strong winds and floods. Inhabitants also face such everyday risks as unsafe water, poor-quality sanitation and widespread use of dirty fuels within households. However, the nature and scale of the risks are poorly understood. Based on data from 380 systematically selected households in Karonga, this paper explores the frequency and impacts of small and large disasters and everyday risks, finding informal settlements in flood zones to be most affected. Impacts vary according to differences in levels of income, planning and housing status, access to water, sanitation and the type of energy used by households. Attempts to reduce and respond to disaster risk are affected by weak governance structures. The knowledge can create the basis for capacity building at both the community and local government levels.

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