

AN ANALYSIS OF POVERTY AMONG THE RESIDENTS OF OKAHANDJA PARK
INFORMAL SETTLEMENT IN WINDHOEK, NAMIBIA

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Abstract

Despite several efforts to radically reduce poverty, the efforts have enjoyed moderate success in many parts of the world and Namibia included. Hundreds of millions across the world suffer the daily anguish of deprivation in one form or another, be it the pain of persistent hunger and disease, absence of adequate health care and nutrition, low education and skills, inadequate livelihood, bad housing conditions, social exclusion and lack of participation. Therefore, poverty persists irrespective of poverty reduction strategies and programmes implemented in the country for the last ten years. The purpose of this study was to analyse poverty among the residents of Okahandja Park Informal Settlement in Windhoek. Okahandja Park was selected as a case study, since it was amongst the first settlement areas to be established in Windhoek.

The principal research objectives of the study were: (1) Understanding how the residents of Okahandja Park Informal Settlement earn and sustain their livelihoods; (2) Identifying strategies that can assist in overcoming poverty and inequality amongst the residents of Okahandja Park Informal Settlement; and (3) Evaluating the socio-economic intervention programs or projects that are in place in boosting the livelihood of the residents of Okahandja Park Informal Settlement. The targeted population of 1,700 consisted of heads of households living in Okahandja Park Informal Settlement area. The population sample size was 130 heads of households. Out of 130 heads of households, only 100 were available for interviews. The data was collected with the aid of two instruments namely, a structured questionnaire and semi-structured interviews which were presented on one form of participatory poverty assessment discussions. The data of the study was analysed as follows: issues were arranged in a logical order and specific issues were clustered into themes that gave meaning to the data obtained.

The study concluded that poverty has lasting harmful effects on society, and as such poverty results in hunger, malnutrition, poor physical status and increased healthcare costs which undermine economic growth at large. The study further found that with 29 percent of the population live below the poverty line, the poverty line needs to be adjusted as the cost of goods that form components (inflation) rises over time.

The study recommends that the review of poverty reduction projects and programs should be aimed at the basic needs of the poor. The approach should emphasize the involvement and participation of the people in the process of the needs identification. Furthermore, the monitoring and evaluation processes should be an ongoing process, aiming at measuring the progress and identifying the hindrances for each strategy, policy and programmes and always keeping communities informed on the progress.

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DEDICATION

I would like to dedicate this study to my daughters Aunne and Lavinia for their support and encouragement. I also dedicate this study to all the women out there, those that lost hope: always remember and believe that with God everything is possible. I love you and God bless you all.

DECLARATION

I, Rhauna Ndahangaelao Nghaamwa declare that this study is a true reflection of my research, and that this work or part thereof has not been submitted for a degree in any other institution of higher education.

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Signature

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Date

ACRONYMS

AIDS: Acquired Immune Deficiency Syndrome

BTP: Build Together Program

DBTP: Decentralized Build Together Program

HIV: Human Immune Deficiency Virus

IDP: Integrated Development Plan

IMF: International Monetary Fund

MDGs: Millennium Development Goals

MORLGH: Ministry of Regional, Local Government and Housing

NDP4: National Fourth Development Plan

NHE: National Housing Enterprise

NPC: National Planning Commission

SAFs: Structural Adjustment Frameworks

TIPEEG: Targeted Intervention Programme for Employment and Economic Growth

UNCHS: United Nations Centre for Human Settlements

UNESCAP: United Nations Economic and Social Commission for Asia and the Pacific

WB: World Bank

WHO: World Health Organisation

CHAPTER 1

Orientation of the study

1.1 Background

“For the black and especially African majority, suddenly a new dawn broke. After these masses had cast their votes, they still had nothing in their stomach and their pockets.....but they yet had a spring in their step because they knew that a new dawn had proclaimed the coming of a bright day” (President Thabo Mbeki, State of the National Address, Feb. 2004).

After more than twenty five years of democracy, Namibia has seen active policy developments and massive financial efforts by the public sector and donor agencies towards poverty alleviation. A sizeable share of public spending is now devoted to social grants and improved public services, including healthcare, education, electricity, water, sanitation and housing (the so-called “build together and mass housing” programs). Yet, in spite of some visible achievements and successes (i.e. regarding service delivery, infrastructural development, local governance issues), one can still observe that only a few changes actually occurred in informal settlements such as Okahandja Park during those twenty six years, owing to the lack and inefficiency of certain programs and policies (e.g. the build together and mass housing projects, informal settlement development planning) (Greenberg, 2001; Anseeuw, 2004; Perret, 2004).

Furthermore, the Namibian Statics Agency’s Poverty Dynamics in Namibia Survey (2012, p.8) provoked strident debate when it concluded that “While the Gross Domestic Product has increased considerably, the poorest of Namibian society have not benefited equally; the benefits of economic growth have not trickled down to the poor. According to official estimates, 29 per

cent of the population lives below the poverty line and 15.3 per cent are severely poor (Steytler, 2012, pp.10-13). Also when assessing vulnerability to poverty, most recent estimates indicate that half the population is at risk of falling into poverty (Steytler, 2012). The controversy on progress around the issue of poverty is still ongoing, and despite efforts to eradicate poverty there has been little progress since independence and Namibia alarmingly still remains one of the most unequal countries in the world (Namibia Household Income and Expenditure Survey, 2009/2010).

Several efforts to radically reduce poverty have enjoyed moderate success in many parts of the world. Millions across the world still suffer the daily anguish of deprivation in one form or another, be it the pain of persistent hunger and disease, absence of adequate health care and nutrition, low education and skills, inadequate livelihood, bad housing conditions, social exclusion and lack of participation (Oldewage-Theron & Slabbert, 2010). Available statistics of Namibia (from the NDP4) shows that in 2009/10, a total of 10.3% of households in the country were severely poor. This percentage increased to approximately 15.8%. However, certain household categories and individuals, such as people living in rural areas, women and children remain more prone to poverty than others. For example, people in rural areas are twice as likely to be poor compared to those in urban areas with about 37.4 percent of people living in rural areas being poor compared to 14.6 percent in urban areas. Poverty still persists, despite the Poverty Reduction Strategy and the Poverty Reduction Action Program having been implemented in the country for at least ten years (National Planning Commission [NPC], National Development Plan 4[NDP4], 2012/13 - 2016/17).

The failure of traditional poverty reduction programs, such as the drought relief in achieving deeper outreaches to the very poor is a growing concern globally, as evidenced by the United Nations' Millennium Development Goals (MDGs) which had envisioned the halving of extreme poverty by 2015. This hinders the promotion of human development, as a development paradigm that prioritizes human well-being and aims at enlarging human opportunities, freedom and choices.

The preceding assertions informed this research on assessing how the livelihood of the residents of Okahandja Park Informal Settlement are characterized by poverty, lack of capabilities and entitlements to basic, social goods and services such as food, health, education, land, investment opportunities, security and political influence.

1.2 Poverty and the state of informal settlements in Namibia

Indeed, poverty has many dimensions, among which is low consumption, which is linked to others, namely: malnutrition, illiteracy, low life expectancy, insecurity, powerlessness and low self-esteem. Therefore, poverty is also linked to frustrated capabilities due to asset deprivation (land, markets, information, credit, etc.), inability to afford decent health and education, and a lack of power. It usually results in alienation from the mainstream community, food insecurity, crowded homes, usage of unsafe and inefficient forms of energy, lack of adequately paid and secure jobs, and fragmentation of the family (Nayak, 2001).

Such an argument finds a striking illustration in the case of Namibia's informal settlements such as Okahandja Park. In such black informal settlements, the people have long been denied their

birth rights, which include decent houses, water, electricity and other services; and these have roots in the racial segregation era of apartheid and even twenty four years after independence these challenges still persist.

Furthermore, there are several forces that exacerbate this issue of rising poverty in informal settlements. Such issues include the ever presence of migrants, where mostly illegal immigrants settle in such areas, thus further increasing the mobility and economic structuralism of the community. In a situation like post-apartheid Namibia, where the majority of nationals are yet to graduate into meaningful citizenship, the competition with migrants for the lowest-level jobs is evident (Beall, 1999).

Informal settlements remain eyesores across the City of Windhoek and major towns in Namibia. They consist of non-conventional housing built without complying with legal building procedures. These settlements are usually built at the edge of the cities where land is cheap and neglected (Moser & Satterwaite, 2008).

The urban poor usually use salvaged materials like wood, tins, corrugated iron and others to build these settlements. Broadly, these crude dwellings mostly lack proper indoor infrastructures such as water supply, sanitation, drainage, waste disposal and proper road access. Informal settlement households regularly live in these awful conditions which usually result in an increase of the spread of contagious diseases (Victor, 2009). According to Baumann et al. (2004), poverty in informal settlements is much more than a simple lack of income or unemployment. It is primarily extended by the waning of health and nutritional rates, overcrowded housing, increased school dropout levels and increased stress upon physical and social environments of

low-income informal settlement residents. It is in this context that a distinct macroeconomic model of poverty is inadequate, while at the same time there is a genuine need to consider social safety nets to the needs for the informal settlements inhabited by the poor.

1.3. Problem statement

Sibindi (2001, p.19) reports that “one of the biggest challenges faced by the Windhoek City Council is the continuous influx of people into the city in search of employment and better life and they find themselves living in the informal settlements, such as the Okahandja Park in Windhoek without employment.”

Mahanga (2002) posits that the continuous influx of people into the city has resulted in more people living in cities than in rural areas. Mahanga (2002) further argues that while the urban population is also growing by 58 per cent per annum, a huge number of urban poor households live in insecure, impoverished conditions and cities are unable to respond adequately to the growing demands of urban growth. Basic infrastructural services such as water supply and accessibility of urban centres are in a dismal state (Mahanga, 2002).

Overcrowded housing, unemployment and urban poverty have also been growing, resulting in most people in the informal settlements in Windhoek living in abject poverty. The situation hampers them from fulfilling their immediate basic needs, as well as social and human development. Thus, poverty in Namibia is not only spreading fast, but it is also becoming severe in many informal settlements. Even though the government and development partners are committed to reduce poverty as part of the global processes such as the realization of the

Millennium Development Goals, there are clear indications that poverty remains a challenge in many informal settlements.

The study, therefore, sought to analyse poverty in the informal settlement of Okahandja Park, as well as the livelihoods of informal settlement communities, and thereby aiming to facilitate the improvements of the living standards of the residents of Okahandja Park Informal Settlement.

1.4. Objectives of the study

The study will sought to address the following objectives:

1. Explore how the residents of Okahandja Park Informal Settlement earn and sustain their livelihoods;
2. Identify strategies that can assist in overcoming poverty and inequality amongst the residents of Okahandja Park Informal Settlement; and
3. Evaluate the socio-economic intervention programmes or projects that are in place to boost the livelihood, entitlements and capabilities of the residents of Okahandja Park Informal Settlement.

1.5. Limitation of the study

The study encountered constraints during the data collection process because out of the sample size of 130 heads of households, 30 heads of households were not available due to re-location and other commitments.

