

EXPLORING SURVIVAL STRATEGIES OF FEMALE-HEADED HOUSEHOLDS IN
KANIITA INFORMAL SETTLEMENT, OMUTHIYA (NAMIBIA)

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Abstract

Namibia's economy fell into recession in 2016 and has since struggled to recover. The economic crisis of 2017- 2018 turned into a developed depression as the country was confronted with a fiscal liquidity crisis. This was worsened by the massive drought, which had disastrous consequences for the local economy. The COVID-19 pandemic had an unprecedented impact on Namibia's economy and worsened preexisting structural challenges. Female-Headed Households have now become highly prevalent across the world. Research in low-income urban populations has identified female household heads as more vulnerable and less secure. This study explores the livelihood situation and survival strategies of female headed households in Kaniita, an informal settlement in Omuthiya. This research adopted the Department for International Development (DFID) sustainable livelihood approach framework. The study revealed that since Female Headed Households have low level of educational attainment and employment access, most of them fall into low-income groups, making their livelihoods insecure.

A qualitative case study design was employed to gather evidence from primary and secondary sources. The main objective of this study was to identify the challenges faced by female-headed households in a distressed economy in Kaniita informal settlement. Moreover, the study aimed to examine the survival strategies deployed by female-headed households in a distressed economy in Kaniita informal settlement and to identify and suggest support systems that could be put in place to assist female heads of households in a distressed economy. From the findings, it was discovered that the challenges faced by female-headed households in a distressed economy are lack of capital, lack of land, rural-urban migration, business going slow and availability of water and sanitation. It was also found that the survival strategies deployed by female-headed households were working, being street vendors, selling different products, social grants and worshipping. From the study, it was recommended that the government should give loans to women at a lower interest rate so that they can be able to fund their businesses, free training should be provided to women on how to run a business and manage their finances properly

KEYWORDS: survival strategies, female-headed households, Kaniita informal settlement, Omuthiya, Namibia, COVID 19

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LIST OF ABBREVIATIONS AND ACRONYMS

AIDS	Acquired Infected Disease Syndrome
FHHs	Female-Headed Households
GRN	Government Republic of Namibia
HIV	Human Immune Virus
MDG	Millennium Development Goals
MHHs	Male Heads of Households
N\$	Namibian Dollars
NPC	National Planning Commission
OPM	Office of the Prime Minister
SDG	Sustainable Development Goals
SLA	Sustainable livelihood approach
SWAPO	South West African People Organisation
UN	United Nations
UNDP	United Nations Development Programme
GBV	Gender-Based Violence

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I dedicate my work to the Almighty God; I trusted him with my heart and I did not lean on my own understanding. In all ways, he is acknowledged because he makes paths straight.

To my beloved mom, Meme Helena Amunyela, who believed in me and dedicated her life to making me a success story.

To my only son “**SACKARIA BRUNO SHITAYI**” for making me a powerful woman

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Declarations

I Loide Amunyela, hereby declare that this study is my own investigation and is a true reflection of my research and that this work or any part thereof has not been submitted for a degree at any other institution.

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CHAPTER 1: INTRODUCTION

1.1. Introduction

Namibia's economy fell into recession in 2016 and has since struggled to recover. This has resulted in ever-increasing commodity prices and low cash flow in the country (Miyanicwe, 2020). The economic crisis of 2017- 2018 turned into a financial depression as the country confronted a fiscal liquidity crisis. This was worsened by a massive drought, which had disastrous consequences for the local economy. In addition, the COVID-19 pandemic had an unprecedented impact on Namibia's economy and has worsened preexisting structural challenges (Miyanicwe, 2020). The pandemic has affected the already vulnerable people, which threaten to widen the social gaps further and increase already extremely high inequality (Republic of Namibia, 2020a). COVID 19 amplified existing vulnerabilities such as limited access to income, healthcare, and social support especially for female-headed households already struggling with poverty and inequality. Lockdowns and economic disruptions further strained their survival strategies, making it harder to secure food, maintain informal jobs, and access essential services (Republic of Namibia, 2020a).

On the other hand, there seems to be a radical change in the world where women have been seen as actively heading households and Namibia is no exception. The head of the household is usually responsible for all or most of the household expenses or deciding how to spend the household income and is not necessarily the oldest member of the household and may be male or female (Miyanicwe, 2020). A female head of household refers to a woman in charge of managing the family as a result of divorce, separation, immigration or widowhood. As far back as 1994, Muthwa conducted research in Namibian townships and found that female-headed households were increasing at an

alarming rate and these findings trends are further supported by a study conducted in Namibia by Rogan (2014). The structural inequalities which characterised the social and economic sectors of Namibia affected a vast majority of the population, in particular women, who constituted 51.51% of the population (Namibia Statistics Agency, 2022). Due to gender inequalities in Namibian society, extreme poverty became a concern. Therefore, the study sought to explore the survival strategies of female-headed households in the Kaniita informal settlement, Omuthiya (Namibia).

1.2. Statement of the problem

The number of female-headed households has increased dramatically in the recent half-century, especially in developing countries (Ozawa, Lee & Wang, 2017), due to divorce, spouse death, addiction or disability of husband, increased life expectancy among women, migration or being abandoned by husband. According to World Statistics (2019), the rates of female-headed households in different countries vary. In Namibia, in 2013, the rate was 43.9% and in 2015, in Zimbabwe, 40.6% of households had female heads (World Statistics, 2019 cited in Jauch, 2022).

Due to this dramatic increase in female-headed households, there exists a general perception that women are socially more vulnerable than men because of higher poverty rates and fewer job opportunities and this perception is more widespread for female-headed households due to fears of intergenerational poverty transmission (Javed & Asif, 2017). Female-headed households are forced to play multiple, conflicting roles after losing their spouses and have to work in marginal, part-time, informal and low-income jobs due to a lack of access to high-paying jobs (Horrell & Krishnan, 2017). These women are unable to maintain their health due to problems such as poverty, poor socioeconomic status and multiple responsibilities.

The situation has been exacerbated by the COVID-19 pandemic, which has disproportionately affected vulnerable populations globally and particularly in Namibia. The pandemic intensified existing inequalities by disrupting informal economic activities, increasing food insecurity and reducing access to healthcare and education. For female-headed households in informal settlements like Kaniita, these impacts were severe, as many rely on daily informal trade and social networks for survival. COVID-19 restrictions further strained their livelihoods, intensified caregiving burdens and exposed them to higher risks of psychological stress and socio-economic exclusion.

As a result, they experience more high-risk behaviours and lower quality of life and family satisfaction (Rafii, Seyedfatemi & Rezaei, 2018). They also suffer from stress, mental disorders, depression, drug abuse and financial and cultural poverty (Javed & Asif, 2017). However, to better understand the challenges and problems of female-headed households, there is a need for research that covers all aspects of their lives and shows their living conditions from the perspective of their own experiences and views. Therefore, the purpose of this study is to explore survival strategies of female-headed households in Kaniita informal settlement, Omuthiya (Namibia).

1.3. Research Objectives

This study was guided by the following objectives:

- To identify the challenges faced by female-headed households in a distressed economy in Kaniita informal settlement.
- To examine the survival strategies deployed by female-headed households in a distressed economy in Kaniita informal settlement.
- To identify and suggest support systems that could be adopted as surviving strategies by female heads of households in Kaniita in a distressed economy.

1.4. Significance of the study

The study is relevant to the country as it may provide crucial information to the government, policymakers and other stakeholders on the challenges faced by female-headed households. This, in return, will allow the developmental stakeholders to initiate tailor-made programmes that will have significant effects on female-headed households. The significance of the study lies in its potential to address pressing social, economic and gender-related issues in Kaniita Informal Settlement, Omuthiya (Namibia). By exploring the survival strategies of female-headed households, this research can empower these women by recognising their resilience and resourcefulness in challenging circumstances. Moreover, it can contribute to poverty alleviation efforts by identifying effective ways to improve the livelihoods of families living in informal settlements.

The study sheds light on gender equality and women's rights, emphasising the unique challenges faced by women as heads of households. Findings from this research can inform urban development and planning strategies, guiding the implementation of sustainable and inclusive policies. Additionally, the study can help policymakers refine social support systems and policies, ensuring they better meet the needs of vulnerable households. Ultimately, this research will contribute to the academic literature, acting as a valuable reference for future researchers while making a meaningful impact on the lives of female-headed households in the specific context of Kaniita and inspiring broader initiatives to promote social justice and sustainable development. This study is significant as it seeks to promote social justice by highlighting the unique struggles and resilience of female-headed households in the Kaniita Informal Settlement. By exploring their survival strategies, the study aims to inform policies and interventions that address systemic gender inequalities, poverty, and social exclusion. The research also contributes to the advancement of several Sustainable Development Goals (SDGs), including:

SDG 1: No Poverty – By identifying economic challenges and coping strategies, the study provides insights into how to reduce poverty among female-headed households in informal settlements.

SDG 5: Gender Equality – The study focuses on women in marginalized settings, aiming to empower female-headed households and support gender-sensitive policy-making.

SDG 10: Reduced Inequalities – By addressing the social and economic disparities faced by these households, the research contributes to efforts to reduce inequality within and among communities.

SDG 11: Sustainable Cities and Communities – The study promotes the development of inclusive, safe, and resilient communities by addressing the needs of vulnerable groups in informal settlements.

This study is significant as it seeks to promote social justice by highlighting the unique struggles and resilience of female-headed households in the Kaniita Informal Settlement. By exploring their survival strategies, the study aims to inform policies and interventions that address systemic gender inequalities, poverty, and social exclusion. The research also contributes to the advancement of several Sustainable Development Goals (SDGs), including:

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SDG 11: Sustainable Cities and Communities – The study promotes the development of inclusive, safe, and resilient communities by addressing the needs of vulnerable groups in informal settlements.

1.5. Limitations of the study

The study was limited by the willingness of selected participants to answer the questions provided by the researcher. Time constraint was a factor in conducting in-depth interviews with a lot of participants who probed for clarification and the COVID 19 pandemic caused many distractions. Face-to-face interviews were complemented by telephonic follow-ups where a need arose.

1.6. Delimitation of the study

The study was delimited to exploring survival strategies of female-headed households in Kaniita informal settlement, Omuthiya town only.

1.7. Definition of key concepts

Female headed households: it is a household in which an adult female is the sole or main income earner and decision maker (Javed & Asif, 2017).

Informal settlement: any form of housing, shelter or settlement which is illegal, falls outside of government control or regulation or is not afforded protection by the state (Horrell & Krishnan, 2017).

1.8 Summary

In brief, the section gave an insight of the research problem and brief details on introduction and background of the research and its objectives. The statement of the problem was highlighted. Ultimately, the chapter ended up by stating the delimitation of the study. The next chapter present and review literature that has been done previously pertaining to the research topic.

CHAPTER 2: LITERATURE REVIEW

2.1. Introduction

The preceding chapter gave an introduction and background of the research. This chapter will give an overview of household headship and also reviews the empirical studies conducted previously on the challenges faced by female-headed households and the coping mechanisms deployed to overcome their problems. The chapter further reviews literature that suggests support systems that may be put in place to assist female heads of households. This chapter focuses on related literatures on the survival strategies of female heads of households. Journals, Articles, books, newspapers, conference papers and unpublished and published dissertations were consulted. The last section of this chapter will present the Gender and Planning framework and Women Empowerment Framework as the theoretical underpinnings of this study.

2.2. A general overview of household headship

Research into household headship has grown over the years and as a subject, it remains the focus of much professional, academic and non-academic interest. Over time, more attention has been given to studying who leads a household, as it continues to be an important topic for understanding family structure and social roles (Budlender, 2003; Chant, 2006). Headship of households is usually associated with the oldest male in traditional African societies who mostly support the household economically (Budlender, 2003). It has been an African tradition that headship of the household is mostly taken up by oldest and highest income earner. The high-income persons turned to be the final decision makers in the families. Posel (2001) highlights that the oldest male who is providing the household needs financially become the head. According to Kibreab (2003), household headship is not homogeneous but varies

contextually. The term household is defined by the World Bank (2001) as a group of related or unrelated people living in a dwelling unit or its equivalence, eating from the same pot and sharing common housekeeping arrangements. According to this definition, the term is not only restricted to related people but to any group of people dwelling in the same house. Ngwenya (2008) asserts that the definition of a household involves people living together, sharing food and function accordingly to family rules defined within culturally specified socio-economic boundaries.

A household usually has the head who is a household member with authority and income earning responsibility (Barros et al., 1997; Buvinic & Gupter, 1997). According to Ngwenya (2008) the head of the house is usually nominated but can also take the headship even without any form of nomination. The male is usually the one who heads the household. In the absence of the male figure, the female family member takes over the role of headship. Interest in research on household headship arises because of the perceived economic and social differences between male-headed and female-headed households.

Gender issues including female headed households have become the concern of the international community, national governments and NGO's. In many parts of the world, including the developing countries, there has been a steady increase in number of females headed households (Schatz, Madhavana and Williams, 2011) due to HIV/AIDS, migration, amongst other reasons. Female headed households have become a concern because of the high incidence of poverty and food insecurity in those households. They have therefore become a focus of economic and social policy discourse both in developing and developed nations (Ngwenya, 2008).

According to Barros et al. (1997) a female-headed household is where a female adult member assumes responsibility for the care and management of that particular household. It can be

explained as a situation where in the main decision maker and the economic provider for a household is a woman, regardless of her marital status. These households are usually embedded in a network of relationships for survival where these relationships are usually heavily dominated by women. Sometimes men may be present in these households but they are often less stable.

Female household headship is a dynamic area of research that has garnered significant attention in various socio-economic contexts. In their seminal work, "The Female-Headed Household: A Global Perspective," Dwyer and Bruce (1988) presented a comprehensive exploration of female-headed households worldwide. They discussed the historical roots of female headship, its prevalence in different regions and the factors contributing to its emergence, such as widowhood, divorce and migration. Building on this, Kabeer (1994) focused on female-headed households in developing countries and analysed the implications of gender inequality and economic constraints on women's household roles and responsibilities.

