

A study of social constraints and economic survival strategies of female heads of households operating in the informal sector of Katutura, Windhoek, Namibia.

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ABSTRACT

This exploratory study investigated the survival strategies, needs, problems, coping mechanisms, possible solutions and future prospects of the female heads of households who lived and operated in the informal sector in the Damara suburb in Katutura, Windhoek. A questionnaire with both closed (quantitative) and open ended (qualitative) questions were administered to 30 female heads of households by the researcher in face to face interviews after snowball sampling. The questions covered three main categories: personal information on the heads of households, the types of business activities they were involved in and their household situation. The quantitative data collected were analysed using the Statistical Package for Social Sciences (SPSS) and Microsoft Excel.

A striking feature was that the vast majority of the female heads of households interviewed were formerly employed as domestic workers, with low social status and poor living and working conditions. Their opportunities in the formal sector were severely limited due to their low qualifications. About 70% of the heads of households interviewed were engaged in retail trading businesses: selling of mostly cooked foodstuff, various small grocery items, trading beverages and liquor. They earned, on average, N\$10-50 (Namibian dollar) per day, from which they covered their household expenses on a day-to-day basis and bought stock in small quantities to resell. Only a small number of women used unique skills to generate an income: dressmaking (13%) and providing services (10%). The women who sold liquor generated more income than women in the other categories. The major common problem reported was a lack of money and stock, followed by food shortages, indebtedness and child discipline.

The study also used the following three theories to discuss and describe how women operating in the informal sector were affected by the principles of the said theories. The IMF /World Bank neo-liberal approaches required Government to cut back on social spending to create wealth through economic growth. Since the informal sector activities took place outside the mainstream economy, those measures did not benefit these heads of households. Marxist theory explained how class structures contributed to women's poverty, while the theory on feminisation of poverty explained how women in particular bear the burden of poverty more than men do.

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ACRONYMS

CSO	Central Statistic's Office (renamed CBS in 1998)
FHH	Female-Headed Household
FNDC	First National Development Corporation
GDP	Gross Domestic Product
GNI	Gross National Income
GNP	Gross National Product
GRN	Government of the Republic of Namibia
HIES	Household Income and Expenditure Survey
HDI	Human Development Index
ICJ	International Court of Justice
ICECD	International Centre for Entrepreneurship Development
ILO	International Labour Organization
IMF	International Monetary Fund
IMLT	Institute for Management and Leadership Training
NDP1	First National Development Plan
NDP2	Second National Development Plan
NEPRU	Namibian Economic Policy Research Unit
NGO	Non-Governmental Organization
NHIES	Namibia Household Income and Expenditure Survey
NPC	National Planning Commission
PSF	Private Sector Foundation
SAPs	The Structural Adjustment Programmes
SPSS	The Statistical Package for Social Sciences
SWAPO	South West Africa People's Organization
SSA	Sub-Saharan Africa
SSD	Social Sciences Division
UNDP	United Nations Development Programme
UNESCO	United Nations Educational and Scientific Organization
UNICEF	United Nations Children's Fund

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CHAPTER 1

1. INTRODUCTION

1.1 Background to the study

The purpose of this study was to examine social constraints and economic survival strategies of female heads of households who operate in the informal sector of Katutura, Namibia¹.

When Namibia attained independence, it inherited a dualistic economic structure. The structural inequalities which characterized the social and economic sectors of Namibia affected a vast majority of the population, and in particular women who constituted 51.3% of the total population (GRN, 1995a)². Due to gender inequalities within the Namibian society extreme poverty became a social factor³. This was true especially for the black women of Namibia because of the type of work, education, and skills that they had obtained, and the nature of the businesses that they conducted. Because of these factors, they had limited access to proper credit facilities. Both rural and urban areas were faced with the same problems since these factors affected both areas. In many social and economic spheres women were marginalized and they had fewer opportunities than men to improve their position. Their position was further constrained by traditional and social norms that defined women's roles in society.

Although the Namibian government had implemented a gender policy to improve the well-being of women, it had, so far, failed to deal with extreme problem of poverty experience by women, especially disadvantage women in Namibia. As a result, there was a high rate of migration from the rural to urban areas since the migrants were seeking opportunities for a better livelihood.

¹ During the apartheid period the African population was moved from the old location known as Hochland Park to Katutura. Katutura, which means "we don't want to settle here", is a black township where people were required to live according to their ethnic group (such as Damara, Nama, Ovambo, Herero and others (Pendleton, 1994).

² Inequality in Namibia is evident along class and racial lines reflecting the apartheid legacy. Namibia is considered to be one of the most unequal societies in SADC, if not in the world - SADC Regional Human Development Report (RHDR, 2000).

³ GRN (1995a) defined severely poor households as those spending more than 80% of their income on food.

The United Nations' Fund for Population Activities (UNFPA: 1991) confirmed that this urban migration was related to a lack of development in rural areas where people had no cash income due to a lack of employment opportunities. The UNFPA further stated that most of these migrants often remained unemployed due to a lack of development in the cities as well as lack of education and skills in the migrants⁴.

In a survey on Katutura (Pendleton, 1991), it was observed that proportionally more women than men were unemployed (44 % and 33 % respectively), despite the fact that women in Namibia were generally better educated than men. The survey also found that females headed 25 % of all households⁵. This further implies that in most of these households the women did not have the support of a husband. Families that depended on women's income as a primary cash source tended to be more disadvantaged and more vulnerable in terms of food security than other households with two sources of cash income. UNICEF (1989) reported that female-headed households exceeded 33% of the total households worldwide, while 70% of women in the world were perceived to be poor.

In view of the limited job opportunities in the formal sector, a sizeable portion of the workforce, particularly women had joined the informal sector. Lewis and Van Rooi (1991) estimated that that 16% of families in Namibia derived their income from informal sector activities. According to UNICEF, the informal sector in Namibia was considered a survival sector as it provided unemployed women with a source of livelihood. Although this was a sector that granted disadvantaged women employment opportunities, it can be debated that women got into the informal sector out of necessity. It was the only way through which they could survive. To enter the informal sector women did not usually have to possess special skills since this sector was basically a trading (buy and sell) sector in which limited manufacturing took place.

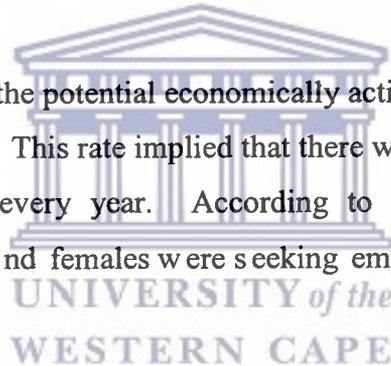
⁴ UNDP (1996: 224) defines unemployed as comprising "all persons above a specified age who are not in paid employment or self-employment, but are available and have taken specific steps to seek paid employment or self-employment.

⁵ Female-headed households are defined as "either households in which no adult males are present (due to divorce, separation, migration, non-marriage, widowhood) or households in which men, although present, do not contribute to the household income (due to illness, alcoholism, drug addiction, etc.)" (UN, 1992).

Chisenyengi (1993) revealed in her countrywide study on income-generating projects in Namibia that prior to independence, the emergence of the informal sector was suppressed because people were not allowed to sell their products in the absence of such infrastructure as market stalls. South African law prohibited the selling of homemade food and beverages on the streets and in shebeens, and those who violated the law were subjected to police action⁶.

After independence in March 1990, activities in the informal sector diversified and became more service-oriented. The sale of goods to the public in relatively small quantities became common, and this was followed by catering and repair services. Common types of retailing included food, liquor, fruits, vegetables and general groceries, while typical types of repair services included backyard mechanics and metal work. In 1994 this sector provided income and self-employment opportunities to approximately 30% of the workforce in Namibia (ICECD, 1994)⁷.

The ICECD study (1994) estimated that the potential economically active population of Namibia was growing at a rate of 3 % per annum. This rate implied that there were approximately 15,000 new entrants into the labour market every year. According to the International Labour Organization (ILO, 1992), both males and females were seeking employment in the informal sector out of the necessity to survive.



A weak and narrow production base that might be ascribed to the factors existing in an underdeveloped manufacturing sector characterized the informal sector in Namibia. The ILO defined the informal sector in terms of the characteristics of the labour force, which consisted of workers of low skills, school dropouts and migrants⁸.

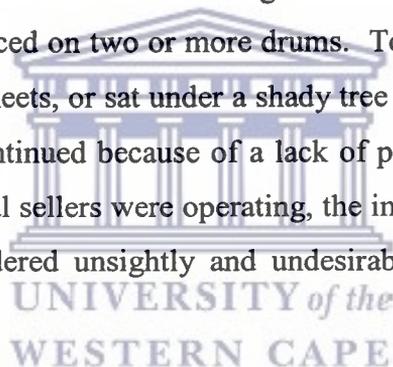
⁶ A shebeen is a place, usually a private house, where alcoholic drinks, especially home-made beer, are sold (Pendleton, 1994).

⁷ Self-employment is defined as one's main work in a businesses that was owned entirely or partly by the informant (Bernhardt, 1994).

⁸ UNDP (1996: 20) defines "labour force" as the economically active population including "all persons of either sex who supply labour for the production of economic goods and services as defined by the system of national Accounts, during a specified time-reference periods".

A study by Norval and Namoya (1992) on informal sector activities in Greater Windhoek highlighted the fact that almost half (49 %) of their respondents indicated that money and unemployment were their major problems. This was followed by 32 % who complained about a lack of infrastructure and stock (such as supplies for sale). Their study also found that many of the enterprises were located in or near a slum. A vast majority of informal operators conducted their businesses in tents, shacks or temporary structures and, consequently, many did not have access to water or electricity.

Fröhlich and Frayne's study (1991) to determine informal sector activities in Katutura found that licensing laws were not geared towards promoting the informal sector. Infrastructure was, for the most part, non-existent and as a result informal sector sellers sold their goods under shady trees, mostly on dusty, bare soil. They sat on tin drums and goods were displayed on cardboard, plastic containers, or wooden planks placed on two or more drums. To protect themselves from the sun, they put up umbrellas, plastic sheets, or sat under a shady tree or bus shelter. During the rainy season activities were often discontinued because of a lack of proper shelter. Due to the poor conditions under which the informal sellers were operating, the informal sector was viewed as a threat to public health and considered unsightly and undesirable (Fröhlich and Frayne, 1991).



If the Namibian economy fails to meet the escalating needs of the Katutura residents, the urban population will increasingly become poorer as formal unemployment rises. Under such circumstances it can, at the same time, be expected that the informal sector will expand as more people will commence seeking alternative ways of economic survival.

1.2 Problem statement

None of the above-cited studies specifically addressed the issue of women who headed households and operated in the informal sector. My study, therefore, investigates the social constraints and survival strategies of female heads of households who were trying to generate income from informal activities to sustain their households⁹.

⁹ A head of household is defined as "a person who owns or is responsible for the economic/social well-being of the household" (Kisanga and Kasanga, 1996).

1.3 Objectives of the study

Objectives:

- to determine economic survival strategies adopted by female heads of households operating in the informal sector in Katutura,
- to analyse the needs, constraints and problems which influenced the lives of female heads of households,
- to outline possible areas of support and coping mechanisms for these female heads,
- to contribute background information on the conditions, needs, problems and social constraints of female heads of households to the knowledge that the policy makers already possess,
- to make recommendations for appropriate interventions for the improvement of the situation of female-headed of households.

1.4 Research questions

With this study, the researcher wants to provide some answers to the following five questions regarding females who headed households in Katutura and who depended on the informal sector for their livelihood:

- What were the social constraints faced by female heads of households?
- What were the needs and problems experienced by female heads of households?
- What were the economic survival strategies employed by the female heads of households?
- What were the coping mechanisms applied by the female heads of households during crises?
- What were the solutions envisaged by female heads of households to their problems and constraints?

1.5 Research methodological orientation and design

A research design refers to the overall plan for obtaining answers to the research questions (Polit and Hungler, 1997: 153). Burns and Grove (1997: 225) described it as the blue print of the study, which guides the planning and execution of a study. According to Meriam (1991: 6) a research design is a plan for assembling, organising and integrating data or information in a specific way.

In the case of this study, the process started with a preparatory phase, which ended with the formulation of a research proposal. The research proposal also defined the population under study, set out the size of the sample and the method of sampling, proposed the survey instrument to be used and set out the nature of and the procedures to be followed in the survey. A pilot study was conducted before the actual data was collected. In the final steps of the overall process, the data was analysed and presented in the form of this thesis report.

1.5.1 Preparation

An in depth literature review was undertaken in order to determine what was known about the roles of women in the informal sector. Their socio-economic conditions were taken into account as well in order to bolster information deficits and set the scope and limitations of this study. This information is contained in the forgoing section of this chapter. The next chapter will give a brief overview of the different perspectives on the role of women in the informal sector.

The main instrument for data collection in this thesis was interviews. A questionnaire was compiled that consisted of both closed and open-ended questions. Construct validity was ensured by designing the questionnaire according to the objectives, and content validity by including all the information in the objectives of the research topic in the questionnaire (Bless and Higson-Smith 2000:124). Reliability of the instrument was determined by pilot testing the interview schedule with the questionnaire prior to the actual interviews.

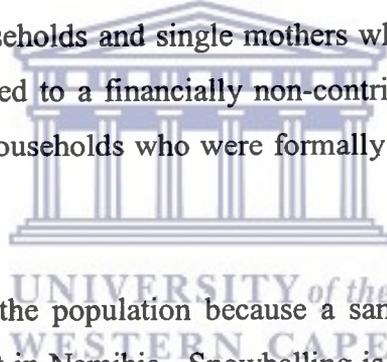
The questionnaire was organized in a manner that enabled it to cover three main categories: Firstly, the women would give some information about themselves; secondly, they would provide information about the business activities they were involved in and in the third section,

they would describe their household situation. Each section contained a number of questions that were mainly quantitative in nature. In quantitative research, the emphasis is on the quantification of constructs. Measurement is normally focused on specific variables that are quantified through rating scales, frequency distribution and other statistics. Analysis is done by obtaining statistical breakdowns of the distribution of variables and using statistical methods to determine differences between variables (Reid and Smith, 1981: 49). Qualitative questions were in the form of open-ended questions and allowed subjective responses in the head of household's own words.

1.5.2 Population, sample and sampling procedures

The population under study were female heads of households, who were operating in the informal sector in the Damara suburb called Dolam in Katutura, Windhoek.

A sample consists of a subset of entities that make up the population. The key respondents for this study were 30 female heads of households and single mothers who were never married, or were divorced, widowed, or were married to a financially non-contributing male partner. This thesis did not include female heads of households who were formally employed and financially assisted by their male partners.



Snowball sampling was used to select the population because a sampling framework for the female heads of households did not exist in Namibia. Snowballing is a non-probability form of sampling in which persons initially chosen as informants are then used as informants to locate other persons having the necessary characteristics that would make them eligible for the sampling (Bailey, 1966). This involved the selection of a sample through non-random methods, also called network sampling (Polit and Hungler, 1997: 227). This means that early sample members were asked to identify other people who would meet the eligibility criteria for the study. Almost all business activities were operated from inside the private homes of the women. Only very few visible notice boards were placed on the street side of the yard. It was therefore not possible to find or identify these businesses unless you knew about them and their location. None of the women residing in the Damara section sold their goods on the street, except at schools during breaks, and afterwards they continued their trade from their houses.

Advantages of non-probability samples are that they are far less complicated to set up, are considerably less expensive and can prove adequate when the researcher does not intend to

generalize his or her findings beyond the sample in question. This method is used where the population under consideration is in flux and may not always be known to the researcher. It is additionally used when they have special traits which are difficult to identify (Le Beau, 1996).

1.5.3 Limitation of the study

A major limitation of the thesis was the current lack of information on female heads of households in Namibia who operate in the informal sector. Although this thesis aims to address this need, the findings of this thesis cannot be generalized, as the sample was not randomly selected. A more extensive study with a larger sample size would be necessary, particularly, if such data is to be used in policy formulation.

1.5.4 Data collection

The researcher conducted a pilot study with three well-known female-heads of households to evaluate the interview schedule. The first respondent was a well-known woman who provided traditional massaging to sick people. She was the initial contact and provided the researcher with names of other female heads of households.

The pilot study revealed no major problems with the interview schedule; only minor wording problems and duplication of questions were found. The interviews were conducted and administered face-to-face with the respondents by the researcher herself over a period of two months. Although the questionnaire was in English, the interviews were conducted in the Damara>Nama language since most of the women were not proficient in English. The women were given the choice of language at the introduction. One woman, who did not prefer Damara>Nama, chose Afrikaans instead of English. The women were given a small introduction stating the reasons for the interviews and to obtain their consent. They were also assured of the confidentiality of the information they were going to provide. The introduction was important because some women initially thought that they were being registered for aid. Women with shebeens initially were afraid that the researcher was investigating their illegal activities in order to report them to the police because none of them had a licence to sell liquor.

