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Social Capital, Poverty and Women's Participation: The case of the Shack Dwellers Federation of Namibia (SDFN)

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DEDICATION

To God be the Glory Great Things S/he Hath Done

Dedicated to my beloved son Ekuyami Andre Eugene Conteh (whom I affectionately call Mr Eku the great), for whom I have found inspiration, and stimulation to succeed.

"For this have I done and much more will you do"

ACKNOWLEDGEMENTS

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LIST OF ACRONYMS

CBO's:	Community Based Organisations
CoW:	City of Windhoek
CSO:	Central Statistics office
GDL:	Gender Division of Labour
LEAD:	Land, Environment and Development Project
MLRGH:	Ministry of Regional, Local Government and Housing
NASBOUKOR:	National Building Corporation
NDP:	National Development Plan
NGO's:	Non-Governmental Organisation
NGP:	National Gender Policy
NGPOA:	National Gender Plan of Action
NHAG:	Namibian Housing Action Group
NHC:	National Habitat Committee
NHE:	National Housing Enterprise
NHP:	National Housing Policy
N$:	Namibian Dollars (N$1.00 = U$ 6.50)
SDFN:	Shack Dwellers Federation of Namibia
SDL:	Sexual Division of Labour
UNCHS:	United Nations Centre for Housing and Settlements
UNDP:	United Nations Development Programme
WGD:	Women Gender and Development

FIGURE 1: MAP OF NAMIBIA
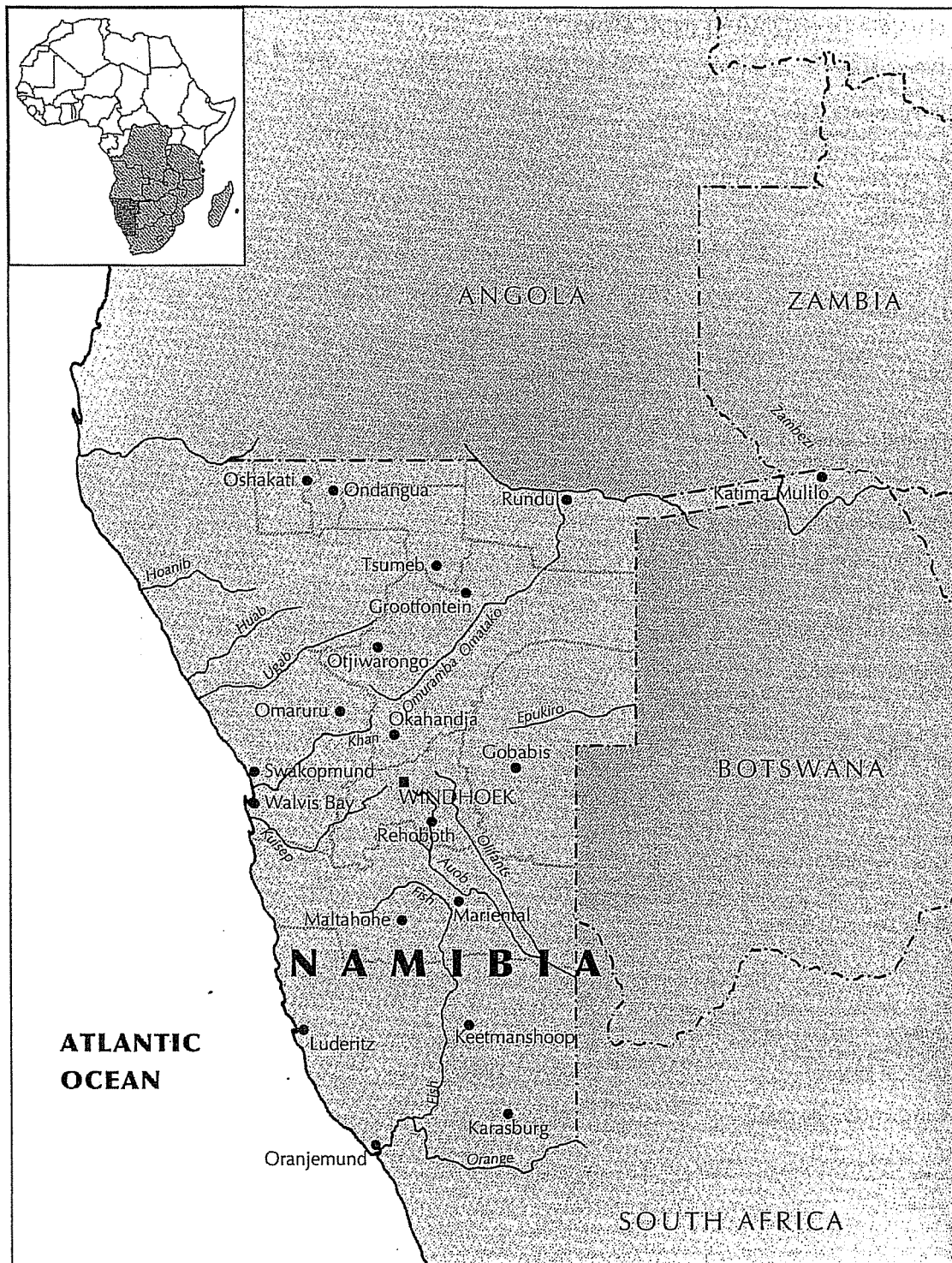
Source: (Iipinge & Le Beau, 2005: xvi)