Furthermore, in the context of urban informal settlements, Moser (1993) studied the economic activities and livelihood strategies of female household heads, emphasising their significant role in supporting their families despite facing numerous challenges. Chant (2006) provided a critical analysis of female headship in Latin American cities, highlighting how economic restructuring and urbanisation shaped women's roles as household heads. Shifting to Africa, Goetz and Gupta (1996) conducted research on female household heads in Sub-Saharan Africa, examining the intersections of gender, poverty and household dynamics. Their study shed light on the diverse strategies used by women to secure livelihoods and meet the needs of their families. In exploring the experiences of female household heads in developed nations, Renzetti (1992) investigated the impact of divorce and separation on women's economic well-being, offering insights into the challenges faced by single mothers in industrialised societies. As the socio-economic landscape continues to evolve, more recent research has furthered the

understanding of female household headship. For instance, Phipps and Burton (2011) studied Canadian female household heads' economic well-being and found that policies aimed at supporting them were crucial in reducing poverty rates. Additionally, Rahman et al. (2020) focused on the coping mechanisms and resilience displayed by female-headed households in the context of economic crises, providing valuable insights into their survival strategies.

This discourse suggests that female headed households are the poorest of the poor and in various forms of intervention (Chant, 2003). Female heads in developing economies face a triple misfortune; difficulties in generating income, difficulties in child-rearing and vulnerability to economic, political, social and environmental crises (Winston, 2007). Increasing social problems of the female heads have become an ever-present reality to the public and private welfare organisations (Chiripanhura, 2010). The next section focuses on women headed households in informal settlements.

2.3. International Literature

The subject of female-headed households (FHHs) has continued to occupy a central position in international development research, given the connection between female headship and household vulnerability. Across diverse global contexts, studies consistently show that FHHs are disproportionately affected by poverty, food insecurity and marginalisation (Dwyer & Bruce, 1988; Kabeer, 1994; Schatz, Madhavan, & Williams, 2011). These households often result from divorce, widowhood, migration or abandonment and are characterised by limited access to formal employment, land ownership and financial services. More recent studies have reinforced these observations, with an added emphasis on how crises such as COVID-19 have deepened the disadvantages these women face (UN Women, 2021; ILO, 2021; Adams-Prassl et al., 2022).

Kabeer (1994) identified institutional and cultural restrictions that restrict women's economic participation and decision-making, especially in South Asia and Sub-Saharan Africa. Dwyer and Bruce (1988) contributed a global overview showing that while FHHs are not inherently poor, structural barriers render many of them vulnerable. Recent work by Alon, Doepke and Tertilt (2021) revisits these foundational insights, showing that during the pandemic, FHHs experienced sharper income declines than male-headed households due to their concentration in informal sectors and care-based occupations. Similarly, Deshpande (2020) confirms that pandemic-related lockdowns exacerbated gender inequality in employment, especially for sole female providers in urban regions.

The resilience strategies used by female heads vary across countries but reveal recurring themes. In Vietnam, Nguyen and Le (2020) found that women diversified their income through informal food sales, tailoring and community lending. Similar adaptive mechanisms were seen in Brazil and the Philippines, where women relied on informal sector jobs and remittances (Zhang & Wang, 2021; Ahmed & Rahman, 2019). Chant (2006) earlier documented these patterns, noting that although informal economic engagement offers short-term relief, it often lacks sustainability and legal protection. In contrast, contemporary findings by Grassi et al. (2022) show a rise in digital micro-enterprises, where women now use social media platforms to market products or offer virtual services. While Chant (2006) emphasised the constraints of the informal economy, Grassi et al. (2022) suggest that digital access has provided newer pathways, albeit with digital literacy and infrastructure gaps. Another shared strategy is the use of remittances, which has long supported families in lower-income nations. Zhang and Wang (2021) highlight how these transfers helped families survive during lockdowns. However, studies such as those by Acosta and Calderon (2021) and Hagen-Zanker et al. (2022) show that while remittances remain important, they were disrupted during the pandemic due to travel restrictions and economic contractions in host countries. This contrast highlights the instability

of remittances as a coping mechanism, particularly for FHHs with no diversified sources of income. Comparative studies reveal both regional distinctions and shared global patterns. In South America, research by Gammage et al. (2020) found that FHHs suffered from inadequate state support and rising gender-based violence during COVID-19 restrictions. In comparison, research in the Middle East by Assaad and Krafft (2021) showed that female heads, especially in Egypt and Jordan, had more access to food subsidies but still faced systemic barriers in employment. This contrast illustrates how different policy environments shape household resilience. However, both studies agree that women-headed households continue to operate with fewer resources and higher caregiving burdens, leading to compounded economic vulnerability.

In North America, the situation differs in form but not in essence. Studies in the United States by Heggeness (2020) and Petts, Carlson and Pepin (2021) found that single mothers faced job losses at higher rates and reported elevated stress levels during school closures. These findings affirm earlier observations by McLanahan and Percheski (2008), who stated that single mothers are economically disadvantaged due to limited state childcare support and gendered wage disparities. What sets the more recent findings apart is the pandemic's exposure of long-standing gaps in welfare provision, even in high-income countries.

Studies have also compared coping outcomes based on rural and urban contexts. Habib (2016) studied urban FHHs in Bangladesh and noted that informal vending and domestic work were dominant survival strategies. In contrast, a recent study by Islam et al. (2021) shows that women in rural areas had greater reliance on subsistence farming and community networks, which buffered them during lockdowns. While both studies affirm that female heads are excluded from formal safety nets, the difference lies in the availability of community support systems in rural settings, which urban poor women often lack.

Social capital continues to be a crucial support mechanism. Khan et al. (2021) documented how community savings groups in Pakistan helped female heads purchase basic supplies during the pandemic. Earlier studies by Mulugeta (2017) and Chant (1997) had also noted that female heads depend heavily on kinship networks and informal rotating savings groups. In contrast, a recent evaluation by Linde and Martin (2023) in Sierra Leone found that where social capital was weak or fragmented due to conflict, FHHs faced more severe deprivation. This comparison underscores that while social capital is useful, it is not uniformly available across all settings.

An important area in current scholarship is the reconceptualisation of FHHs as active agents rather than passive victims. Azcona et al. (2020) assert that policy interventions must move beyond welfare assistance to acknowledge and support the strategic decisions women make. Gupta and Singh (2020) showed that in India, women heads of households established self-help groups that not only pooled financial resources but also provided social support. This is echoed in recent findings by Adeola and Oladipo (2023), who examined female micro-entrepreneurs in Lagos, Nigeria. Their research found that women running informal food and clothing businesses continued operations during the pandemic using home delivery models. These examples affirm the idea of agency and suggest a shift from dependency narratives.

Despite these strengths, structural limitations remain. A study by Ahmed et al. (2021) found that in South Asia, even where women showed agency, the absence of access to credit and formal markets limited growth. Similarly, research in Kenya by Oduro et al. (2022) revealed that while digital wallets improved income transactions for women traders, internet costs and lack of smartphones limited their use. These findings show that agency alone does not compensate for systemic inequalities, particularly in the digital divide and access to finance. Access to housing and legal rights also remains a persistent concern. Moser (1993) initially drew attention to practical gender needs such as housing, water and sanitation. More recently, a global assessment by UN-Habitat (2022) found that female heads of households still face

barriers to secure housing, particularly in informal settlements. For example, in Latin America and Sub-Saharan Africa, women reported frequent evictions and lack of tenure documents. These challenges are consistent with early observations by Kabeer (1994), suggesting that progress has been uneven. There is increasing demand for integrating gender considerations in social protection programs. Azcona et al. (2020) recommend that cash transfers should include built-in childcare, health coverage and legal literacy. Grassi et al. (2022) further suggest that programs should be tailored to female household heads, considering their time poverty and mobility constraints. In comparison, Gammage et al. (2020) argue for universal basic income trials to reduce financial pressure on FHHs. While the suggestions differ in scope, they reflect a shared recognition of the need for long-term, gender-aware interventions.

Habib's (2016) study in Bangladesh indicated that female heads of households who are residing in poor urban communities are confronted with financial challenges for them to meet their socio-economic life basic services. The study further reflected that female heads of households are trapped in multidimensional poverty as they lack financial capital and employment opportunities. The literature further emphasises that crises often deepen pre-existing inequalities. Alon et al. (2021) assert that pandemics act as magnifiers of social fault lines, hitting marginalised groups harder. This observation aligns with earlier warnings from Chant (2003), who noted that in times of economic stress, FHHs often serve as shock absorbers within their communities. These roles come at a personal cost, often manifesting in emotional burnout, poor health and food insecurity. The international literature on FHHs offers a robust body of evidence on the persistent challenges and emerging strategies of these households. Older frameworks provided foundational knowledge on the intersection between gender and poverty. More recent studies have illuminated the compounded effects of global crises and the strategies adopted in response. There is a growing emphasis on female agency, the use of digital tools

and the importance of tailored social policies. However, structural barriers such as lack of access to land, credit and formal employment continue to undermine the progress made.

2.4 African Literature on Female Headed Households and Informal Settlements

In sub-Saharan Africa, female-headed households (FHHs) continue to be shaped by structural forces such as HIV/AIDS, displacement, rural-urban migration and inadequate welfare support. These households are increasingly prominent in urban informal settlements, particularly in countries such as South Africa, Zimbabwe and Tanzania (Chant, 2014; Sinyolo, 2011). Recent developments, especially the COVID-19 pandemic, have deepened economic and social vulnerabilities among FHHs, compelling scholars to revisit both the nature of disadvantage and the forms of resilience that women employ.

Across many countries in Africa, the pandemic led to economic contractions, job losses and inflation, disproportionately affecting female-led homes. In Malawi, Gausi et al. (2022) found that informal women traders many of whom lead households were among the worst affected during lockdowns. Lacking social security or savings, these women turned to informal credit, subsistence agriculture and temporary community support schemes. Chirwa et al. (2022) confirmed similar findings, showing that most FHHs relied on food aid or neighbourhood-based safety nets during movement restrictions. Likewise, in Nigeria, Eboiyehi (2021) observed that female heads living in urban slums adopted diverse activities such as street vending, food preparation and informal childcare. These activities offered temporary relief but were often disrupted by policy enforcement, market saturation and health risks.

The burden of domestic responsibilities remains a defining feature of African FHHs. In Ghana, Suh et al. (2023) reported that during the pandemic, female heads had to balance farming with full-time caregiving due to school closures. They often faced food shortages and were unable to access government relief due to digital registration limitations. These experiences resonate

with Chuma et al. (2013), who noted that female heads in Zimbabwe are responsible not only for household income but also for raising children and caring for the elderly. Sidloyi (2016) highlighted similar dynamics in South Africa, where women carry a “triple burden” earning income, nurturing families and sustaining community life.

Cultural norms continue to restrict the autonomy of female heads. In Senegal, Seck (2019) pointed out that women who are the sole providers are still denied access to land and credit due to customary law. Rasheed et al. (2021) emphasised that patriarchal values remain deeply embedded in many African legal systems, often excluding women from property inheritance and microloan programs. In Tanzania, Hamidu and Munishi (2022) documented that despite being household heads, women had limited say in financial matters, especially in extended families where male relatives continued to dominate decision-making. These cultural constraints make it difficult for female heads to access sustainable income sources.

Studies during the pandemic have also explored psychological effects. In South Africa, Ismail, Swart and Taliep (2024) found that economic stress led to increased anxiety and depression among female heads, especially in informal settlements. Their research, conducted in Cape Town, revealed that isolation and lack of public mental health services heightened these challenges. In contrast, a study in Uganda by Mubiru (2023) found that some women used their roles as household heads to renegotiate their social identity, asserting more control over housing choices and community involvement.

The importance of social networks and community-based systems has long been emphasised in the literature. Singh and Gupta (2017) found that in Kenya and Uganda, church-based groups provided microcredit, food parcels and social counselling to FHHs. Habib (2016) made similar observations in Ethiopia, where women accessed rotating savings groups (ROSCAs) to fund businesses or pay school fees. During the pandemic, these networks were vital. In Malawi,

Chirwa et al. (2022) noted that many informal savings groups adapted to remote coordination using mobile phones, allowing women to access emergency funds without formal banking. Technological adaptation has become a key feature of survival strategies. In Tanzania, Mwase et al. (2022) found that women engaged in digital transactions, selling goods via WhatsApp or mobile money. While these innovations offered new opportunities, barriers such as smartphone costs and digital illiteracy limited broader uptake. In Ghana, Suh et al. (2023) found that only 38% of rural female heads could access or use digital tools effectively. These limitations suggest that while technology can empower, unequal access hinders its full potential.

Interventions from NGOs and international bodies varied across countries. In Chad, Dudu and Tchana (2021) used phone surveys to assess how female heads coped with income shocks. They found that households led by women experienced slower recovery and higher food insecurity. However, World Bank relief programs focused primarily on male labourers, missing the unique vulnerabilities of women. In Zimbabwe, Chitiga et al. (2021) emphasised the need for gender-responsive budgeting, arguing that macroeconomic plans must prioritise healthcare, informal sector resilience and housing subsidies for FHHs. Similarly, UN Women (2022) criticised social protection systems in Africa for not integrating gender-sensitive metrics in their rollout strategies during the pandemic.

Differences between urban and rural female-headed households are also evident. In Kampala, Uganda, Mubiru (2023) reported that urban women prioritised access to transport and markets, while rural FHHs in Niger and Rwanda (Bryan et al., 2023) focused on agricultural inputs and seasonal credit. While both groups experienced shocks, their coping mechanisms diverged based on location, infrastructure and policy engagement. An emerging area in the literature is female agency and resistance. In Lagos, Nigeria, Adeola and Oladipo (2023) showed how informal food vendors led by women continued operations during lockdowns by switching to home-based delivery. They maintained their incomes by establishing customer loyalty

networks and forming local alliances with motorcycle riders. In Kenya, Bryan et al. (2023) documented how women-led households established joint farming cooperatives during the pandemic, pooling land and labour to ensure food security. These studies argue that female heads are not just coping with adversity but actively reshaping household economies.