The respondents were asked questions and the researcher noted the responses on the questionnaire. As stated by Polit and Hungler (1997: 257), this ensured comparability of responses and facilitated analysis.

One disadvantage of face-to-face interviews is that it may cause interviewer bias. Selltiz et al. (1962) was of the opinion that the manner in which the researcher interviewed candidates might have an effect on respondents. During the interviews, the researcher tried to keep the voice tone constant and to keep the emphasis on the information needed. One advantage of the face-to-face interviews was that all women were interviewed in their native language and could express themselves clearly, thereby putting themselves at ease with the interviewing process. Since the researcher had to transverse the area on foot, searching for the respondents and informal sellers who were spread over a vast distance, only three to four respondents were interviewed per day. Since all of the business activities took place from the respondent's homes, there was no clear separation between household, business, working, and free time. Customers and children therefore frequently disrupted interviews. In one incident, the respondent's two friends participated in the discussion. It was apparent that female heads took care of their children while selling their merchandise indoors.

The social work background that the researcher possesses and previous involvement in community development work with unemployed women (sponsored by NACADEX of the Roman Catholic Church in Namibia), contributed greatly towards the trust that these women showed in the researcher while revealing their personal information.

1.5.5 Data analysis

The quantitative data collected during the interviews was analysed using the Statistical Package for Social Sciences (SPSS) and Microsoft Excel. The researcher, with the assistance of the Statistics Department of the University of Namibia, entered and analysed the data utilising numbers and valid percentages in the form of charts and tables.

1.6 Outline and structure of the thesis

The thesis is organised as follows: Chapter 1 introduces the background of the research study, the context, research problem and research methodological orientation, that is research design, a brief description of the research methodology and data collection. Chapter 2 provides the broader picture by reviewing current literature on the different perspectives on the role of women in the informal sector; it also describes the theoretical framework of the thesis. Chapter 3 presents the research results, interprets the implications of the results and discusses the research findings. Chapter 4 concludes the thesis with a summary of the research results, conclusions and specific recommendations resulting from the findings of this particular thesis.

1.7 Conclusion

Because of gender inequalities and an increase in the incidences of poverty among women worldwide, this chapter provided the background of women in Namibia. It focussed particularly on female heads of households who were making a living from working within the informal sector. Their shortcomings in the running of informal activities are examined in the next chapters. It further highlights the types of activities they were involved in and also their incomes. As indicated by UNDP (1996) poverty has a woman's face; it was thus necessary to investigate women's participation in the informal sector activities to address the question of the feminisation of poverty. Without a contextualized understanding of how poverty is created and perpetuated, it was difficult to capture the ways in which gender shapes and differentiates those causal processes. In order to address women's poverty, the researcher reviewed relevant literature and developed a theoretical framework for the topic under discussion.

CHAPTER 2

2. DIFFERENT PERSPECTIVES ON THE ROLE OF WOMEN IN THE INFORMAL SECTOR.

2.1 Introduction

The previous chapter introduced the context in which this study was conducted. The purpose of this chapter is to review the literature and to develop a theoretical framework on female heads of households who are operating in the informal sector in Katutura. Firstly, this section looks at the history of Namibia and social structures that existed prior to independence. Since Namibia only received independence recently, it is necessary to review the previous socio-economic climate in order to understand the environment in which women have been forced to fight against their unequal gender status and poverty, and to contextualise the rapid social changes taking place. The study will then determine how these factors affect the informal sector.

2.2 Historical background

Namibia was colonised by Germany from 1885 until 1915 when an army from the Union of South Africa defeated the Germans during the First World War. Namibia became a League of Nations Mandate and was administered by South Africa. South Africa subsequently imposed an apartheid system on the country, leading to the termination of the mandate which was upheld by the International Court of Justice (ICJ) in an advisory opinion in 1971 (Iipinge and Le Beau, 1997: 23; UN, 1999: 8).

During the period of South African occupation, most of the arable farming land was divided amongst the white farmers. Members of the local ethnic groups were employed as farm workers or restricted to specific areas (UN, 1999: 8). In the face of South Africa's persistent refusal to withdraw from the territory and confronted with the further institutionalisation of racial discrimination, SWAPO and allied parties were launched in 1962. Namibia, under the leadership of Sam Nujoma, subsequently became independent in March 1990 (Iipinge and Le Beau, 1997; UN, 1999: 8).

Namibia covers an area of 824,269 square kilometres. It is the most arid country south of the Sahara (UN, 1999: 9). Different ethnic communities inhabit Namibia. It has a varied population consisting of indigenous Africans, people of European descent and a mixed population. These groups represent different racial and ethnic groups (UN, 1999: 9).

2.3 Legacy of apartheid and colonialism

The impact of apartheid colonialism¹⁰ practised by the ruling South African regime had left pre-independent Namibia with an unbalanced form of capitalism¹¹. The logic that underpinned the division of labour under apartheid was to get ownership of the means of production and control over the labour force. Apartheid in Namibia was similar to that of segregation in Africa that was based on “bifurcated government”. This meant whites ruled the country and blacks were used for cheap labour (Coetzee and Graaff, 1996).

Arguably, the above bears testimony to the fact that the racial discrimination that existed in pre-independent Namibia served capitalism, albeit partially. The white supremacists implemented racial discriminatory measures to ensure that they were able to obtain predominantly cheap black labour and to protect themselves by creating job colour bars along racial criteria which restricted the employment of blacks to unskilled jobs¹².

However, Romm and Sarakinsky argued that “apartheid was an irrational legacy of colonialism which existed to reinforce racial division and assert white supremacy”, “if left impeded; industrialisation would establish a free, rational, non-racial social order” (1994: 289). However, caution should be taken with regard to Romm and Sarakinsky’s view because the abolition of apartheid and a non-racist society does not necessarily mean a society free from oppression, since capitalism is inherently exploitative.

¹⁰ Colonialism is a policy of acquiring or maintaining colonies (Thompson and Fowler, 1995).

¹¹ Capitalism is the economic system in which the bourgeoisie owns the means of production and the proletariat must sell its labour - time to the capitalist in order to survive (Ritzer 1996: 161).

¹² The limitation on black labour mobility was reinforced by the education system, which dictated that blacks were only allowed to be educated up to a certain level.

The basis of the apartheid policy was the appropriation of African land for the white settlers through forced removals and the confinement of Africans to small reserves or homelands. Furthermore, Africans were denied political rights and better employment opportunities. The contractual labour system was another form of providing cheap labour. It led to the separation of families. Essentially, the pass and contract labour system prevented women from travelling and living with their husbands in the “white” areas. This long separation frequently resulted in the dissolution of the family. It is therefore not surprising that some men even abandoned their original families or established a second family. This resulted in female-headed households in both the rural and urban areas of Namibia (Iipinge and Le Beau (1997: 23 – 24).

Once women were allowed in the urban areas, the majority of black Namibian women were domestic servants who were deprived of a negotiated wage, reasonable working hours, and family and social life. In addition, women were denied favourable working conditions, respectful treatment and any acknowledgment of the dignity of their labour, as well as legal protection and effective bargaining power. The disadvantaged position of Namibian women today should, however, not only be seen against the background of past apartheid policies and the contract labour system, *inter alia*, but also as a result of gender inequality based on black traditional norms and values that existed long before colonialism and include the division of labour along gender lines and the confinement of women to their homes which excluded women from the public domain (Iipinge and Le Beau, 1997; UN, 1999: 8).

2.4 Namibian economy

Namibia is geographically part of Africa. However, its key features were in many respects not typical for countries of this area. Most importantly, per capita income in Namibia was estimated to be four times higher than that of the rest of Africa (Hansohm et al., 1998:1). The problem arose from the fact that the wealth of Namibia was unequally distributed. There was a vast disparity between the small, mainly white, wealthy minority and a largely poor black majority who mainly lived below the poverty line.

The Central Statistics Office (CSO) reported that the Gross National Income (GNI) per capita for Namibia amounted to US\$1960 (N\$6958.00) in 1994 (CSO, 1996). This means that Namibia can be classified as a middle-income country. However, in a ranking by the Human Development Index (HDI), Namibia ranked much lower than when ranked by its GNI per capita. It ranked behind many countries with a lower GNI per capita (CSO, 1996).

Namibia is consequently known to have one of the most unequal income distributions in the world with the most affluent (10% of the population) receiving 65% of the income, and conversely, the remaining 90% receiving only 35% of the national income (CSO, 1996; UNDP, 1997). The white ethnic groups in Namibia have been shown to be the most privileged in terms of income, education and health (UNDP, 1999:16).

According to the United Nations Development Programme (UNDP, 1999:16), the income figures for the black groups were very low. For example, the per capita income of Tswanas was around N\$5,326, that of the Otjihereros N\$3,077, for the Nama/Damaras it was N\$2,404, and for the Oshiwambos N\$1,707. The group with the lowest income was the San with an N\$1,315 per capita income. As a result the Gini-coefficient for income, a measure of the extent to which the actual income distribution deviates from a completely equal income distribution, was very high at 0.7 (UN, 1999:15; Hansohm et al., 1998:1)¹³. A Gini-coefficient above 0.55 is regarded as an indication of a very unbalanced income distribution (UN, 1999:15; Hansohm et al., (1998:1).

Although Namibia was regarded as a middle-income and middle-developed country compared to other developing countries, pre-independent Namibia did not convert its high income into human development for the majority of its people (UN, 1999: 32). The researcher is of the view that priority should, therefore, be given to satisfy the basic needs and improve the standard of living, particularly by providing housing, food, health care, and education for the poor majority in Namibia. However, that can only be achieved with a stable and expanding economy. One should measure Namibia's real poverty by using the Human Poverty Index (HPI). This index is based on life expectancy (longevity), education (knowledge) and per capita income (standard of living).

¹³ A Gini-coefficient of zero means perfect equality; a coefficient of one, perfect inequality (Hansohm et al., 1998:1).

The researcher opines that, by using poverty indicators, the poverty in Namibia will become evident. The GDP does not reflect the true picture of poverty, but rather the average income of Namibians which gives little indication of the extent of poverty.

2.5 Performance of the Namibian economy

According to Hansohm et al., (1998: 2), Namibia's economy stagnated during the 1980's, and enjoyed growth of an average 4.8% following independence until 1995. Since then growth has not been steady. Namibia's growth remained vulnerable to external factors such as drought, volatile markets for minerals, and highly variable output from the fisheries sector, and the catastrophic economic impact of HIV/AIDS.

Recent debates in Namibia regarding economic growth and population growth reflected two notions. One notion held that population growth was beneficial for economic growth and should be encouraged. Alternatively, rapid population growth has been viewed as hostile to economic growth. The researcher supports the view that rapid population growth impedes economic growth in developing countries. Evidently, unchecked population growth in the presence of limited resources leads to diminishing returns and slow or declining standards of living in many developing countries (Smith, 2001). Namibia's population growth of 3% per annum translates into a per capita growth of merely 1.6%, which is not enough to overcome poverty in the near future (Hansohm et al., 1998: 2).

The researcher believes that the high incidence of HIV/AIDS in Namibia today has led to a dramatic reduction in the rate of population growth. As indicated by UN (1998) life expectancy at birth has dropped from 61 years in 1990-1995 to 47 years in 1995-2000. In the absence of HIV/AIDS life expectancy would have reached 65 years in 1995-2000.

2.6 The informal sector

The ILO characterized the informal sector by looking into the characteristics of the labour force that consisted of lowly skilled persons, school drop-outs and migrants. Another approach of the ILO was to examine the mode of operation. For the ILO, the informal sector was comprised of non-capitalist activities where the family owned of the means of production. However, yet another approach hinted at the illegality of the activities because these activities remained untaxed, unregulated and unlicensed. Allen and Thomas, (1997: 65) described the informal sector as:

Encompassing petty trading, self-employment, casual and irregular wage work, employment in personal services or in small-scale enterprise in manufacturing and services. Those unable to retain regular wage employment swell the ranks of the informal sector is characterized by it's relatively ease of entry with low capital investment requirements, and by being relatively low labour intensive and unregulated.

In many countries the informal sector was the only viable option for survival for women and men who could not find employment in the formal economic sector. Therefore, the informal sector absorbed a significant quantity of the labour force. During the mid 1990's, about 30% (approximately 160 000) of the economically active population were involved in the informal sector in Namibia (GRN, 1997).

Another study by NEPRU found that 150,000 persons were involved in the informal of which 50, 000 people were operating on a full time basis and 100,000 only part times (NEPRU, 2002). NEPRU further estimated that the informal sector will grow by 10,000 people per year. The rapid urbanisation has led to higher urban unemployment and expansion of the informal sector. Women had a higher unemployment rate than men. In 1997, 21% of women in Namibia were unemployed as compared to 18% of the men. (GRN, 2000). Women's informal sector economic activities started with knowledge and skills acquired in the households. The majority of women in the informal sector had little or no formal education and therefore lacked the necessary knowledge and skills that would equip them for better opportunities.

An observational study by Fröhlich and Frayne (1991), who investigated hawking as an informal sector activity in Katutura, found that the informal sector was stratified by gender. Men dominated activities with high profit margins (such as taxi-driving, building, running of shebeens and entertainment centres, etc), while women carried out activities with low profit margins, such as hawking, small-scale manufacturing and petty trading with considerable time requirements and very low incomes.

On the whole, due to the increasing unemployment and impoverishment, a large number of black Namibians were obliged to seek survival in the informal sector. According to the African Employment Report of ILO, 1992, 60% of the economically active people in urban areas in Africa were already employed in the informal sector in 1987; 60% of them were women (Burchardt, 1996: 158). Women worked particularly in the so-called unproductive areas such as trade and services, while men were employed in production. The division of labour was a consequence of the gender-specific distribution of roles and tasks in the family and society.

Since most of the women were poorly educated and had little information, they worked at trades which they had traditionally learned and which was an extension of what they did as housewives. They prepared and sold food, beer, fruit and fruit juices, bread, cake, fish, etc. and made handicraft items. The range of their activities also depended on whether these could be combined with cooking and taking care of their children. Women's roles as mothers were therefore always linked to their economic role of providing food for the family (Burchardt, 1996: 168).

Through randomly selected interviews scheduled with 388 informal sector operators in Katutura, Khomasdal and Windhoek, Norval and Namoya (1992) found that access to capital was the predominant problem in the Namibian informal sector. They reported that approximately 74 % of the informal sector operators in the Greater Windhoek area had financial problems that impeded them from starting their businesses because they had never been employed and came from poor backgrounds. In Namibia credit was a prime need, particularly for small businesses and was provided through Non-Governmental Organizations (NGO's) such as the Institute for

Management and Leadership Training (IMLT), Private Sector Foundation (PSF) and the First National Development Corporation (FNDC).

Such loans were limited and conditions were strict. A loan could range from N\$100 to N\$20 000. A study by ICECD (1994), focussing on needs assessment and employment in Namibia, revealed that women did not come forward to ask for loans because they found it difficult to fulfil the requirements and conditions of financing. The ILO (1992) confirmed that scarcely any loans were granted by the commercial banks to informal sector operators, particularly women. Discriminatory practices with regard to access to credit kept women from participating fully in the economic life (Global Aid, 1995).

2.7 Female-headed households

Most women became heads of households mainly because their partners were permanently absent due to separation or death or due to temporary absence because of migration. There was, furthermore, an increase in women who had never been married, having opted to remain single. Nowadays, urban women choose to remain single due to problems experienced with men, such as the propensity of men to maintain relationships with numerous women simultaneously and the danger of becoming infected with diseases such as HIV/AIDS (Ipinge and Le Beau, 1997).

According to a UN report (1991) female-headed households had lower incomes and were impoverished and burdened by the multiple roles the women had to play¹⁴. These households often fell below the poverty line and this led to a situation that is referred to as “the feminisation of poverty”¹⁵. However, female heads of households are different from each other and certainly not all are poor and vulnerable.

¹⁴ Households are not an easy term to define because it takes on different shapes and sizes from place to place and from culture to culture. Household is based on family and kinship relations. The compilation sets in because the meaning of family and kinship and how they are translated into institutions of every day life, differ widely between different cultures and across social groups (Crehan, 1990: 87).

¹⁵ See chapter on the theory of feminisation of poverty on page 28.

Female heads of households, families with large numbers of children and single parent households were under the risk of staying poor (World Bank, 2000/2001: 28). The Global Aid report (1995) revealed that households headed by women were more disadvantaged than those with a conjugal partner. It further stated that poor women often had too many children in a short space of time to the detriment of the woman's health. Poverty and hunger among children were of particular concern. The very young were highly susceptible to diseases, malnutrition and poverty-related illnesses such as Tuberculosis, which could cause permanent damage and/ or death.

Support for this came from the World Bank's view that better education was associated with higher contraceptive use, lower fertility and rate of infant mortality. Thus, better education, improvement in the effectiveness of contraceptive use and fewer births are necessary to achieve smaller families (World Bank, 2000/2001).