1.6. Conclusion

This chapter demonstrated the controversy around the issue of poverty and the state of informal settlements in Namibia. This chapter further indicated the impact of urbanisation on the growth of informal settlements. I explained the problem statement, objectives of the study and the limitation of the study. It also showed the consequences of urbanisation on the urban poor households. The next chapter will provide the literature review and theoretical framework used in this study.

CHAPTER 2

Literature review and theoretical framework

2.1 Introduction

Poverty is defined in many different ways and using many different standards. According to Chen, Vanek and Carr (2004), there has been a related debate on how to conceptualize and measure poverty. Some development scholars and practitioners such as Mattes (2008), focuses on the various dimensions of poverty that are not captured in the standard measures, called ‘income poverty’, while others such as Stewart, Saith and Harris-White (2007), focus on how to improve the standards, income and expenditure measures of income poverty. Furthermore, according to Maxwell (1999, p. 2), there are several broad approaches to conceptualize and measure poverty, such as:

- *Income and basic needs*: that focuses on the traditional methods of income expenditures as well as the basic needs of the poor;
- *Human development*: emphasizes on health, education, investment opportunities, effective participation in policy decision-making, longevity and other human capabilities and livelihoods of the poor; and
- *Social inclusion*: focuses on the political participation, social dialogue and voice of the poor.

The essence of the concept of poverty relates to absolute poverty which is based on subsistence, a minimum standard needed to live and socio-economic deprivation. Therefore, simply put, poverty can be measured as a shortfall from some minimum acceptable standard of consumption or income. From a human development perspective, the social phenomenon of poverty is

measured multi-dimensionally as a shortfall of minimum acceptable standards of not merely consumption and income, but also elements of human capabilities such as health, education and security. It is also characterized by a lack of power, exposure to risk, malnutrition, high mortality rate, low life expectancy, and insufficient access to socio-economic services and opportunities for income generation. It is a multi-faceted phenomenon, defined and explained as “a situation in which a person lacks the necessary livelihoods, capabilities and entitlements to satisfy his or her basic needs and aspirations” (Islam, 2006, p.63).

Moreover, Barret and Beardmore (2000) state that livelihood includes low-income households in settlement areas, those whose primary concern is with survival, security or growth. For instance, those with an immediate concern with survival are likely to require social safety nets. Insufficient attention is being paid to the factors that impact upon poverty, which include the criteria and processes that prevent certain groups of people from equally and effectively participating in the social, economic and political life of societies, which lead to social exclusion. Exclusion from society seriously affects capabilities to manage and use assets.

The capability approach, however, focuses on what people are able to do and can be, as opposed to what they have, or how they feel. Sen (2009) argues that, in analysing well-being, we should shift our focus from ‘the means of living’, such as income, to the ‘actual opportunities a person has’, namely their functioning and capabilities. ‘Functioning’ refers to the various things a person succeeds in ‘doing or being’, such as participating in the life of society, being healthy, and so forth; while ‘capabilities’ refer to a person’s real or substantive freedom to achieve such functioning, for example, the ability to take part in the life of society. Therefore, the capability approach places particular emphasis on the capabilities a person has, irrespective of whether they

choose to exercise these or not. In this regard, capability can be viewed poverty as the deprivation of certain basic capabilities, and these can vary. According to Sen (2009), the basic capabilities include those aspects ranging ‘from such elementary physical ones as being well nourished, being adequately clothed and sheltered, to more complex social achievements such as taking part in the life of the community, being able to appear in public without shame, and so on’.

On the other hand, Taylor and Francis (2007) define entitlement as the set of all possible combinations of goods and services that a person can legally obtain by using the resources of his or her endowment set, for example, the ownership bundle. This cryptic definition recognizes that from any given set of resources one may be able to obtain many different combinations of final goods and services. For example, a labourer may exchange his/her labour power to secure his/her food although at any point and time a person will be seen to be enjoying only one of those possible combinations, depending on his/her taste and preferences.

These approaches all relate to the livelihood of people (which include mixed strategies used by households to mobilize resources and opportunities such as reproductive tasks, labour force participation, and others) in informal settlements such Okahandja Park, because the capability approach provides a rationale for articulating a wide range of information needed for solving poverty related socio-economic problems in both urban and rural areas. It, however, does not provide a ready-made solution, but provides a way for researchers and development practitioners to arrive at sustainable solutions. The entitlement approach emphasizes the understanding of the structure of the ownership or entitlement system within which poverty is analysed.

Therefore, Taylor and Francis (2007) argue that although low income is a major indicator of poverty, it is only one of several indicators. It can refer to material conditions and these include

needing goods and services, multiple deprivations, or a low standard of living. It can also refer to social positions of the poor, through lack of entitlement, capabilities, dependency or social exclusion and hardship which are unacceptable. Other social related issues include lack of awareness, access, voice and social pathologies.

According to Carr (2008), identifying and measuring poverty where economic growth was once the stated goal of development is different today as poverty alleviation appears to stand as the principal objective of development. This shift has engendered a concern in development circles with the identification and measurement of poverty.

Carr (2008) has also identified three preconceptions that shape approaches to poverty reduction. Firstly, current approaches to poverty alleviation begin from preconceived notions of what are and are not problems to be dealt with in a particular place. Secondly, because the causes of poverty are often seen as being the same everywhere, approaches to poverty alleviation generally overlook the local processes by which this socio-economic phenomenon comes to be classified as problems. This, therefore, overlooks the local means by which people already attempt to address these problems. Finally, because poverty is conceived as a singular problem with universal causes, contemporary poverty alleviation efforts have difficulty in identifying poverty reduction goals that accompany poverty reduction interventions (Carr, 2008).

This study concurs with the third analogy, specifically that poverty approaches force us to seriously re-think our developmental goals and how we should achieve them. Such a re-think seems necessary if we are to address poverty challenges to human well-being in informal settlement areas of today, such as the Okahandja Park Informal Settlement. However, to productively address current issues on poverty, we must go beyond this singular

conceptualisation towards an approach that comprehensively includes complex barriers to human well-being in informal settlements areas.

With regards to poverty, livelihood and some related issues, Truong (2005) has argued that the rise in urban settlements populations generally has consequently increased competition for limited employment, housing, and other public, private and natural resources. He/she has further argued that the urban poor typically depend on very erratic earnings from self-employment, and they live in unplanned slums and squatter settlements without legal status, suffering from overcrowding, poor sanitation, and the lack of safe drinking water. The situation described by Truong (2005) can be said to accurately describing the prevailing conditions of poverty in Namibian informal settlement areas.

Thus, the prevalence of poverty in the informal settlements in Windhoek such as the Okahandja Park should not be seen as an isolated problem, but rather as a national and regional challenge that needs to be addressed at both national and grass-roots level. “Human poverty is about deprivation of the most essential capabilities, including leading a long and healthy life, being knowledgeable, having an adequate standard of living, and participating in community life. It is about more than just a lack of income; nonetheless, income and money are extremely important for accessing basic amenities such as food, shelter and clothing” (NPC, 2008, p.14).

Sibindi (2010) argues that the prevailing conditions of poverty in the informal settlements do not only revolve around low income, unemployment, and the lack of basic services, but they also revolve around low achievements in education, health and nutrition. Sibindi (2010) further acknowledges that unemployment remains one of the major causes of poverty in the informal settlements in Windhoek. Thus, the key challenge for the Windhoek City Council is to stimulate economic growth in the informal settlement communities, by focusing its attention on the

provision of basic services, job creation, promotion and expansion of the small and medium enterprises and improved access of the poor to productive assets including credit facilities and land (Sibindi, 2010).

Van Zyl (2008, p. 146) reports that the “informal settlement is a common trend in developing countries. The implications of this phenomenon are real and its attention need is urgent. Local authorities ought to familiarize themselves with the coping mechanisms for dealing with the informal settlement and of the mind shift from perceiving informal settlement as an insurmountable problem to a potential asset that is very part of the city community fabric.”

This study concurs with this analogy, specifically the idea that the manifestation of poverty in the informal settlements is a multi-dimensional phenomenon, since poverty does not emerge in isolation, and, therefore, it is imperative that national, regional and the local government pull resources in order to alleviate poverty at national, regional and grass roots level with the aim to improve and to enhance the living standards and the quality of life of informal settlement communities. In addition, economic development programs aimed at the alleviation and improvements of conditions of the very poor need to focus on livelihood security and social protection, including micro grants, subsidies, cash transfer and project funding. Consequently, the very poor often lack most basic services such as food, health care, sanitation and access to clean water.

2.2 Theoretical approaches to understanding poverty

2.2.1 Introduction: Changing approaches to poverty definition

According to Nayak (2001), the simplest approach to defining poverty is to use monetary indicators and proxies linked to estimates of income and consumption. Nayak (2001, p. 19) further indicates that a commonly used monetary indicator is the value of a basic basket of goods, which is subsequently used to define a number of poverty indicators including the:

- Poverty rate – the percentage of people who cannot afford the basic basket of goods;
- Poverty gap – the gap between a person’s income and the poverty line; and
- Income distribution – presented in the form of Gini coefficient.

Rakodi (2002) argues that the income consumption definition of poverty does not account for the causes, dynamics and relativity of poverty. More recent definitions of approaches draw on the rural work of Robert Chambers (1992) and Amartya Sen (2009) which have become increasingly influential in recent years. These approaches according to Rakodi (2002) focus on the household as the primary unit of analysis but also consider the disaggregated household unit and the relationship of households to the wider community and institutional processes. They assume that the poor can be resourceful and active agents of their own development. Assets are seen as forms of capital, not necessarily monetary in nature that can be stored, exchanged, accumulated and used to generate a livelihood. In the rural context, they have been classified into six category types namely; natural, physical, human, social, political, and financial (Rakodi, 2002). However, Moser and Satterthwaite (2008) recommend slightly different asset categories for use in the urban sector and these will be considered in detail later in this literature review. Regardless of

this, it seems that the urban poor and informal settlements households themselves see a close link between income and poverty. When asked to define poverty, inhabitants of urban slums identified income as a key factor (Nayak, 2001).

2.2.2 Issues relating to urban poverty

Moser and Satterthwaite (2008) state that the variables and institutions that influence poverty in urban areas are different from those found in rural areas. Urban residents face high costs for transport, education, housing, food, health and childcare and are thus more dependent on income. Against this, it can be argued that the urban poor and informal settlements such as Okahandja Park households have a 'hidden income,' in so far as they have access to services, including education, water, health and child care.

The greater population density found in urban areas can lead to a reduction in the per-capita cost of infrastructure provision. It can also combine with the nature of the industries found in urban areas to serious environmental hazards. The poor are especially vulnerable in this situation as they lack the resources necessary to either avoid or cope with these problems (Nayak, 2001). Moser and Satterthwaite (2008) claim that the increased dependence of the urban poor on the cash economy reduces the possibilities for adopting non-income based coping strategies. They suggest that a significant difference between urban and rural people lies in the ability of the latter to reduce their costs. According to Nayak (2001), the urban poor have been affected by the negative impacts of economic reform, particularly the increases in prices resulting from the elimination of subsidies and the tendency towards casualization of labour (although it could be argued that the poorest have never had security of employment). Nayak (2001) further states that many urban settlements and households have had to diversify their sources of income in order to

reduce the risks and adapt to changed circumstances. Urban assets, incomes and standards of living are not constant but alter according to the time of year, the household life cycle and consumer prices. The informal safety nets of the urban poor also differ from the social networks of family and kinship in rural areas. Beall (1999, p.16) confirms that there is evidence that “vulnerable groups have tried to increase their security within the urban system by entering into dependency relations with the socially superior or by creating neighbourhoods and social groups paralleling rural collectivities.”