Food insecurity is a recurring theme in recent research. In South Africa, Nkwana and Mazenda (2024) analysed rural agrarian FHHs in Limpopo and Mpumalanga provinces. Their study found that households led by women were more likely to reduce meal sizes and skip meals entirely. While male-headed households received remittances from relatives in urban areas, FHHs lacked such support. The study advocated for targeted food subsidy programs that prioritise women-led homes in agricultural regions. In Ghana, Suh et al. (2023) found that women heads reduced dietary diversity during the pandemic, relying on maize and cassava while eliminating protein due to rising costs.

The integration of theoretical frameworks has improved the analysis of FHHs. Many researchers now apply concepts of gendered vulnerability and social resilience. For instance, Omukuti et al. (2021) used systems thinking to analyse the resilience of female-headed households in Kenya during COVID-19. Their model emphasised structural inequality, policy failure and ecological risks. Compared to earlier frameworks that focused primarily on economic metrics, this approach provides a holistic view of the challenges women face. Cross-country comparisons further highlight variation in state responsiveness. In Zimbabwe, Ncube, Nyaki and Bahta (2025) found that national COVID-19 relief programs failed to reach informal women vendors due to limited registration and bureaucratic delays. In contrast, Uganda implemented mobile cash transfers specifically for FHHs, although there were problems with fraud and network coverage (Bryan et al., 2023). This contrast underscores the significance of governance in shaping the efficacy of support systems.

Despite growing literature, gaps remain. There is limited longitudinal research tracing the post-pandemic recovery of FHHs, particularly in conflict zones or regions facing climate shocks. Additionally, studies often overlook intra-household dynamics, such as negotiations between older and younger women or between female heads and male children.

Goetz and Gupta (1996) study gender dynamics within rural credit programs and offer insights into the complex relationships between gender, power and control over loan use. Their findings provide valuable implications for understanding female-headed households in the region. Moser's work on "Gender Planning and Development: Theory, Practice and Training" (1993) brings attention to the economic activities and livelihood strategies of women in urban informal settlements. This study emphasises the crucial roles played by female household heads in supporting their families despite facing numerous challenges.

Patel and Mitlin (2017) explore urban issues in the global South, including women-headed households in informal settlements. While their research covers various aspects, it offers valuable perspectives on the unique challenges faced by women leading households in the region. Sinyolo (2011) provides an anthropological perspective on women-headed households in a South African squatter camp, delving into the lived experiences and coping strategies of women in these settlements. The study sheds light on the intersection of poverty, gender and urban living conditions, particularly in the southern African context.

Furthermore, Chant's book 'Women-headed Households: Diversity and Dynamics in the Developing World' (2006) contributes a comprehensive analysis of women-headed households in southern Africa. The study addresses a range of issues, including poverty, livelihoods and gender roles in informal settlements. Chant's (1996) work offers valuable insights into the complexities faced by female heads of households in this specific region.

Chant (2014) study on exploring the “feminisation of poverty” revealed that unemployment and underemployment is a major obstacle to survival strategies among poor female heads of households which stem from lack of property and resources, income, credit, skills, marketing support and expertise of running their businesses. The female heads of households in informal settlements meet problems of unemployment through varied coping mechanisms. Some of the activities which they engage in as informal employment opportunities are seasonal. Chant (2014) further argues that female heads of households residing in slum dwellings find it difficult to acquire resources to provide for their basic needs. This challenge confronted by female heads of households is worsened by women disadvantages in respect of education and training, their lower income and gender discrimination in their areas of employment. In Gambia, a study conducted by Casier (2016) indicated that financial capital is a key problem affecting female heads of households in supporting their families and engaging in a viable entrepreneurship business. The study found that most of female heads of households who are living in urban areas confront financial problems since female heads of households do not have access of any kind of credit facilities due to lack of collateral security to access loans. As result of financial constraints, female heads of households would have money problems as their livelihoods are hand to mouth. For instance, it is noteworthy that the frequent occurrence of financial challenges is common among female headed household.

A study conducted by Chuma et al. (2013) revealed that the macro-economic meltdown in Zimbabwe disrupted the social system. Chuma et al. (2013) uncovered that female heads of households are trapped in a number of problems in meeting their life basic needs such as health, food and educational resources for their dependents. It was reflected from the study that lack of employment facing the nation has affected the survival means of female heads of households in a distressed economy. The study further indicated that the vicious cycle of poverty made female heads of households to face challenges in accessing health services and educational

resources for their children. Chuma et al.'s (2013) hinged on internal saving and lending schemes as the survival strategy of female heads of households and turned a blind eye on the survival strategies of female heads of households in informal settlements.

In South Africa, a study carried out by Sidloyi (2016) points out that female heads of households are confronting financial poverty problems owing to changes in the economic situation of the country. The death of their husbands has created households headed by women who are expected to provide all the needs of family (Sidloyi, 2016). The absence of a husband in the family has put women on vicious cycle of poverty mainly because women do not have access to financial credit lines because they do not often have collateral. In addition, the disintegration and disappearance of family ties have worsened problems to female heads of households since most of the extended families no longer play a pivotal role in providing social safety nets to women.

A study conducted in Tanzania by Katapa (2014) shows that the majority of female heads of households face challenges in acquiring health services and educational resources for their children. This is because when confronted with such unprecedented socio-economic problems, female heads of households struggle to look for solutions to these challenges because they are excluded from economic participation. Given this precarious situation, the majority of female heads of households are struggling to survive in a country flooded by macro-economic dissatisfaction, which negatively affects their lives.

2.5 The impact of COVID-19 pandemic on Female-Headed Households (FHHs)

The COVID-19 pandemic has had a profound and disproportionate impact on female-headed households (FHHs), particularly those residing in informal settlements. Existing literature underscores that the pandemic functioned as a magnifier of pre-existing social and economic inequalities, intensifying the vulnerabilities of already marginalised populations (Alon et al.,

2021; UN Women, 2021). In many cases, lockdowns and movement restrictions disrupted the informal economy the primary income source for most FHHs which led to loss of earnings, reduced food security and limited access to essential services (Chant, 2014; Grassi et al., 2022). Informal settlements characterised by overcrowded housing, poor infrastructure and limited access to public services, were particularly ill-equipped to mitigate the effects of the pandemic. As a result, female heads of households, already responsible for caregiving and economic sustenance, faced compounded burdens amid the health and economic crisis (Suh et al., 2023; Rasheed et al., 2021).

In Sub-Saharan Africa, studies revealed that many female heads in informal urban areas struggled with increased unpaid care work, including looking after sick family members and children unable to attend school (Ismail, Swart & Taliep, 2024). In addition to losing their livelihood opportunities, women encountered heightened barriers in accessing state relief programs due to digital registration systems or bureaucratic constraints (Chirwa et al., 2022; Eboiyehi, 2021). Even before the pandemic, these women were situated at the intersection of poverty, gender discrimination and informality; COVID-19 merely exacerbated these structural disadvantages. For example, in Namibia, as noted in the study by Tjirera and Uanguta (2023) that examines the impact of COVID-19 on food security in Namibia, focusing on the government's Emergency Income Grant policy. Their research highlights that the effectiveness of this policy in improving household conditions was largely dependent on pre-pandemic socioeconomic factors, such as per capita consumption expenditure and income sources for food. The study also emphasizes the importance of understanding gender dynamics in policy responses to ensure that interventions support women's roles in the food value chain. The pandemic's economic shocks, layered on top of historical inequalities, rendered many FHHs

more dependent on unsustainable survival strategies such as petty trading and informal debt cycles, which are prone to failure in crisis contexts (Seibes-Bock, 2017).

The pandemic also exposed the gaps in social protection systems and revealed the gender-blind nature of emergency responses in many countries. Despite being primary caregivers and economic providers, FHHs in informal settlements were often excluded from targeted policy responses or overlooked in housing and food aid distributions (UN Women, 2022; Ncube, Nyaki & Bahta, 2025). Structural barriers such as lack of formal identification, land tenure or access to digital platforms further marginalised them during relief program rollouts (Bryan et al., 2023). The compounded effects of gendered labour burdens, informal economic dependence and systemic policy exclusions during COVID-19 have reaffirmed scholarly calls for gender-sensitive and inclusive urban planning frameworks (Chant, 2006; Patel & Mitlin, 2017). These findings demonstrate that any post-pandemic recovery or intervention must prioritise the lived realities of female heads of households, particularly those in informal settlements who have faced chronic neglect in development agendas.

2.6 Namibian Literature

Namibia presents a unique context shaped by apartheid-era spatial planning, post-independence policy reforms and persistent structural inequalities. Female-headed households account for approximately 43.9% of all households (Namibia Statistics Agency, 2021) and their concentration in informal settlements like Katutura and Kaniita reflects broader gender and class-based marginalisation.

Early literature, such as Seibes-Bock (2017) and Endjala and Botes (2020), documents how Namibian female-headed households (FHHs) cope through informal vending, domestic work, and social grants. However, these works are now being updated with post-COVID findings. Tjirera and Uanguta (2023) demonstrate that the pandemic had devastating impacts on urban

poor women, particularly female-headed households (FHHs), as disruptions in schooling, rising food prices, and strained social grant systems imposed additional burdens.

Rasheed et al. (2021) emphasise that in Windhoek's informal sectors, female heads have become increasingly entrepreneurial selling second-hand clothes, hair services or *kapana* (grilled meat). Yet, they often lack access to licenses, credit and infrastructure, which limits their growth. This aligns with the findings in the current study area (Kaniita), where participants cited lack of water, electricity and market space as chronic issues. Additionally, recent Namibian research by Mwanyekange (2022) highlights how community-based housing schemes like the Shack Dwellers Federation of Namibia have become crucial safety nets. They not only provide shelter but empower women through collective saving and decision-making. However, uptake is uneven due to awareness and political constraints.

A key concern in Namibia is access to land. Joshi (2017) and Carter et al. (2017), point to land ownership as both an economic and symbolic asset. Namibian FHHs, particularly in peri-urban areas, are often denied formal tenure, leaving them vulnerable to eviction and unable to leverage land for loans. Scholars have also noted the cultural dimensions of poverty. Yoosefi (2020) describes the psychological impact of the label "unattended women," which is still prevalent in rural Namibia. The resulting anxiety and stress complicate their ability to plan long-term or access social support. Despite these challenges, evidence of female resilience and agency is strong. Mwaniki (2021) found that many Namibian women engaged in cross-border trade with Angola and South Africa, utilising networks to buy goods cheaply and sell in town markets. The same study noted that during COVID-19, women shifted from physical stalls to door-to-door delivery and WhatsApp-based sales.

In Namibia, a study led by Endjala and Botes (2020) focused on different types of sustainable livelihoods in an informal settlement of Windhoek and identified the coping strategies of these

households. The findings of the study show that the most vulnerable group was single headed unemployed elderly women which are a clear indication of the gendered nature of poverty. However, the above-mentioned study was just focusing on households in general by homogenising different types of households and the survival strategies of female heads of households in informal settlements was not given much attention. In addition, the methodology which was used to collect failed to give detailed information on how the households make ends meet in a harsh environment. According to the Jauch (2012), the interlinked issues of poverty, unemployment and inequality can be traced back to Namibia's colonial apartheid legacies and continue to beset the country after independence in 1990. Female heads share household duties and caretaking roles of their children with relatives while they also get support from the government. Lokshin (2000) states that single mothers who get support from the government and choose to stay alone still find it hard to survive because their income is not enough.

Female headed households face a couple of challenges ranging from raising children alone, paying for school fees, sending children to school. According to Mosser (1993), most single mother struggle to pay for basic necessities for their children and hospital bills. Mosser (1993) further states that most these women face discrimination in the society. Female-headed households face many challenges that can become a big threat or an opportunity. According to Lebni et al. (2020), some of the challenges that are experienced by female households are individual problems (role overload, role conflict, end of love, psychological problems), intra-family problems (declined independence, intra-family tension, poverty reproduction and family disability), social problems (stigma of being unattended, social insecurity, social isolation, social exclusion), positive outcomes (positive self-concept, social maturity).

Rasheed, Hussain and Munj (2021) identified socio-economic challenges for survival among female headed households which include poor economic conditions, low status jobs, least family support, work place harassment, child rearing problems, social discrimination, social

marginalisation, limited access to health and education, poor hygienic household conditions, cultural and religious stereotypes attached with women as head of household. Local cultural context has central importance to understand the household headship of women. Seibes-Bock (2017) study in Namibia specified that female heads of households who are working in the informal sector are experiencing a number of challenges. One of the main challenges confronted by female heads of households who work in informal sectors comprises of lack of money to engage in meaningful buying and selling business (Seibes-Bock, 2017). It was also reflected in the study by Seibes-Bock (2017) that female heads of households confronted food insecurities at their households since the money they obtain is not enough to purchase adequate food for their families and they are always living in abject poverty. However, the purpose of the study was to explore the social constraints and economic survival strategies of female heads of households operating in the informal sector of Katutura, Windhoek, Namibia. No references were given to the survival strategies of female heads who are residing in informal settlements.

2.7. Coping Mechanisms of Female Headed Households

Because of the challenges that are faced by female headed households, they have to come up with survival strategies. According to a study done by Mosser (1993) the strategies include working extra hours, starting small businesses to sustain the family, seeking government assistance through social grants and being entrepreneurial. Rasheed et al (2021) argues that the majority of the heads of the female-headed households are doing double work as they earn for the family and are also responsible for the care of their children. Due to inadequate support mechanisms by the government and other social institutions and the weak bonds of these families with their relatives, they are always looking for some external help thus they have more dependency ratio for fulfilling their household needs.

In Argentina, a study by Whitson (2016) established that changes in the macro-economic system of the country have changed the situation of work of female heads of households to work under the informal sector. The majority of female heads of households faced a variety of challenges which forced them to improvise by engaging in informal trade as a means to escape the economic challenges. The study also homogenised female heads household and failed to specify the areas where they are staying. The researcher notes that there is need to research the survival strategies of female heads of households living in informal settlement in the prevailing harsh economic conditions of the economy. Thus, study seeks to fill this knowledge gap left by previous researchers' documentation.