CHAPTER ONE: INTRODUCTION

1.0   STATEMENT OF THE RESEARCH PROBLEM

This research paper is based on a study of the Shack Dwellers Federation of Namibia (hence forth SDFN), a network of housing saving schemes which aims to improve the living conditions of low-income people living in shacks or rented rooms and those without any accommodation, and simultaneously to promote women's participation. SDFN was formed in October 1998 consisting of 30 housing groups that had been formed in Namibia since the late eighties. Following the establishment of this federation a dynamic people's movement developed throughout Namibia, to a total of 312 saving groups in most of the urban areas in all the regions and also rural areas in four regions. Through self-help initiatives, about 750 houses had been completed by the members themselves (SDFN: 2004). The outcome of this whole action provides an interesting example of the links between social capital[1], poverty and vulnerability amongst women since it combines micro credit, community self-help in housing and the active participation of women.

1.1   BACKGROUND

1.1.1. THE COLONIAL SITUATION

Namibia had been a colony of Germany and South Africa respectively till 1990. Issues of access to housing and other resources were determined by urban policies of both the German and South African colonial administrations which were to create towns and centres as restricted White residential and business areas. The Blacks were allowed to move in but only as contract labourers living in Bantustan[2] with their housing and other social services inferior to those available in the White areas. Permanent Black urbanisation was discouraged and the racial discrimination introduced by the Germans was maintained by the South African regime and legally enforced. Most aspects of Black

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[1] See Chapter two for discussion of definition.
[2] Residential areas for Blacks created by the colonial authorities.

residents' lives were controlled by pass laws and the prohibition of urban land ownership. Additionally the very poor could not access credit, which could have been used in building houses or in income-generation.

1.1.2. THE POST-INDEPENDENCE SITUATION

Namibia with a population of 1.7 million is sparsely populated in respect of small towns and cities. The biggest city, the capital (Windhoek) has 250,000 residents and the next biggest (Oshakati) has 60,000 residents. When Namibia gained independence in 1991 the newly elected democratic government relaxed the existing housing laws. The government identified housing as one of its four priority areas of development along with Health, Education and Agriculture. This commitment by the government translated into the formation of the National Housing Policy (NHP) which received Cabinet approval in July 1991 (Gold, et al 2001:20). As these new policies and strategies unfolded, the promotion of an increased role in the housing process by the users became evident. These developments emphasised the importance of issues related to the experience of people in the housing process. This policy could be seen to promise housing as a citizenship entitlement irrespective of race which was a significant reversal of the policy of apartheid in the earlier period.