Ill health had a devastating impact on single-headed households where women made a living by working in the informal sector because it reduced productivity and time that needed to be spent at work. If people had work at all, the duration of illness had a negative impact on income because they did not generate income from the business. They needed cash to be able to buy small household items such as soap, clothes, salt and cooking oil. They also had to pay for medical and school expenses. Global Aid (1996) reported that money transfers could be an important source of income. In developing countries, transfers were made by relatives and friends or support systems rather than by governments.

According to Musyoki and Orodhi (1993) most households experienced food scarcity. They lacked food because they lacked income, assets, or entitlement with which to produce, buy or exchange sufficient food. Farao (1993) had studied 1,140 female-headed households and single mothers in the United States of America who kept diaries for two consecutive weeks on their expenditure patterns. This study found that these households had spent less money, but a greater share of their income was spent on food in comparison with two-parent households. This spending pattern was similar to patterns found in Namibia where female-headed households had spent a greater percentage (80%) of their income on food than had households with both partners

60 percent food consumption (CSO, 1996). According to the Household Income and Expenditure Survey (HIES) in Namibia (CSO, 1996) there was a clear correlation between the level of education of the head of household and the socio-economic status of the household. The same survey revealed that heads of households with lower educational background lived in typical squatter type or other impoverished housing.

Kyomuhendo (1997) found that through education, women managed their households more effectively and that they applied improved hygiene and nutrition practices and utilized health services effectively.

2.8 Survival strategies

Chant (1991: 20), who studied women and survival strategies in Mexican cities, defined household survival strategies as, “general methods by which poor households adapt to and attempt to cope with, adverse external circumstances”. Although the term “strategy” might be misleading for the purposes of this study, household survival strategies means all those efforts, haphazard or well worked-out plans, in which households engage in order to adapt to adverse internal or external influences that have had a bearing on the daily existence of the households. For the poor, survival strategies will often consist of attempts to obtain income by any means available.

Muthwa (1994), who studied 150 female-headed households and their survival strategies in Orlando-East, Soweto, in South Africa, identified two key components of household survival strategies, i.e. the non-market exchanges and women’s usage of free time. Non-market exchanges were related to social networking, which was important in the absence of traditional extended family units. Exchanges raised consciousness because they provided women with the opportunity to discuss common problems and work out strategies for changing their marginalized positions. The study highlighted that women did not often enjoy much free time that could be regarded as leisure, but rather performed various forms of unpaid and valuable work in and around the household.

2.9 THEORETICAL FRAMEWORK

2.9.1 Introduction

A theory is used as an attempt to explain a particular phenomenon. Theories provide explanations and allow predictions and attempt to answer the “why” and the “how” questions. It can be defined as a set of untested statements. However, theories should be testable. The basic components are concepts and variables which are related and may be an axiom, a postulate, a theorem or an empirical generalisation (Bailey, 1966: 40).

Theories and research methodologies form part of the world of science. For Coetzee and Graaff (1996: 20) the aim of empirical social research is to gather empirical, descriptive and factual information about the social world with a view to describing its features and providing explanations that are usually presented in the form of models and theories about the social world. This study examined how the developmental principles and approaches of the following three theoretical perspectives viewed and affected the position or situation of female heads of households who were involved in informal sector business activities in an attempt to generate an income for themselves and their households:

- International Monetary Fund (IMF) and World Bank
- Marxist theory
- The theory on the feminisation of poverty

2.9.2 The problem of theories

Whenever theories are used to describe, understand and explain social facts or individual behaviour, one is immediately confronted with critiques given by different scholars who bring forth the significant observation that theories cannot provide definite answers on how to deal with specific sets of problems. Different scholars in various disciplines have different perspectives on the cognitive processes behind human behaviour. In addition, all theoretical perspectives have proponents and opponents: as soon as one scholar puts forth a theoretical perspective, another will attempt to demonstrate how that theory fails to take into account some aspect or other of the social facts (Le Beau, 2000: 29).

Therefore, no single theory can explain development or underdevelopment in all societies. Any theory adopted will also contain a “grave weakness” in that it cannot completely explain the behaviour under investigation (Le Beau, 2000: 29).

2.9.3 International Monetary Fund and the World Bank approaches

The researcher has chosen to investigate how the International Monetary Fund (IMF) and World Bank approaches can have an influence on the informal sector of developing countries. The IMF and the World Bank are two key public financial institutions in the world economy. The IMF’s primary aim is to facilitate the growth of world trade by providing short-term loans to countries whose exports do not match their imports. The World Bank, however, provides long-term multilateral development aid for particular projects, and provides guidelines for its lending policies (Wilson, 1998; Coetzee & Graaff, 1996).

Both the IMF and the World Bank adhere to the “neo-liberal” market orientated approaches. This means that the World Bank /IMF Structural Adjustment Programmes (SAPs) propose social change through export-orientated policies with minimum involvement from the government in the market. For the World Bank, the government must not interfere in the market principles of supply and demand. National economies must gear themselves to compete in the global market through export and open trade promotion. This requires a minimalist state and the unconstrained operation of market forces (Bischoff and Blaauw, 2001).

The Structural Adjustment Programmes of the World Bank and the IMF are imposed on developing countries as a condition for loans, and essentially requires prudent macro-economic management of a country’s resources. It was envisaged that eventually the mechanism of financial prudence and unrestrained market forces would lead to economic growth and to improved national competitiveness through increased investment. In Africa in particular, these adjustment programmes did not succeed in creating wealth and economic development as unregulated markets did not benefit the poor and failed to protect the delivery of social services which resulted in even greater hardships for the poor. According to Rochelean et al. (1999), the structural adjustment programmes led many families to operate under marginalized circumstances and pushed them to the “brink of poverty”.

The 1992 World Bank report cited that for some 200 million Africans south of the Sahara, more than one out of three lived in “absolute poverty”, meaning that they were unable to meet their basic needs. Wilson (1998) was of the opinion that half of the world’s population will be in poverty by the end of the century. In 1989 both the IMF and the World Bank reviewed its conditions for loans and made proposals aimed at empowering ordinary people, especially women, to take greater responsibility for improving their lives, and stressed human-centred development in which social cost of economic adjustment should be alleviated (Coetzee and Graaff, 1996: 369).

The World Bank (1996) recognized that there was no quick solution to bring about the alleviation of poverty and that the key to poverty reduction was in raising productivity through education, training, better health care and generation of employment within the framework of a rapidly growing economy. Although the World Bank still believed that economic growth was the only sustainable solution for the near future, they accepted that some system of safety nets for the poorest was critical in order to stabilize their welfare and facilitate poverty reduction in the short term.

Recent research (Tsie, 1999; Hettne and Soderbaum, 1999; Bischoff and Blaauw, 2001) suggested that there was “room” for mutual enablement between state and non-state actors. This implicitly accorded women a role in the economic processes. Indeed, by enabling women to play a more proactive role in the economic, political and social sphere, we will provide them with an opportunity to advance and protect gendered interest.

In view of the high and increasing unemployment rates, the identification of labour-intensive growth strategies and industries will be a great challenge for Namibia. Therefore, in the absence of labour intensive growth strategies and with a negligible industrial sector, people are forced into the informal sector. The successful development and rapid evolution of the informal sector in, for example, Taiwan and South Korea are examples to follow (Hansohm, 1996: 2). However, studies in Cameroon have shown that income from the informal sector fell well below the poverty line. Yet, the informal sector remained the most viable option for eradicating poverty among the unemployed people. This is borne out by the fact that the informal sector has been

characterised as being labour intensive income generating, both capital- saving and capital-mobilizing, and utilizing local resources. These characteristics are positive and counteract the consequences of structural adjustment. Arguably, these features are beneficial to development.

2.9.4 Marxist theory

The researcher used Marx's theory on capitalism and class conflict to examine how power and inequality have contributed to poverty in general, and women's poverty in particular. One of the dominant and enduring ideas in Marxist theory is that of the class structure of society that implicitly resulted from the production process. The globalisation of production was restructuring the world labour force with profound implications for the informal sector, and women in particular.

Robert Cox (1999), writing in the Marxist tradition, suggested that the status of women in the production process was to be located in the general division of labour. Cox identified three levels of the workforce. At the top was a core of highly skilled people who were integrated into the management process. These people had the overall decision-making power. The second level of workforce comprised of what Cox called precarious workers. These were people who varied in numbers according to the demands for products and were located where businesses were offered at the lowest cost and the greatest flexibility in the use of labour. The third level was comprised of those people who were excluded from international production. They included the unemployed and many minor low technology enterprises in the richer countries and a large part of the marginalized population in poor countries (Cox, 1999).

Arguably, this production process as outlined by Cox found resonance in women who were mainly marginalized in contemporary Namibian society. By and large, Namibian women constituted the majority of the precariously employed and the excluded categories. They were mostly employed in low income and insecure positions because of discrimination against women and their subordinate position towards men.

Namibia was characterized by a capitalist economy. The ruling class was mainly white and the working class was predominantly black. This pattern was established during the development of South African colonialism in Namibia. Colonialism was characterised by apartheid political structures, legal systems and ideologies of racial segregation, involving racial domination, national oppression of blacks by whites and exploitation (Romm and Sarankinsky, 1994: 288). In this context, the informal sector provided the bulk of the income for the black population in general, and black female heads of households in particular.

The informal sector operators were people emanating from the lower ranks of the working class and were mostly black. They were also likely to be widows, divorcees or single mothers, all of whom were lowly ranked on the social scale. Such a low rating was likely to have a negative impact upon society's perception of informal sector operators and operations. The formal sector, occupied by the ruling class (or capitalists) comprised mainly of whites, ignored the development of the informal sector and regarded it in a condescending manner. It was seen to be of no economic value. Thus, Marxists regarded the informal sector as a means of hiding the poverty of marginalized societies with no positive economic contribution (Van der Berg, 1990: 3).

Under capitalism, Marxists claimed, women were oppressed primarily because their oppression benefited capital. For Marx, capital itself was sex blind. Marxist theory focussed primarily on production and defined household work as being outside production (Kabeer, 1999). For Marx, producers of petty commodities were unprofitable for the capitalist, and as a transitional class, they were subordinate to and dependent on capitalism. However, these producers were self-employed casual labourers who were running small-scale businesses and were unpaid or underpaid family workers. The capitalists used the informal employees as a reserve labour force which helped to maintain low level of wages in the formal sector. According to Kabeer (1999), Marx denied that women's oppression was universal or biologically determined; he claimed that women's oppression resulted from the institution and class society and that the current form of class society determined its forms.

2.9.5 Theory on the Feminisation of Poverty

The concept, Feminisation of poverty, originated in the United States of America during the mid 1970s (Pearce, 1978). It was observed that about two-thirds of the poor were women over the age of 16 and although more women had entered the labour market than before, women's economic status had declined steadily since the 1950s. Pearce (1978) also noted that the number of female-headed households were constantly on the increase and continued to form a larger percentage of the poor.

Pearce's observations were criticized because they were based on the increase in the number of predominantly white, divorced, and therefore single women, who had to live and survive without social support. It was felt that Black-American and other women of colour in the USA were always poor. Women's poverty had always existed and was merely ignored (CAUSE, 2002).

However, despite the origins and criticism raised and the controversies about the feminisation of poverty, the term and concept today reflects the situation of not only single white women, but particularly women of colour and immigrant women in the USA. Moreover, the phenomenon of feminisation of poverty has found increasing attention in academic research and development policy circles and equally reflects the situation of women in third world countries, particularly Sub-Saharan Africa and Latin-America (BRIDGE, 2001).

The researcher has chosen the theory on the feminisation of poverty to illustrate how the Namibian women under study here, like certain categories of women worldwide, experience the burden of poverty more than men. Here, too, the proportion of female-headed household had increased; female participation in the informal sector with low income had risen, resulting in a higher incidence of poverty among women than among men and a higher incidence of female-headed households for those people who are living under the poverty line. (BRIDGE, 2001).

Despite the fact that women were heterogeneous, i.e. some were well off too, poverty particularly afflicted families in which women were the sole income earners through informal activities and this was noticed to be a growing phenomenon. Poverty has therefore been feminised; it had a women's face (UNDP, 1998). Certain factors played a major role in the

feminisation of poverty. Women were more vulnerable to poverty than men as they lacked social support. They faced greater difficulties than men in gaining access to labour markets, credits and basic services. Another reason for the feminisation of poverty was the low earning capacities of the informal sector (Bradshaw, 2002).

As argued by Kabeer (1999: 9) women were productive agents whose potential had been under-utilised. Although some women had improved their positions, more had become poor and found it difficult to escape poverty. Most of the women concerned found themselves in the position of being heads of their households. For many the only employment option remained the informal sector. However, this option was limited by the fact that they could mostly get involved in traditionally female activities that were usually unprofitable. Another study by IFAD (1992) found that between 1965-70 and mid 1980s, the number of rural women living in poverty in Namibia had increased by 48%, while rural men living in poverty only increased by 30% in the same period.

With the development of society, gender discussions emerged and the traditional roles of men and women commenced to be questioned. (Kabeer, 1999). Prevailing gender blindness was also being challenged and female poverty is now understood in terms of women's position in society. The division of labour, in which women were assigned domestic and reproductive roles, remains a challenge that affects poverty reduction efforts adversely.

2.10 Conclusion

In Namibia very little has been done to study the situation of female-headed households whose only source of income was from their activities in the informal sector. Such an investigation could not only give an understanding of how the informal sector operates, but could also reveal the extent of urban poverty, social constraints and the strategies employed by those affected. It is in this context that this study was carried out and it is hoped that it will contribute towards filling the gaps in the understanding of the above issues, as well as helping the policy makers in planning intervention programmes that will benefit the poor

CHAPTER 3

3. DATA PRESENTATION AND INTERPRETATION

3.1 Introduction

This chapter present the data collected from the in-depth interviews. The analyses begin by presenting the demographic profile of the heads of households, business activities and the barriers they faced. It further analyses household profiles and the effect of survivalist activities on the families. The next chapter deals with the discussion of women operating in the informal sector, future research options, recommendations and conclusion.

3.2. DEMOGRAPHIC PROFILE OF OPERATORS

3.2.1 Place of birth

Table 1 below indicates that just over three quarters (77%) of the female heads interviewed were born in the Greater Windhoek area. Of the remaining 23%, some women indicated that although they had been born outside Windhoek, they resided in Windhoek ever since their displacement from the old main location to Katutura; the others mentioned having lived in Windhoek for more than 10 years¹⁶. This shows that most female heads operating in the informal sector are long-term permanent residents of the Greater Windhoek area. Under the former apartheid regime, Windhoek, the capital city of Namibia and all other towns in the country, was racially/ethnically divided into separate sub-sections for Herero, Ovambos, Damara, Namas, etc. (Pendleton, 1994). All the informants were living in the Damara suburb and spoke Damara>Nama language.

¹⁶ People were forcibly removed during apartheid regime from the old main location now called Pionierspark to Katutura, since 1959-1969 to divide the black Namibians from the whites, Pendleton, 1994.

Table 1: Place of birth

Town/City	Frequency (N)	Percent (%)
Gobabis	1	3.3
Grootfontein	1	3.3
Karasburg	1	3.3
Otjimbingwe	1	3.3
Rehoboth	1	3.3
Tses	1	3.3
Tsumeb	1	3.3
Windhoek	23	76.7
N=30	30	100



3.2.2 Age of informants

From Figure 1 below, it is clear that the majority (70%) of the female heads of households interviewed were below the pensionable age of 60 years. The youngest woman was 24 years old and the oldest was 78 years old. However, most of the women interviewed (57 %) were above the age of 50. Only about a third (30%) of those interviewed was of pensionable age. This is significant because over half of those interviewed were older women (above 50 years of age), indicating either that younger women were not desperate enough possibly because they were supported by men, or that older women were better equipped to work in the informal sector.