A study done in Bangladesh by Habib (2016) pointed out that female heads of households engage in informal activities without adequate resources, formal training and occupational interest. It was revealed that female heads of households are engaging in petty trade and involve in part time domestic work such as washing and cleaning. The study further expressed that, female heads of households also comprise in small grocery stores and run home-based cafeterias. Such income generating projects were done in an effort to alleviate challenges and provide their families with basic necessities. Eboiyehi (2013) point out that woman head of households in Ungogo in Kano State, Nigeria are engaging in vending their agricultural products such as yams, tomatoes and maize to make ends meet. The above-mentioned study just focused on elderly women heads of households in rural area between age group of 60-80 years.

A study done in Ethiopia by Mulugeta (2017) revealed that the female heads of households who are working in the informal sector are engaging diverse activities in search of better income. The study discovered that major types of activities that female heads of households engage comprises of petty trading, domestic services and prostitution. Moreover, participation

of female heads of households in petty trading encompasses livelihood activities such as selling food beverage, clothes, handicraft and immediate needed products required at the local market.

In Zimbabwe, a study carried out by Chuma et al. (2013) indicated that female heads of households engage in internal saving and lending schemes to acquire the capital (money) to make ends meet. The study further stated that the majority of female heads of households make use of internal savings and lending schemes (ISALS) as survival strategy to support themselves from the socio- economic shocks. Through this livelihood, majority of female heads of households have sustainably been able to generate school fees, food and buying household assets. The abovementioned study focused on ISALS as survival strategy and did not look into other improved socio-economic insecurities confronting them.

Ahmed and Rahman (2019) conducted a study Saudi Arabia focused on the economic coping strategies of female-headed households during financial crises. Through qualitative interviews, the research revealed strategies such as budget prioritisation, resource sharing and informal networking. The findings underscored the resourcefulness and resilience displayed by women in managing their households' economic challenges.

Building on the significance of entrepreneurship as a survival strategy, Gupta and Singh (2020) presented a case study exploring how women in distressed economies leveraged entrepreneurial opportunities to sustain their households. The research examined the types of businesses initiated, the obstacles faced and the impact on household well-being. The study highlighted how entrepreneurship empowered women to break the cycle of poverty and create sustainable livelihoods.

In examining the role of social capital, Khan and Ali (2018) investigated the support networks of female-headed households in economic distress. Employing a mixed-methods approach, the research identified sources of support, ranging from family and friends to community-based

organisations. The findings emphasised the pivotal role of social networks in providing emotional, informational and material assistance to women navigating economic challenges. Nguyen and Le (2017) explored the resilience strategies of female-headed households in urban distressed areas. The research analysed how women diversified income sources, engaged in informal work and negotiated access to resources. The findings illuminated how women proactively adapted to adverse economic conditions to safeguard their families' well-being.

A comparative analysis of male-headed and female-headed households in a distressed economy was conducted by Sengupta and Sharma (2016). The study assessed gender differences in coping mechanisms, revealing distinct approaches, including women's reliance on community-based resources and mutual aid networks. The research emphasised the need for gender-sensitive policies to effectively support female-headed households.

Additionally, Zhang and Wang (2015) examined remittances as a source of resilience for female-headed households during economic crises. Focusing on financial support from family members working abroad, the research highlighted how remittances contributed to income stability and enhanced access to essential goods and services. According to Mwaniki, (2011), female head of households works as self-employed such as selling of bale clothes, hairdressing and Kapana. He further states that high unemployment has forced females to switch on informal sector to earn a living. According to Mwaniki (2011) cross border trade had become a drive that enables many women to support their families. Mwaniki (2011) further argues that shows that most females cross border traders have employed an assortment of strategies in order to enhance income earning capacity. The aforesaid scholars focused on cross border trade and homogenised women; they did not specify the category or nature of the group engaged in this kind of trade. The study also homogenised the female heads household; this research did not focus on female heads of households.

In Namibia, a study conducted by Endjala and Botes (2020) determined that female household heads who reside in Windhoek informal settlement used various strategies to cope against the vicious cycle of poverty which they confront in their lives. It was revealed by the study that households in informal settlements are employed in different types of livelihoods and coping strategies, these include rural urban food transfer, informal sector activities and social networks. However, the research methodology which was used failed to give a detailed information or in-depth data on how the female headed households cope in informal settlements. Seibes-Bock (2017) study in Namibia specified that female heads of households who are working in the informal sectors are engaging in domestic work, retailing business, selling beverages and liquor. The study also established that female heads of households who are engaging in retailing business were earning an average of N\$50 per day, from which they covered their household expenses on daily basis.

2.8. Support Systems for Female Headed Households

Hussain and Ali (2019) conducted a study on strengthening community support as a pathway to resilience for female-headed households during economic distress. Through interviews and focus group discussions, the research highlighted the role of community-based networks, support groups and solidarity mechanisms as key support systems that women rely on in challenging times. These community connections enhance emotional well-being, provide access to information and resources and foster mutual assistance. Chen and Wang (2020) analysed government initiatives and social protection programs that support female heads of households in distressed economies. The research assessed the impact of cash transfer programs, food assistance and social welfare policies in mitigating the adverse effects of economic distress on women-led households. The findings underscored the importance of social safety nets in ensuring basic needs are met and reducing economic vulnerabilities.

Rahman and Khan (2018) focused on strengthening family support as an integral element of female-headed households' survival strategies. The study emphasised the significance of extended family members providing assistance during economic hardships. Inter-generational support and mutual aid within families were identified as crucial coping mechanisms that contribute to women's ability to withstand economic challenges.

Singh and Gupta (2017) examined the role of Non-Governmental Organisations (NGOs) in empowering female-headed households. The research assessed the types of services provided by NGOs, such as financial literacy training, skill development programs and access to microfinance. These initiatives enhance the economic agency of women, enabling them to generate income and build resilience.

Li and Wang (2016) proposed a gender-responsive policy framework to support female-headed households in distressed economies. The research emphasised the need for tailored policies that consider women's diverse roles, responsibilities and vulnerabilities in such contexts. Gender-responsive policies can address the specific challenges faced by women and provide targeted support for their economic well-being. Das and Patel (2015) explored the significance of social capital in building support systems for female-headed households in informal settlements. The study highlighted the role of social networks, community cohesion and collective action in assisting women to cope with economic distress. Social capital fosters a sense of belonging and access to resources within the community.

Though female-headed households in informal settlements develop different survival mechanisms in light of the harsh economy, there is need for responsible authorities to support them. In addition, the ongoing grant funding to community-based group saving housing organisations such as the Shack Dwellers Federation of Namibia would resolve the house

challenges confronted by female heads of households. Such initiatives would enable members to acquire, service land and to build affordable houses that promote decent living.

In neighbouring South Africa, the upgrading of informal settlements was done through the Mass Housing Development Programs social support system which resulted in the construction of houses for the vulnerable people in urban centres (Jooste & Mathibela, 2020). This would make female heads of household to acquire proper houses with clean water and electricity upgrading of informal settlements as it relates to the provision of grants to a municipality to carry out the upgrading of informal settlements within its jurisdiction in a structured manner. Azcona, Bhatt and Ndugwa (2020) suggested that the grant funding so provided will assist the municipality in speeding up the delivery of security of tenure, basic municipal services, social and economic amenities and the empowerment of residents in informal settlements to take control of housing development directly appropriate to them. The Programme includes, as a last resort the possible transfer and relocation of the urban poor. United Nations Human Settlements Programme (2016) suggested that the provision of cash transfers in Tanzania to female households is the solution in overcoming the malicious poverty of female heads households and the gender inequalities that exist between men and women. The Human Settlements Financing Tools and Best Practices focuses on the development of human settlements financing; from which they deliver affordable housing to the poor such as female heads of households.

The study further expressed the ‘feminisation’ of anti-poverty mechanisms targeting female heads of households such as Conditional Cash Transfer (CCT) and microfinance programmes gives women economic muscle to move from informal settlements. As mentioned earlier, that financial poverty emanating from lack of collateral security to access financial resources from financial lenders was identified as the primary challenge confronting female heads households in developing countries. Therefore, increasing female heads of household accessibility to

financial capital is considered as the solution in alleviating a vicious poverty female heads household face in supporting their families.

A study conducted in Lesotho by Letuka (2012) stated that the lives of female head of households in urban areas can be improved by formal and informal institutions that are operating in the country. ROUNG (2013) similarly states that the social and economic support role of institutions such as development organisations, non-governmental organisations and community-based organisations address the feminisation of poverty among female heads of households. For example, NGOs such as World Vision Ethiopia is engaging in income generating projects that are intended to improve the living standards of female heads of households through financial capital provision and capacity building in form of training on how to operate and manage entrepreneurship business. Besides getting support from NGOs, the Ministry of Women Affairs Office and the Cooperatives Office comes up with income generating projects for the vulnerable female heads of households.

In Ethiopia, Gerawork (2013) suggested that the solution in empowering female heads households and to end the feminisation of poverty consist of institutional support through governmental and non-governmental organisations. This type of support should come in a package where female household heads can get skills training on income generating activities and be able to get credit services for the initial capital required to start a business with the skill they have acquired. In general, the alleviation of the plight of these groups of society lies in the timely, systematic and coordinated assistance of all concerned including public and private institutions in the country.

Barns and Cowser (2017) suggested that the ongoing grant funding to community-based group saving housing organisations such as the Shack Dwellers Federation of Namibia would resolve the house challenges confronted by female heads of households. The SDFN focuses on

improving the living conditions of low-income people in informal settlements and those without any accommodation, while promoting women participation. According to Mwanyekange (2014) the federation facilitates and advocates for the exchange of those excluded from commercial housing and financial processes, using a community driven approach. Therefore, such initiatives would enable members to acquire, service land and to build affordable houses that promote decent living.

2.9. Conceptual and theoretical framework

This study draws on two foundational gender theories: Moser's Gender and Planning Framework (1993) and Longwe's Women's Empowerment Framework (1995). Moser's framework differentiates between practical gender needs those related to immediate survival, such as food, shelter, sanitation, and electricity and strategic gender needs, which relate to long-term structural transformation, including equal pay, legal rights, land ownership, and access to markets. These categories help in analysing how policies and interventions affect women differently based on their roles and responsibilities. Similarly, Longwe's empowerment framework outlines five progressive levels of empowerment: welfare, access, conscientisation, participation, and control. These stages assess the degree to which development interventions enable women to move from passive recipients of aid to active agents of change in their communities.

While these frameworks were developed in the 1990s, they remain conceptually relevant today. However, recent scholarship has extended and advanced their principles to address new challenges, particularly in light of the COVID-19 pandemic and climate change. For example, Alvarez and Bhaduri (2021) build on Moser's framework by incorporating digital livelihoods and climate resilience into gender planning. In urban informal circumstances, while practical needs such as sanitation and electricity remain critical, strategic needs like land ownership and

market access have gained prominence, especially as women increasingly shoulder economic and caregiving responsibilities in the post-pandemic era.

In the case of Longwe's framework, Ayinde and Ighodaro (2023) demonstrate how women's control over household income and participation in savings groups contributes to both confidence-building and collective bargaining power. Likewise, in Namibia, the Shack Dwellers Federation of Namibia (SDFN, 2023) has implemented initiatives that reflect Longwe's stages of empowerment, facilitating women's transition from welfare recipients to active community developers.

This study was guided by two theories, Gender and Planning Framework by Moser (1993) and Women Empowerment Framework (WEF) by Sara Longwe (1995). Firstly, it will begin with Gender and Planning Theory according to Moser (1993), gender and planning framework was developed as tool for gender analysis in development planning. The objective of the theory is to offer equity and empowerment to the vulnerable group of women in society. This theory states that women require two types of gender needs which are: practical gender needs and strategic gender needs. The practical gender needs are basic needs such shelter, water and work which if not meet lead inequalities. While strategic gender needs are those required for women and men to improve their position or women identified needs because of their position in society such as rights to land, legal rights and equal wages.

The Gender and Planning framework by Moser (1993) discredits other types of households' structures that only concentrate on the nuclear family. She maintains that the theory looks at households with single women and one with permanent absent men figures, which she refers to as women-headed households. The theory indicates that female heads of household are confronting challenges in accessing the same level of employment opportunities and achievement that their male counterparts attain (Moser, 1993). The theory reflects that these

challenges faced by women heads of households are coming from the multiple roles of women in society.

According to Moser (1993), strategic and practical needs principles provide the basic solution to overcome challenges faced by female headed households. Moser categorises women socio-economic needs into two groups which are: strategic and practical needs. In terms of strategic needs, Moser suggests that FHH need equality while practical needs refer to what is appropriate in addressing the challenges that FHH face daily (Moser, 1993). Moser explicitly discusses socio-economic needs concerning employment, human settlement, housing and basic services. It was revealed by Moser that employment can be transformation by teaching female headed households' jobs that were usually held by men. The introduction of females into the labour field by giving same opportunities, it will give them a chance to earn an income and get away from gender roles assigned to them in society. Improving the socio-economic status of females will address the need to allow people have control over their lives beyond restricted roles.

Moser's theory suggest that the practical and strategic needs of females headed households can be comprehended through legalising households' enterprises (income generating projects) so that FHH that are secured to their homes can also earn money (Moser, 1993). The Gender Planning Framework states that when integrating women into development plans, social policy makers, government and non-governmental organisations need to strategise programs that are based on gender rather than condemning women to the side of development because of their sex (Moser, 1993).

However, female headed households develop survival strategies that provide a sense of self-reliance while enabling females to deal with their lives efficiently (Moser, 1993). The Gender and Planning Framework (GPF) is a holistic and flexible framework for poverty analysis and poverty alleviation. In this study the framework is importance as it addresses the issue of

poverty and provides diverse paths that can be used by FHH to escape the vicious cycle of poverty. Creating income generating schemes, FHH can secure their basic necessities by earning an income. As a result, the framework offers strategies that will enable them to recover from challenges and provide sustainable development opportunities that improve their living standards.