1.2   RESEARCH OBJECTIVES AND RESEARCH QUESTIONS

The main objective of the research is to contribute to the ongoing debate on social capital as an essential component of development – specifically regarding strategies for the provision of housing and its effectiveness in mobilising collective action for a common cause, and generally contributing to women's empowerment. Lessons drawn from this case study will be related to the broader policies on participation of low-income people in the housing process and also to gender issues in Namibia

The main research question is:

Have self-help housing initiatives contributed to the improvement of wellbeing and women's empowerment?

The sub research questions are:

- In what ways do women participate in the self- help housing initiative?
- Has women's involvement in SDFN led to any transformation in gender relations within the household?
- Does the social capital of SDFN women (social contacts, group membership, collective action,) contribute to the general wellbeing of the household?

1.3 JUSTIFICATION

The choice of this research topic was both a personal and academic pursuit. My interest in this area of research was sparked by my experience in conducting previous research of SDFN. That study titled the role of women in the development of appropriate housing methods and technologies, primarily focused on the use of technologies by unskilled women builders in self-help initiatives to build houses. With my existing theoretical background in Women Gender and Development and the links with urban poverty alleviation I felt that it was important to explore further:

- what constitutes social capital in self-help housing initiatives;
- what key lessons can be learnt from this initiative which could contribute to current debates on social capital, poverty and women's participation.

Other studies have been carried out on housing and gender but the existing body of knowledge about housing and gender is limited to the changing gender division of labour within the construction industry; little has been done with regard to self-help initiatives, analysis of intra-household relations and how men perceive self-help initiatives.

This research extends the analysis of women's participation in self-help housing initiatives to examine if there have been any changes in gender relations within the households of these women. The research also explores whether the self-help initiatives have improved the well-being of women and their households. The involvement of men in SDFN and their attitudes towards women in the housing process is also examined.

Deeper analysis of such initiatives is important because despite the principle of gender equality enshrined in the constitution of Namibia and the National Gender Plan of Action

with a gender and poverty focus, women continue to earn less than men and to constitute the weaker proportion among those defined as poorest in Namibia.

This is illustrated in the UNDP Human Development Report of 2001/2002 on Namibia which states that "women have annual incomes almost half that of men (US$4, 833 versus US$9, 511). This data is supported by the 1999 Levels of Living survey which found that Namibia's national average household monthly income per adult is N$662, but that female-headed households have an average monthly income of N$436 compared to male-headed households with an average of N$795" (Le Beau and Iipinge 2005:22).

There is a dearth of material on the fundamental factors of neo-liberal policies causing hidden burdens of adjustments on women; and statistics maintain that despite all the policies of gender equality formulated by the Namibian government women are indeed amongst the poorest. Attention therefore needs to be paid to the issue of gender equality and poverty in Namibia with insights from those who experience it and how they organise themselves and build collective support towards participatory practices of self-help housing initiatives.

This research provided an opportunity for SDFN women to speak out and share their stories on gender, poverty and empowerment, give their own definition of gender and poverty and suggest actions for overcoming it. It therefore also documents a bottom-up approach to describe the lived realities and interests of the members and their families as 'knowing subjects' on how best to tackle problems of poverty and gender inequality with particular reference to self-help housing initiatives. Thus this study aims to present and channel the narratives of SDFN members into a scholarly contribution which will provide policy makers with new insights and data on self-help housing initiatives, poverty, vulnerability and gender subordination.

1.4   METHODOLOGY AND DATA SOURCES

The research relied on both primary and secondary data. Primary data collection involved a field visit of six weeks to the research site in Windhoek.

Qualitative research methods were used to collect primary data. The main purpose for using this methodology was to explore SDFN's members' perceptions and conceptualisation of gender and poverty, particularly those members who are involved in self-help housing schemes.