2.3 Livelihoods

In recent years, efforts have been made to develop the livelihoods approach to urban and settlements projects and programmes. Beall (1999), one of the first to use the livelihoods concepts in the settlement and urban context, highlights the significance of households and communities in urban planning and policy research. Beall (1999) emphasizes the way in which socially constructed identities influence linkages between urban households and communities and the economic, social, and political processes of a city. Furthermore (Beall (1999) argues that social identities create economic and political processes as well as being determined by them.

Livelihoods are central in the broad understanding of how urban poor households earn their living; how the urban environment impacts on the food security and the ability of poor households to take care of their households under resettled areas. Livelihoods are defined as assets, capabilities (comprising of material and social resources) and activities needed for a means of living (Ellis, 2000). A livelihood is only sustainable when it can cope with and recover from stresses and shocks both for now and the future.

There is also a need to understand the asset-vulnerability livelihoods model which is relevant to informal settlements (Rakodi, 2002). The framework has sought to understand options available to the urban poor in pursuit of their livelihoods. Such assets are labour and human capital (health status, skills, education); productive assets (housing and land); social assets (reciprocity within communities); natural assets like food, firewood and water; and financial assets (savings and access to credit) (Mitlin, 2003).

Available literature further suggests that households' vulnerability to shocks such a drought, fire, eviction and flooding is not a simple role of income or savings. This is largely determined by the quality and quantity of the different assets available to them at the time. In fact, a household's ability to cope with and recover from an income shock usually depends on subtle assets such as social capital instead of financial assets. Poverty, including housing poverty is also viewed as a function on income. There is also strong evidence suggesting that the urban poor often juggle these types of assets to improve their livelihoods during challenging times (Ellis, 2000).

The urban poor often face difficulties in obtaining decent housing especially the child-headed or women-headed homes. Women look after their children while being paid low salaries as they have the least education. They have a marked tendency for deriving their livelihoods from various activities and locations (Huchzermeyer et al., 2004). This does not suggest that the urban poor have easy access to socio-economic opportunities. Relocating the urban poor to the urban fringes often undermines their ability to generate income to improve their livelihoods and coping strategies. Once resettled to market-driven green-field areas, urban poor households find themselves subjected to various external regulations that often limit their ability to use their housing assets. However, when freedom to use housing assets for income-generation is hindered,

the value of such assets may well fall relative to other parts of the household's asset portfolio. Poverty thus remains the main cause of poor housing while factors such as inapt planning, scarce credit and others make lives of the poor more miserable (Baumann, 2003).

According to Chambers and Conway (1992), the sustainable livelihoods approach aims to develop strategies for poverty reduction based on the options for utilizing assets and reducing vulnerability. It has been used for several years in the rural context and there is increasing interest in adapting it to the urban context, including informal settlement areas such as Okahandja Park in Windhoek. Chambers and Conway (1992) further state that a livelihood system is the mix of strategies used by households to mobilize resources and opportunities such as reproductive tasks, labour force participation, savings and investment and asset pooling. Obviously, poverty in Africa is predominantly a rural phenomenon; however, urban poverty is similarly on the rise, specifically in informal settlement areas of the whole continent (Lipton & Longhurst, 1999).

Lipton and Longhurst (1999) further state that, "poverty alleviation has been a priority of the United Nations, and it is at the very heart of the mandates of the organisations of the United Nations systems that carry out related activities at international, regional, and country levels."

2.4 Entitlements and capability

In a study on poverty and famines, Sen (1995) used the ownership bundle and the exchange entitlement approach to examine famines and households that are likely to be caught up in deprivations. Sen (1995) argues that in a market economy, a person can exchange what she or he

owns for another collection of commodities, for example a labourer may exchange his/her labour power to secure his/her food. The exchange can either be done through trading, production or a combination of the two. The set of all the alternative bundles of commodities that can be acquired in exchange for what the person owns is that person's exchange entitlement.

Sen (1995) further explains that the set of exchanged commodities is drawn from a larger pool of goods and services that are available in society such as the informal settlement communities, to conceptualize and examine poverty among the community. A person or household is therefore deemed to be living in poverty if his or her exchange entitlement does not fulfil his or her basic needs requirements such as food, shelter, water and clothing. Sen (1995) used this framework to explain starvation and famines and to show that a person will be exposed to starvation if his or her exchange entitlement does not contain any feasible bundle, such as enough food to sustain life; meaning that those living below the poverty line find themselves in such a situation in terms of the inability to exchange their ownership situations for the basic needs.

Nayak (2001) concluded that the entitlement approach of famine as advocated by Sen (1995) does not offer any hypothesis; either specific or general about the cause of famine. However, Sen (1995) was rather proposing a general approach, that is, an organisational framework for analysing famines. Sen's (1995) analysis does not deny that famines can sometimes be caused by food availability decline.

On the other hand, the entitlements, capabilities and multidimensional poverty and the capability approach underpin the United Nations Millennium Development Goals (MDGs) for 2015, endorsed by all countries and international institutions. The eight MDGs can be conceptualized as a functioning and capabilities set, as noted by Sumner (2010).

While the dialogue on entitlement theory appears to have slipped from development discourse, one can argue that the capability approach builds on the entitlement theory postulate; where individuals have entitlements, both economic and non-economic. These entitlements are acquired through exchange (trade or production) of what the person owns, the endowment or the ownership bundle which consists of the person's skills, both productive or technical and human in terms of coping and survival strategies, such as education, knowledge, land and capital, physical and self. The entitlement can therefore be translated into opportunities such as capabilities of the individual. This is illustrated by considering a person's skills and literacy, which she or he exchanges for the opportunity to work, but the person can also exchange the skills to enhance literacy and skills further (Taylor & Francis, 2007).

According to Taylor and Francis (2007), the entitlement framework is deployed to further the understanding of poverty and chronic poverty groups through ownership situations and entitlements. It provides a unique way of examining the distribution of benefits and costs within a society and of evaluating social arrangements by enabling the concepts of poverty to be connected and applied to a wide spectrum of issues such as knowledge and skills, production exchange and labour power with modifications in the original function. The entitlement approach emphasizes the understanding of the structure of the ownership or entitlement systems within which poverty is analysed.

The capability approach focuses on what people are able to do and can be, as opposed to what they have, or how they feel. Sen (2009) argues that in analysing well-being, we should shift our focus from ‘the means of living’, such as income, to the ‘actual opportunities a person has’, namely their functioning and capabilities. ‘Functionings’ refer to the various things a person succeeds in ‘doing or being’, such as participating in the life of society, being healthy, and so forth’ while ‘capabilities’ refer to a person’s real or substantive freedom to achieve such ‘functionings’, for example, the ability to take part in the life of society. The capability approach places particular emphasis on the capabilities a person has, irrespective where they live and whether they choose to exercise these capabilities or not.

Burchardt and Vizard (2011) have used the capability approach to analyse poverty in order to explore joint distributions among the population in their capability-based framework for monitoring equality and human rights. They drew on a ‘minimum core’ of dimensions from existing human rights frameworks, and subsequently engaged in deliberative consultations with the general public and with groups at risk of discrimination and disadvantage such as informal settlement communities in order to refine and expand on this core. Their final list of dimensions covers life, physical security, health, education and learning, standard of living, productive and valued activities, participation, influence and voice and so forth. This is a broad focus and it is an important example of the consultative process being used to determine a capability list.

Moreover, Dean (2009) points out other viewpoints from the capability perspective which assesses the extent to which capitalism is proportionate with human development, in terms of its outcome and its processes, and argues that our evaluation should focus on people's capabilities.

The capability approach seeks to consider all such circumstances when evaluating people's actual capabilities. Furthermore, there are things people might value more in informal settlements such as Okahandja Park other than increased resources, such as to create an enabling environment for people to live long, healthy and creative lives. Though resources and income have a profound effect on what people can or cannot do, the capability approach recognizes that they are not the only things to be considered when judging the well-being of people. Focus should also be given to a good life and the freedom to achieve actual improvements in livelihoods, which a person has reason to value.

2.5 Good governance and sustainable service delivery

According to Victor (2009), the concept of good governance can be described as the set of policies, functions, responsibilities, and procedures that an entity establishes to guide and direct how it is going to achieve its goals. The United Nations Economical and Social Commission for Asia and the Pacific (UNESCAP) (2009), defines good governance as a process of decision-making and procedures by which those decisions are implemented or are not implemented.

Good governance is characterized by eight important principles namely, participatory, consensus oriented, accountable, transparent, responsive, effective and efficient, equitable and inclusive as

well as the application of the rule of law (Luyt, 2008; Putu, 2006). While the main principle of good governance is to minimise corruption practices, good governance must be responsive and not a reactionary (Victor, 2009). These co-dependent values are briefly explained below:

Participation: Ensures that each attendant is a pillar of good governance.

Rule of law: The rule of law should be applied in terms of human rights of the urban poor such as the Okahandja Park Informal Settlement households.

Transparency: Implementations must be based on laws to ensure that the marginalized such as the Okahandja Park Informal Settlement Resident's poor get access to information.

Responsiveness: Institutions should be in place to serve all citizens within a reasonable timeframe.

Consensus oriented: Where conflicts arise, mediation must be used to reach a broad-based consensus vested in the best interest of the society.

Equity and inclusiveness: All residents are equal before the law and must feel included in the mainstream of the society.

Effectiveness and efficiency: All institutions must avail results which meet the needs of the communities and ensure that resources are available to them as well.

Accountability: Organisations or individuals must be accountable for their actions (i.e. good or bad) (Victor, 2009, pp. 12-13).

Although good governance is perhaps difficult to apply holistically, these principles seek to ensure that the needs of communities such as the Okahandja Park Informal Settlement's residents are allied in terms of sustainable service delivery. They must be based on viable targets within the scope of the municipality (Plummer, 1999). Any attempt to prefer one principle over another is liable to prompt discontent among the urban poor and is likely to result in strings of service protests (Cross, 2006; Devas, 2004b; Mirafteb, 2003).

Victor (2009) posits that while the urban poor have detailed knowledge of their problems and their needs, effort to solve problems by themselves are thwarted by municipalities which are mainly 'dominated by engineering-led, capital intensive works and staffed by administrators and technical professionals who find the concept of community irrelevant'.

These professionals have also a limited understanding of and concern for community level livelihood strategies. Thus, their performance evaluations are seldom based on holistic considerations of poverty (Baumann, 2003). The roles of professional consultants in facilitating community participation are doubtful as they often side-line community needs (Devas, 2004a). The role of communities to stress their interests in the Integrated Development Plan (IDP) processes remains ineffective because this role ' [is] effectively taken over by professional consultants and the voice of the poor is marginalized' (Victor, 2009).