Secondly, the Women Empowerment Framework (WEF), developed by Sara Longwe in 1995, provides a theoretical model for understanding and enhancing the livelihoods of female-headed households. This theory says women's development happens in five steps: welfare, access, conscientisation, participation, and control. It's flexible and practical because it looks at what people have (like money or tools), who helps them (like institutions), and what's happening around them that might help or hold them back. In addition, the empowerment approach will help analyse the factors that empower and disempower female heads of households in Omuthiya Informal Settlement and how they utilise the available resources to survive. Sara Longwe's (1995) model of women empowerment looks at women recognition in development programs. She is of the view that women empowerment enables women take equal place with men and participate equally in the development process. A study by Longwe (1998) argues that poverty arises not from lack of productivity but from oppression and exploitation. In this case, women are not given a chance to participate in development that affects them. In a patriarchal society where women are less involved in decision making has seen men dominations and mostly decisions are made in their favours. According to Longwe's (1995) framework of empowerment, empowerment is an element that seeks a balance between women and men so that none of them is in position of dominance. It means that women have power alongside men to influence their destiny and that of their society. In Longwe's view, empowerment is an interconnected cycle of countering discrimination about all of the other levels (Longwe, 1995).

Empowerment takes place as individual women and groups of women move between levels, gaining strength along the way (Longwe, 1995).

2.10. Chapter summary

The chapter reviewed empirical literature on the challenges faced by female-headed households in a distressed economy and the coping mechanisms deployed by female-headed households to overcome their problems. The chapter further reviewed literatures that suggest support systems that may be put in place to assist female headed of households. In conclusion it discussed two theoretical frameworks underpinning this study.

CHAPTER THREE: RESEARCH METHODOLOGY

3.1. Introduction

The preceding chapter focused on the literature review and conceptual framework of the study. This chapter focuses on the methodological aspects of the study. Gupta and Gupta (2017) stated that “research methodology is [a] way to systematically solve the research problem.” This chapter describes the research approach, research design, research instruments, population, sampling and data analysis and research ethics.

3.2. Research Approach

It was the intention of the researcher to have an in-depth understanding of the survival strategies of female-headed households in Kaniita Informal settlement, Omuthiya; hence, a qualitative research approach was the most suitable approach. The qualitative research approach is defined as a research method used extensively by scientists and researchers studying human behaviour, opinions, themes and motivations (Shuttleworth, 2019). According to Shuttleworth (2019), this type of research design is best for studies involving social sciences where philosophers qualitatively observe the world around them and try to understand and explain what they see.

In order to examine human behaviour, attitudes, themes and motives, scientists and researchers frequently employ qualitative research as a methodology (Shuttleworth, 2019). According to Shuttleworth (2019), studies involving social sciences are ideally suited for this kind of inquiry, in which philosophers qualitatively analyse their surroundings and attempt to comprehend and articulate what they see. In this study, the researcher used the qualitative research approach because it yielded data that is rich and more insightful into its underlying reasons and patterns within phenomena (Shuttleworth, 2019).

Qualitative research approach was used in this research because it provided rich and detailed information about an in-depth understanding of the survival strategies of female-headed

households in Kaniita informal settlement, Omuthiya. In that regard, qualitative research provided a platform to interpret data as objective of interpretive research is to allow the researcher to gain insights about the nature of the phenomena (research problem) and to discover the problems that exist within the nature the situations, processes, relationships, systems or people.

3.3. Research Design

A good study must have a well-defined research plan. That is why it was important to describe the process used to collect the data for this study. This study was framed as an exploratory case study design. An exploratory study may help researchers to explore different perspectives through a comprehensive analysis of people's experiences to fully gain insight into the lessons in a real-world context (Baxter, & Jack, 2018). Researchers who use exploratory designs facilitate an inquiry into a problem in an intricate and in-depth manner (Sangster-Gormley, 2018) by asking how and what questions that lead to a more in-depth exploration of the problem under study (Yin, 2018).

An exploratory design was used because it helped the researcher to investigate a phenomenon by collecting data information from a range of sources or participants (Saunders and Townsend, 2016). By interviewing different participants and reviewing document reports about the survival strategies of female-headed households in Kaniita informal settlement, Omuthiya, the researcher was able to gather data from an array of sources. An exploratory design was chosen over other qualitative research designs (ethnography, grounded theory and narrative research) because the exploratory design enabled the researcher to understand the survival strategies of female-headed households in Kaniita informal settlement, Omuthiya (Namibia) and appreciate the different views that the research participants held. Another reason why the researcher adopted an exploratory design is that it is a suitable approach that captures the views of participants regarding facts that are observable. The researcher adopted exploratory design

because as Ovbiebo (2018) reiterates, the purpose of employing exploratory design is to find new ground, determine the truth and gather data that is new and observation of interesting data.

3.4. Population

Population in research is a collection of individuals or objects known to have similar characteristics to which the study findings are inferred (Creswell, 2017). The study was conducted in Kaniita Informal Settlement, located in Omuthiya in the Oshikoto Region of Namibia. For this study, the population consisted of female heads of households in the Kaniita informal settlement Omuthiya constituency, Oshikoto region. The population of the Kaniita informal settlement is estimated to be 8000 people and 4800 are estimated to be women (Namibia Statistics Agency {NSA}, 2018). This site was purposively selected due to its high concentration of female-headed households and the socio-economic challenges associated with informal living conditions. The target population comprised all female heads of households in the settlement. Below is a map of Oshikoto Region in Namibia:

3.5. Sample and Sampling Method

3.5.1. Sample

A sample is a subset of the population that is selected for a particular study (Polit & Beck, 2017). In this study, the sample consisted of 20 women who are female heads of households in Kaniita Informal Settlement, Omuthiya. The selection of Kaniita as the research site was based on its status as a rapidly growing informal settlement within the Oshikoto Region, where female-headed households are prevalent and often face acute socio-economic challenges. This setting provides a rich context for exploring survival strategies among marginalized populations, making it suitable for an exploratory qualitative study. The sample size of 20 participants was deemed appropriate based on the principles of data saturation in qualitative research, where sufficient data is collected to identify recurring themes and patterns. A sample of this size allowed for in-depth interviews, capturing nuanced experiences while maintaining manageability for detailed thematic analysis.

3.5.2. Sampling Method

Sampling is the process of selecting specific individuals from a larger population to participate in a study, with the aim of gaining insights that reflect the characteristics of the broader group (Lenth, 2017). In this study, a combination of purposive and snowball sampling techniques was employed to identify and recruit suitable participants. Initially, purposive sampling was used to deliberately select female heads of households residing in Kaniita Informal Settlement. This non-probability sampling technique was chosen because it allowed the researcher to intentionally focus on individuals who were best positioned to provide relevant and in-depth information about the survival strategies adopted by female-headed households. To expand the pool of eligible participants, snowball sampling was subsequently utilised. After the initial participants were identified, they were asked to refer other women in their community who met

the study's inclusion criteria. This method was especially effective in accessing participants within closely-knit informal settlements, where community networks facilitated trust and accessibility. A total of twenty (20) female-headed households were included in the study. This sample size was considered sufficient to achieve data saturation, which was evident when participants began to provide similar responses and no new themes emerged from subsequent interviews.

The inclusion criteria for participation in the study required respondents to be adult women, to serve as the primary heads of their households and to be residents of Kaniita Informal Settlement. The exclusion criteria ruled out women who, although residing in the settlement and earning income, were not the main decision-makers or heads of their households. This distinction ensured that the data collected reflected the experiences of women with full household leadership responsibilities.

3.6. Research Instruments

Research instruments are there to help in data collection. In qualitative research, there are a number of methods which can be used to obtain primary data and these include observations, in-depth interviews and focus group discussions, to mention but a few. This study employed interviews, which is a means of collecting data and the interviews were semi-structured. As such, an interview guide was developed with the intent to elicit data from the participants.

An interview guide (See Appendix C) is a document containing questions designed to solicit information appropriate for analysis. This study instrument consisted of a series of questions and other prompts for the purpose of getting information from respondents (Kobus, 2017). The questions that were included in the interview guide basically met the objectives of the research. The interview guide sought to produce background information of respondents as well as the

information related to the survival strategies of female-headed households in Kaniita Informal settlement, Omuthiya.

An interview guide was chosen because it is flexible as it allows interesting points to be followed by the researcher (Grove et al., 2018). Bryman (2018) views an in-depth interview as a purposeful conversation between two people that is directed by one in order to get information. In-depth interviews are one of the most common qualitative methods of collecting data because they are very effective in giving a human face to research problems.

In-depth interviews were useful in getting information, face-to-face, from the individual key informants. This means that carrying out in-depth interviews in this study enabled the researcher to gather information about the research topic. The study involved conducting interviews with carefully selected participants to release their experiences directly, allowing them to respond in their own voices. This method was chosen because qualitative interviews produce very rich and detailed data, contribution insights into participants' feelings, thoughts, and personal narratives much more than simple questionnaires could achieve. Additionally, interviews are flexible, the researcher could ask follow-up questions and follow developing points of interest during the conversation, adapting in real time. This adaptability helps ensure the findings are honest and innovative, reflecting participants' survived experiences on their own terms not constrained by present responses.

3.7. Data Collection Procedure

After the researcher obtained the ethics clearance letter from the University of Namibia Research Department to conduct the study, permission was sought from Omuthiya local authority to conduct research at Kaniita Informal Settlement (See Appendix A). All ethical issues were fully explained to the participants and were enforced during the research. The researcher explained the purpose of the study and arranged the interview and focus group

discussion dates. During data collection, the researcher asked the participants to sign consent letters before interviews and discussions. (See Appendix B) This was done as a way of approving that they were taking part in the study voluntarily and had understood what the study questions were all about.

During the interviews, the researcher took notes and audio-taped the sessions to ensure that all responses were captured accurately and in full detail. The use of audio recordings facilitated verbatim transcription, which was essential for conducting a rigorous thematic analysis, as it allowed the researcher to identify patterns, code data systematically and ensure that the participants' voices were authentically represented in the final themes. A research assistant was employed to aid in the process of data collection.

The researcher administered interviews by asking questions, writing down the responses on the field transcripts and ensured that the process was followed properly. The targeted respondents were asked to answer questions, without necessarily revealing their identities if they wished to do so. After collecting the data between January and March 2022, the researcher reviewed all responses and made backup copies, which were securely stored in a locked cabinet in case unexpected issues arose.

3.8. Data analysis

Data analysis in qualitative research involves organising and interpreting non-numerical data to derive patterns, insights and meaning that address the research questions. According to Bryman (2018), qualitative data are systematically organised to generate meaning and produce findings that are rich in context and depth. In this study, the data collected from interviews were analysed using thematic analysis, which is an appropriate method for identifying, analysing and reporting patterns or themes within qualitative data (Braun & Clarke, 2006).

The researcher began by transcribing the audio recordings verbatim, followed by reading and re-reading the transcripts to familiarise herself with the content. This process allowed for the identification of recurring ideas and concepts. Initial codes were then generated, after which the data were sorted and grouped into meaningful categories. From these categories, broader themes were developed that captured significant aspects of the participants' shared experiences and views regarding survival strategies in a distressed economic context. Thematic analysis was preferred over content analysis, as the latter is more commonly applied to the systematic coding of text-based materials such as media documents or archival texts. Thematic analysis, on the other hand, allowed the researcher to interpret patterns across the verbal data collected through interviews and discussions, ensuring that the voices of the participants were authentically represented.

In line with Yin's (2018) framework for qualitative data analysis, the researcher followed five stages: compiling the data, disassembling the data into codes, reassembling these codes into themes, interpreting the themes in relation to the literature and research objectives and finally drawing conclusions. This process enabled the researcher to extract meaningful insights, compare findings with those from the literature review and develop a coherent understanding of the coping strategies employed by female-headed households. Participants who took part in the study were given pseudonyms. The themes were identified through sequential phases which are data familiarisation, data coding, searching for themes and theme development, reviewing themes, defining and naming themes and finally writing up the themes. The data was then presented in themes with transcribed quotations of the participants being included to support their responses. The conclusions derived from this analysis form the foundation of the findings and discussion presented in the next chapter.

3.9. Ethical Considerations

Kamhozo (2018) says that ethical considerations are rules that help decide what is right or wrong to do in a study. Various procedures of research ethics were used in the study. The first and broadest one was the protection of participants from any harm. The second procedure was to make sure that the research was conducted in a way that serves interests of individuals, groups and community as a whole. The third procedure was to examine specific research activities and projects for their ethical soundness, looking at issues such as the management of risk, protection of confidentiality and the process of informed consent.

In order to reduce the chances of refusal by participants to partake in the research, the researcher provided a letter from the University and presented it to Kaniita community leadership (Appendix C). This was done to provide them with full information about the dates of the investigation and, in turn, attain consent for the investigation to be carried out within the community. This ensured the wilful participation of the targeted participants. Another ethical aspect which was considered is informed consent, which involved telling the participants what the research is all about and their right to or not to take part in the research.

The participants who took part in the research voluntarily chose to do so without any form of coercion or persuasion. Moreover, another aspect of research ethics that was taken into account is the right to withdraw. In this case, during the course of the research if participants wished to withdraw from the research, they were allowed to do so. If participants had any reservations, they were kindly excused as they had the right to refuse to participate or withdraw from the research at any time without penalty. In this regard, the researcher ensured that there was no use of deception; hence, before the research, the participants were briefed about the research as the researcher highlighted and clarified the fact that the research was purely for academic reasons. Moreover, no information given to the researcher by a participant was revealed to another person unless the participants had given prior agreement. The participants were assured

of confidentiality. The researcher kept the information provided private and confidential by using pseudonyms in presenting the research findings as a reflection of respect for participants' rights. At the end of the research, the participants were provided with the contact details of the researcher and they were debriefed as regards the outcome of the study.

3.10. Chapter Summary

This chapter focused on the methodology of the study. The chapter outlined the research design and methodology of the study and it provided a comprehensive view of the explanation and selection of the research design, population, sampling method and sample, procedure for data collection and data analysis. The chapter also explained the ethical considerations of the research study. The next chapter focuses on the presentation of research findings and discussions.