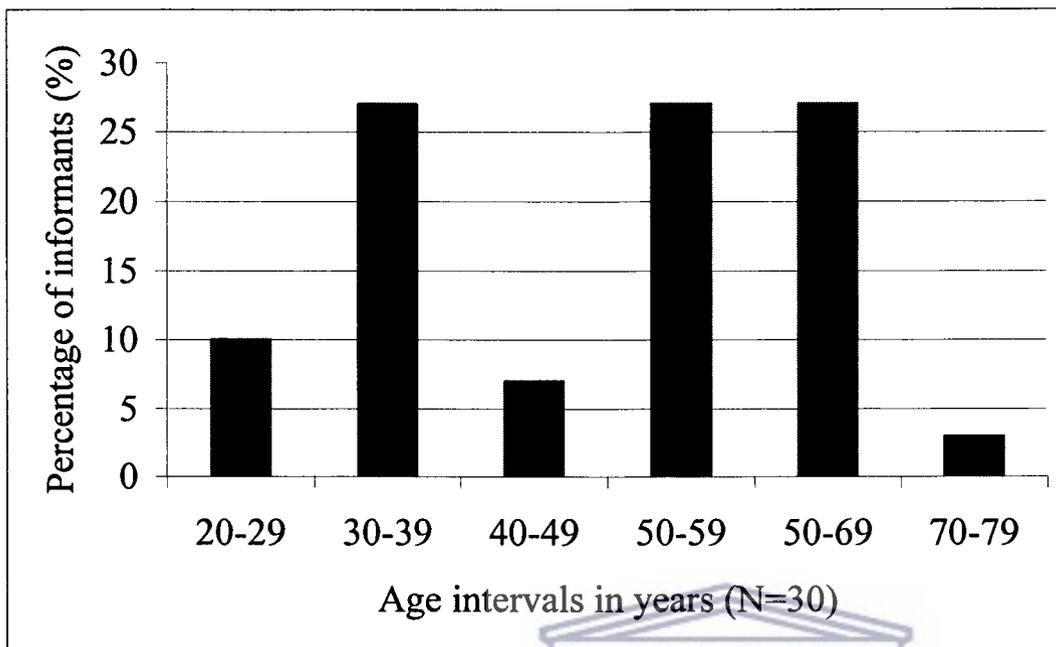


Figure 1: Age of informants

3.2.3 Marital status of women

The data shown in Table 2 illustrates that half (50%) of the informants were never married¹⁷. About a quarter (23%) of the informants was still married with financially non-contributing or only occasionally contributing, male partners¹⁸. Widowed¹⁹ and divorced²⁰ heads of households constituted 13% and 10% of the sample respectively. Only one informant was separated, i.e. was living apart from her spouse, although not legally divorced. It was clear from the interviews that the half of the women who had never been married was younger women below 50 years of age. It was interesting to note that even the oldest woman, 78 years of age, had never been married.

¹⁷ Never married refers to people who have not been married as per footnote below (Iken et al., 1994).

¹⁸ Married refers to persons married either under Roman Dutch law or customary law (Iken et al., 1994).

¹⁹ Widowed refers to persons whose spouses have died and who have not remarried (Iken et al., 1994).

²⁰ Divorced refers to people whose marriages have either been legally or customarily dissolved and who are not presently married (Iken et al., 1994).

This might be the case because living together with a man without being married is culturally accepted. However, studies by Pearce (1978) found that the majority of women became heads of households due to high divorce rate in the United State of America, whereas half of the head of household in this study was never married.

Table 2: Marital status

Status	Frequency (N)	Percent (%)
Single	15	50,0
Married	7	23.3
Widowed	4	13.3
Divorced	3	10.0
Separated	1	3.3
N =30	30	100



3.2.4 Literacy and education level

A cross tabulation of literacy and educational level in Table 3 below showed that almost a third (30%) of the informants indicated that they could not read or write. Although 70% indicated that they could read and write, the language of literacy was not always the mother tongue or the official language of the country, English. This means that the vast majority had some form of education.

Table 3 below, further indicates that Standard 5-6 (Grade 7-8) was the highest level of education received by the majority (37%) of the informants. Only 20% of the informants completed Junior Secondary School, which would be equivalent to standard 6-8 (Grade 8-10), and only one of the informants completed Standard 10 (Grade 12). About 27% of the women never attended school. None of the informants had extended their studies to a higher level, such as the University or the Polytechnic (Technikon). Furthermore, no informant had training that would enable them to perform skilled jobs. As a result, they remained in unskilled, low paid jobs such as domestic

work. As is clear in Table 4 below, the level of education received has a co-relation with the age of the women. All the women who had not attended school at all or who left school between grades 1 and 4 were over fifty years of age. On the other hand, only one of the women who had passed a grade higher than grade 9 (standard 7) was older than fifty years.

Table 3: Education and literacy level

Educational level passed	Can you read and write?				Total	
	Yes		No			
	(N)	(%)	(N)	(%)	(N)	(%)
Never attended school	-	-	8	28.7	8	26.7
Sub A-Standard 2 (Grades 1-4)	2	6.7	1	3.3	3	10.0
Standards 3-4 (Grades 5-6)	1	3.3	-	3.3	1	3.3
Standards 5-6 (Grades 7-8)	11	36.7	-	36.7	11	36.7
Standards 7-8 (Grades 9-10)	6	20.0	-	20.0	6	20.0
Standards 9-10 (Grades 11-12)	1	3.3	-	3.3	1	3.3
N=30	21	70.0	9	30.0	30	100.0

3.2.5 Age and educational attainment

It is generally accepted that people operating in the informal sector have a low level of education and sometimes they have no education at all. ILO (1992) supported the finding that the educational levels among the informal sector operators were very low. However, in the case of this survey, the results imply that the educational level of the female heads of households interviewed were relatively high. The majority (60%) had obtained at least Grade 5-8 and higher level education (Table 4) and 70% could read or write (Table 3).

In comparing the educational levels of women interviewed, it was found that there was a vast difference between the levels of the older and younger groups of female heads. The younger women in the age range below 50 years of age had higher levels of education than women older than 50 years. All the women who never attended schools fell in the latter group. This further implies there was an inverse relationship between age and educational level.

Table 4: Age and highest educational level of women

Age	Never in school		Grade 1-4		Grade 5-8		Grade 9-12		Total	
	(N)	(%)	(N)	(%)	(N)	(%)	(N)	(%)	(N)	(%)
20 - 39	-	-	-	-	5	16.7	6	20.0	11	36.7
40 - 49	-	-	-	-	2	6.66	-	-	2	6.66
50 - 59	3	10.0	1	3.3	3	10.0	1	3.3	8	26.7
60 - 79	5	16.7	3	10.0	1	3.3	-	-	9	30.0
N=30	8	26.7	4	13.3	11	36.7	7	23.3	30	100.0

3.2.6 Reasons for leaving or not attending school

Figure 2 below further indicates that the majority of the female heads of households interviewed (33%) could not continue with their school careers because their parents' low incomes did not allow them to remain at school beyond a certain level. About 27% of the respondents claimed that the school was too far from their homes and they therefore could not attend school at all. 17% indicated that they had left school due to pregnancy and 3% were forced to leave the place where they used to stay as the parents were looking for either another job opportunities. For 20% of women, Standard 6 was the highest qualification they could obtain at that time.

Attending school during the colonial regime was not compulsory for the Blacks. In addition, the colonial system denied Blacks proper education and training. (Iipinge and Le Beau, 1997). These findings are therefore a reflection of the policy of Bantu education of the previous regime and show how black Namibians were disadvantaged. Women were particularly disadvantaged because the need to educate them was not culturally felt. Men, on the other hand, were basically trained to become labourers for the whites.

Lack of proper training or educational background inhibited the ability of the operators to choose options that would generate better income. Qstreng (1997) supports the view that low educational levels of the majority of households are the direct cause of their poor and insecure working conditions as domestic workers. After independence, schooling became compulsory and it is hoped and expected that the general levels of education will thus rise and give women in particular, greater opportunities.

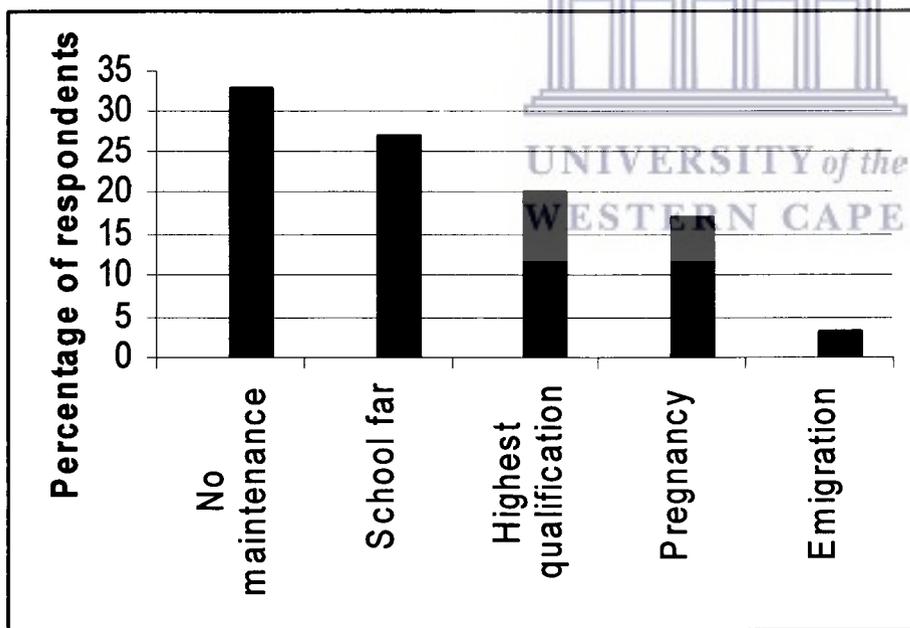


Figure 2: Reasons for leaving school or not attending school (%) (N=30)

3.2.7 Previous employment in the formal sector.

Table 5 shows that all the women interviewed were, at one time or another, employed in the formal sector. Two thirds (67%) of them were previously employed as unskilled, domestic workers. Very few of the informants did semi-skilled work, such as being sales ladies in stores (7%) or occupying clerical positions (3%). Only the one informant who had completed grade 12 reported that she had performed skilled labour as a literacy teacher. Other previous occupations identified included being a matron of a residence, working in a butchery or a laundry or as tea and cleaning ladies. These findings show that these women occupied only the lowest, more vulnerable positions in the formal sector, and when they dropped out of it, it was very difficult for them to get access or to re-enter the formal sector again. However, Norval and Namoya (1994) found that informal sector operators in their study had never worked in the formal sector before.

Table 5: Type of previous employment

Previous employment	Frequency (N)	Percent (%)
Domestic Worker	20	66.7
Sales Ladies	2	6.76
Tea maker	1	3.3
Cleaning services	1	3.3
Administrative Clerk	1	3.3
Matron	1	3.3
Teacher	1	3.3
Manufacturers	1	3.3
Laundry	1	3.3
Butcher	1	3.3
N =30	30	100.0

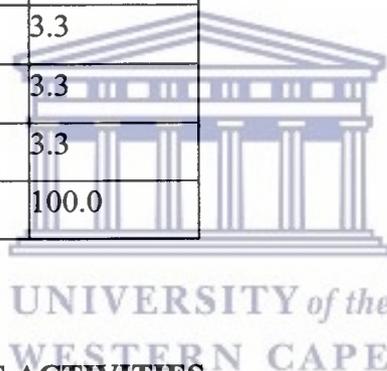
3.2.8 Reasons for unemployment

Table 6 shows the reasons for entering the informal market. The majority of the respondents gave the reasons for their informal sector route as push factors (factors that pushed them out of formal employment). They were pushed into the informal sector because they lost their jobs (20%) when their employers emigrated. Other reasons given included ill-health (13%), looking after siblings or dependants (13%) and contractual expiration/termination (13%). One tenth of those interviewed reported that they were unemployed at that stage because they could not find work.

As observed above, majority of women were involved in the informal sector businesses due to unemployment and because this was the only means of earning for them. This implies that people were forced to take up informal activities as a last resort for survival. They did not have high expectations of high income. Only one woman was drawn into the informal sector because she felt that her salary in the formal sector was too low. She implied that she had felt that she would be able to earn more in the informal sector. (Pull factor). However, as income levels indicate, even this woman who was pulled into the informal sector with the expectation of a higher income remained vulnerable and disadvantaged as the income remained very low with little or no turnovers. Under these circumstances, it is not surprising that the women have difficulty in breaking out of the poverty circle.

Table 6: Reason for unemployment

Reasons for unemployment	Frequency (N)	Percent (%)
Emigration	6	20.0
Sickness	4	13.3
Care for dependants	4	13.3
Employment contract ended	4	13.3
Cannot find work	3	10.0
Pension	2	6.7
Start own business	2	6.7
Expelled from work	2	6.7
Unresolved conflict	1	3.3
Salary too low	1	3.3
Sexual harassment	1	3.3
N =30	30	100.0



3.3 THE PROFILE OF BUSINESS ACTIVITIES

3.3.1 Types of business activities

The results in Table 7 show that the heads of households' livelihood strategies included low-level income-generating activities in the informal sector. About 33% of the women interviewed were engaged in selling of cooked foodstuffs, 23% were running shebeens, and another 20% were running shops from their homes. Thus, the majority of the women (77%) were involved in trading activities. Only about 13% were involved in manufacturing and 10% in services related activities.

In a similar study conducted in South Africa with women street traders, a high proportion of the women traders (76%) were selling food or other products; 21% were providing services and only 3% were selling goods produced by themselves (Lund, 1998).

None of the women in this study were involved in profitable areas of trade such as plumbing, building, electrical repair shops, motor repairs, taxi driving, etc. These activities, according to Norval and Namoya (1992), had a higher turnover but were dominated by men.

Women therefore, tend to dominate those areas that are the extensions of their existing domestic roles and often require little or no training with subsequent low or no profits. These business activities are labour –intensive. Their motivation for performing such labour –intensive activities comes from their dire economic needs and show that the women have little or no options.

Table 7: Informal business activities (Survival strategies)

Business type	Business activities	Frequency (N)	Percentage (%)
Selling of food	Cook foodstuff: grilled meat and porridge, offal, russians. Baking: Vetkoekies (deep fried cake), chips, popcorns, Koeksisters, bread, doughnuts, bake bread or rooster bread. Confectionary items: wedding cakes and fudge.	10	33.3
Shebeens	Liquor: home brewed beverages such as tombo, semel, ginger beer and alcoholic beverages such as wine and beer.	7	23.3
Home shops	Groceries, miscellaneous items: sweets, cigarette, and and tobacco in matchboxes and an offal butchery	6	20.0
Manufacturing	Clothes making, necklaces and armbands, bed linen, dishcloths and linen bag for pegs.	4	13.3
Service	Crèche and traditional healing.	3	10.0
N =30		30	100

3.3.2 Start up cost and main source of income to start the business

As shown in Table 8 below, the majority of the women 60 % indicated that they made use of their personal savings to start the operations. 23% made use of loans offered by the Non-governmental organizations that aim at the empowerment of women. About 17% of the informants indicated that they had started their trading activities by selling grocery items from their own households. This shows that most of the women had started survivalist activities in the informal sector with little effort and money. About 50% of the informants had spent an amount between N\$100 and N\$199 to start their business activities, 17% of women used between 200 and N\$299, and N\$1000 to N\$1999.

Table 8: Start up cost and main source of income to start the business

Sources of income	Own savings		Household		Loan		Total	
	(N)	(%)	(N)	(%)	(N)	(%)	(N)	(%)
N\$1000-1999	-	-	-	-	5	16.7	5	16.7
N\$500 – N\$999	-	-	-	-	-	-	-	-
N\$200 – N\$499	3	10.0	-	-	2	6.7	5	16.7
N\$100– N\$199	15	50.0	-	-	-	-	15	50.0
N\$0 – N\$99	-	-	5	16.7	-	-	5	16.7
N=30	18	60.0	5	16.7	7	23.3	30	100

3.3.3 Gross income derived from various business activities.

3.3.3.1 Gross income from selling cooked foodstuff

According to Figure 3 female heads of households involved in trading activities generated an income from N\$80 – N\$600 per month. A daily income of N\$50 or less was generated. The types of items sold included baked and confectionary items such as deep-fried and round cakes, wedding cakes, ready made food, fried and grilled meat, etc. as indicated in Table 7. These

activities are often labour intensive, requiring long preparation times. The activities were started with the knowledge and skills that the women had acquired in their households. During school time the women would sell the same products to school children, often sitting together outside the schoolyard or market place, even though they were competing for the same customers.

3.3.3.2 Gross income from home shops

According to Table 7, 20% were running shops from their homes and sold groceries such as cold drinks, sweets and dairy products, miscellaneous items and offal. As indicated in Figure 3 these women earned an income that varied between N\$60 to N\$4800 per month. A home shop refers to a shop that is operated by a resident from his/her own place of residence²¹. The weekly income of women operating home shops were comparable to the upper income level of the women selling cooked food per month. One can therefore suggest that home shops generate better income than selling only cooked food does. However, these women often had problems acquiring stock; often due to poor turn over.

3.3.3.3 Gross income from selling alcoholic beverages

As presented in Table 7, about 23% of women sold liquor and other alcoholic beverages such as beer and wine, home brewed beverages such as “tombo” and ginger beer. They earned about N\$100 to N\$4000 per month (see Figure 3). These drinks were often sold from their homes without the necessary liquor licences and the women were apprehensive of being charged with illegal activities²². In many cases, the customers bought drinks and took it to their homes.

The City of Windhoek introduced new Liquor Regulations that stipulated that all shebeen owners should register their businesses with the Municipality. According to the regulations, the location, usage and operation of a shebeen must conform to the regulations and licensing laws. Among others, the regulations stipulated that the living area must be separated from the business area with some extension to the house; a toilet and a wash basin with running water must thus also be included. The extension should be separated from the dwelling (City of Windhoek shebeen

²² According to Hubbard, 1991 the liquor ordinances require that anyone selling liquor must hold a licence issued by the liquor licensing board. None of the female heads had such documents.

regulations of 2000). The City of Windhoek warned all shebeens owners to comply with the regulations; otherwise, the owners would face dire consequences (Inambao, 2003a).