Three research instruments were used to collect data:

A) **Household survey:** Five savings groups of SDFN were purposively selected to take part in the household survey. These are: Peoples Square, Barcelona, Yambidhidha, Linbandugila, and New life. The main reason for selecting these particular groups for the survey was to reflect the different composition of the savings groups in terms of ethnic diversity, gender proportion and length of time a group has existed. Peoples Square were the pioneers in self-sufficiency and the very first group to acquire land and build houses. Barcelona is a mixed-sex group with fairly middle-aged members mostly from the Damara ethnic group, whereas Libandugila members are mostly women and are mostly from the Owambo ethnic group (being the largest in Namibia). Yambidhidha is mostly men and its members are mostly Herero and Owambo with a good mix of young and old people. New life (as the name implies) are "the new kids on the block" with very diversified members in terms of ethnicity, age and sex. 50 household surveys were conducted: 10 among each of the five groups to provide an indication of the vulnerability status of member households, as well as data on their housing situation.

B) **Focus group discussions:** 3 focus group discussions among 1 group of men, 1 group of women, and one mixed group with representatives from different savings groups were conducted with the aim of enquiring about their experiences in gaining access to housing and in dealing with group dynamics. Given that the majority of the (savings) group members are women, the research had particular interest in identifying the group effort and structural management of the self-help groups. The research further identified whether poorer communities and single women are in a better position to access housing through organised groups than acting as individuals. It also stimulated discussion on controversial issues like gender equality and issues of intra-household conflict and cooperation.

C) **Key informant interviews:** Semi-structured interviews were conducted with 8 key informant members of SDFN, NHAG, Ministry of Regional, Local Government and Housing, the Community Development and Sustainable Development department of the City of Windhoek Municipality, some senior and long standing officials of SDFN, to provide expert information (on the research) and ascertain their relationship with the SDFN. All interviews (focus groups and key informants) were conducted face-to-face. All interviews were recorded to be transcribed later with their previous informed consent (Flick, 2002:79)

Oral history methods consisting of testimonies and life stories of older and younger SDFN members were also utilised to bring out the issues of generation as it relates to the research. This was in order to examine women's perceptions of SDFN and their participation in self-help housing initiatives, and then compare current notions with those of SDFN members in the past. In addition to interviews the data collection involved direct observation. Observing interviewees in their environment helped check the validity of the information collected.

D) **Secondary data:** The research also utilised secondary data drawn from the literature review on key concepts related to the research such as social capital, household and intra-household bargaining models, self-help housing initiative and community participation, which form the theoretical background of the research paper. Policy documents on the formation of SDFN; policies on gender, poverty and urban housing in Namibia; journals, and items from the press were also consulted to provide background information.

1.5 RESEARCH PROCESS

Upon my arrival in Windhoek I made a courtesy call to the SDFN and Namibia Housing Action Group (NHAG) offices in Windhoek to re-establish contacts with the members and brief them about my research project. Coincidentally the SDFN members were conducting an affordability survey for their members to ascertain how the lives of their members have improved since the acquisition of their houses. A briefing meeting was subsequently organised with SDFN group leaders to map out a plan of collaboration in terms of sharing data and their role in my research project. This proved to be very useful

for my research: all the respondents needed for my household survey and my "key informant" interviews were organised by the SDFN with minimal problem.

I began to realise during my interviews with SDFN that the respondent's testimonies are "situated" because of my own (male) gender. Their responses became not just mere accounts of their life story, but also an assertion of the selves who had emerged out of a position of powerlessness. Although I was the instigator and director of the interviews the women often drifted away from the question at hand taking the opportunity to demonstrate their achievements with SDFN and express their joy and satisfaction about their improved social conditions as proud owners of their houses. Since my interest was to get as much information as possible from my respondents I allowed myself to listen and wait for an opportunity to bring the interview back on line, as well as I could.

It was also not surprising to hear them refer to me during the interviews as 'you men', 'you guys' when responding to questions concerning intra-household relationships; and what came to light was that they perceive men as not expecting the women of SDFN to achieve their objective. One of the women, when I asked about power relations in the house, retorted "you men are just afraid that if we are empowered we will take over and become the boss". It became clear that they identified me more as a man than as a (neutral) interviewer.