CHAPTER 4: DATA ANALYSIS AND DISCUSSION

4.1. Introduction

In this chapter, the data collected on survival strategies of female-headed households in Kaniita Informal Settlement in Omuthiya, is presented and analysed. The data came from the interviews conducted in Omuthiya, Namibia. The data that emerged from the study was presented thematically. In this section, the researcher presented the findings and interpretation of the data based on the responses from the twenty (20) participants that were interviewed from the settlement. The following sections present and discuss the data. The study findings will be presented in three themes which are based on the following research objectives:

- To identify the challenges faced by female-headed households in a distressed economy in Kaniita informal settlement.
- To examine the survival strategies deployed by female-headed households in a distressed economy in Kaniita informal settlement.
- To identify and suggest support systems that could be adopted as surviving strategies by female heads of households in Kaniita in a distressed economy.

4.2. Demographic Information

The findings indicate that data saturated after interviewing twenty participants. Findings reveal that out of 20 participants who participate in the study, all of them were female. Findings show that the participants' ages ranged from 19 years old to 66 years old. Out of the twenty (20) participants, 5 were 20- 24 years old, 5 were aged between 26-35 year and 10 were aged 36 years and above.

4.3 The challenges faced by female-headed households in a distressed economy

Contextual Causes of Female-Headed Households

Female-headed households in Kaniita often arise from a combination of social and structural pressures. Separation, divorce, widowhood, and male migration frequently leave women as sole providers, and many are forced into informal work with limited education and no access to high-paying jobs (Oyedele & Haifene, 2024). These women also contend with significant care burdens, supporting children, grandchildren, or ill relatives on meager incomes (Oyedele & Haifene, 2024). In regions like Namibia, some women also choose to remain single to avoid problematic relationships. This is often a response to men engaging in multiple sexual partnerships, which increases the risk of HIV/AIDS. Choosing to stay single becomes a strategy for self-preservation and protecting their children.

In Kaniita, conditions are exacerbated by insecure tenure, unreliable water supply, and inadequate sanitation encounters that especially burden women-headed households, as they often must pay for water or travel long distances to access it (Omutumwa, 2024). Furthermore, pervasive domestic violence in Namibian informal settlements drives women to flee abusive homes and establish independent households (Shituula, 2019). This difficult relationship of family breakdown, gender-based violence, economic marginalization, and deficient services makes female heads in Kaniita particularly vulnerable yet resilient.

Field data from the Kaniita informal settlement reveals that female-headed households (FHHs) often arise from life-altering circumstances such as widowhood, abandonment, separation and prolonged male migration. Many participants noted that their transition into household leadership was not a choice but a consequence of spousal absence or loss, pushing them into sole caregiving and income-generating roles. The study also found that cultural expectations

and systemic exclusion from land, employment and inheritance rights left these women vulnerable and without fallback options.

Participants offered compelling narratives illustrating these contextual causes. One respondent noted, *"My husband left ten years ago and never returned. I was forced to become both mother and father to my children"* (Participant 3).

Another shared, *"After my husband died, no one from his family helped. I had to stand up and lead the home alone"* (Participant 7).

Yet another woman reflected, *"When my partner started drinking and became violent, I had to leave with my children and fend for us alone"* (Participant 11).

These experiences highlight the compounding effect of socio-cultural and economic abandonment, reinforcing women's role as household heads not out of empowerment, but necessity. These field insights align closely with established literature. Scholars such as Chant (2003; 2014) and Kabeer (1994) argue that the prevalence of female-headed households in low-income urban contexts often results from structural gender inequalities, social disintegration and persistent economic instability. In Namibia, Seibes-Bock (2017) and Endjala and Botes (2020) similarly describe how factors such as male mortality, rural-urban migration and declining employment in formal sectors contribute to the high incidence of FHHs. The field findings from Kaniita reaffirm these patterns, but also expose localized dimensions, such as the breakdown of extended family support networks and the absence of institutional safety nets for widows and abandoned women.

Theoretically, Moser's Gender and Planning Framework (1993) offers critical insight into these dynamics by distinguishing between practical gender needs such as food, shelter and childcare and strategic gender needs such as legal rights, access to land and political participation. The findings suggest that the women in Kaniita are continuously addressing practical needs in the

absence of institutional recognition of their strategic gender needs. Their headship roles are defined not by empowerment but by the necessity to meet basic survival needs, thus confirming Moser's argument that development frameworks often ignore the realities of non-nuclear, female-led households.

Moreover, Longwe's Women Empowerment Framework (1995) highlights five levels of empowerment: welfare, access, conscientisation, participation and control. The women's narratives indicate that most remain trapped at the "welfare" and "access" stages, with little movement towards full participation or control over their economic and social environments. For instance, despite being primary caregivers and economic providers, several women still lack land rights, financial capital and access to formal employment barriers that reflect broader gendered inequalities in Namibia's informal settlements. From the interviews that were conducted, participants had got this to say concerning the challenges faced by female-headed households in a distressed economy:

4.3.1 Business going slow

During the study, the researcher asked if participants had acquired business trainings on how to run their business, their response was no but only forced by poverty to start up something as a means of surviving. Many women were involved in the informal sector business because of the high illiteracy rate. Most of the participants highlighted that they are facing a challenge in their business which is caused by the economic situation. The participants lamented that since post COVID-19, their businesses did not get back to normal. They said that some of their businesses have collapsed or closed down due to a lack of clients. Participants said that their businesses were slow and they were not getting enough profits to sustain their lives.

Participant A said, as quoted:

'The biggest challenge being faced by female headed households is that the business is going slow. Most of the people do not have money and some of them have been laid off at work. So, it is very difficult for us as females to run our business.'

Participant C also stated that:

'The economy is in a devastating situation right now. It is a big disadvantage to us women as heads of our households. I came here to sell my Kapana (barbecued meat) and fruits but since morning I did not have N\$100 from my sales. And from these sales I have to buy bread, wood and water. It's not easy.'

Participant D also remarked that:

'COVID-19 has turned our businesses upside down. I survive from selling vegetables and fruits but one will see that at the end of the day, I make only a few sales. Business is really very slow and it is really affecting us negatively. I have to buy school stationary'

The above findings are in line with Milazzo & van de Walle (2017), who said that FHHs are vulnerable because they do not derive enough income from their economic activities, have many dependents and are less productive compared to their male equivalents.

4.3.2 Once one gets pregnant, there won't be space in the open market

Participants also complained that their spaces for their stalls are being overtaken by the other sellers once they get pregnant and go for maternity leave. They said that the remaining people will use that space so when someone comes back from maternity leave, they will not find their space anymore.

Participant B also lamented that:

It's very challenging as a woman hey. On one side you are the family head and on the other hand you are pregnant. There comes the challenge now. Once one gets pregnant and go for

maternity leave, when she comes back, there won't be space for that person in the open market. So, this person will struggle to find space so that she can support the family as the head.'

Participant E also stated that:

'I once went for maternity leave and when I came back, I found my spot gone. The other vendors did not want to give my space back so I spent two weeks trying to secure a spot to install my stall. It was not easy as a breadwinner. There is no fixed place that customer can know you from.'

4.3.3 Lack of capital

Participants also howled about the lack of capital to sustain their businesses. They said that they won't have enough money to buy their stock and sell it so that they can be able to settle their bills. Lack of capital was a big challenge to FHH.

Participant F said:

"I earn a living by selling grilled meat (kapana), fruits, and vegetables. But when I became pregnant and took maternity leave, I couldn't make money to pay my bills. I had to shut down my only business until I returned and it was really hard."

Participant G also remarked that:

'As the head of the family sometimes I won't make enough money to settle my bills such as for water, wood, food, etc. So sometimes I have to borrow money to cater for my needs. As a result, I will use the money from my stall to settle the debt and the money that will remain won't be enough for stock and to feed my family.'

Participant I also said:

'Sometimes I blame COVID 19 because before the economy was not in this terrible situation. We used to get customers for our products but these days one can hardly get a customer the

whole day. People don't have money and scared of CORONA as a result my family we suffer the consequences.'

The above results are in line with Habib's (2016) study in Bangladesh which indicated that females' heads of households who are residing in poor urban communities are confronted with financial challenges for them to meet their socio-economic life basic services. The study further revealed that female heads of households are trapped in multidimensional poverty as they lack financial capital and employment opportunities. According to the Namibia's Multidimensional Poverty report of 2021, 43% of Namibia's population live in multidimensional poverty. The Multidimensional Poverty Index in Namibia is 0.191 therefore the poor in Namibia face 19.1 percent of the possible deprivations. This is also supported by a study conducted by Casier (2016) in Gambia which indicated that financial capital is a key problem affecting female heads of households in supporting their families and engaging in a viable entrepreneurship business. The study found out that most female heads of households who are living in urban areas are faced with financial problems since they do not have accesses of any kind to credit facilities due to lack of collateral security to access loans from financial institutions.

4.3.4 Taking care of the family alone

The participants also narrated that they were taking care of their families alone. Some were divorced, some on separation or some were widowed. Being the head of their families, women faced a lot of challenges when it comes to taking care and feeding the family.

Participant H stated:

'As the head of the household it's not easy for me. I am a widow so I have to take care of the children-sending them to school, providing food for them and also buying clothes. The money that I am making at my stall is not enough to cover all these expenses.'

Participant J also added that:

'I am a divorcee and I have to take care of my family alone. It's a big challenge you know. The money is not enough to meet my expenses, so I am in a lot of debts right now.'

Participant K also lamented that:

'I cannot say I have a husband at all since am the breadwinner. I take care of all the bills alone at my home. My husband what he knows is drinking beer. Am the head of the household and it's not easy to take care of the family alone.' As a woman I have to work hard to make sure that I take a good care of him to be at standard of other man in town''The findings of the study align with a study that was carried out by Sidloyi (2016) in South Africa which indicated that female heads of households are confronting financial poverty problems owing to changes in the economic situation of the country. The death of their husbands has created households headed by women who are expected to provide all the needs of family (Sidloyi, 2016). The absence of a husband in the family has put women on vicious cycle of poverty in accessing financial capital. Confronting a vicious cycle of financial poverty has resulted in struggling in bearing the brunt of childcare. In addition, the disintegration and disappearance of family ties have worsened problems to female heads of households since most of the extended families no longer play a role in providing social safety nets to women. In addition, Yoosefi (2020) supported this by saying that households whose men (husbands) were absent from the family have long been called unattended and this label's use has continued to this day. It may not be socially bad, but it frequently causes female-headed households a lot of stress and anxiety, which deters women from moving forward with their life.

4.3.5 Land

Land remains an essential need that enables livelihood activities for larger proportion of the population in most developing countries. The researcher was eager to know if respondents have

access to agricultural land. Participants also highlighted that as women they did not have enough land so that they can cultivate their crops and fend for themselves. They said that it was very difficult to acquire land for farming so at the end they won't be able to farm crops or rear chickens.

Participant K also said:

'My biggest challenge is if, Town Council can allow us to own a small piece of land that we have. So, I can leave my children with something.'

Participant L also said:

'If we only we can get the land as females since we are the heads of our households. The land that we have is not enough to cater for our families. Something needs to be done for sure about this issue. We also need title deeds for these lands.'

The above results coincide with Seibes-Bock (2017) who said that female heads of households confronted food insecurities at their households since the money they obtain is not enough to purchase adequate food for their families and they are living in indebted all the time. This is also supported by Joshi (2017) who said that female-headed households in Bangladesh are more likely to have lower levels of income and a weaker asset base than male-headed households due to lower literacy rates, educational attainment, asset holdings and access to credit, indeed, this is an argument that is commonly found in the policy literature. Land is one of the most essential producing assets. Landlessness is strongly associated with extreme poverty and is seen as an asset that provides social identity and a sense of dignity to individuals. Land ownership can give social status or political power (Carter et al., 2017).

4.3.6 Leadership

Participants also said that due to lack of leadership at the open market, it is very difficult to manage their stall. They said that they don't have access to some of the services such as running water and permanent space at their stalls because there is no one to monitor all those processes.

Participant M also said:

“There is no leadership at open market, we don't have license to operate, no proper ablution facility, no running water and storage to keep our product”

Participant N also said:

“Foreigners are competing with us by selling same product on cheaper price and are not paying anything for operating here. There is no safety at open market or at the location” there is no proper infrastructure at open market, no storage to keep our product/stock. We sell cooked food in the sun, wind and rain season. Customers find it hard to stand in the sun buying from us and have a perception of food poison.

The research findings are consistent with existing literature on challenges faced by vendors in open markets. The lack of effective leadership and governance at the market hinders proper management of stalls and access to essential services like running water and storage facilities, thereby affecting hygiene and business operations (Skinner, 2017). The absence of such basic amenities has been a recurring issue in studies on informal markets, impacting vendor satisfaction and overall market performance (Cross & Street, 2019). Moreover, unfair competition from unregulated foreign vendors selling similar products at lower prices without proper permits can create tensions and unfair advantages for local vendors (Portes & Benton, 2019).

Additionally, safety concerns resulting from inadequate market infrastructure and exposure to harsh weather conditions negatively affect product quality and customer perceptions, further

challenging vendors' businesses (Sanyal & Samanta, 2018). Scholars suggest interventions such as improved governance, infrastructure development, fair regulations and safety measures to support vendor livelihoods and create a more sustainable and inclusive open market environment. Policymakers can draw upon this literature to implement targeted solutions that address the specific challenges faced by vendors at the open market.

4.3.7 Migration

It was noted that individuals migrate from rural to urban areas with the perception that urban areas offer better economic opportunity such as employment. Migration from rural to urban is determined by females is determined by marital status and number of children because females with less children and unmarried are likely to migrate to urban areas. It was also discovered from the participants that due to migration from one town to another, it posed a challenge to them since some of these participants used to stay with families that were headed by someone. But since they have moved to their own place, automatically they became heads of the families.

Participant K also said:

“I moved to Omuthiya to find work and make sure my children could attend school. At first, I lived with relatives, but later I decided to get my own place.”