The city of Windhoek claimed that shebeens promote alcohol related crimes and attributed high rape cases to alcohol abuse. Children were molested and exposed to genitalia when adults urinated in the open, while others played music throughout the whole day and most often at nights too (Inambao, 2003a). The researcher argued that the main income of the women was from informal businesses. The Liquor and Home Shops regulations have a tremendous impact on the living conditions of the informal sellers. Their source of livelihood would lessen as they would not be able to earn an income which would be sufficient to maintain their households.

3.3.3.4 Gross income from manufacturing.

Women involved in manufacturing were mainly engaged in tailoring, dressmaking and knitting on a small scale. These women earned an income of N\$280 to N\$1500 per month (see Figure 3 below). This is approximately similar to the income derived by the majority of women selling cooked food. However, these activities required a substantial sum of money to start with. The cost of making an item, for example a dress, was determined by the style and type of material chosen by the customer (material could also be provided). In most cases the clients provided the material and the women only charged for their labour. This implies that women in manufacturing activities invested a lot of effort into their jobs and technicalities (for example the style of the dress) than in trading businesses for similar incomes as indicated in Figure 3.

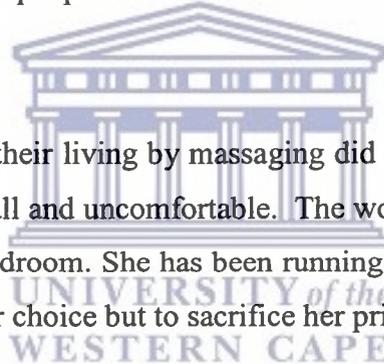
3.3.3.5 Gross income from service related activities.

Only 10% of the women were involved in service related business activities, such as operating Crèches (pre-school and play groups) and traditional healing. One of the crèches for example had twelve children and charged N\$35 per month per child, excluding meals and N\$80 per month per child, including meals. The women earned an income of N\$160 to N\$2500 per month and could not determine what their income could be on a weekly basis since the money was payable only at the end of the month. However, this money was used to pay the Teaching Assistants and served as the main source of income for the household.

Some parents failed to make regular payments and as a result the business fell short of meeting monthly expenditure. Thus, problems were experienced in running the business smoothly. The women reported to be frustrated at the end of the month. The business was conducted in the backyard and an extension housed one classroom. The basin and toilet facilities were provided for the children as required by the Municipal regulations²³.

Another service-oriented project was that of Traditional Healing. The traditional healer charged N\$5 per client and received about five clients per day. She thus earned about N\$25 per day. She was mostly involved in massaging sick and pregnant women and assisted with the delivery of babies. Her services were rendered throughout the week in the main bedroom of her own home. She used a mattress and put it on the floor where the clients would lie down for massaging. She used Vaseline and ointments to massage people and also sold traditional herbs to the clients to augment her income.

It is evident that the woman who earns their living by massaging did not have a proper place to run her business. The place was too small and uncomfortable. The woman lacked privacy as the business was operated from her main bedroom. She has been running this business for about 15 years. This implied that she had no other choice but to sacrifice her privacy.



²³ According to the City of Windhoek “ A residential erf is solely meant for people to reside on ...no activities that are related to commercial and industrial usage are permitted, unless owner has written permission from the City of Windhoek only” Inamba, 2003b.

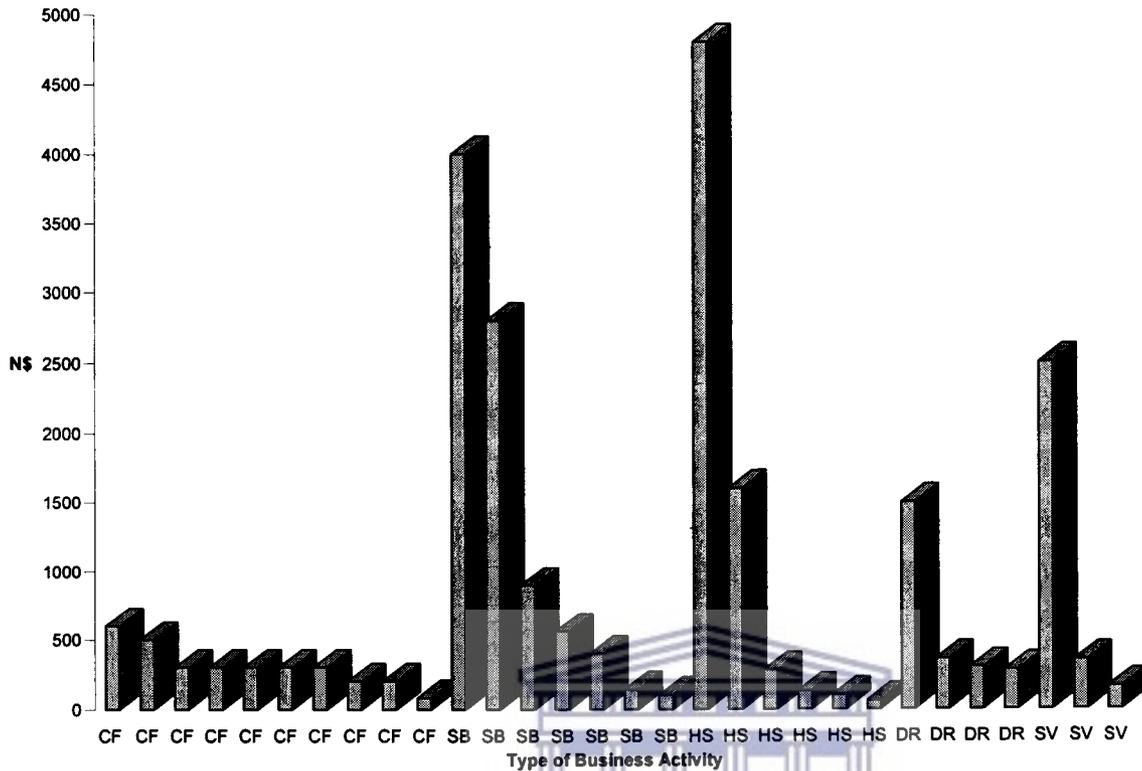


Figure 3: Monthly gross income derived by individual head of household from their respective type of business activity.

- Key:**
- CF:** gross income derived from women selling cooked Food
 - SB:** gross income derived from women running a shebeen
 - HS:** gross income derived from women running a home shop
 - DR:** gross income derived from women involved in dressmaking and Tailoring
 - SV:** gross income derived from women involved in service type activities.

3.3.4 Business location and performance

Table 9 shows that women were running their businesses from their own homes, a family home, from a rented room inside a house or corrugated iron house in the backyard. According to Table 9, one third (33%) of the informants' businesses had improved during the year preceding the interview. It was reported that a strong growth was experienced by 10% and a slight growth of about 23% of women. About 20% reported that business remained constant during the previous year. A decline in business performance was reported by one fifth (20%) with 7% indicating a slight fall and 13% reporting a strong fall in business.

About 27% of the women reported that they were newcomers, operating for the first year. It was clear from the number of new comers that the informal activities are the last resort for the unemployed people. It shows that unemployment is a push factor pushing those who want to survive into the informal sector to make a living. At present, the unemployment rate in Namibia lies at about 35% and it was estimated that by the year 2015 about 100 000 more people will be seeking for employment in the informal sector (NEPRU, 2002).

Table 9: Business Location and performance

Performance	Grew strongly		Grew slightly		Remained constant		Fell slightly		Fell strongly		New comers		Total	
	N	%	N	%	N	%	N	%	N	%	N	%	N	%
Outside room	1	3.3	1	3.3	-	-	-	-	-	-	-	-	2	6.7
Own house	2	6.7	3	10.0	5	16.7	1	3.3	4	13.3	8	26.7	2 3	76.7
Bus terminal	-	-	1	3.3	-	-	-	-	-	-	-	-	1	3.3
House rented	-	-	2	6.7	1	3.3	1	3.3	-	-	-	-	4	13.3
N=30	3	10.0	7	23.3	6	20.0	2	6.7	4	13.3	8	26.7	3 0	100.0

3.3.5 Problems experience by the heads of households

By far the biggest problem reflected in Table 10 below by the majority of women (77%) was the lack of money. This was followed by a lack of credit and proper infrastructure and problems with the site of the informal businesses, which trailed far behind, with only around a third of the women interviewed claiming it as a problem.

3.3.5.1 Lack of finances

Lack of access to financial resources to start or expand their activities was a primary barrier faced by the majority of women (77%). They lacked the capital that would enable them to buy supplies in bulk. In one incident, the head of household who ran a crèche was faced with the inability to pay salaries for her teachers by the end of the month.

A similar study by ILO showed that in Bangladesh 76 %, in the Philippines 59%, and in Trinidad and Tobago 56% places lack of capital, particularly in the start up phase, as a major constraint experienced by women (ILO, 1992).

3.3.5.2 Lack of credit

As reported in Table 8 only 23% of the women received small loans which they used to start their business activities. The majority of women indicated that they did not have access to any kind of personal or business credit. They pointed out that they had never applied for a loan due to lack of collateral security and high interest rates. For many women, loan applications are usually tedious and time consuming; many women indicated that they simply do not have the time to go through all the formalities and paperwork. It is evident that they are aware of the fact that they do not qualify for loans from the banks.

Alert (1999) published findings that indicated that many lending institutions perceive small-scale businesses/entrepreneurs as lacking business track records against which their credit worthiness can be determined. Lack of credit facilities constrained these women from improving their businesses. They faced a number of barriers that prevented them from obtaining credit from formal and semi-formal institutions. They appeared not to be able to fulfil the requirements and conditions of financing since credit is determined by economic conditions of the individual. NGOs and community based organizations tried to empower women financially by providing small loans or credit accompanied by training (ICECD, 1994).

3.3.5.3 Lack of business skills

Another area of difficulty mentioned was lack of business skills. None of the women had training in how to run their business activities, but had utilized the skills obtained from their traditional household roles.

3.3.5.4 Household responsibilities

Personal household issues, such as heavy workloads and lack of daycare facilities for the children, were rated very low on the problems list showing that these women had become resigned to their situations. However, it was evident during the interviews that married women did not have any support from their husbands. All heads of households juggle the responsibilities of their families, home and that of the business activities. As a result they did not have enough time for their business activities to make a better income.

3.3.5.5 Lack of proper infrastructure

Another common constraint was the absence of proper infrastructure and sites for the informal operators. Food sellers who mainly sold their wares at schools, bus stops or open space, experienced problems with the site. Sites were on dusty soil close to the fence since infrastructure was non-existent. They sat on drums, big stones or even stood. During the rainy and windy seasons they sold less, as they did not have proper protections or umbrellas. Goods were displayed on the ground and covered with either paper/carton boxes or dishcloths. This could be unsightly and unhygienic, if not taken care of. And this, in turn, would be seen as a serious health hazard. Women selling offal in an open space reported that the site was not appropriate and unhygienic due to dust and flies. Similar observations were made by Föhlich and Frayne (1991) regarding the sites and infrastructure, in their study on “hawking as an informal sector activity in Windhoek”.

Table 10: Problem identification

Problems experienced in the running of the business?	Yes		No	
	(N)	(%)	(N)	(%)
Shortage of money	23	76.7	7	23.3
Site of business	12	40.0	18	60.0
Lack of credit facilities	11	36.7	19	63.3
Lack of proper infrastructure	11	36.7	19	63.3
Lack of information on business management	10	33.0	20	66.7
Lack of demand	8	26.7	22	73.3
Business type oversubscribed	8	26.7	22	73.3
Lack of management skills	7	23.3	23	76.7
Lack of advisory services	6	20.0	24	80.0
Lack of marketing skills training	5	16.7	25	83.3
Lack of equipment for the business	5	16.7	25	83.3
Lack of water/ electricity	5	16.7	25	83.3
No proper care facilities for children (crèches)	4	13.3	26	86.7
Transport	3	10.0	27	90.0
Theft	2	6.7	28	93.3
Heavy workload at home	2	6.7	28	93.3
Harassment	1	3.3	29	96.7
Business unknown	1	3.3	29	96.7
Licence	0	0	30	100.0
N=30				

3.3.6 Support requested

In order to maintain their business activities the majority of the women (36%) required stock supply that is raw material needed to run the business activities. Financial assistance preferably in the form of a donation or a gift was requested by 34%. About 19% of the women indicated that they needed training in running their businesses, information, advice and networking.

Particularly food sellers needed appropriate infrastructure as poor access to sites and location had a negative impact on their income. The women selling alcohol were frequently faced with legal issues such as licensing laws and municipal regulations and there needed assistance to legalise their business activities.

Small percentage of women required a loan to improve business activities whereas the majority indicated that they are afraid to take loans as they might find problems in repaying it and enter into serious debt.

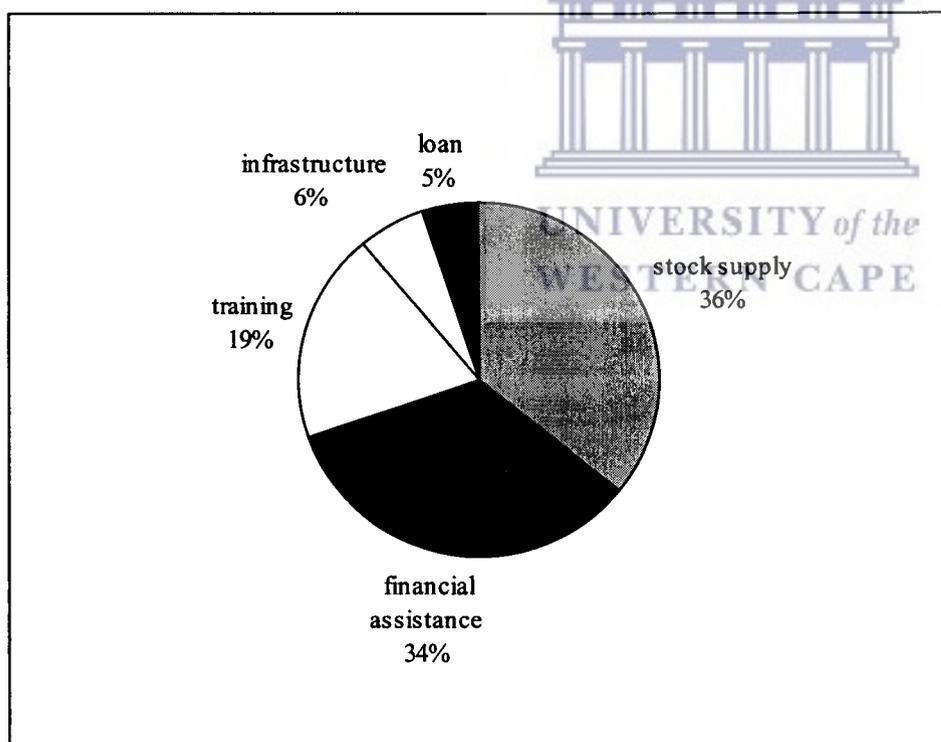


Figure 4: Support required (N=42 multiple responses)

3.4 HOUSEHOLD PROFILE

3.4.1 Household composition

Figure 5 below shows that the vast majority of households (70%) had 5 or more members per household; only 30% of the households had four or fewer household members. Most households (17 of the 30) had between five and seven household members. Four households had 8, 9, 11 and 15 household members, respectively. As indicated in Figure 5 the average mean household size was at 5.9 compared to the 5.6 mean household sizes in the Katutura East Constituency, in which the informants resided (CSO, 2001). The census data indicated that the average household size in the Khomas Region was only 4.2 in the year 2001. In fact, the average household size in the Khomas Region had decreased from 4.7 in 1991 to 4.2 in 2001 (CSO, 2001). The household sizes of the women interviewed were therefore clearly larger than the average household sizes in their Region (Khomas Region).