Plummer (1999) acknowledges the power of politics which influences the operations of municipalities in various ways whether political, legislative or administrative. Politicians' decisions are clearly based on the nature and interests of the state and its socio-economic aims,

thereby reflecting the distribution of power within the society. The government can, at the one extreme, take positive measures in favour of the poor under certain conditions, or at the other extreme, act against the poor in support of the well-off (Victor, 2009). A change within a political ideology and party can have detrimental effects on good governance, particularly when the terms of office bearers expire. The new political administration might want to change policies and staff. Projects aligned to a particular political party's term of office can also threaten the sustainability of the project approach if the leadership is removed (Martin & Mathema, 2006).

However, the narrow interpretation of housing interventions as the solution to managing informal settlements, which have so far increased in every town in Namibia often indicate negative 'consequences and impacts on governance, local economies and health' of the urban poor (Marx, 2003).

2.6 Informal settlements and the Millennium Development Goals

Durand-Lasserve (2006), states that in most cities the worsening state of access to shelter and security of tenure results in severe overcrowding, homelessness and environmental health problems. This global rise of urban poverty and insecure occupancy status according to Durand-Lasserve (2006), takes place in a context of accelerated globalisation and structural adjustment policies combining:

- Deregulation measures; and

- Integrated informal markets – including land and housing markets within the sphere of the formal market economy, especially through large-scale land ownership registration and titling programs.

Durand-Lasserve (2006) further states that these policies, along with the lack thereof, or the inefficiency of safety net programs and poverty alleviation policies have resulted in increased inequalities in the distribution of wealth and resources at all levels. In most countries, the public sector no longer contributes to the provision of serviced land or housing for low-income groups. Furthermore, the private sector targets its land and housing development activities at high and middle-income groups with regular employment and access to formal credit.

As a result, the urban poor and large segments of low- and moderate-income groups have no choice but to rely on informal land and housing markets such as Okahandja Park in Windhoek for access to land and shelter, thus fostering the expansion of irregular settlements in cities.

2.7 Security of tenure

Victor (2009) states that while the upper classes in cities value their homes as the most valuable investment assets they have owned, with top class services; residents of informal settlements such as Okahandja Park's assets are discounted to nil. Hornby (2005, p. 152) explains tenure as “the legal right to live in a house or use a piece of land.” It provides conditions under which land or buildings are held or occupied either by an individual or a community.

Durand-Lasserve and Royston (2002) emphasize that the rising of irregular informal settlements in cities in developing countries often indicates disparities in the share of wealth and resources. This has also led to many urban populations living in informal settlements such as Okahandja

Park without any formal security of tenure and poor access to infrastructure, if ever available. There is surely a firm decline in the tenure status and housing conditions of the informal settlement poor households.

According to Van Asperen & Zevebergen (2007), despite the initiatives of reducing poverty and safety net programmes, the number of inhabitants living in informal settlements such as Okahandja Park is still rising faster than the urban population. This expansion of informal settlements is attributed to the increased structural adjustment policies, privatisation of urban basic services and massive state disengagement in the housing sector. Van Asperen and Zevebergen (2007) further state that this has forced the urban poor to rely on informal land for access to land and shelter. The failure of markets to recognize the valuable demand for land and housing solutions for the majority of informal settlements' dwellers has largely led to urban poverty and exclusion. Residents are incapable to access financial assistance from banks as banks do not recognize their irregular legal status. This urban crisis together with the informal settlements is a challenge to good governance.

Mahanga (2002), notes that insecure land tenure often discourages urban poor households from improving their housing structures and conditions as they are unsure of their future occupations. They are often worried to make any improvements that could be demolished whenever the government decides to evict them from those areas. This is coupled with the fact that the urban poor have low levels of incomes and lack of credit facilities to improve their housing. Secure tenure is therefore necessary, but it is not a sufficient condition for creating sustainable urban livelihoods. Unlike in the rural areas, informal settlement residents prefer "sites with good access to livelihood opportunities, public services and amenities" (Payne, 2002, p. 155).

Choguill (2007) states that most developing countries fail to formalize tenure because of land shortages for low-cost housing supply. As a result, the eradication of informal settlements through relocation programmes has been under fire for entrenching the segregational planning pattern of land occupation, illegal land transactions and the commercialization of land (Meffert, 2002). Huchzermeyer and Karam (2006) also argue for the formalisation of tenure for the poor in informal settlements to reduce poverty rather than a mere provision of formal land titles based on physical standards of the formal urban environment. This is because cities constantly offer different types of legal tenures and rights for the poor.

2.8 Security of tenure's link with poverty and services

According to Durand-Lasserve (2006), poverty induces insecure tenure, which itself worsens poverty in slums. Although insecure tenure may have obvious advantages for the urban poor such as, easy and fast access to land, and low housing expenditures, it has a structural negative impact on the situation of the poor in the medium and long-term (precariousness, vulnerability to harassment, poor access to basic services, health problems).

Durand-Lasserve (2006), further notes that studies on the socio-economic situation of households living in irregular settlements such as Okahandja Park, indicate a strong correlation between urban poverty, tenure status, access to services, and citizenship. Furthermore, tenure status is one of the key elements in the poverty cycle. In most developing countries' cities, empirical observations indicate that the map of slums and informal settlements coincides with that of urban poverty. Durand-Lasserve (2006) also state that the interactions between poverty and insecure

tenure contribute to further deteriorate the economic situation of the urban poor. More specifically, lack of secure tenure discourages household investments aiming to improve their environment and investments in home-based activities, with a major impact on poverty alleviation. Furthermore, in most tenure upgrading and regularisation projects, security of tenure has a direct positive impact on the mobilisation of household resources at the informal settlement level.

Lack of security of tenure hinders most attempts to improve shelter conditions for the urban poor, undermines long-term planning, and distorts prices for land and services. It has a direct impact on access to basic urban services and on investment at settlement level, and reinforces poverty and social exclusion. It impacts most negatively on women and children and from the point of view of governments, insecure tenure also has a negative impact on the rate of tax recovery through local taxation on property and on economic activities. In addition, without proper identification of urban services beneficiaries, cost recovery for services and infrastructure is made difficult or impossible (Durand-Lasserre, 2006).

According to the World Bank (2009), land is the primary means for generating a livelihood and the main vehicle for investing, accumulating wealth, and transferring it between generations for most of the poor in developing countries. Land is also a key element of household wealth and researchers and development practitioners have long recognized that providing poor people with access to land and improving their ability to make effective use of the land they occupy is central to reducing poverty and empowering poor people and communities. Therefore, security of tenure is one of the most effective tools for poverty alleviation in informal settlements such as Okahandja Park.

2.9 Neo-liberal policies on informal settlements

According to Victor (2009), there are major global development agencies which have a powerful influence over housing policies of developing countries. The International Monetary Fund (IMF) and the World Bank (WB) mainly provide policy advice, technical assistance and financing to members in economic difficulties as well as ensuring that developing countries achieve macroeconomic stability, care for the environment, develop individual opportunity, tend hope and reduce poverty (IMF, 2009a; WB, 2009a).

According to the World Health Organisation (WHO), (2009) there are Structural Adjustment Frameworks (SAFs) and Structural Adjustment Programmes (SAPs) adopted by both the IMF and the WB as devices to respond to the balance of payments difficulties confronting developing countries. These tools are exactly the centrepiece models to help low-income countries ‘by the provision of loans conditional on the adoption of such policies’. Actually, they are planned to promote ‘the structural adjustment of an economy by removing excess government controls and promoting market competition as part of a neo-liberal agenda followed by the WB and the IMF’. Broadly, these policies are designed to reduce government intervention, currency devaluation, privatisation of public services, social expenditure reduction, and wage suppression.

Victor (2009) further states that expanding access to livelihood opportunities can play a very essential role in reducing poverty among the urban poor households. According to the WB (2009b), adequate and secure livelihoods in developing countries are the main factors determining the urban poor households’ well-being. Among other things, access to entrepreneurship is the most frequent path out of poverty. Another point stressed by Victor (2009) is to note the importance of the IMF and WB’s belief in diverse sources of income

including wages and salaries, benefits from family, agricultural earnings, and access to land. According to Victor (2009), the collection of livelihood activities can be a way ahead to expand income and assets to enable the poor to cope with insecure livelihood conditions. Thus, diversification methods are part and parcel of urban and rural livelihoods. Due to lack of sustainable limited livelihood opportunities, poor households are frequently driven and attracted into livelihood activities that are to different degrees ‘dangerous, illegal, and antisocial, including theft, drug dealing, sex work, trade in women and children, and child labour (Victor, 2009) .

According to the IMF (2009b), good governance is vital for countries at all phases of development including housing based on transparency, effectiveness of public resources management and the regulatory environment for private industry activities. It should also be appreciated that the IMF is principally concerned with macroeconomic stability, visibility, viability, and orderly economic growth in member countries. Generally, these agencies believe in promoting good governance in all spheres, ensuring the compliance of the rule of law, accountability and dealing with corruption in developing countries (Victor, 2009).

WB researchers such as, Lall et al., (2002) argue that tenure security increases the probability of community participation. Lall et al., (2002) further argue that there are diverse reasons why security of tenure can promote the participation of residents in community projects for service delivery. Furthermore, it is also understood that tenure security often provides individuals with incentives to invest in the community because the gains from improvements in services can be capitalized in the home’s value. This implies that inhabitants of informal settlements have a

higher possibility of being evicted than in legally built private housing; the latter has the safety tenure status (Victor, 2009).

Generally, developing countries are vulnerable to climate change and this often complicates initiatives to limit poverty and promote sustainable human settlements as well as prosperity (WB, 2009b). Environmental problems such as climate change are inextricably connected to development and human advancement; hence they indicate huge risks which limit income-generating opportunities. Such severe climate conditions can lead to intense floods, droughts, contamination of groundwater, carbon emissions and extreme weather events, which developing countries are ill-equipped to respond to. To mitigate these challenges facing developing countries, the World Bank and others have suggested that urban poor households need to know more to get to a climate-smart world (Victor, 2009).

2.10 Impact of the IMF and the World Bank

The SAFs and the SAPs have, indeed, eroded the livelihoods of the urban poor households by stressing the privatisation of municipal services. These frameworks have so far impacted on the social sector of developing countries (WHO, 2009; Pugh, 2000).

In housing and environment, these devices affect both the supply of basic services coupled with cuts in socio-economic expenditures and restrictions of income-generating opportunities and irregular incomes often left inhabitants with less money for housing or health services (WB, 2009b). WHO (2009) acknowledges that these tools have eventually slowed down improvements in, or deepened the health status of inhabitants in countries executing them. This has culminated

in the ‘worse nutritional status of children, increased incidence of infectious diseases, and higher infant and maternal mortality rates as well as affordability’ (Victor, 2009, p. 25).