The research findings are corresponding with existing literature on migration that individuals migrate from rural to urban areas with perception that urban areas offer better economic opportunities such as employment and better pay (Todaro 1971). In addition, Brockerhoff and Eu (1993) state that migration from rural areas to urban areas by females in Africa is usually determined by their marital status and the number of children they have. Females with less than two children and unmarried are likely to migrate to urban areas (ibid).

4.3.8 Gender Based Violence

Extreme behaviour that is based on gender inequality and the need to express a sense of male ‘superiority’ through physical and non-physical domination, is an area of growing concern in Namibia. While rape and murder are well-publicised, more wide-spread and hidden are forms of violence not shown by physical abuse? Women and girls became subjects to threats or intimidation or placed in positions where they are afraid to exercise their freedom.

Participant L also said:

“I started facing abuse in 2016 when I became a Christian—my husband disapproved of me going to church. He began accusing me of witchcraft and started humiliating and beating me, even in front of our children. I reported this to his family, hoping they will help, but they turned against me because of my faith. He often came home drunk, provoked me, and insulted me. One day he pushed me so hard that I broke my arm. After that, I decided to leave and never return. My brother helped me build a house and brought me bales and perfume to sell. Now I live peacefully with my two children.”

According to Namibia National Plan on Gender-Based Violence (GBV) 2012 – 2016, (2013), the Plan of Action outlines actions designed to prevent GBV, to improve the implementation of laws and services aimed at victims of GBV and to provide adequate support services for survivors. In particular, the Plan seeks to address the complex nature of GBV, encouraging stakeholders to consider the root causes of GBV and to identify areas for improvement in access to and delivery of effective and efficient services.

4.4 The survival strategies deployed by female-headed households in a distressed economy

4.4.1 Selling different products

Street vending is the most adopted livelihood strategy in Kaniita informal, this activity is mostly seen in at open market, under trees and next to the road. When asked about the survival strategies that are being used by the female headed households, some of the participants said that they are surviving from selling different products in the streets.

Participant N said:

“My survival tactic is through selling vegetables and fruits at my stall. Through this I am able to fend for my family. I sell different kind of products at the open market during the day. During the night I go to the taxi rank to sell some more products too.”

Participant O said:

Life out there isn't easy, but we're doing everything we can to survive. I sell kapana (barbecued meat) at the open market. Some days I make enough to cover my daily expenses, but on bad days, it's a real struggle.

Participant P also stated that:

‘I survive from selling mini bales of dresses, ladies coats, pyjamas, men’s t-shirts and trousers. This is my source of income where I get the money to support my family.’

The findings are in correspondence with a study conducted in Ethiopia by Mulugeta (2017), who revealed that the participation of female heads of households in petty trading encompasses livelihood activities such as selling food, beverage, selling second-hand clothes and handicraft and immediate needed products required at the local market. In addition, under domestic service, female heads of households work as household help for them to make ends meet. This was supported by Mwaniki (2017), who said cross-border trade had become a boulevard that enabled many women to keep up their families. The aforesaid scholar showed that most cross

borders have employed an assortment of strategies in order to enhance income earning capacity.

Participant Q also said:

'I own a small restaurant where I sell different kinds of food. This is where I generate my money to provide for my family.'

The above results coincide with the study by Seibes-Bock (2017) which was done in Namibia that indicated that female heads of households who are working in the informal sectors are engaging in domestic work, retailing business, selling of mostly cooked foodstuff, various small groceries, trading beverages and liquor.

Participant R also stated that:

'I sell 'cooked food and other baked products. This is my daily routine of getting income.'

The above accords with a study conducted by Endjala and Botes (2020) in Namibia which indicated that household which resides in Windhoek informal settlement used various strategies to cope against the vicious cycle of poverty which they confront in their lives. It was reflected by the study household in informal settlements are employing that different types of livelihoods and coping strategies, these include rural urban food transfer, informal sector activities and social network.

Participant S also commented that:

'I do Order-With-Me business. I buy goods from China and South Africa for resale here in Namibia and Angola.'

Participant T also said:

'I have a small garden where I plant tomatoes, onions and potatoes. When these are ripe, I will go and sell them in bulk at an open market in town.'

The above findings are in conjunction with Eboiyehi (2018), who indicated that women head of households in Ungogo in Kano rural Nigeria are engaging in vending their agricultural products such as yams, tomatoes and maize to make their end meets.



4.4.1.1 Female at Omuthiya Open Market

4.4.2 Working

Working is one of the survival strategies for female-headed households in Kaniita informal settlement. Females are engaged in informal work like selling, baby sitting and bar attender and other piecework were by employer pays an agreed amount after a shorter period for a smaller task performed. Participants also revealed that some of them are surviving through doing domestic work at various organisations so that they can fend for their families.

Participant A stated that:

'I work as a part time nanny. This is where I get my money to feed my family. During the weekends when am not working I will be selling at the Shebeen'.

The above findings are in line with a study conducted in Ethiopia by Mulugeta (2017), who indicated that the female heads of households who are working in the informal sector through engaging diversifying survival strategies from time to time in search of a better income. It was expressed from the study that the major types of survival strategies that female heads of households engage in comprise of petty trading, domestic services and prostitution.

4.4.3 Social Grants

Participant F also remarked:

'My sister is supporting us financially. I also receive social grants from the government. This money helps me to settle my bills.'

Participant G also said:

'I work as a cleaner at the Ministry of Health and Social Services. That's where I get the money to feed my family.'

The findings are in line with a study conducted in Bangladesh by Habib (2016) which indicated that female heads of households engage in informal activities without adequate resources, formal training and occupational interest. It was reflected that female heads of households are engaging in petty trade and related activities. Female heads of households engage in making fruit juice ices and pastries as well as engaging in part-time domestics' works such as washing and cleaning other people's houses.

Participant C also said:

'I work as a security guard at a certain supermarket in town. During the night I will be working as a guard and day time I will be hustling.' Pray to God to hear our cry''

'I always target construction sites to sell fat cakes and Oshikundu (traditional drink) because sitting at stalls will not get you customers'

Street vending is one of the adopted livelihood strategies in Kaniita. The residents in this area, including female heads, are selling sweets, groundnuts, fruits, fish, chips, tomatoes and onions as well as a home millet brew drink. These activities are mostly seen in the small streets of the location and under the trees in that area. The respondents indicated that they target the construction sites to sell their products faster. They go to the construction site to look for casual work and during lunch, they will be selling their goods which they prepare at night and bring them to work in the morning.

4.5 The support systems that could be adopted as surviving strategies by female heads of households

When asked about the support systems that could be adopted as survival strategies by female households, participants had this to say:

4.5.1 Project Hope

Project HOPE Namibia (PHN) is a welfare organisation implementing programs in Namibia since 2002. The organisation is currently operating in nine of fourteen regions of Namibia. Project HOPE works in five main areas: disasters and health crises, infectious diseases, non-communicable diseases, maternal, neonatal and child health and health policy. Project HOPE helps people who live in poverty by giving those loans and then paying them back later and through saving schemes.

Participant D said:

'I think Project Hope should intervene in taking care of the women and the children that they are taking care of. Project Hope should provide basic needs to these individuals.'

Participant I also commented that:

'Project Hope is one of the organisations that give hope to the Namibian child. If this organisation intervenes in the welfare of these female headed household, then everything will be taken care of.'

The above findings concur with Seibes-Bock (2017), who said that by building capacity in the community, Project HOPE also help bring adolescent girls and young women's health, safety, educational and economic needs to the forefront of discussions and move the dial on gender equality.

4.5.2 Pension and children grants

Namibia inherited the concept of a non-contributory pension to its citizens and children. It was also highlighted that the government should keep on giving grants, especially to women and children. This will help the FHH a lot since they will have money to cater for their needs.

Participant B also stated that:

'I think the government should give children grants especially to widowers, single women or female headed households. These children grants will come in handy for the women.'

The above findings are in correspondence with Leibbrandt (2019), along with Rana, Jahanzeb and Urrehman (2018), who suggested that authorities should deliver financial aid to assist and retain livelihood ventures by FHHs.

Participant J also said:

'The government should provide loans to females so that they can be able to sponsor their small businesses. Through these loans, women can expand their businesses and they are able to buy a wide range of products for selling.'

Participant M also commented that:

'The government should provide loans to women at a low interest rate and also they should not ask for collateral security since most of the women do not have properties to attach as collateral security.'

The report on poverty and inequality in Namibia states that having a pension as the main source of income reduces consumption expenditure compared to other sources of income, including wages. Pension grant for the elderly is N\$1600.00 while children's grant is N\$350.00.

4.5.3 Create job opportunities

The participants also recommended that the government should create job opportunities so that most of the people will have jobs. They said this can be done by attracting foreign investors, giving loans to those who want to be self-employed and also the government should engage in some projects such as road construction and building of schools and hospitals because by so doing they will be creating employment.

Participant P said:

'The government should strive in creating employment so that everyone has the opportunity of being employed.'

The above interlinks with Ndinda (2019), who said that the policies that supported equality should remain in theory and be put into practice. Sustainability of livelihood is attained if the created system does help the community and the intended targets.

Participant Q said:

'Employment should be created and the employers should not discriminate their workers according to their gender. Equal employment should be done.'

The above findings are in line with Mannan (2018) who posits that the social system in Bangladesh is patriarchal and, therefore, foster women's dependence on men. The unilateral

authority of the husband to divorce his wife in a patriarchal country like Bangladesh, without even providing grounds, may be the cause of the rising number of divorce, separation and abandonment cases, which have detrimental effects on married women. If a marriage is dissolved through divorce, separation, abandonment or the death of the spouse, the women frequently face extreme challenges in supporting themselves. Women in FHHs frequently have limited mobility and hence have little choice but to accept lowly paid professions. Religious conventions and constraints imposed by in-laws, relatives or husbands all have a role in determining women's mobility. Female heads also experienced discrimination in wage payments as well (Akram, 2017).

Participant R also stated that:

'Self-employment should be preached by the government to everyone so that people may be able to have money to meet their bills.'

4.5.4 Training

Participants also emphasised that the government should engage in training courses for women on how to run and manage their businesses. They said that free seminars and workshops should be conducted and women should also be encouraged to participate in these workshops so that they will get valuable ideas on how to run their businesses.

Participant O remarked that:

'Free training on how to run these small businesses should be provided to women by the government where women will be taught how to manage their finances.'

Participant G also said:

'Workshops and seminars should be conducted whereby female-headed households will be trained on how to manage their businesses and households.'

These results coincide with Leibbrandt (2019), who said that seminars and workshops provide a chance to interact with experts from a specific field. By discussing about relevant topics of the particular subject, people tend to learn about the latest information and new skills related to the concerned subject.

4.5.5 Housing

Housing structures in Kaniita are made of corrugated iron because the land still belongs to the council. More participants indicated that they have traditional homestead. They moved to an urban area to find job opportunities and for children to be close to school.

Participant G narrated that:

'I need land of my own in order to have something that I can leave behind with my children. We need proper house with toilets and the government should intervene though housing projects.'

These findings are in line with Seibes-Bock (2017) who said that the Government of Namibia have a project to assist people with low income to construct houses. The Build Together Programme of Namibia aims to meet large-scale housing needs through an enabling approach to housing provision

4.5 Chapter conclusion

This chapter presents and analyses the data collected from interviews. The findings are compared with the literature discussed earlier. The next chapter will provide a summary, conclusions, and recommendations based on the research results.

CHAPTER 5: SUMMARY, CONCLUSION AND RECOMMENDATIONS

5.1. Introduction

The preceding chapter focused on the presentation of the findings of the study and discussion. This chapter provides conclusions, policy and practice recommendations as well as recommendations for future studies. The chapter also focuses on the limitations of the study. The research is guided by the following research objectives.

- To identify the challenges faced by female-headed households in a distressed economy in Kaniita informal settlement.
- To examine the survival strategies deployed by female-headed households in a distressed economy in Kaniita informal settlement.
- To identify and suggest support systems that could be adopted as surviving strategies by female heads of households in Kaniita in a distressed economy.

5.2. Summary

The aim of this study was to explore the survival strategies of female-headed households in Kaniita Informal Settlement, Omuthiya, in the context of Namibia's distressed economic environment. Female-headed households are widely recognised in the literature as being more vulnerable to poverty due to systemic inequalities, limited access to productive resources and the dual burden of caregiving and economic provision (Kabeer, 1994; Chant, 2006). As highlighted by Moser's (1993) Gender and Planning Framework, women often bear both practical and strategic gender needs, yet are structurally excluded from decision-making processes and economic opportunities. This study was grounded in this theoretical understanding and also drew upon the Women's Empowerment Framework by Longwe (1995), which emphasises participation, access and control over resources as critical elements in improving women's livelihoods.

A qualitative case study design was employed to allow for a rich, contextualised exploration of experiences. Using purposive and snowball sampling, twenty (20) female heads of households from the Kaniita informal settlement were selected to participate in semi-structured interviews and a focus group discussion. Data were analysed thematically to identify patterns and recurring themes related to challenges, strategies and support systems.

With respect to the first research objective, findings revealed that participants faced a multitude of challenges, including lack of capital, insecure informal employment, absence of land ownership or title deeds, loss of business during pregnancy and overwhelming caregiving responsibilities without male partner support. These findings echo concerns raised in the literature by Seibes-Bock (2017) and Casier (2016), who documented similar socio-economic hardships among women in informal settlements across Namibia and Gambia, respectively.

For the second objective, the study found that female-headed households adopted varied survival strategies, often shaped by economic necessity. These included petty trading (e.g., selling vegetables, fruits, cooked food and second-hand clothes), informal employment (e.g., domestic work, security jobs) and reliance on social grants. These findings support existing literature, such as Mulugeta (2017) and Habib (2016), which describe similar coping mechanisms in other developing country contexts. The application of Moser's framework is evident here, where women's practical needs (such as food, water and income) were prioritised through informal entrepreneurial efforts despite structural constraints.