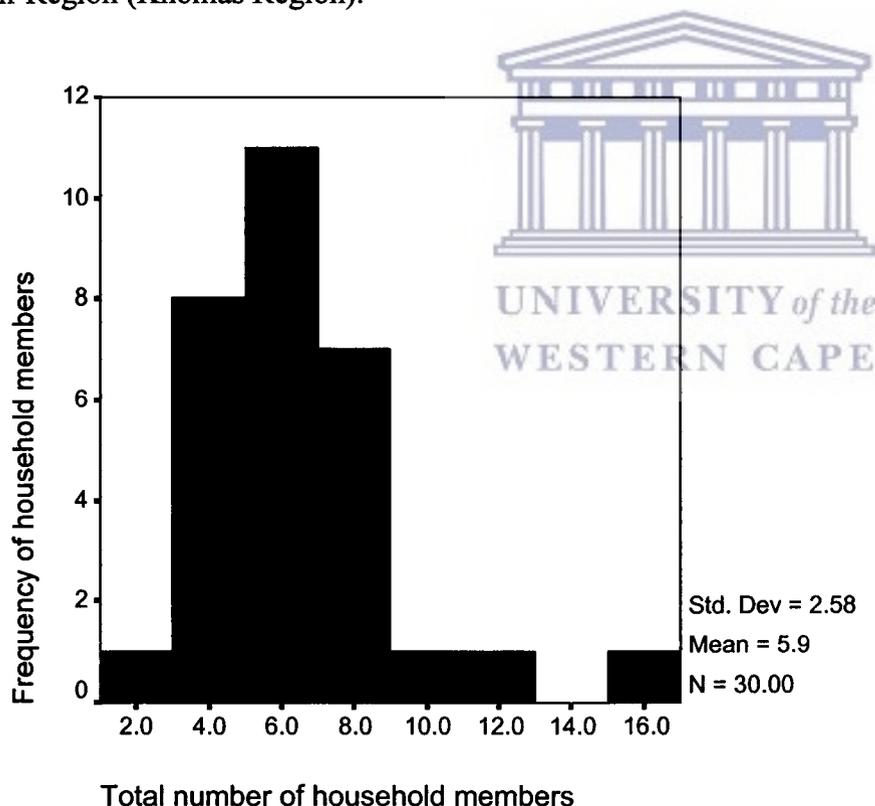
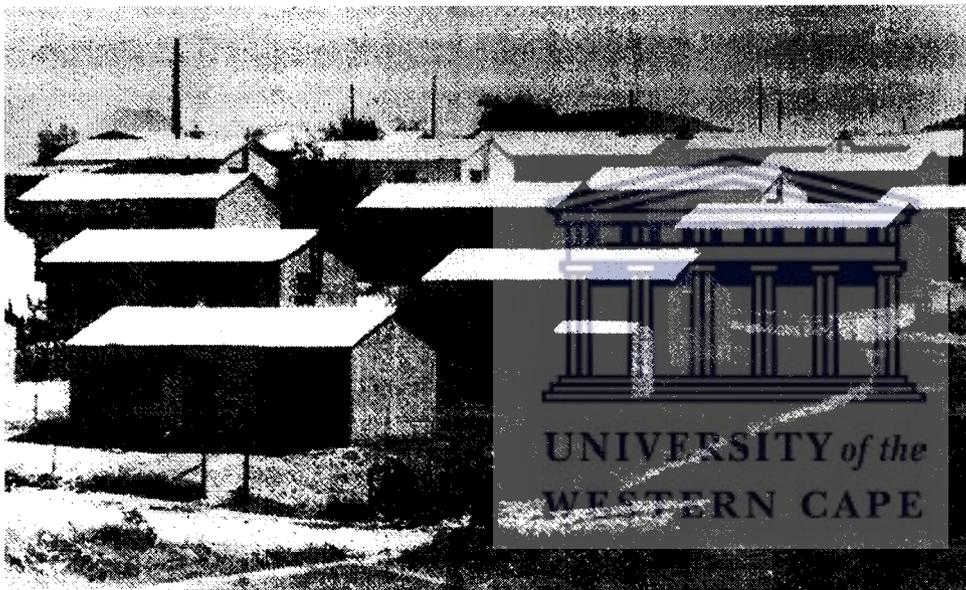


Figure 5: Number of total household members

3.4.2 Type of Housing

The majority (97%) of the respondents lived in municipal houses; only one woman (3%) stayed in a room, made of corrugated iron sheets erected in a back yard. When these Katutura houses were first constructed in the early 1950s, they consisted of only 4 almost square rooms (see picture below). No bathroom and/ or toilet facilities were part of the interior of the house; neither were there water and/or ablution facilities in the room that was meant to serve as the kitchen. Toilet facilities consisted of flush pit latrines outside the house and water taps were also only available outside the house (Pendleton, 1994).



Standard houses in Katutura (Source: Pendleton, 1994)

Table 11 below summarizes the current infrastructure of the houses occupied by the women interviewed. Electricity was available in 93% of the houses. Only 2 women had no electricity available in their residences. For the majority of women (73%) water was only available outside the house. For 80% of the households interviewed, the outside, pit latrines were still the only toilet facilities they had. About 27% of the women interviewed had managed to install plumbing so that they could have water taps inside their houses during these improvements, while 20% of women extended their houses by adding on additional rooms, including a toilet inside the house.

Table 11: Current household infrastructure

Household infrastructure	YES		NO	
	(N)	(%)	(N)	(%)
Water inside house	8	26.7	22	73.3
Water outside house	22	73.3	8	26.7
Electricity available	28	93.3	2	6.7
Toilet inside house	6	20.0	24	80.0
Toilet outside house	24	80.0	6	20.0
N=30				

3.4.3 Household items possessed

As reflected in Table 12 below the informant's households had few assets. All women indicated that they possessed the basic items such as cutlery sets, cups, glasses, plates, etc. About 87% had an electric iron; those without an electric iron used old fashioned charcoal irons. The majority of the women (70%) had electric stoves, while others used electric hot plates (23%) and the remaining 7% of women without electricity resorted to wood to ignite a fire in order to cook food for the family and for their businesses. Refrigerators were owned by 73% of the households and a deep freezer by only 23%. Most of the women did not consider refrigerators and deep freezers to be luxury items, since they are necessary for their business activities too. For example, many women sell liquor and ice cubes, food and grocery items that require cooling. Televisions (73% of households), radios (47%) and hi-fi systems (33%) were considered necessary for recreation and not necessarily luxury items for the women.

It was observed that 60% of the women had sewing machines. Although only some were involved in dress making and tailoring as a business activity, most women are involved in their own needlework and sewing of basic items. About 43% of the women had telephones and very few had electric washing machines (30%), bedroom sets (43%) and 57% of the women had a

dining table. However, though old, most of the household items were still in working condition at the time of the interview. These items were bought when the women were still engaged in some form of formal employment. At the time of the interview, the women indicated that they couldn't afford to buy new furniture due to their low income. It was observed that none of the women owned private modes of transportation such as a motorcar or a bicycle. They were all compelled to use public transport, which was expensive (N\$ 10 per round trip).

Table 12: Household items possessed (N=30)

Household Items	Frequency (N)	Percent (%)	Household items	Frequency (N)	Percent (%)
Cups	30	100.0	Bedroom set	13	43.3
Plates	30	100.0	Telephone	13	43.3
Glasses	30	100.0	Hi-fi	10	33.3
Cutlery	29	99.7	washing machine	9	30.0
Electric iron	26	86.7	Hotplate	7	23.3
Refrigerator	22	73.3	Deep freezer	7	23.3
Television	22	73.3	Heater	3	10.0
Stove	21	70.0	Tape recorder	3	10.0
Sewing machine	18	60.0	Life policy	3	10.0
Dinning table	17	56.7	Microwave	1	3.3
Radio	14	46.7			

3.4.4 Sources of household income

Table 13 below summarizes the main sources of income for the households. All women derived an income for their households mainly from their respective business activities. The majority of the women had additional income that they generated by renting out a room in their house or by renting out part of the backyard to someone who wished to put up a shack. Only about 37% of the women received either an old age pension or a disability pension on a regular basis. Cash gifts in kind from family members and/or friends varied and were infrequent for only some of the women. About 10% of the women reported to receive monthly child maintenance payments.

Table 13: Sources of household income

Responses	Yes		No	
	(N)	(%)	(N)	(%)
Own businesses	30	100	0	0
Rents	22	73.3	8	26.7
Pension	11	36.7	19	63.3
Remittances in cash	10	33.3	20	66.7
Child maintenance	3	10.0	27	90.0
N=30				

3.4.5 Main categories of monthly household expenditure.

Table 14 below provides monthly expenditure distribution for all households. It was clear that the expenditure comprised only the most basic needs such as food, shelter, water and energy, medicine, transportation and payment of school fees.

Table 14: Main categories of household expenditure per month (N=30)

	N	%	Minimum	Maximum
Food	30	100	N\$100	N\$500
House	28	93.3	N\$100	N\$600
Transport	22	73.3	N\$5	N\$600
Medical cost	20	66.7	N\$15	N\$800
School fees	20	66.7	N\$10	N\$250
Utilities	11	36.7	N\$45	N\$300
Fuel (lamp oil)	8	26.7	N\$20	N\$200

3.4.6 Household net income

Figure 6 below shows the difference in reported total income and reported total expenditure for each household i.e. household net income. The vast majority of households (17 of the 30, or 57%) had less total income of their own, than they required, meeting their basic monthly needs. For these households to continue to exist, they would have to obtain that difference from elsewhere.

It is clear from this data that vast majority of households were not able to maintain their basic household's needs with the income derived from their respective business activities alone. The total expenditure for only the basic needs of most households far surpasses the income derived from the business activity of the heads of households. Other sources of income, as listed in (Ref. Table 13), therefore played an important role in the earnings of the heads of households. However, since many of these sources of income were infrequent, the business activities of the women remained their sole major source of income. It can be argued that while income from cooked food was very low in comparison with incomes from other types of business activities; it might be an ideal option for older women under these circumstances, who do not have the youth

and vigour of younger women. Those households showing exceptionally high expenditures had, in almost all cases, higher medical costs as well as higher school fees.

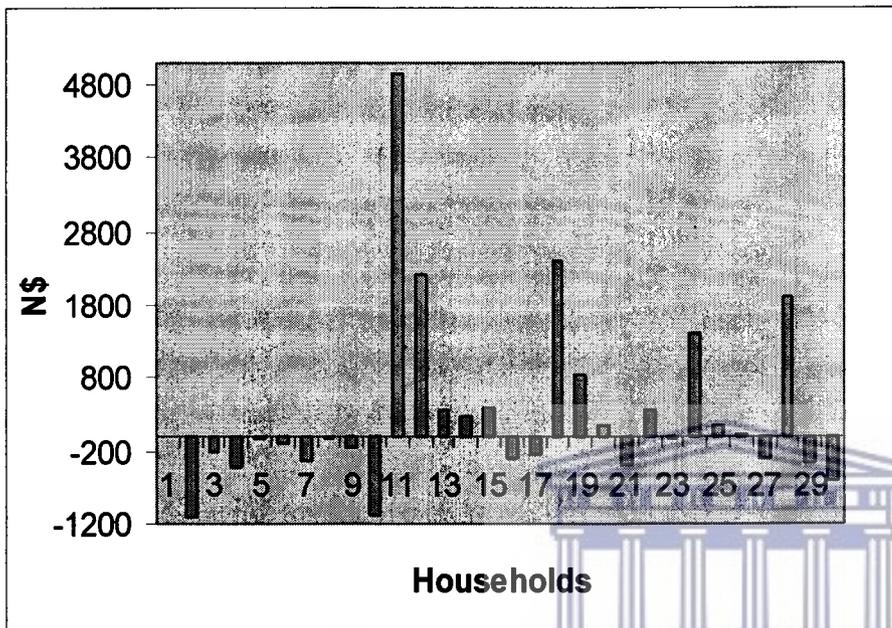


Figure 6: Household net income per month

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3.4.7 Household food consumption

Table 15 below shows the types of food consumed by the households interviewed for this study. Close to 80% of the households consumed maize-meal on a daily basis. Bread was consumed only to a limited extent and rice even less. Meat was regarded as a luxury and was only consumed occasionally by very few. Kanjas (deep fried fat remainders) or offal was eaten with porridge. Occasionally on a Sunday, the women would prepare a meal of rice and meat.

Table 15: Main types of food consumed

Priority food items	Frequency	Percentage
Maize meal /porridge	23	76.7
Bread	4	13.3
Meat	2	6.6
Rice	1	3.3
N	30	100.0

Figure 7 below shows the monthly expenditure on food for each of the households. Whereas income varied greatly among households, there seemed to be less variation among the households in terms of patterns of food consumptions, i.e. the types of food they consumed, and the amount of money spent on food on a monthly basis. About 70% of the households had spent between N\$200 and N\$300 on food per month, regardless of their total income. Only 10% of the female heads of households had spent less than N\$200 per month on food. The remaining 20% had spent more than N\$300, but less than N\$500 per month on food.

It was also found that 60% of all households had spent between 40% and 60% of their total income on food. According to the Namibia Household Income and Expenditure Survey (CSO, 1996), the average food consumption rate for entire Namibia was 32.5%. For the majority of the households interviewed, the food consumption rate was almost double that of the national average. It is therefore not surprising that the expenditure patterns of these households, including their food consumption pattern, were very similar. At the end of the day very little was left for any other need.

Monthly Expenditure on Food per Household

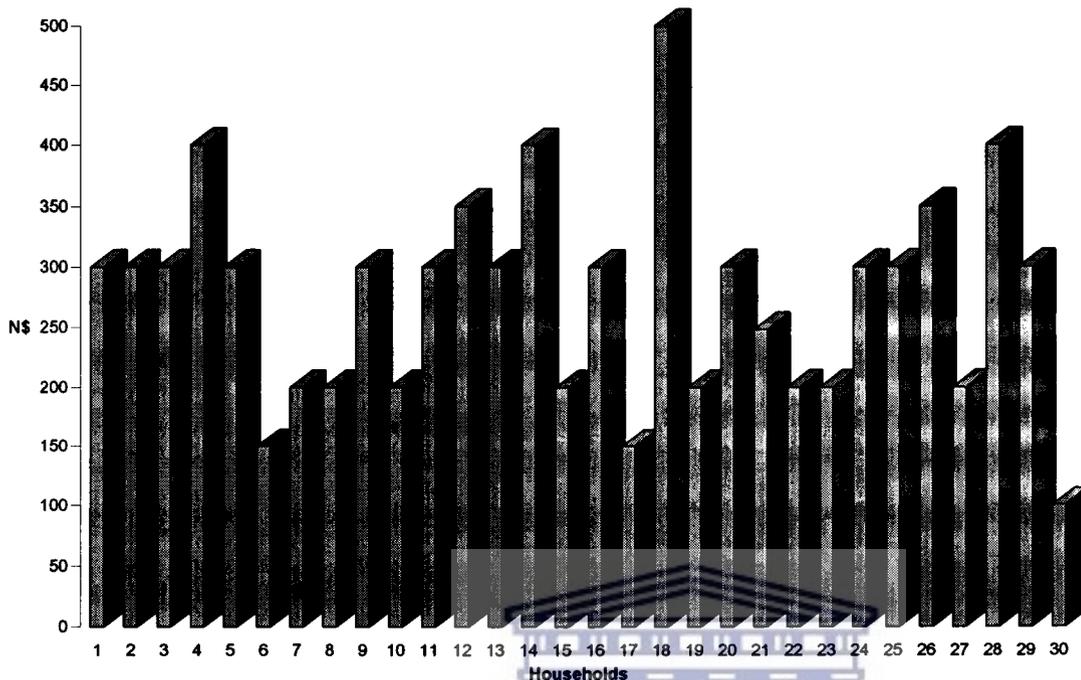


Figure 7: Monthly expenditure on food for each household (N=30)

The food consumption is usually used as an indicator for poverty (CSO, 1996). Households with a food consumption rate of 60% are considered poor, whereas food consumption rate of 80% and higher indicates severe poverty. The food consumption rates mentioned above for the households of this study were measured against the total household expenditure.

The total expenditure for most households greatly exceeded the income from the business activities that the female heads of households engaged in. They were dependent on additional means of income to cover their basic needs. If the rate of consumption were to be based on the income derived from the business activities alone, the picture would have looked even worse; most households would have spent their entire income on food alone. It is therefore fair to conclude that the majority of the households interviewed in this study could be considered poor. At least one household, headed by a 78-year-old woman, could be considered living in severe poverty.

The Namibia Household Income and Expenditure Survey (CSO, 1996) showed large differences in food consumption rates between rural and urban areas. In rural Namibia, the food consumption rate was reported to be between 40% and 60%, while it was about 23% in urban areas (CSO, 1996). The same survey reported a food consumption rate of 18%, the lowest in Namibia, for the Khomas Region. Although these female heads of households were living in Windhoek, the Capital City of Namibia and the rich Khomas Region, their situation reflected the condition of rural Namibia. The gap between rich and poor within one city is therefore evident and shows how marginalized these women were. The unstructured informal sector therefore seemed to remain their only option for survival.

3.4.8 Problems experience in household maintenance

As reflected in Table 16, the majority of the women experienced a shortage of money, followed by problems with child discipline and a lack of food within the household as their major problems. Childcare and the distribution of household responsibilities and duties among household members, the heavy workload of the women were also important issues, although the last factor rated very low on the list of problems experienced

3.4.8.1 Finances never enough to maintain households

As discussed previously, (Ref. Table 10) women experienced a chronic shortage of money due to low incomes from their business activities and a lack of alternative sources of income. Furthermore, they lacked physical assets to approach financial institutions for loans as well as a regular and secure income to ensure repayment of such loans; almost all of these women were therefore excluded from the financial market. In addition, transaction costs were very high relative to the small loans. This meant that the financial situation of this category of women might remain stagnant since the chances of them improving their financial situation were almost nonexistent, unless assistance was received from Non-Governmental organisations, self-help groups and through special governmental programs.

Under the conditions and circumstances described thus far, the women's household situations and their lives were severely affected. On average, the women were heading 5.9 households comprising of 5 to 7 household members. The extended families and non-relatives who were

considered household members contributed to this number because many of them did not consider the informal business activities of these mostly elderly women as a job and regarded these women as being idlers who just resided at home. As a result, they dropped their children off at these households and the children were cared for at the expense of these heads of households which resulted in there being so many dependant members in a household.