Cities of developing countries are uneven and have become a platform of disorderly capitalist accumulation of wealth. This has led to the social seclusion of the urban poor. Equally, the livelihoods of the urban poor suffer because of the macro-economic policies regularly recommended to developing countries to lessen subsidies to evade distortion of market relationships. Most families continue to use dangerous fuels such as paraffin, wood and candles for cooking and lighting in spite of electrification (if available) because the latter is too pricey for their budgets (Bond, 2003; Pieterse, 2003). Moreover, these households frequently grapple with diversifying their sources of income and food although they work on the land and in quarries and mines [hunting], down to temporary jobs and patching together remittances (WB, 2009b).

Durand-Lasserve and Royston (2002) argue that the growth of informal settlements in developing countries is attributed to the ‘accelerated globalisation and structural adjustment policies’, including deregulation controls, privatisation of urban services and massive state engagement in the urban and housing sector. Unfortunately, these rules have increased inequalities, insecure tenure, inefficiency, skewed wealth and resource allocations. Additionally, the problem of forced eviction and the lack of access to basic services constantly contribute to undermine the socio-economic status of the urban poor households. Given these challenges, it has become increasingly clear that public and private formal land as well as housing delivery models simply cannot respond to the demands of the urban poor (Dowall, 1992).

Harrison (2003) argues that the urban crisis in developing countries exists due to the lack of good governance. Governance principles of the Third World such as Namibia typify the stance of a neo-liberal agenda. The housing development issue is basically premised on capital gains, inadequate consultation, and top-down approaches and it is also based on racial zones. Bond (2003, p. 18) has argued that the neo-liberal agenda is dominant and ‘is based on the premise that globalisation is inherently positive and that the role of local agents is to ensure the conditions that support global capitalism’.

2.11 Informal settlement upgrading

According to Martin (1983) upgrading of informal settlements means transforming illegal structures into legal ones, thus improving the housing statistics. As Mukhija (2002) has pointed out, upgrading also requires the recognition of three conditions: the property rights, the property values and physical attributes of the underlying assets, and their impact on each other. Beyond the legal dimension, upgrading usually addresses the improvement of services.

Informal settlements are home to millions of the urban poor households across developing countries and largely represent the only solution for millions of these families (UNCHS, 1999). Most of the households in these cities are hopelessly poor while their urban conditions and facilities replicate their own and their country’s poverty and inequalities (Mahanga, 2002). In addition to the wicked living conditions, there is a very strong shared and reinforcement relationship between housing, poverty and the environment (Victor, 2009).

In the Namibian context, Godehart and Vaughan (2008) argue that settlement upgrading is composed of three stages: Project Initiation Phase, Project Implementation, and Housing Consolidation. At one extreme, the first two stages deal with whole areas of informal settlements and all families living there. At the other extreme, in stage three, special conditions apply to those families that cannot qualify for housing subsidies.

Moreover, another benefit of settlement upgrading is that members of informal settlements have invested their time, skills and money already in the informal housing construction. Upgrades cost less to execute than the eradication of informal settlements (UNESCAP, 2009). Settlement upgrading can provide urban poor households with access to land tenure and other tools, where the valuable part is the provision of key infrastructure (Graham, 2006; Grant, 2006; Grant, 2004).

Martin (1983) also identifies the main five key benefits of settlement upgrading: (a) health reasons in order to minimize risks of epidemics; (b) economic reasons to empower local communities; (c) applicable socially to develop social amenities like clinics; (d) legal tools to provide secure tenure for the urban poor settlement residents; and (e) upgrading of housing processes where the state commits resources. Classic upgrading schemes provide footpaths and latrines, street lightning, drainage and roads, often water supply and limited sewage (Chatpadhyay, 2009; UN-Habitat, 2007). Settlement improvement involves the regularisation of the rights of land, housing and upgrading of the existing basic services. However, it does not necessarily consist of a home construction but it offers loan options for home improvements as well (UN-Habitat, 2007). Victor (2009) adds that upgrading often involves other actions such as the removal of environmental hazards, empowering communities through maintenance and the building of communal facilities such as schools and clinics.

UNCHS (1999) asserts that by tackling the issue of security of tenure and access to basic services and decent housing, the settlement upgrading and incorporation into the overall structure of the city is a necessary step towards more equitable and liveable cities. This means that upgrading efforts are not only shown to have the ability to construct new models and paradigms of urban inclusion and planning, but upgrades also need to be seen as a sensible mode to face challenges of urbanisation and poverty eradication across the cities of developing countries like Namibia. There is also an assumption that upgrading would alleviate the constraints on community efforts and offer the necessary support to improvements without disrupting social or economic links. This has been noted by many international entities such as the United Nations (UN) as giving the government the authority to detect bottlenecks and coordinate the upgrading process via the provision of subsidies as Victor (2009) has pointed out.

It is critically vital to offer some formalisation of informal settlements such as Okahandja Park, for the legalisation and distribution of titles to urban poor households so that the results of upgrading are instant, highly visible, and make a major variation in the quality of life of the urban poor. Tenure formalisation by offering full title deeds always ensures the urban poor families opportunities to obtain freely or at a nominal cost, an asset which can command a high price in the formal land market (UN-Habitat, 2007; Payne, 2002). Therefore, security of tenure should be made available to all poor households as Victor (2009) advises.

2.12 Critique of the neo-liberal housing solution

According to Victor (2009), there is obviously strong evidence that international agencies such as the WB and the IMF have had vicious effects in most developing countries in the provision of sufficient housing and services to the urban poor. These agencies' SAPs and SAFs have affected the main concepts of livelihoods, good governance, secure tenure and sustainability of urban poor as conditionality sections in the loans agreements often press for developing countries to reform policies in their favour (Devas, 2004; Bond, 2001; Graaff, 2001).

Neo-liberal policies have extensively changed the roles of the government of developing countries from that of a provider to an enabler, according to Srinivas (2009). The adoption of SAPs and SAFs policies, privatisation and deregulation has reduced the scope for governments to intervene on behalf of the urban poor. To some extent, government intervention strategies seem to be indirect. Structural adjustment policies have rendered governments dysfunctional, thus affecting the livelihood strategies of urban poor households (Nijman, 2008). The consequence of prescribing and limiting the government to render services like housing to the urban poor has resulted in the demolition of government employment (Zeiling & Ceruti, 2007).

Analyses from the self-help housing schemes such as the Build Together Programme, suggest a number of weaknesses ranging between two extremes. At the one extreme, these schemes are relatively time consuming, marginal and exploitative (Marcuse, 1992). Households engaged in these schemes mostly waste time during the construction period instead of using their time productively outside the self-building business such as job search and networking (Victor, 2009). Marcuse (1992) further states that at the other extreme, self-help housing schemes are also unable to reallocate resources optimally to the needy beneficiaries. These resources are often taken by the elites with more skills and education.

Self-help housing schemes act against the key concept of good governance as they focus on individuals instead of the collective. In fact, their capacities come from the desire of an individual family to provide for its individual needs instead of developing conditions favourable to the success of all the schemes (Marcuse, 1992).

In developing countries, in-situ upgrading responds to macro-economic realities instead of calls for mass delivery. Upgrading of informal settlements remains less quantifiable and less favourable by contractors while it should not be seen as ready-made solutions. It seems that contractors or developers prefer cheap solutions to the problems of informal settlements which turn to produce poor outcomes, affecting the livelihood strategies of communities of urban indigents. This economic liberalisation is known to offend the brittle livelihoods of many of the poor and thereby lead to increased poverty (UN-Habitat, 2007; Huchzermeyer, 2004).

Victor (2009), however, concluded that the powerful influence of neo-liberal policies in developing countries like Namibia is visible for all to see. Victor (2009) further states that the WB and the IMF responds to the balance of payments difficulties that are confronting developing countries. The WB and IMF also set out housing challenges faced mainly by the urban poor and informal settlement households. Despite various housing schemes (Build Together Programme; Mass housing, Shack dwellers federations), the urban poor and informal settlement households face increased inequalities, insecure tenure, and others. Furthermore, for most developing countries like Namibia, settlement upgrading approaches are yet to be implemented. Victor (2009) concludes that one of the dominant factors is the fact that housing is premised on capital gains, inadequate consultation and top-down approaches.

2.13 Conclusion

This chapter has discussed the relevant literature which critically examines the manifestation of poverty in the informal settlements taking into cognisance the key concepts: livelihoods, entitlements and capability, good governance and sustainable service delivery. The chapter further indicated the WB and IMF responses to the balance of payments difficulties confronting developing countries. It set out the land, housing and financial challenges which remained one of the dominant factors faced by the urban poor. Fundamentally, the urban poor households faced increased inequalities, insecure tenure, and others. It also indicated that in most of developing countries like Namibia, settlement upgrading approaches are yet to be implemented. The following chapter presents the research methodology which was utilised by the researcher in conducting the study.

CHAPTER 3

Research methodology

3.1 Introduction

The significance of this chapter is that it presents the specific methods used in this study. It focuses on the description of the research approach, population, sample, research instruments, procedure, data analysis and the ethical consideration of the research.

3.2 Research approach

The study has adopted a mainly qualitative research approach. It is based primarily on narrative information obtained from respondents through participatory assessment discussions and questionnaires. Reason and Rowan (2004) argue that the core element of a qualitative research approach is to connect meanings to the experiences of respondents and their lives. The study draws on statistical and other written evidence such as Namibia Statistics Agency reports, the government's intervention programs or projects and the increasing poverty research literatures on informal settlements in Namibia.

3.3 Population

According to the Namibian Population and Housing Census (2011) data, it indicates a growth rate in the Tobias Hainyeko Constituency from a total of 34 348 inhabitants in 2001 to 45 800

inhabitants in 2011 (Steytler, 2012). However, the results are not specific in terms of the Okahandja Park Informal Settlements.

The population of the study consists of Okahandja Park Informal Settlement communities and the regional councillor for the Tobias Hainyeko Constituency, in which Okahandja Park Informal Settlement is situated. The exact population size of Okahandja Park Informal Settlement is unknown to the researcher as it was not indicated in the 2011 Population and Housing Census. However, the Community and Local Authority-Based Violence Prevention Project (2012) indicated that Okahandja Park Informal Settlement has approximately 1,700 inhabitants and around 700 households.

The focus group in the study is heads of households. Gender and age is determined by a number of households visited.

3.4 Sample

The sample for the study consisted of 100 head of households living in the Okahandja Park Informal Settlement community in Windhoek. The study used a convenience sampling technique to select a sample of 100 heads of households living in the Okahandja Park Informal Settlement in Windhoek. By using this selection method, the researcher randomly selected a sample from the population in Okahandja Park Informal Settlement that is accessible and can yield adequate data for the study.

The sample was selected as follows:

The plot numbers of all households' structures in Okahandja Park were listed and with the aid of the Microsoft-Excel program, a sample of 130 heads of households was drawn randomly to allow for the degree of representativeness. However, out of 130 heads of households, only 100 were available for interviews. The other 30 heads of households were not available due to relocation and other commitments. The 100 heads of households were interviewed individually. The study used a questionnaire to interview these heads of households.