One of the tenets of feminist research is to centralise women's voices from spheres in which they may have been previously marginalised. As Presser (2005) notes "Feminist research begins with women's own perspectives and experiences. In so far as women's perspective and experiences are subordinated in scientific inquiries and the larger culture, feminist researchers seek to eliminate hierarchies of knowledge construction". Similarly, Gilgun and McLeod, in Presser 1995, assert the recognition of such hierarchies and seek to disclose the multiple historically specific situations they hold in relations to both study questions and participants.

The process of conducting my research did become an on-site reinforcement of my learning in respect of feminist perspectives and whether a man can take a feminist stand point. When reflecting – both at the time and in retrospect – on that aspect I had to accept the situation; to acknowledge that though I am convinced that I can take a feminist point

of view my gender put something of a cordon around my inquiry. It was for me (intellectually) enlightening.

1.6   SCOPE AND LIMITATIONS

What I have noted above can be realised as being something which, to use other words, did limit the qualitative extent of the data gained. The scope of this research is also limited due to the small sample. The household surveys were made using a self-designed questionnaire among the members of 5 selected saving groups of SDFN - taken to represent different situations in the federation; but these five groups are not presumed as entirely representative of SDFN. The results from the information gathered do nonetheless provide much data which throw light on social capital, women's participation in self-help housing initiatives and intra-household gender relations.

Other factors limited the time in which this research was to be carried out. I was unable to interview as many men as planned especially the partners of the women of SDFN. This would have enriched my analysis on intra-household experiences. With more time I would have interviewed some members of SDFN who had dropped out which would have perhaps shed more light from their own perspective on the internal dynamics in the savings groups and shortcomings of the federation.

1.7   STRUCTURE OF THE PAPER

Chapter One presents the background and an overview of the research and details how the data were collected, the methods used and the scope and limitations of the research. The concepts used in framing and analysing the research are defined and discussed in Chapter Two. Chapter Three provides an overview of the struggle for housing in Namibia, with particular reference to grassroots organisation and consciousness; and provides a history of the formation of SDFN. Chapters Four and five present the main findings of the research with the former focussing on self-help housing initiatives – on their internal dynamics and the outcomes, and the latter paying attention to intra-household gender relations and the issues of masculinity and femininity in the context of

Namibia. Chapter Six summarises the important lessons learned from the SDFN housing initiatives, and presents the main conclusions.

CHAPTER TWO: ANALYTICAL FRAMEWORK

Three sets of definitions are relevant for this study: social capital; parameters for poverty and vulnerability, and the conceptualisation of intra-household gender relations. Social capital is vital to understanding the connection between the other variables. These are necessary for the further analysis of self-help and the forms this can take within the current regime.

2.1 SOCIAL CAPITAL

The concept of social capital is central to this research. It has been discussed by several influential theorists (Bourdieu 1983; Coleman 1988 and Putnam 1993; 2000). In the literature on poor households there is a growing recognition that income mobility cannot be explained solely from traditional inputs like land, labour and physical assets, but that social interaction/relations are also a determining factor. The livelihood framework formulated for instance by Moser (1998) and Rakodi (2002)[3] and based on household assets includes social capital. In this study I will focus on the social capital within the household livelihood assets framework which refers to the social resources (networks, memberships of groups, relationships of trust and reciprocity, access to wider institutions of society) on which people draw in pursuit of livelihoods.