The resources of these large households were less than their needs so that the women found it hard to feed their households for the entire month. Their households thus experienced frequent food insecurity. The total income was mostly less than their basic needs within the household per month. The greater part of their income was spent on food; however, women still complained that food was never enough for the entire month.

The total share of the non-food expenditure was smaller for these women. In addition, women found it difficult to pay for utilities such as water and electricity. In some instances, the women were in arrears up to N\$2000 with the municipal payment and the municipality had cut off power and turned off water supply to these households.

Lack of cash income and food shortages were compounded by high prices for maize meal and basic foodstuff in the shops; this further aggravated the food insecurity situation. In times of crises, heads of households depended on a cup of porridge and sugar obtained from the neighbours. In the absence of support from the fathers, female heads had found it extremely difficult to maintain their children. It was clear from the data given that only 13% of women had legally demanded maintenance. The other women did not request maintenance, possibly because of their inexperience in legal matters or the fact that men were not working and thus they might not gain anything even if they tried.

3.4.8.2 Child discipline

According to Leman (1995) children in disrupted families were more likely to suffer abuse or neglect than children in intact families. Younger children suffered emotionally more in a single parent household than in a two-parent household. According to Leman, the failure to feel and perceive oneself as being accepted, loved, secure, approved and responsible were forces that

stimulated misbehaviour. Leman further reported that joblessness frustrated working age young people and they endangered their households by drinking, drug abuse and stealing of household articles and items.

Although almost all of the female heads of households in this study expressed problems with properly maintaining discipline and attending to their children, these problems were more prominent in one-parent households (single women). These single female heads found it difficult to maintain discipline or attend to their children and as a result, their children were more likely to get involved in unacceptable practices. In the absence of proper guidance and support, they seemed to have adopted bad behavioural patterns. Minor children also tended to be naughty, which could have been an attempt to attract the attention of their mothers. Unemployed grown-up children staying with single mothers particularly presented problems. They suffered from alcohol abuse and were rude and violent. These problems were not severe in households where male partners were present. Unemployed, grown-up children usually expected everything from the mother. Many had often stolen household articles and sold it in order to obtain money for personal use.

Traditional cultural values placed great importance on family relations and bonds. As cultural awareness declined with successive generations and traditional family structures and roles changed, families suffered, leading to problems for adolescents in families. Adolescents in single female-headed households had higher rates of drinking, drug use, and overall risk-taking behaviour and they indulged in sexual activity earlier. Poor parent – child relationships, insufficient bonding, insufficient communication, and general lack of guidance, too authoritative or permissive parents were all some of the causes of behavioural problems (Leman, 1995).

Table 16: Problems experience in the households

	Main problems identified by head of households
Single women	Finance never enough to run the household for the entire month; stress; child discipline; children frustrated finance not enough food in the house; cannot cope with children's misbehaviour, swearing and fighting; emotional problems (feel lonely); family problems; combination of households duties with that of business; cannot repay loan.
Married women	Unemployment of husband; stress; finance never enough to cover all expenditure; misbehaviour of children; extra marital relationships of husbands, support of children born out of the extra marital relationships.
Widowed	Misbehaviour of children; death in the family; alcohol misuse by elder children; Finance never enough to cover all the expenditure; cannot repay loan; Ill health.
Divorced	Alcohol misuse by elder children; stealing of household items; elder children do not want to work; finance never enough to cover the household expenditure.
Separated	No contribution of food by household members and boarders.

3.4.9 Support requested by the households

The majority of women expressed a need for financial support and affordable child care facilities, particularly for minor children. Support was also requested for the intervention and prevention of substance abuse, and for the obtaining of problem solving and communication skills. The women were mostly unable to manage or to deal with such situations and the lack of intervention, also as an attempt to maintain peace in the family and household, had only worsened matters. Training in parental guidance and support was required. In some instances, women had children from different relationships and thus children were exposed to different boyfriends. Those scenarios had an influence on the way children perceived moral values in their society.

3.4.10 Coping mechanisms

Many women approached their eldest employed children, particularly daughters, for financial help. The daughters were the major support systems who preferred help by providing money and a platform to discuss family related problems or personal problems of the mother. Proverbially daughters were always considered as shady trees for their mothers.

Another way of coping was that women depend very much on their neighbours by asking food or whatever they need. It was also found that households without electricity cooked by lighting fires outside the house. They bought wood from others who sold it on the street or otherwise got it from the field.

Women also indicated that they went to church and prayed to God as a means to cope with their circumstances. Margow (1999) found that single women who coped best had been raised with prayer and that religion played an important role in their lives. These people had faith, which kept them hopeful and allowed them to think positive thoughts.

3.5 Conclusion

The study showed that the women were trying to maintain themselves and their households/families through their informal sector activities. However, even their most basic household needs surpassed what they were able to generate from their business activities.

The single most important problem faced by these women was a lack of money. They did not have enough to successfully run their businesses and did not generate enough to maintain their households. They had almost no chance of obtaining financial help from conventional financial institutions. The result of this lack of money was chronic food shortage and accumulation of debt, particularly municipal debt. Additionally, there was a breakdown in traditional family structures and the grown up children in these households and suburbs increasingly became juvenile delinquents. Without help, it is unlikely that these women or their families, and particularly the children in these families, will ever be able to break out of the cycle of poverty and social deprivation.

CHAPTER 4

4. MAIN FINDINGS IN PERSPECTIVE AND RECOMMENDATIONS

4.1 Introduction

In this section the researcher will use the three paradigms described in chapter 2, to discuss how their approaches provide answers to the problem under discussion, however, it was evident that no single theory could provide definite answers to the problem of women poverty. The researcher will further highlight the main findings, draw conclusion and make suggestions for future work or research.

4.2 IMF/World Bank perspectives

According to the IMF/World Bank, in order to alleviate poverty the Government should create an appropriate and conducive environment for investment and trade promotion in order to achieve economic growth and employment (GRN, 2000; Schade, 2000). The main argument is that a sound fiscal discipline is vital for economic development and maintenance of economic independence.

Unsustainable fiscal policies have caused many countries in the world to run into severe economic problems and to rely on the International Monetary Fund (IMF) or the World Bank for loans in order to achieve macroeconomic stabilisation or structural adjustment (IPPR, 2002). However, Namibia is not highly indebted and has never had to rely on the IMF or World Bank for loans. Although Namibia never had to rely on the IMF or World Bank for loans, Government spending had been relatively high since independence when compared to other countries (IPPR, 2002; GRN Budget Statement, 2003/04). The reason for this was that the Government had to find a balance between its fiscal principles and addressing the severe inequalities and social problems in the country. Since independence, Government spending on social services (education, health and social services) had been around 35% of the national budget annually (IPPR, 2002). This was not entirely contra to the IMF/World Bank approaches since they had recognized that there was no quick and easy way to alleviate poverty. Poverty eradication therefore became one of the priorities in the developmental goals of the Namibian Government (GRN Budget Statement, 2003/04).

In practical terms, however, the Government's interventionist mechanisms manifested themselves largely in supporting and promoting the development of small and medium sized enterprises (SMEs). The expectation was to generate both income and jobs to alleviate poverty. Critiques of the informal sector pointed out that the definition of "informal sector" is often loosely used. It fails to make a distinction between the survivalist sectors and the SME. For the purpose of both economic and social development and to ensure that the poorest of the poor, particularly women benefit from Government programs, it is necessary to distinguish clearly between small businesses and the survivalist type of activities described in this study.

4.3 The Marxist perspectives

The Marxist theory addresses poverty in terms of class structure that exists in a society. The white ruled and the blacks were the working classes. The informal sector emanated from the lower ranks of the working class and the survivalist from the informal sector, which in turn was the domain of women. The capitalist regarded the informal sector particularly the survival sector as of no economic value, and as unprofitable and ignored the development of this sector. Therefore, if the perceptions of the capitalist towards the informal sector remain the same, no development can be expected and women operating in these sectors will remain poor and this position is inherited and passed on to their children.

4.4. Feminisation of poverty

Feminisation of poverty is a theory used to explain the fact that women are poorer than men. Its main argument is that female-dominated occupations are mostly labour-intensive and earn an income that falls far below the minimum standard of income or poverty line. The research support the above view as it was evident that the women interviewed was segmented in activities that could be said to be female orientated. From the incomes derived it is true that women operate in areas which generate little income while men are dominant in repairs, motor repairs, taxi driving etc with high incomes.

One of the major demographic changes has been the increase in the female-headed households. Several explanations have attempted to account for the increase in the lone mothers or female headed households. Another explanation lies in the increase of women who have never been married, divorce rates and increase in number of women who have children born out of marriage. Related to this is the issue of men who simply free themselves from looking after their children and default in paying child –care (Hartmann, 1987). Thus the economic vulnerability of single motherhood has grown.

Pearce (1990) outlines a number of factors that institutionalise and perpetuate poverty among women. The reasons for greater poverty among women as illustrated are:

- Women are concentrated in activities with low income.
- Average income of women in general is less than those of men.
- Participating in labour markets due to unavailability of adequate and affordable day-care.
- Most women have to provide all or of most of the support to their children
- Many families do not receive some form of support from their absentee fathers.
- Finally, government's economic and welfare policies are inadequate to address women poverty.

Hence, it can be argued that gender discrimination and bias are at the core of women's poverty.

4.5 Discussion

The sample of the head of households interviewed reflected several of the above-mentioned demographic and economic characteristics. All women came from a poor, low-income or moderate-income backgrounds and the majority were single mothers. They had to shoulder the enormous task of looking after their families as well as their own economic needs. In addition to these responsibilities the women revealed disturbing trends, which keep them in an economic vulnerable position. The majority were previously domestic workers who had faced discrimination, segregation and gender bias in their previous workplaces.

Most of the women were stuck in labour-intensive and low-paying jobs. However, upon termination of the previous job, almost all heads of households turn for survival to the informal sector. The woman, due to their low level qualifications and lack of skills, finds it hard to get

employment in the formal sector. The study revealed that the vast majority of the women could read and write and had obtained at least Grade 5-8. This is in opposition to the ILO study that claims that women in the informal sector do not have any education or very low education. The highest qualifications reached by the women were grade 12.

Almost all women in the sample faced difficulties in establishing and maintaining their business activities. Common constraints raised during the interview were lack of capital, obstacles in getting a loan from traditional sources such as banks, lack of business skills and difficulty in balancing needs of the families and work. Similar finding was made by Norval and Namoya, 1994; NEPRU, 1994; Pearce, 1990).

The majority of women were involved in conventional retail trading with items such as cooked and baked foods and confectionary items, small grocery items, traditional beverages and liquor. Only a few were using their own unique skills to generate an income; these activities included dress making and tailoring and traditional healing techniques. In almost all cases, they were trying to copy what was happening in the formal sector.

The data confirms that trading activities are female dominated and labour-intensive. Women earn very low incomes below the poverty line. The incomes generated by these women and their activities went directly into their household on a day-to-day basis and were far too little to meet even their basic household needs. The heads of household's motivation for labour intensive activities arose from economic needs.

Lack of money was the most predominant problem for these women and their households; it was also the major restraining factor for their business activities. The lack of money was linked to many other household problems, most noticeably chronic food shortages and indebtedness, particularly towards the municipality.

Another barrier facing the women was access to credit. The process of loan application as confirmed by Pearce 1990, NEPRU, 1994, Burchardt, 1996 was seen to be too complicated, time consuming and required collateral security that women not have. Women in the sample knew

that they do not qualify and did not dare to apply. However, non-governmental institutions had some loans to promote women's empowerment, but many-lacked information regarding such institutions.

Micro credit programs require bank statements, proof of employment etc to qualify. They also entail high interest rate and require the ATM bank cards as security so that they may deduct the money themselves on specified dates. The women under study did not even qualify for micro credit as they did not have proof of employment.

The researcher is of the opinion that finances for the informal sector activities are still restricted by the fact the sector is overlooked by the government and financial institutions since they some times relate to the illegal activities. Scepticism regarding the survival and profitability of the sector and also lack of resources, availability and acknowledgment of previously achieved results make it very hard to sponsor the informal sector economy.

It is estimated that there are about 160, 000 informal sector operators in Namibia (GRN, 1997). Most of these survivalist types of activities were going on outside of the formal economic sector and therefore had almost no economic impact (NEPRU, 2002). It is therefore not surprising that Namibia has one of the most unequal income distributions in the world (CSO, 1996; UNDP, 1997) and that even the informal sector is stratified and poverty is spread unequally. Elderly and single women and female heads of house holds, like the majority of the women in this study, were most likely to belong to the poorest of the poor.

Despite their efforts to make a living they remained poor. Even though they have worked all their lives, not only for their own families, but formerly as domestic employees, as well as for others in formal employment, they are as poor as if they had never worked in their entire lives. They were cleaning, cooking, serving, looking after children and had performed those labours that nobody else would have done for both their employers and their own households. Their work almost never stopped, and yet, after almost a lifetime's worth of labour, they don't even have enough to feed themselves or their families.

This is, however, not unique to Namibia or to the women interviewed. This phenomenon is found world wide in both developed and developing countries. The phenomenon of feminisation of poverty therefore could not describe the situation of these women more accurately. Despite the origins of this theory in the USA describing the conditions of poor white single women, studies have shown that world wide poverty predominantly affects women. Elderly women, single mothers and female heads of households are particularly affected and these families are most likely to live in poverty. Children of poor women and poor families are suffering most in the end.

This study also showed that poverty did not only have an economic impact on these women and their households, but it also had a devastating social impact. Traditional family structures have disintegrated and these women have lost control over their grown up children; the result was an increase in the number of juvenile delinquents.

During the fiscal year 2003/04, Government had envisaged to alleviate the backlog of over 17,000 social pension applications (GRN Budget Statement 2003.04). This will increase the number of people in this category with some form of income, but will not improve or change the overall position of people in the survivalist category. Since none of these women in this study were employed, they and those in similar positions will also not benefit from the announced income tax relief for low earners (GRN Budget Statement 2003/04).

Since the survivalist type activities were neither part of the mainstream economic activities nor of the small businesses that were most likely to have an impact on the economy, they will need to be addressed on their own merit. The question remains what does then induce the women to grow into a viable business. The experience of Thailand shows that the costs financing survivalist sectors are higher than the benefits. This can be true as women lack resources that can help them to advance and will therefore remain in the informal business as long as the benefits of formalisation do not outweigh the cost.

In the Marxist tradition of class conflict, the female heads of households operate in the informal sector for mere survival, like the women in this study, are at risk of further slipping down and become forever lost or marginalized. Those who manage to find jobs will probably remain at the lowest levels of labour or if they continue with survivalist business activities, they will have little economic impact.

Under the current Government, income inequality as measured by the Gini index stood at 70% by 1990, the highest in the world. The unemployment rate, broadly defined, was as high as 40%, while poverty was extremely high particularly amongst black women and children, despite Government fiscal discipline and practising of the principles of the IMF/World Bank for the past 14 years of independence.

To alleviate poverty and reduce unemployment, the Namibian economy was to grow by more than 5% per year. The production structure of the economy was to be changed from a primary-based economy to a manufacturing and services oriented economy. The Government strive to reduce import dependence on South Africa from 80% to below 60% by the time the second development plan was implemented. An investment and export-led growth strategy was implemented to attract foreign direct investment. However, the Government has managed to reduce inflation from above 20% to as low as 3% in 2004; interest rates are declining to a low of 12% from as high as high as 25% in the early 1990s, and the budget deficit and debt levels remained low and within sustainable and manageable levels.

But the question remains, why the Government could not reduce poverty and unemployment under such macroeconomic stability, which is the key to economic growth and development. The researcher argues that failure to implement and in many cases the ineffective running of development projects that was meant to reduce poverty was the main cause. Another contributing factor was corruption, unskilled manpower in high positions, nepotism together with racial discrimination among the blacks; Government therefore has to address social and gender issues in conjunction with sound fiscal and economic policies. The imbalances in terms of rich and poor class structures are more likely to manifest itself and become a normal phenomenon, if the bound of poverty is not broken

4.6 Future research

More research is needed to investigate how informal operators could be assisted to grow towards a viable business. It is important that such business activities become viable to contribute to the GDP of the Country and also to improve the living standard of the women. One of the objectives in such study should include the role of micro credit programs in the promotion of informal activities. Particular emphasis should be put on the provision of credit, technical assistance and training to help start and run the business activities effectively. The researcher predicts that with the increase in unemployment more women will join the informal sector to seek for survival.

4.7 Recommendations

In order to promote social balance, employment and poverty reduction particularly among women who are operating in the informal sector, it is recommended that the survivalist enterprise be defined and differentiated from the SME as in the case in South Africa. Women in the survivalist sector need to be assisted to grow into a viable business. It is therefore suggested that the New Development Bank provide “soft” or micro credit to the people in the survivalist enterprise allow them to grow into more viable small and medium enterprises. A specific Section in the bank should be identified to deal with the informal sector operators, particularly people in the survivalist sector. The conditions to qualify for such loans should fit the position of the women. No collateral guarantees should be required and the application procedures should be simple.