3.5 Research instruments

The study used a structured questionnaire (close and open-ended) as a guide for the interview to collect data from the sample. Digital voice recording was also used to capture the participatory assessment discussions to get more clarity on issues that were not covered by the closed ended questions. The aim of the structured questionnaire was to obtain information from the respondents about their socio-economic conditions, livelihoods, employment status, income and level of education.

Information sought from households included household income, sources of income, household size, monthly expenditure, employment status and other basic needs. The study considered consumer items such as food, housing, clothing, transport, fuel and light and school fees (pre-primary, secondary and tertiary).

3.6 Procedure

The data was collected over a period of five weeks. Interviews with respondents were held from the 25th of April 2016 until the 28th of May 2016. The consultative meeting was held on the 25th of April 2016 and the 8th of May 2016.

Procedures for data collection were as follows:

The data collection processes commenced with a consultative community meeting whereby the residents and community leaders of Okahandja Park Informal Settlement were invited to attend the meeting. The purpose of the consultative meeting was to enable both the residents and community leaders to get an overview of the aims and objectives of the study; to sensitize them about their significance as well as to invite them to participate in the participatory poverty assessment discussion. The purpose of the participatory poverty assessment discussion was to allow the respondents the opportunity to state their own situation and priorities. During the participatory poverty assessment discussions, respondents presented their experiences and feelings of their day-to-day living conditions in the informal settlement of Okahandja Park. They also made recommendations and proposals regarding the protection and promotion of the rights of people living in poverty and social exclusion in Namibia. The researcher facilitated the participatory poverty assessment discussions.

The information obtained from the respondents were reviewed, analysed and summarized on a daily basis.

3.7 Data analysis

The data of the study was analysed as follows:

Collected data from respondents was analysed using qualitative thematic analysis whereby similar phrases, words, opinions and ideas from the interviews were grouped into themes and then discussed in relation to the research questions of the study. The purpose was to enable the researcher to cluster relevant findings that address the objectives of the proposed study into categories for further discussion in relation to the aims of the study. Furthermore, it was also to make it possible for the researcher to analyse and interpret data in order to achieve the objectives of the proposed study.

The information obtained from the respondents about specific issues was analysed and arranged using a qualitative thematic analysis whereby similar phrases, words, opinions and activities of the findings for interviews, participatory poverty assessment discussions, reviewed documents and statistical analysis and ideas from the interviews were grouped into themes. The purpose was to enable the researcher to cluster relevant findings that address the objectives of the study into categories for further discussion in relation to the aims of the study and to make it possible for the researcher to analyse and interpret data in order to achieve the objectives of the study.

Furthermore, the information obtained from respondents was used to identify specific patterns which provided meaning to underlying themes. Over all, portraits of different issues were constructed, a conclusion was drawn and generalizations made. Tables and graphs were constructed indicating which responses received the greatest number of reaction and which had the least number of reactions. Finally, responses obtained from each category in relation to specific issues were identified and constructed.

3.8 The limitation of research methods

This study identified and accepted the limitations of the data collection methods as used in the study. The research used qualitative research approach. However, the acceptance of the flaws does not, in a way, compromise the results of this study. The following are some limitations on this study:

Unavailability of interviewees: Deferrals and none responses of set appointments, questions and other excuses of holidays and re-location were common.

Time: The intention of this study was to interview a larger group of respondents but due to time constraints it was no possible. However, respondents interviewed spoke on behalf of the whole community, and not just about their households or experiences.

Lack of accurate statistics: The specific statistics of the Okahandja Park Informal Settlements population was also sadly noted.

Language: Questionnaires and interviews were drafted and conducted in English and were there was a need to interpret them, I explained in the local languages (either in Oshiwambo, Otjiherero and Afrikaans).

3.9 Ethical considerations

The study took issues of ethics seriously into consideration. Respondents were not hurt in anyway in the name of this study. Permission to conduct the study was obtained from relevant individuals' responsible and heading Okahandja Park informal settlement as well as from the respondents.

The researcher also respected and valued the respondents' privacy. Thus, no respondent was forced to contribute reluctantly. While questionnaires were prepared in English, they were managed by the researcher conducting structured interviews with intended respondents by reading through the questionnaire, explaining the exact meaning or needs of every question and interpreting questions in a language that respondents were able to understand, such as Oshiwambo and Afrikaans and objectively filling in the answers from the respondents.

The following ethics will be applied during the course of the study:

3.9.1. Confidentiality

Participants' confidentiality is of utmost importance, therefore, the researcher ensured that the data collected will not divulged or made available to outsiders. Thus, the soft copy information on the desktop and the laptop is password protected and will only be permanently deleted two years after the marking of the thesis. The used questionnaires and any other copy information obtained during the research process are kept in a lockable drawer at the researcher's office and will be destroyed by means of burning two years after the marking of the thesis.

3.9.2. The right to privacy

The researcher respected and valued the respondents' privacy. Therefore, data of the study was collected during the day as from 09:00 until 18:00.

3.9.3. Anonymity

The researcher kept the respondents nameless in relation to their responses in the study. Guarantee was given to residents, community leaders and respondents that the data collected will

be presented in an anonymous fashion, that is, it will not be related to any names or other form of identification. Their names are not mentioned or stated anywhere in the study.

3.9.4. Plagiarism

The researcher acknowledged all borrowed ideas in this research.

3.9.5. Informed consent

Residents, community leaders and respondents were required to voluntarily take part in the study. The researcher, therefore, explained to them the aims and objectives of the research and that they are taking part voluntarily. They were given the opportunity to ask questions that the researcher responded to and they were free to decide whether to take part or withdraw at any point during the study if they felt like doing so.

3.10 Conclusion

This chapter set out the research methods used in this study. Although the responses were encouraging, there were constraints encountered related to the non-availability of some respondents at the arranged time and none responses. For instance, some respondents refused to answer certain questions, especially those related to educational levels and monthly income. This chapter also set out the ethics which was applied by the researcher during the course of the study. The following chapter presents the presentations of data and research findings of the study.

CHAPTER 4

Presentation of data and research findings

4.1 Introduction

This chapter provides the presentation of data as obtained from the respondents and the results of the study. The study sought to analyse poverty among the residents of Okahandja Park's Informal Settlement. The findings presented are informed mainly by the research objectives. The research objectives are listed below:

1. Explore how the residents of Okahandja Park Informal Settlement earn and sustain their livelihoods;
2. Identify strategies that can assist in overcoming poverty and inequality amongst the residents of Okahandja Park Informal Settlement; and
3. Evaluate the socio-economic intervention programmes or projects that are in place to boost the livelihood, entitlements and capabilities of the residents of Okahandja Park Informal Settlement.

4.1.1 Location of Okahandja Park

Okahandja Park Informal Settlement is located on the outskirts of Windhoek in the Tobias Hainyeko Constituency. Okahandja Park Informal Settlement is surrounded by other informal settlements, such as Babilon and Ombwa ya lyata o tina, which also have serious challenges of accessing basic services.

4.1.2 Demographic Characteristics

Background

Okahandja Park informal settlement was among the first informal settlements to be established in Windhoek. Following independence in 1990, the city experienced an influx of people, resulting in burgeoning informal settlements on the outskirts of the town. In addition, this increase in the population is mainly due to high rates of rural-to-urban migration.

Image 1: Examples of houses in Okahandja Park informal Settlement.



Source: Picture taken by the researcher on 25th April 2016.

Descriptive analysis: The picture above shows the setup of houses in the Okahandja Park Informal Settlement which are mainly made of corrugated houses. The respondents were asked to describe the demographic characteristics of Okahandja Park Informal Settlement in terms of: (a) when it was established; (b) by whom; (c) estimated number of people residing in Okahandja Park; and (d) the majority of inhabitants in Okahandja Park.

The study found that Okahandja Park was established in the early 1991s, mainly by individuals, families and migrants from other regions in search for a place to stay and get employment. The houses are constructed from corrugated iron and metal sheets which vary in size, shape and appearance.

Not only is Okahandja Park, as an informal settlement, plagued with millions of people, but also a lack of basic services such as water, electricity and sewerage, having little or even non-existent road infrastructure and no refuse removal by the municipality. The current number of people living in Okahandja Park is estimated at plus-minus 6000 people. The majority of inhabitants in Okahandja Park belong to the Damara>Nama, Ovambo and Kavango ethnic groups.

4.1.3 Demographic profile

The respondents were asked to indicate their demographic personal data, and the results are shown below in Table 1 and Figure 1:

Table 1: Gender

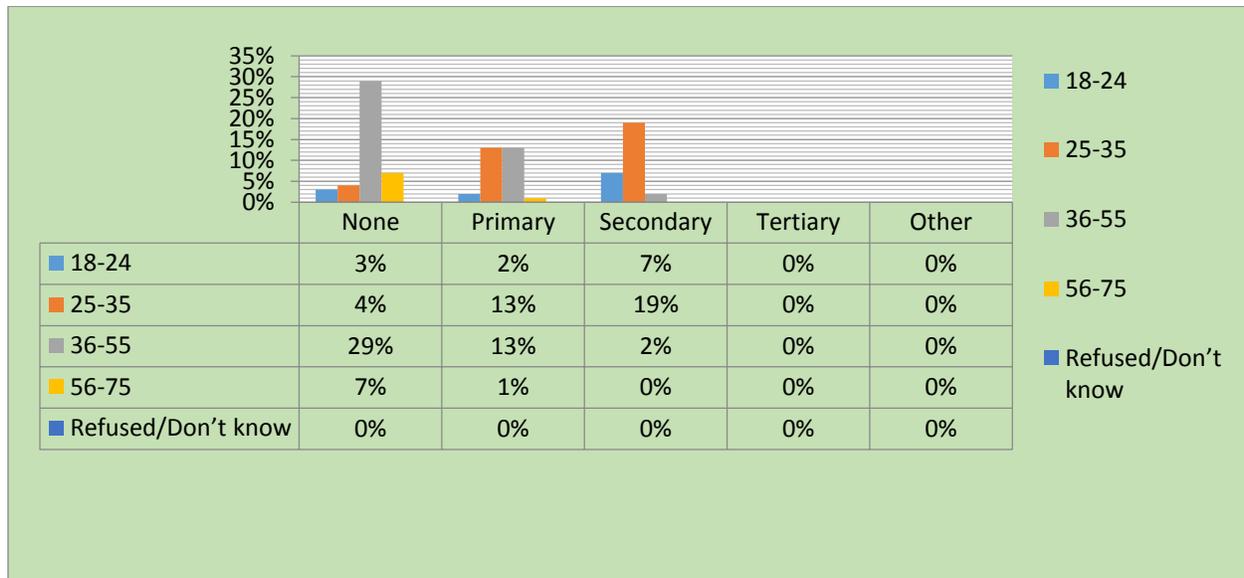
Gender	Number	Percentage %	Age Between	Number of respondents	Percentage %	Number of household members	Percentage %
Female	68	68%	18 - 24	12	12%	24	24%
			25 - 35	36	36%	28	28%
Male	32	32%	36 - 55	44	44%	42	42%
			56 - 75	8	8%	6	6%
TOTAL	100	100%	TOTAL	100	100%	100	100%

Source: Research Results (2016)

Descriptive analysis: As indicated in the table above, the majority of respondents were found in the age range of 25 and 55 years. Significantly more females were sampled (68%) compared to males (32%). The households are overcrowded, especially of the heads of households aged between 36 and 55 years, which accounted for 42% of the households' members, as well as 28% for the age group between 25 and 35 years.