In addressing the third research objective, participants identified potential support mechanisms that could help sustain their livelihoods, including access to microfinance, vocational training, housing grants and more inclusive local governance. These suggestions align with Longwe's framework, which emphasises that empowerment requires not only access but also control over resources and full participation in decision-making processes. The importance of institutional

and communal support systems was also highlighted in studies by Gerawork (2013) and Jooste & Mathibela (2020), who advocated for integrated interventions to address the feminisation of poverty in urban informal areas.

Overall, the findings demonstrate that while female-headed households in Kaniita are navigating economic hardship with remarkable resilience, their survival strategies are often fragile, reactive and constrained by systemic barriers. The study underscores the urgent need for gender-sensitive policies and targeted interventions that address both immediate practical needs and long-term strategic empowerment for female household heads.

The findings of this study reveal a complex interplay of structural deprivation, gendered exclusion and adaptive agency among female-headed households (FHHs) in the Kaniita informal settlement. Across themes related to livelihood challenges, coping mechanisms and desired support systems, it is evident that FHHs operate in an environment that continuously demands resilience while systematically restricting their access to critical resources and opportunities. The interpretive lens of Moser's Gender and Planning Framework (1993) and Longwe's Women Empowerment Framework (1995) enables a deeper understanding of how these conditions are not merely circumstantial, but are structurally embedded.

The pervasive challenges encountered by FHHs such as low and unstable income from informal work, limited access to capital and insecure housing reflect unmet practical gender needs, a concept central to Moser's framework. These needs encompass the immediate and material aspects of daily survival, such as food, shelter and childcare. In the context of Kaniita, these necessities are pursued under precarious conditions with limited institutional support, showing how the state and development actors have yet to fully recognise or prioritise the lived realities of women-led households.

Furthermore, Moser's distinction between practical and strategic gender needs offers critical insight. While women in this study have developed survivalist strategies to meet basic needs, they remain largely excluded from accessing strategic resources like land ownership, business formalisation and legal recognition factors necessary for transformative change. The absence of strategic empowerment perpetuates a cycle of dependency and marginalisation, even as women assume full economic and caregiving responsibilities.

Longwe's Women Empowerment Framework complements this analysis by situating FHHs within a hierarchical model of empowerment that begins at the level of welfare and aspires toward control. Most women in Kaniita appear confined to the first two levels welfare and access where their basic needs are met sporadically and their income-generation depends heavily on informal, low-capital activities. Very few have progressed to the stages of conscientisation (awareness of structural inequality), participation (in decision-making), or control (over resources and institutions). This lack of upward mobility within the empowerment continuum underscores the systemic nature of their disadvantage.

At the same time, the data reveal latent potential for conscientisation and agency. Many participants expressed interest in receiving training, accessing microcredit and securing land tenure, indicating both an awareness of their marginal status and a desire for greater autonomy. This suggests that, while FHHs are largely disempowered structurally, they are not passive recipients of poverty. Rather, they are actively negotiating their survival and envisioning pathways to empowerment, even in the absence of formal support.

Moser's critique of development frameworks that prioritise nuclear, male-headed households is particularly relevant here. In Kaniita, household headship is primarily female, yet policies and services remain misaligned with this reality. This mismatch contributes to the invisibility of FHHs in planning processes and perpetuates their exclusion from urban services and land

reform initiatives. Similarly, Longwe's framework highlights the critical gap between the lived experience of female heads and the structural provisions needed for them to achieve full empowerment.

5.3. Conclusion

The results of the study showed that female-headed households confront many intra-family and social challenges that, in many cases, disrupt their personal and social life. However, becoming a head of the household for women is not only associated with negative consequences but, in some cases, leads to positive outcomes such as positive self-concept and social maturity. Therefore, to promote the health and empowerment of female-headed households, multidimensional programs are needed that encompass all aspects of their health. Therefore, women can be prepared to adapt to new, multifaceted and sometimes conflicting roles by training for needed, coping techniques. They must also be supported by more economic support so that the cycle of poverty and disability within their families stops and their children can live better.

From a societal point of view, it is also possible to improve the social status of female-headed households by providing appropriate education and helping to change gender stereotypes so that their role as head and manager of a family can be accepted readily in society in order not to face social problems such as the stigma of being unattended and social exclusion. Female-headed households have the potential to become agents of change in their communities. By providing them with additional economic support, raising their social status and helping them adjust to new and varied occupations, the stress of female-headed households can be reduced and their potential as change agents can be realised.

5.4. Recommendations

The findings and conclusions of this study reveal that female-headed households in Kaniita Informal Settlement face numerous socio-economic challenges, including limited access to capital, insecure livelihoods, inadequate infrastructure and insufficient psychosocial support. In response, the following recommendations are proposed and are informed directly by the evidence presented in this research.

To begin with, there is an urgent need for government and non-governmental stakeholders to prioritise the economic empowerment of female-headed households. This can be achieved through the establishment of microfinance programs that offer low-interest loans specifically targeted at women in informal settlements. Additionally, training in financial literacy, entrepreneurship and basic business management should be made freely accessible. These interventions would help enhance women's ability to manage small businesses and generate sustainable incomes, thereby addressing the economic exclusion and informal labour reliance highlighted in the findings.

Moreover, vocational training and skills development programs should be expanded within the Oshikoto Region to cater to women with limited formal education. Practical courses in areas such as tailoring, catering, poultry farming and small-scale horticulture would increase women's employability and self-reliance. Community-based income-generating projects, supported by the Ministry of Gender Equality and Child Welfare, Regional Council and Local councils, would further provide accessible and dignified alternatives to precarious informal work.

In line with the challenges related to inadequate housing, sanitation and access to basic services, it is recommended that urban development efforts be scaled up in Kaniita. The Omuthiya Town Council, in collaboration with the Ministry of Urban and Rural Development

and the National Housing Enterprise (NHE), should extend affordable housing schemes and formalise land tenure for women. Infrastructure improvements, such as the provision of electricity, clean water and public toilets, are essential to improving living conditions and enabling women to operate home-based businesses.

The study also revealed that many female-headed households are exposed to social vulnerability and psychological strain due to factors like domestic violence, caregiving responsibilities and community-level insecurity. Therefore, integrated psychosocial support services are necessary. Social workers, in cooperation with law enforcement, should provide counselling and protection services, especially for women experiencing gender-based violence. Traditional councils and Community centres that offer legal aid, peer support and mental health services would serve as important safe spaces for women to seek assistance.

Finally, the findings call for greater inclusion of women in decision-making processes and development planning. Community leaders, local government officials and civil society organisations must ensure that the voices of female heads of households are heard and reflected in local policies. Churches and faith-based institutions can also play a supportive role in promoting family cohesion, moral guidance and volunteerism. In addition, scholarships and educational support from international partners such as UN agencies should be extended to women and their children, enabling long-term investment in human capital.

In conclusion, the challenges experienced by female-headed households in Kaniita demand a holistic approach that combines economic, social and institutional interventions. The recommendations provided above are grounded in the study's empirical findings and reflect a call for both immediate relief and strategic empowerment to transform survival into sustained well-being.

5.4.1 Suggestions for Further Research

This study was limited to one informal settlement in Kaniita in Omuthiya, therefore, a similar study should be conducted on the survival strategies of female-headed households in another settlement so that comparisons can be made and see if there is any replicability

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ANNEXURE A



ETHICAL CLEARANCE CERTIFICATE

Ethical Clearance Reference Number: DEC OSH 0017 **Date:** 21/04/ 2022

This Ethical Clearance Certificate is issued by the University of Namibia Ethics Committee (REC) in accordance with the University of Namibia's Research Ethics Policy and Guidelines. Ethical approval is given in respect of undertakings contained in the Research Project outlined below. This Certificate is issued on the recommendations of the ethical evaluation done by the ethics committee.

Title of Project: EXPLORING SURVIVAL STRATEGIES OF FEMALE-HEADED HOUSEHOLDS IN KANIITA INFORMAL SETTLEMENT, OMUTHIYA NAMIBIA

Principal researchers: LOIDE AMUNYELA

Staff Number/ Student number: 200646770

Remarks: Low Risk Approved with corrections

Centre for Research Services

Take note of the following:

1. Any significant changes in the conditions or undertakings outlined in the approved Proposal must be communicated to the ethics committee. An application to make amendments may be necessary.
2. Any breaches of ethical undertakings or practices that have an impact on ethical conduct of the research must be reported to the ethics committee
3. The Principal Researcher must report issues of ethical compliance to the ethics committee (through the Chairperson) at the end of the Project or as may be requested by the ethics committee
4. The ethics committee retains the right to:
 - i) Withdraw or amend this Ethical Clearance if any unethical practices (as outlined in the Research Ethics Policy) have been detected or suspected,
 - ii) Request for an ethical compliance report at any point during the course of the research.

The ethics committee wishes you the best in your research.

A handwritten signature in black ink, appearing to read 'Hans J Amukugo', written over a horizontal line.

Prof Hans J Amukugo (Oshakati Campus Chairperson Decentralized Ethics Committee)

A handwritten signature in black ink, appearing to read 'Davis Mumbengegwi', written over a horizontal line.

Prof. Davis Mumbengegwi (Head, Multidisciplinary Research)

ANNEXURE B



OMUTHIYA TOWN COUNCIL

Tel: (065)244700
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P. O. Box 19262
Omuthiya
NAMIBIA

OFFICE OF THE CHIEF EXECUTIVE

Enquiries: J. Erkkison

Our Ref:
Your Ref:

14th October 2022

Ms. Loide Amunyela
PO Box 19608
Omuthiya
Namibia

**SUBJECT: REQUEST TO CONDUCT RESEARCH IN OMUTHIYA TOWN:
KANIITA INFORMAL SETTLEMENT, OSHIKOTO REGION**

We have the pleasure to inform you that, the Management Committee meeting held 06th October 2022 have approved your request to undertake an academic research in Omuthiya Town Council with the topic "The Exploring survival strategies of female headed household in Kaniita informal settlement, Omuthiya, Oshikoto Region".

However, the Council have set the following conditions:

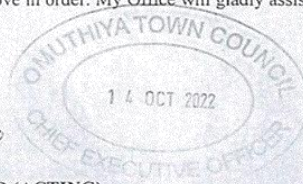
That you enter into an agreement with the Council to share a copy of your final reseach findings with the appropriate Department: Technical Services, Planning and Environmental Health for development purposes.

We trust that you will find the above in order. My Office will gladly assist you should you need any further clarity in this regard.

Thank you.

Yours Sincerely


SIMON P NGHULONDO
CHIEF EXECUTIVE OFFICER (ACTING)



ANNEXURE C

Semi-structured Interview Guides

Dear Participant

My name is LOIDE AMUNYELA, student number 200646770. I am studying towards a Master of Art in Development Studies degree at the University of Namibia (UNAM) and I am conducting a study about Exploring survival strategies of female-headed households in Kaniita informal settlement, Omuthiya (Namibia). I have chosen you to partake in the study because you are the group of women who are confronting diverse survival challenges and employed different strategies which this study seeks to find out. I am kindly seeking for your permission to partake in individual interviews (semi-structured interview) of this study. This current study has been approved by the UNAM Research Ethics Committee. I am thanking you in advance for cooperation and your time and I hope that you will respond favourably to this request. The individual interviews will take 30 minutes on each participant and the findings will be audio recorded with permission.

During the research process I will safeguard your participation rights, confidentiality and anonymity. In this study I will ensure you that your identity will remain confidential and the findings will be strictly used for academic purposes only. Participation in this study is voluntary and you have the right to withdraw at any given time of the study if may you want to do so. Data which will be gathered in this study will be kept safe in soft copies by securing it with a password, so that they could not be accessed by other people. In addition, for the sake of this study, I will also keep my participants journal reflections, notes and video items in hard, as well as soft copies will be locked in cupboard, in a safe place. Upon the completion of the study, the

research findings will be published. Therefore, it will be accessible to everyone. The data will be destroyed three years after the completion of this study.

Yours faithfully

.....

Loide Amunyela

If you require any further input or have further questions, please contact either myself or my supervisor, Dr. Ellison Tjirera:

Researcher: Loide Amunyela

Supervisor: Dr. Ellison Tjirera

Email: amunyelaloide@gmail.com

Email: etjirera@unam.na

Cell Number: +264 81 231 2113

+264 81 293 8841

Interview Guide

Items Required

- Print out of research Proposal
- Pen (Blue or black)
- Tape recorder
- Writing Pad
- Comfortable place

1 Introduction

- Greet the participants and introduce myself.
 - My name and surname
 - My work place
 - Clearly explain the purpose of the study and that it is voluntary
 - Obtain the verbal consent from the participant him/herself
 - Explain to the participant that the results of the study will strictly only be used for the stated purpose.
- 1 Find out the age of the participant (age category) and the address.
 - 2 Identify the gender
 - 3 Establish the years of experience as a household head

- 4 With the Semi-structured interview researcher will ask Open-ended question and if necessary, probe focusing on the objectives of the study.

Interview Questions

Research Objective 1: To identify the challenges faced by female-headed households in a distressed economy in Kaniita informal settlement.

1. From your experience as a female head of your household, how would you describe your day-to-day survival in Kaniita Informal Settlement?
2. In your experience, what challenges are you encountering in meeting your livelihood needs as female head of household?

Research Objective 2: To examine the survival strategies deployed by female-headed households in a distressed economy in Kaniita informal settlement.

3. Given the challenges that you face, what kind of activities do you engage in to make a living in Kaniita informal settlement?
4. Are the activities you are engaged in able to meet most of your basic needs for a long time? Explain in detail
5. In your opinion, are there any challenges you are facing in engaging in activities that enable you to make a living as a female head of household?

Research Objective 3: To identify and suggest support systems that could be adopted as surviving strategies by female heads of households in Kaniita in a distressed economy.

6. What form of support should be provided to female heads of households to improve their livelihoods outcomes?
7. What intervention strategies do you think the Ministry of Gender Equality, Poverty Eradication and Social Welfare should do to empower you with income generating projects?
8. Apart from government agencies, which other organisations assist in improving your livelihoods? What is your view of their assistance?

9. What do you suggest these agencies can do better in order to improve livelihoods of female headed households living in informal settlements?

Thank you very much for your time and information