As indicated in the study, the women lacked proper training to run their businesses effectively. It is therefore suggested that Non-Governmental Organisations (such as IMLT, NANGOV) play a major role in the training. The training should include business management and project planning, record keeping, purchasing, stock control and how to market their business activities. The training must be free of charge to motivate more women to participate and be offered in the language in which the participants are more comfortable with. Follow up schedules and technical assistance should be provided. One of the conditions could be that only women who have undergone the training qualify for a loan from the Development Bank. The reason therefore is that the participants would gain skills in the management of their business and would therefore be more likely to be able to use the loan money appropriately.

Another problematic issue, which became apparent in the study, was the Municipal regulations set to govern the business activities. The licensing laws from the City of Windhoek and the Ministry of Trade that constrained women in selling alcohol and other activities from their homes to the public should be revisited. It is further suggested that the City of Windhoek allows for the necessary infrastructure such as shady nets, chairs and tables, to be installed at the identified spots or sites where women sell foodstuff and other activities; instead of only the current municipal facilities that are being erected in appropriate spaces and therefore not utilized. Health inspectors should promote cleanliness on the premises on a regular basis instead of simply prohibiting such activities. All business owners should be registered with the City of Windhoek.

4.8 Conclusion

In conclusion, poverty cannot be alleviated overnight. However, if measures are to be taken to narrow the gap between rich and the poor it is important to integrate low income women into the mainstream economy by making resources available to them. Women's role in the economy had often been underestimated, and their work in the household have been invisible. Investment in women, particularly poor women, by promoting their access to productive resources would promote economic growth and redress the imbalances of the past.

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APPENDIX 1

INTERVIEW SCHEDULE

INDEX

PART 1 HEAD OF HOUSEHOLD

- A. Personal Data
- B. Educational or Literacy Level
- C. Previous Employment

PART 2 INFORMAL SECTOR ACTIVITIES

- D. Business Profile
- E. Finance
- F. Support Services
- G. Needs Assessment
- H. Problem Identification



PART 3 HOUSEHOLD DATA

- I. Household Profile
- J. Sources of Household Income and Expenses
- K. Needs Assessment
- L. Problem Identification

PART 4 COPING MECHANISMS

PART 5 FUTURE PROSPECTS

INTERVIEW

INTERVIEW SCHEDULE NO

DATE

TIME BEGIN

TIME END

LOCATION

SCHEDULE SITUATION

INTERVIEW LANGUAGE



PART 1**HEAD OF HOUSEHOLD****A: PERSONAL DATA**

1. Place of birth?

2. What is your age?

3 Marital status:

Single	1
Married (with financially non contributing partner)	2
Widowed	3
Divorce	4
Separated	5
Other (specify)	6

4. Home language group

Ovambo	1
Herero	2
Damara	3
Nama	4
Afrikaans	5
Other	6



B: EDUCATIONAL OR LITERACY LEVEL

1 Can you read and write? (Please circle):

Yes	1
No	2

2. What is your highest educational level which you have passed?

3. What was the reason for leaving your school? (please circle):

School far from home	1
School fees not paid	2
Pregnancy	3
Looking after my siblings	4
Dismissed from school	5
Ill health	6
Highest qualification	7
Could not be maintained by parents	8
Other reasons (specify)	9



C: PREVIOUS EMPLOYMENT

1. Have you previously been working in the formal sector? (Please circle):

Yes	1
No	2

1.2 If yes, what type of work have you been doing?

Cleaning services (offices)	1
Tea maker	2
Domestic worker	3
Administrator/clerk	4
Other (specify)	5

1.3 Reason for unemployment.

Cannot find work	1
Qualifications not recognized	2
Do not want to work	3
Sickness	4
Looking after dependants	5
only want particular kind of work	6
Other (specify)	7



PART 2 INFORMAL SECTOR ACTIVITIES

D: BUSINESS PROFILE

D1 What type of business are you running? (Please stick):

1.(a)	Selling of foodstuff	
1.(b)	Clothing makers	
1.(c)	Pottery makers	
1.(d)	Traditional healer	
1.(e)	Prostitution	
1.(f)	running of shebeens/selling alcohol	
1.(g)	Basket makers	

1.(h)	Clothes sellers	
1.(i)	Hairdressers	
1.(J)	Brick makers	
1.(k)	Open air butcheries	
1.(l)	Mat makers/carpets	
1.(m)	Taxi driver	
1.(n)	Tailors	
1.(o)	Other (specify)	

2. Is your business..... (please, circle)

at a fixed location	1
Mobile / hawking (moving around)	2

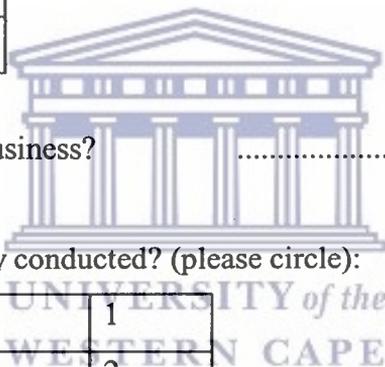
3. How long ago did you start this business?

4. From where is the business mainly conducted? (please circle):

Room that I rent	1
From own house	2
From under shady tree	3
Near the bus terminal	4
Moving around/hawking	5
House that I rent	6
Other reasons(specify)	7

5.1 Do you experience problems with the place from which you are operating? (Please circle)

Yes	1
No	2



5.2 If yes, what problems? (tick correct answers)

5.2 (a)	Place too small	
5.2(b)	Place unknown to customers	
5.2(c)	Area dangerous for my business	
5.2(d)	Too many businesses of this nature operate in this area	
5.2(e)	Theft	
5.2(f)	Harassment	
5.2(g)	No licence	
5.2(h)	Other (specify)	

6 How many Dollars do you make per day & per week (Please, indicate):

Income per day	Circle
N\$.....	1
Income per week	
N\$.....	2



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7 Reasons for being involved in this business? (please circle) :

No other option	1
Community service	2
Money/ income	3
Unemployment	4
Other (specify)	5

8. How many days per week do you spend on this business?

5 days per week	1
7 days per week	2
Only operate on customers request	3
Only when I feel like selling	4

Other (specify)	5
-----------------	---

9.1 Are you a member of a credit union?

Yes	1
No	2

9.2 If yes, which credit union?

Okatumba Hawkers association	1
Samora Marchel credit union	2
Other (specify)	3

10.1 Do you have a bank account? (Please, circle).

Yes	1
No	2

10.2 If yes, where?

Commercial Bank of Namibia	1
First National Bank	2
Swabou	3
Standard Bank	4
Post Office Savings Account	5
Other (specify)	6



10.3 If not, why?

Not interested	1
Not having money to save	2
Bank too far	3
Interest rate charged for usage too high	4
Other (specify)	5

11. Who buy your products? (Please circle all that apply):

General public	1
Local shops	2
wholesalers/distributors (agents)	3
School children	4
Government officials	5
Other (specify)	6

12. Do you sell your goods also on credit when people temporarily do not have money?
(Please circle):

Yes	1
No	2



13.1 Do you experience problems in collecting your monies?
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Yes	1
No	2

13.2 If yes, what are you doing to get your money back?

Report to police	1
Collect their goods and sell	2
Fight with the debtor physically	3
Leave debtor in peace	4
Other (specify)	5

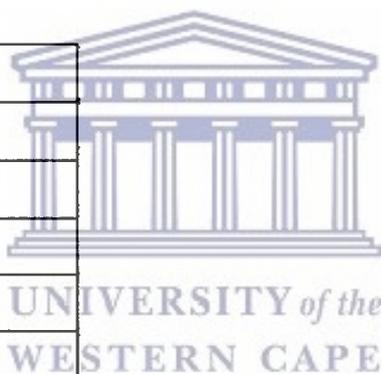
14. How did the business perform last year (1998) in terms of making profit? (Please circle)

Grew strongly	1
Grew slightly	2
Remained constant	3
Fell slightly	4
Fell strongly	5

15. Where do you get your main supply (items such as raw material, items for resale or tools) please

circle only the important source:

Local supermarkets	1
Retail shops	2
local wholesalers	3
Manufacturers	4
Direct imports	5
Other (specify)	6



E: FINANCE

7.1 What was the start up cost of this business approximately?

Costless	1
Less than N\$100	2
N\$100 - N\$ 200	3
N\$200- N\$500	4
N\$500- N\$1000	5
Above N\$1000	6
Other (specify)	7

7.2 What was your main source of income to start this business (Please circle only one).

Sources of money	Circle
Own savings	1
Money transfers (Family)	2
Borrowed from friends	3
Loans from institutions	4
Inherited	5

3.1 Have you ever applied for a loan from any institution?

Yes	1
No	2



3.2 If yes, which institution?

3.3 And for what purpose?

3.4 if yes, did you receive the loan from the institution?

3.5 How much did you receive? NS\$.....

3.6 if no, what was the reason for not getting the loan?

4. In the case you never applied for a loan, is there any reason why you have not applied?

(Please circle all that apply)

Interest rates too high	1
Lack of collateral (security)	2
Banks too far	3
Loan application procedures too complicated	4
Don't need loan	5
funds available from other sources (specify)	6
Other (specify)	7

F: SUPPORT SERVICES

1. What type of support do you think would you need to improve your business? (Please circle):

1.(a)	Information on how to improve your business	
1.(b)	Training (specify)	
1.(c)	Advice on how to fill in application forms to apply for a loan	
1.(d)	Ideas about products	
1.(e)	Advise on business organization	
1.(f)	Credit for working capital investment	
1.(g)	assistance in how to writing proposals to get a loan	
1.(h)	Transport	
1.(i)	Water	
1.(j)	Electricity	
1.(k)	Telephone	
1.(l)	Other (specify)	



1.2 Out of all these types of support listed above, which one would be most important to you?

.....

G: NEEDS ASSESSMENT

1. What would you regard as your priority needs to improve your business? (Tick three).

1.(a)	Money	
1.(b)	Employment	
1.(c)	A good husband	
1.(d)	Alleviation of heavy workload (help hand at home)	
1.(e)	support systems (day care centres)	

1.(f)	Education/training	
1.(g)	Access to credit facilities	
1.(h)	Other (specify)	

H: PROBLEM IDENTIFICATION

1. Are you experiencing problems in running your business? (Please circle)

Yes	1
No	2

2. What are the major problems you are facing in your business at present? (Please circle):

	Problems faced in business	Major problems	Small problem	No problem
2.(a)	Lack of management training	1	2	3
2.(b)	Lack of advisory services	1	2	3
2.(c)	Lack of technical training	1	2	3
2.(d)	Lack of marketing information	1	2	3
2.(e)	Lack of information on cheaper sources of goods	1	2	3
2.(f)	Lack of demand	1	2	3
2.(g)	Lack of credit facilities	1	2	3
2.(h)	Lack of proper infrastructure	1	2	3
2.(i)	Tools and equipment	1	2	3
2.(j)	Transport	1	2	3
2.(k)	Theft	1	2	3
2.(l)	Harassment	1	2	3
2.(m)	Business unknown to customers	1	2	3
2.(n)	Site	1	2	3
2.(o)	Lack of water/electricity	1	2	3

2.(p)	License	1	2	3
2.(q)	Shortage of money	1	2	3
2.(r)	over subscribed businesses	1	2	3
2.(s)	Heavy workload at home	1	2	3
2.(t)	No proper care facilities for children	1	2	3
2.(u)	Other (specify)	1	2	3

3. Which three of the above stated problems are most bothering you the most?

- 3.1
- 3.2
- 3.3



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4. How would you like these problems to be solved? Explain:

.....

PART 3**HOUSEHOLD DATA****I: HOUSEHOLD PROFILE**

1. How many dependent people are staying with you in the same house?
2. Which of the following applies to your housing situation? (Circle one answer):

House	1	Caravan	6
Flat	2	Traditional Kraal hut	7
Compound	3	Other (specify)	
Room in backyard	4		
Squatter hut/shack	5		

3. Household infrastructure: (Please, circle)

Water available inside house		Electricity available	
Water available outside house		Toilet flush (inside house)	
Water available outside the property		Toilet (outside house)	
Hot running water available from geyser		Other (specify)	

4. Please indicate which of the following items your household possesses? (Please, circle)

4.(a)	Microwave		4.(o)	Refrigerator in house	
4.(b)	Tape recorder		4.(p)	Motor vehicle	
4.(c)	Hi-fi/music system		4.(q)	Heater	
4.(d)	Sewing machine		4.(r)	Stove	
4.(e)	Radio		4.(s)	Bicycle	
4.(f)	Video machine		4.(t)	Television	
4.(g)	Telephone in house		4.(u)	Cutlery set	
4.(h)	Electric washing machine		4.(v)	Cups	
4.(i)	Personal computer		4.(w)	Plates	

4.(j)	Iron (clothes)		4.(x)	Glasses	
4.(k)	Hotplate		4.(y)	Dinning table	
4.(l)	Deep freezer		4.(z)	Other (specify)	
4.(m)	Bedroom suite				
4.(n)	Any assurance policy				

J: SOURCES OF HOUSEHOLD INCOME AND EXPENSES

1. Indicate household monthly income from all sources:

1.(a)	Income from own business	N\$
1.(b)	Casual work	N\$
1.(c)	Remittances in kind/cash	N\$
1.(d)	Child maintenance	N\$
1.(e)	Pension/disability	N\$
1.(f)	Income from farm products	N\$
1.(g)	Gifts	N\$
1.(h)	Income contribution from other members of the household	N\$
1.(i)	Other (specify)	N\$

2. Indicate monthly expenses:

2.(a)	Groceries including food	N\$
2.(b)	Housing (rent, mortgage)	N\$
2.(c)	Utilities (water, electricity, telephone and sewer)	N\$
2.(d)	Clothes	N\$
2.(e)	Alcohol	N\$
2.(f)	Medical cost	N\$
2.(g)	Transportation	N\$
2.(h)	Cigarette	N\$

2.(i)	Education (school fees)	N\$
2.(j)	Entertainment	N\$
2.(k)	Savings	N\$
2.(l)	Fuel (paraffin, gas, candles, fire wood)	N\$
2.(m)	Payment of child care facilities(household help, kinder garden)	N\$
2.(n)	Other expenses (specify)	N\$

3. List five main food items, which the household consumes daily?

3(a)		
3(b)		
3(c)		
3(d)		
3(e)		



K: NEEDS ASSESSMENT

1. What would you regard as your priority economic needs of your household?

provision of necessities like food	1
provision of clothes	2
provision of shelter/accommodation	3
health care	4
agricultural investment	5
children's education	6
Leisure	7
other, specify	8

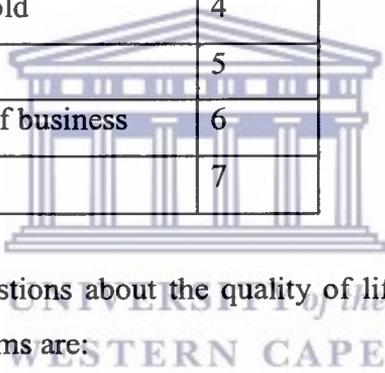
L: PROBLEM IDENTIFICATION

1. Are you experiencing problems in running your household? (Please circle)

Yes	1
No	2

2. What are the major problems that you experience in your households? Explain

Child care	1
Too much domestic work	2
No free time	3
Finance never enough to run the household	4
To discipline children	5
To combine household duties with that of business	6
Other (specify)	7



3. Please, answer the following questions about the quality of life in your household and indicate how serious the following problems are:

	not a problem	somewhat of a problem	a serious problem
Enough food for all members of the household for the entire month.	1	2	3
The quality of your dwelling /housing situation.	1	2	3
Excessive drinking of alcohol beverage	1	2	3
Sufficient money to meet the basic needs a problem for the people in this household	1	2	3
People in this household believe that their situation will improve in future.	1	2	3

PART 4**COPING MECHANISMS**

1. How do you spend your free time?

Talking to friends/neighbours	1
Go to church	2
Pray	3
Go to disco/night clubs	4
Drinking alcohol	5
Just stay at home	6
Visit members of the family	7
Other (specify)	8

3. How do you solve your financial problems?

Find additional work/job	1
get children to get a job	2
pool monies with relatives or friends	3
strengthen social capital	4
take up more family/friends that can contribute	5
resort to alcohol/drugs	6
other (specify)	7

4. What do you normally do if you experience social problems in your household? Specify):

Pray to God	1
Talk to neighbours	2
Talk to friends	3
Visit social/pastor/ psychologist	4
Fight people in the house	5
Go to recreation places	6
Other (specify)	7

PART 5 **FUTURE PROSPECTS**

1. Do you have some aims for the future? (Please circle):

Yes	1
No	2

1.2 If yes, please specify

To remain in town and hunt for employment	1
To improve present business	2
To enrol in Educational activity/training	3
To go back to communal area/ hometown	4
No plan	5
Other (specify)	6