4.1.4 Demographic profile: Education levels

Figure1: Education levels



Source: Research Results (2016)

Descriptive analysis: About 29 per cent of the population that is older than 36 years lacks any form of schooling, whilst about 13 per cent have primary education. Furthermore, 3 per cent of the population older than 18 years indicated a lack of any form of schooling. However 7 per cent have secondary education.

4.1.5 Household situation

The respondents were asked to indicate the best situation that describes their housing or dwelling type, and the results are shown in Table 2 below:

Table 2: Household situation

Household Situation	Formal house	Corrugated iron shack	Caravan / Tent	Corrugated iron shack with shebeen	Other
Housing Type	0	70	0	30	0
Bought a plot	0	0	0	0	0
Inherit a plot	0	0	0	0	0
Offered by relative /friend	0	35	0	65	0
Occupied illegally	0	70	0	30	0

Source: *Research Results (2016)*

Descriptive analysis: The table above shows that 100% of the respondents interviewed and residing in Okahandja Park Informal Settlement lives illegally in corrugated iron shacks. Furthermore, 30% have erected shebeens at their houses.

4.1.6 Availability of basic services

The respondents were asked to indicate the services available in their community, and the results are shown in Table 3 below:

Table 3: Availability of basic services

Type	Total number	Type	Total number
a. Schools (Primary)	0	i. Bus-stops and Taxi ranks	0
b. Day care Centre	3	j. Shops	0
c. Gravel roads	4		
d. Tarred roads	0		
e. Communal toilets	0		
f. Communal Pre-paid water points	3		
g. Emergency services	0		
h. Public telephones	0		

Source: *Research Results (2016)*

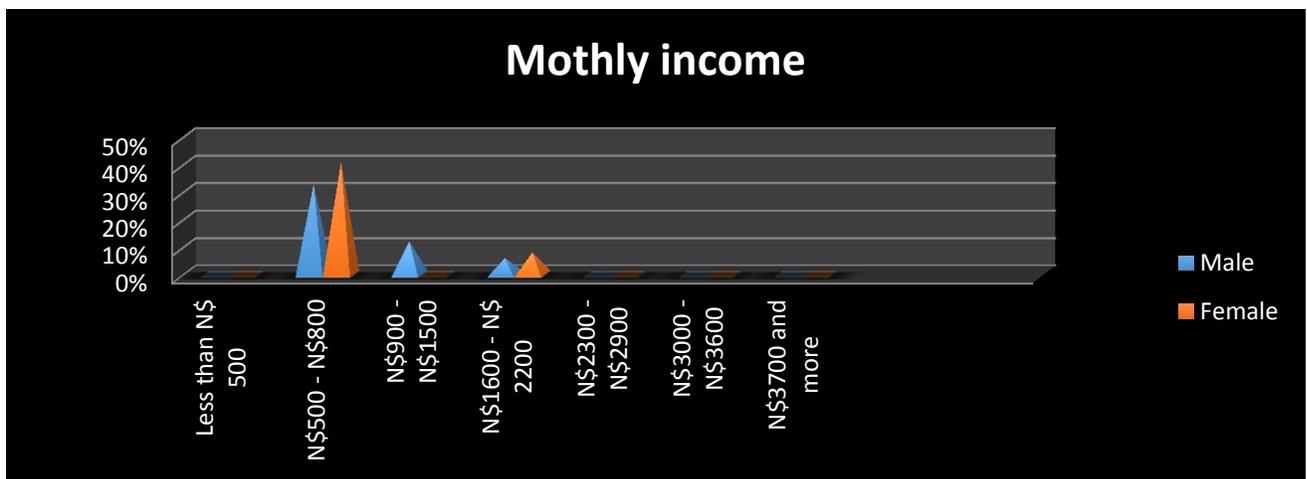
Descriptive analysis: The table above shows that there is a lack of basic services in Okahandja Park Informal Settlement. Furthermore, there are three communal water points, day care centres and four gravel roads.

4.2 Livelihood of residents of Okahandja Park

4.2.1 Monthly income

The respondents were asked to indicate their monthly income from all sources, and the results are shown in Figure 2 below:

Figure2: Monthly income



Source: Research Results (2016)

Descriptive Analysis: The figure above depicts that the majority of respondents interviewed earn between N\$500.00 and N\$800.00 per month. Relatively few respondents earn between N\$2300.00 and N\$2900.00

4.2.2 Employment

The respondents were asked to indicate their employment source, and the results are shown in Table 4 below:

Table 4: Statistics of respondents' employment

Sex	Public Sector	Private Sector	Casual work	Informal business	Number of respondents	Percentage %
Male	2	9	7	14	32	32%
Female	8	3	33	24	68	68%
TOTAL	10	12	40	38	100	100%

Source: Research Results (2016)

Descriptive analysis: The table above shows that 40% of the respondents interviewed are casual workers. Furthermore, 10% and 12% are employed in the public and private sectors.

4.3 Social-economic causes and effects and poverty

The respondents were asked to describe the link between the following social-economic causes and effects and poverty in the community, and they responded as follows:

4.3.1 HIV/AIDS

Respondents indicated that there is surely a direct link between the causes and effects of HIV/AIDS and poverty because settlements such as Okahandja Park have become communes of socio-economic problems, such as the HIV/AIDS pandemic. They further mentioned that the frequency of this pandemic is certainly strong in informal settlements because of the mobility of urban people, which often results in more opportunities for sexual networking and elevated partner-change rates. They also stated that residents of informal settlements lack access to basic

services and land which in turn exposes them to opportunistic diseases. Furthermore, they revealed that the effect of poverty contributes strongly to HIV/AIDS due to poor living conditions that the community is exposed to.

4.3.2 Urbanisation

The respondents indicated that most informal settlement inhabitants migrate from other regions fleeing from rural poverty to seek relative progress amongst the appearing hopefulness of diverse opportunities. Respondents stated that the government's inability to end poverty in rural areas have urged them to come seek for employment in the city. They argued that opportunities are mainly found in the cities and this has to a large extent contributed to rapid urbanisation resulting in the increase of informal settlements such as Okahandja Park.

4.4 Analyses of socio-economic intervention programs and projects

4.4.1 Introduction: Blueprint on mass housing development

The purpose of the Blueprint is to provide a framework for the implementation of a mass housing development initiative in Namibia.

4.4.2 The housing context in Namibia

According to the analysed documents, the study found that Namibia continues to experience an acute shortage of affordable housing, a situation that has reached a socio-economic crisis proportion and hence warrants an extra-ordinary public policy response. To date the national

housing backlog is estimated at 100 000 housing units, of which the number is growing at an annual rate of about 3700 units (Ministry of Regional, Local Government and Housing (MORLGH), 2013). Furthermore, the study found that the Housing Study carried out by the Bank of Namibia (2011) revealed that more than 73 per cent of Namibians do not have access to credit facilities offered by the financial service providers and therefore they cannot afford to buy urban land and decent housing.

4.4.3 Targeted Intervention Programme for Employment Creation

4.4.3.1 Introduction

The Namibian government announced a Targeted Intervention Programme for Employment and Economic Growth (TIPEEG) in 2011. Its target was to create 104 000 direct and indirect jobs between 2011 and 2014. Public work programmes were identified as one of the most immediate intervention strategies to create a significant number of jobs and as a result create housing and sanitation facilities as key components of TIPEEG (Jauch, 2013).

4.4.4 TIPEEG and the unemployed

According to analysed documents, the study found that the Namibian government's Targeted Intervention Programme for Employment and Economic Growth (TIPEEG), is envisaged to deliver about 185 000 houses in the next 18 years, as such new jobs will be created. On average, 10 278 houses are expected to be constructed on a yearly basis. Based on the formulae employed by NHE, a construction of a new house approximately creates 2.5 jobs. Therefore, the

construction on average of 10 278 houses on a yearly basis will result in the creation of about 25 695 jobs (MORLGH, 2013).

4.4.5 The Build Together Program

4.4.5.1 Introduction

The Build Together Program (BTP) is a Namibian government's housing program, initiated under the aegis of the state-owned housing organisation, the National Housing Enterprise (NHE). The program started in 1992 and was decentralized to the Regional Councils and Local Authorities in 1998. The program was created with the aim of targeting urban and rural low income groups.

4.4.6 Affordable housing and the Build Together Program

The study found that by July 2011, a total of 9,609 houses were completed under the Decentralized Build Together Program (DBTP). Also, instead of the envisaged 1 200 houses per year, the average number of houses delivered per annum by the NHE since 1990 stands at 457 houses (Jauch, 2013).

4.5 Conclusion

This chapter presented the results and analyses of the data collected from the respondents of Okahandja Park Informal Settlement. Research questions were mainly based on the concepts of livelihoods, security of tenure, good governance and sustainable service delivery as well as the

socio-economic causes and effects of poverty. It include among others: household situation, poverty well-being and vulnerability. It also analysed the interventions and programs put in place by the Namibian government towards poverty alleviation. The following chapter presents the summary of the findings, conclusion and recommendations of the study.

CHAPTER 5

Summary of the findings, conclusion and recommendations

5.1 Introduction

This Chapter summarises the findings acquired during the course of the research and it will promptly postulate the conclusions drawn from this research, as well as suggesting necessary recommendations. This study was aimed to analyse poverty in the Informal Settlement of Okahandja Park, as well as the livelihoods of informal settlement communities and thereby also sought to facilitate the improvements of the living standards of the residents of Okahandja Park Informal Settlement.

The specific research objectives were:

1. Explore how the residents of Okahandja Park Informal Settlement earn and sustain their livelihoods;
2. Identify strategies that can assist in overcoming poverty and inequality amongst the residents of Okahandja Park Informal Settlement; and
- 2 Evaluate the socio-economic intervention programmes or projects that are in place to boost the livelihood, entitlements and capabilities of the residents of Okahandja Park Informal Settlement.

Therefore, is it critical that one want establishes to what extent this study has managed to uncover the above mentioned objectives, as well as suggesting ways to curb the conclusion drawn out of this research.

5.2 Summary of findings

From the study, one can say that poverty among the residents of Okahandja Park Informal Settlement has posed extreme threats to the vulnerable livelihoods of the residents. The persistent situation of the poor presents barriers, such as unemployment, lack of basic services, as well as socio-economic problems such as the HIV/AIDS pandemic. Also the results have shown that residents are forced to live in overcrowded shacks built with corrugated iron or plastic, without adequate protection against weather, no access to electricity and water and sanitation facilities as the bucket-toilet system are not operational. Furthermore, there are several forces that contest the issue and rise of poverty in the informal settlements, such as Okahandja Park. Such forces include incessant migrants, where mostly illegal immigrants settle in such areas, thus further increasing the mobility and economic structuralism of the residents.

Therefore, this is in support with the literature by Durand-Lasserve and Royston (2002) which emphasized that the rising of irregular informal settlements in cities in developing countries like Namibia often indicate disparities in the share of wealth and resources. This has also led to many urban populations living in informal settlements such as Okahandja Park without any formal security of tenure, access to basic services and poor access to infrastructure, if available. Furthermore, this study also concur with Durand-Lasserve (2006) who states that, in most cities like Windhoek the worsening state of access to shelter and security of tenure results in severe overcrowding homelessness, environmental and socio-economic problems, such as the spread of HIV/AIDS.

The study objectives have been explored as illustrated below:

5.2.1 Objective 1: To explore how the residents of Okahandja Park Informal Settlement earn and sustain their livelihoods

From the study, the researcher discovered that with such inadequate and undependable income, the respondents work very hard to put food on the table. This was evidently shown by the number of respondents who indicated that they earn between N\$500.00 and N\$800.00 per month. In probing the livelihood of respondents of Okahandja Park, the researcher found that a few respondents indicated that they are employed as many do not earn salaries as they engage in informal businesses and casual work such as selling 'kapana' (roasted meat), wood collection, car wash, hair salon, shebeens and baby-sitting.

The researcher further discovered that the education status within the settlement depicts very low skills levels and most residents are forced into livelihood methods which do not require any degree, such as dangerous, illegal, and antisocial activities including theft, drug dealing, sex work and child labour.

5.2.2 Objective 2: To identify strategies that can assist in overcoming poverty and inequality amongst the residents of Okahandja Park Informal Settlement

The researcher identified the following strategies to overcome poverty and inequality amongst the residents of Okahandja Park Informal Settlement which include:

a) Housing units and access to land strategy

- Review the National Housing Policy, especially with regards to the provision of funding for low-income housing;
- Develop informal settlement upgrading projects and provide affordable serviced land and support for effective community initiatives; and
- Review the distribution methods used by local authorities to ensure that residents in informal settlements housing schemes can enjoy priority.

b) Job creation and unemployment strategy

- Reassess unemployment reduction policies following a broad consultation process with informal settlement residents;
- Ensure that employment generation policies target the specific needs of groups most severely affected by unemployment such as women, youth and people living in informal settlement areas;
- The government and private sector should offer technical and legal support for informal businesses to enable informal settlement residents to grow their businesses into formal businesses; and
- Support for informal businesses should be included in all development policies, projects and programs and should be financed in the form of small loans at low interest rates that are affordable to the residents of informal settlements.

c) Poverty reduction strategies

- Intensification of education and training programmes for poor informal settlement residents, promotion and support of informal businesses, and skills development to create opportunities for income generation; and
- Support residents of informal settlements through improved safety nets and other social support services.

5.2.3 Objective 3: To evaluate the socio-economic intervention programmes or projects that are in place to boost the livelihood, entitlements and capabilities of the residents of Okahandja Park Informal Settlement.

From the study it can be concluded that the Namibian government has introduced a number of programmes and projects dedicated to poverty alleviation for the urban and rural poor since independence, such as the Build Together project, but the fruits of such projects have not ripened. The study revealed that economists are concerned about the ability of the recently adopted Targeted Intervention Program for Employment and Economic Growth (TIPEEG) to ensure the creation of sustainable decent work for all. Despite extensive budget allocations to the programme, it has already encountered implementation problems due to institutional and capacity constraints. Furthermore, the programme is likely to generate only a limited number of sustainable jobs but it will not address the needs of the unskilled urban poor.

The study further revealed that TIPEEG has been at the centre of some debates during the past four years. Responses ranged from scepticism to high levels of optimism. The study further found that economists argue that TIPEEG's expenditure will significantly increase the

government's budget deficit and that the government's employment creation record has not been too impressive over the past four years. They also express concerns over the program's procurement policies which are not subjected to the normal tender board rules and they also stated that they doubt that TIPEEG will be able to arrest the unemployment rate at the current economic growth rate of around 4 per cent (Jauch, 2013).

The study further revealed that the programme was not designed with the participation of its intended beneficiaries in mind as it does not address the specific challenges to employment faced by women, despite the fact that women's unemployment rates exceed those of their male counterparts in almost all age groups. Moreover, reviewed documents indicated that TIPEEG encountered implementation problems due to institutional and capacity constraints. The programme is likely to generate only a limited number of sustainable jobs and it will not address the needs of the unskilled urban poor (Carmona, 2013).

5.3 Recommendations

The study recommends that the Constituency councillors and municipality councillors should rise to the challenges of poor informal settlement residents in order to meet their basic needs. Meeting these challenges requires a plan for security of tenure and affordable access to land, basic services, and housing finance. This target is attainable and can be reached if informal settlement residents are consulted as well as made the main actors (and not objects) of development, improving governance, supporting and enacting local pro-poor policies and

monitoring target attainment. Also, community involvement and participation is essential for the effective and efficient implementation of poverty alleviation policies and programmes.

Furthermore, the study recommends the following strategies to overcome poverty and inequality amongst the residents of Okahandja Park Informal Settlement which should include:

a) Housing units and access to land strategy

This will address the backlog in housing delivery by programmes such as, “The Build Together” and enhance access to affordable housing for all Namibians, especially for the lower income communities, such as Okahandja Park informal settlement residents.

b) Job creation and unemployment strategy

This will reduce the employment rate and boost the economy of the country.

c) Poverty reduction strategies

In order to ensure the successful implementation of poverty alleviation initiatives as well as to boost the livelihood of the residents of Informal Settlement communities, the monitoring and evaluation processes should be an ongoing process, aiming at measuring the progress and identify hindrances for each strategy, policy and programmes and most importantly always keep communities informed.

5.4 Conclusion

As guided by the research results, the study concludes that poverty has lasting harmful effects on society, as such poverty results in hunger, malnutrition, poor physical status and increased healthcare costs, which undermine economic growth at large.

This is in support with the literature by Sibindi (2010) who argues that, the prevailing conditions of poverty in the informal settlements do not only revolve around low income, unemployment, and the lack of basic services, but they also revolve around low achievements in education, health and nutrition. Thus, the key challenge for the Windhoek City Council is to stimulate economic growth in the informal settlement communities, by focusing its attention on the provision of basic services, job creation, promotion and expansion of the small and medium enterprises and improved access of the poor to productive assets including credit facilities and land (Sibindi, 2010).

The Namibian Statistics Agency survey on Poverty Dynamics in Namibia (2012, pp. 5 -10) further indicates that the poverty gap or the depth of poverty is the extent to which those defined as being poor are falling below the poverty line. The poverty gap is a measure that captures consumption shortfalls relative to the poverty line across the whole population. It is defined as the minimum amount of resources needed to eradicate poverty, and it was estimated at 8.8 percent in 2009/10 and indicates that on average Namibia has a poverty gap equal to 8.8 percent of the poverty line. Therefore, on average an amount of N\$33.26 additional consumption per person per month is needed to lift all the poor out of poverty. The survey indicated that in 2012 about 29 percent of the population lived below the poverty line.

Although the study has insufficient data on how the government plans to implement poverty reduction projects especially in urban areas where informal settlements is a major issue. The poverty line is a measure of the minimum requirements that are necessary to sustain an essential standard of living, therefore the poverty line needs to be adjusted as the cost of goods that form components (inflation) rises over time (Govender, 2011).

Lastly, the government and municipalities should aim at encouraging and setting the environment in the widest sense to facilitate economic growth and capital accumulation; providing appropriate public services and focus on land provision, revision of regulations and standards to allow incremental development and environmental upgrading of informal settlements, as this might contribute enormously towards poverty alleviation in the informal settlement communities.

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Appendices A: Questionnaires

SECTION A:	RESPONDENTS DEMOGRAPHIC PERSONAL DATA
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Question 1

Circle or tick the information provided by the respondents.

1a. Sex

Male	Female
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1b. Age at last birthday

Between 18-24	Between 25-35	Between 36-55	Between 56-75	Refused	Do not know
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1c. Marital status

Single	Married	Living together	Divorced	Separated	Abandoned	Window	Refused
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1d. Number of years residing in the settlement

Between 0-4	Between 5-10	Between 11-20	Between 21-25
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1e. Education

None	Primary	Secondary	Tertiary	Other (specify)
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SECTION B:	DEMOGRAPHIC CHARACTERISTICS
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Question 2

2a. Briefly describe the demographic characteristics of Okahandja Park Informal Settlement in terms of:

1. When it was established?

2. By whom?

3. Estimated number of people residing in Okahandja Park Informal Settlement?

4. The majority of inhabitants in Okahandja Park Informal Settlement?

SECTION C:	HOUSEHOLD SITUATION
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Question 3

3a. Which one of the following **housing types** best describes the type of dwelling this household occupies?

a. Private Formal House	
b. Shack in backyard	
c. Mobile home (Caravan / Tent)	
d. Corrugated iron shack	
e. Corrugated iron shack with shebeen	
f. Other (<i>specify</i>):	

3b. How big is this house in terms of bedrooms?

a. One (1) bedroom	
b. Two (2) bedrooms	
c. Three (3) bed rooms	
d. Four (4) and more	

4b. Number of people in the household

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3d. How did you obtain this house/shack?

a. Bought a plot and built/erected it	
b. Inherit a plot and built/erected it	
c. Offered by relative/friend	
d. Occupied space illegally	
e. Other (<i>specify</i>).	

SECTION D:	LIVELIHOODS
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Question 4

4a. Employment

Employed	Public sector	Private sector	Casual work	Informal business
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4b. Household income from all sources (in the last one (1) month):

Less than N\$500	Between N\$500 - N\$800	Between N\$900- N\$1500	Between N\$1600- N\$2200	Between N\$2300- N\$2900	Between N\$3000- N\$3600	Between N\$3700 and more
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4c. Availability of services

Type	Total number
a. Schools (Primary)	
b. Day care centre	
c. Gravel roads	
d. Tarred roads	
e. Communal toilets	
f. Pre-paid water points	
g. Emergency services	
h. Public telephones	
i. Bus-stops and taxi ranks	
j. Shops	

4d. How do you commute to and from work?

a. Taxi	
b. Municipal bus	
c. Own car	
d. Footing	
e. Other (specify)	

Informal businesses

4e. Do you engage in any of the following informal businesses and why?

a. Shebeens	
b. Kapana	
c. Wood collection	
d. Motor repair	
e. Car wash	
f. Hair salon	
g. Other (specify)	

Why?

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Casual labour

4f. Type of casual work

a. Car cleaning	
b. Gardening and yard cleaning	
c. Washing and ironing	
d. House cleaning	
e. Baby sitting	
f. Hair braiding	

SECTION E: POVERTY WELL-BEING AND VULNERABILITY

Question 5

Community perception

5a. According to your own understanding, how will you define poverty?

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Social causes and effects of poverty

5b. Briefly describe the link between the following social cause and effect of poverty:

- 1. HIV/AIDS

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Economic causes and effects of poverty

5c. Briefly describe the link between the following economic cause and effect of poverty:

- 1. Urbanization

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