Although there are differences among the theorists[4] of social capital I have taken key elements from each which are relevant to my study. Bourdieu defines social capital as the "aggregate of real or potential resources that are associated with the possession of a durable network of more or less institutionalised relations of mutual recognition" (Bourdieu, 1985:248, in Herreros 2004). Bourdieu's concept of *doxa* – unquestioned and taken for granted assumptions about social life and relations – is useful when

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[3] The increased attention being paid to livelihoods in both research and policy follows from a wide recognition that few rural or urban households, especially poor households in the middle and low income countries, rely on a single income generating activity (farming or wage employment) to support them. In this regard the livelihood concept is a realistic recognition of the multiple activities in which households engage to ensure their survival and improve their wellbeing. The assets that have been mentioned by Rakodi are natural, physical, human, financial and social (Rakodi, 2002:3)

[4] See Siisianen (2000) for a review of the different theorist's definitions of social capital.

analysing issues of hierarchy, symbolic power and privilege within communities and households. His conception of social capital therefore acknowledges the significance and also the power dimensions of the structure of social relations which includes gender relations and relative privilege with rights to some social groups in society (Kandiyoti, 1998).

Bourdieu's focus on durable networks or institutionalised relations for mutual recognition links very much with Robert Putnam's work. Putnam notes that "social capital refers to features of social organisation, such as trust, norms, and networks that can improve the efficiency of society by facilitating coordinated actions" (Putnam, 1993:167). In this sense voluntary cooperation is easier in a community that has inherited a substantial stock of social capital *per pro* norms of reciprocity and networks of civic engagement. Putnam gives an instructive illustration of this type, or principle, of informal savings institution found on every continent called a rotating credit association[5].

What is lacking in the literature on social capital is that much of the discussion is gender blind. When there is attention to gender in social capital research the studies often lack a thorough gender analysis, which leads Maxine Molyneux (2002:177, in Van Staveren 2002) to observe that "gender is both present and absent in troubling ways".

In order to discuss the issue of gender and social capital there is a need to look at studies which do focus on women's role in social capital creation and also take into account power relations and inequalities between women and men in the processes which lead to the creation and use of that capital. Two studies on micro-credit programmes which have a gender focus on social capital point precisely to such power relations and inequalities (Mayoux, 2001; Rankin, 2002).

Mayoux (2001) looks into the experiences of seven micro-credit programmes in Cameroon and suggests that micro-credit programmes which build on social capital can indeed make a significant contribution to women's participation. In micro credit programmes geared towards the poor, social capital is often used as a substitute for collateral, and to compensate for the lack of information on poor borrowers. Group

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[5] According to Putnam (1993:167), rotating credit associations consist of a group who agree to make regular contributions to a fund which is given, in whole or in part, to each contributor in rotation.

pressure appears to promote repayment rates and also affect rapid expansion of such programmes. However Mayoux questions the gender effects of the much-praised system of micro credit which is viewed in many quarters (especially the World Bank) as a panacea for poverty alleviation.

The problem according to Mayoux (2001: 439) is that social capital is therefore seen as simultaneously contributing to financial sustainability, poverty targeting and women's empowerment; but this optimism is based on a very narrow understanding of the concept of social capital focusing on horizontal norms, networks and associations assumed to generate trust and information which can be used by micro-credit programmes. She points to an idealisation of the family and the community underlying this optimism, which both ignores the fact that men generally tend to have more (and more powerful) social capital than women and may even serve to reinforce existing gender inequalities. The strength of men's social capital within communities frequently serves to reinforce gender subordination in relation to access to resources and markets as well as within the household. Mayoux also brings out other power dimensions of economic and ethnic differences.

There is a need to pay attention to gender relations in the mobilisation of social capital in self-help initiatives in order to see whether social capital has worked for SDFN members and their participation in self-help housing initiatives, and perhaps to understand the dynamics involved.

My own working definition of social capital for this research is drawn from Portes (1998) who defines it as "the ability of actors to secure benefits by virtue of membership in social networks or other social structures". This definition is applied in my research to both horizontal and vertical relationships in SDFN as well as to the issues of power and privilege which give these social relations their structure.

2.2   POVERTY, VULNERABILITY AND WELL-BEING

Poverty is a concept that is widely (though differently) understood. Poverty studies generally suggest that the use of income as an indicator to classify the poor is insufficient.

Kabeer (1994) asserts that poverty needs to be examined as a process of deprivation in which income is only one dimension; others being social, cultural and political factors that act as barriers preventing access to resources and entitlements. Gender, ethnicity, age and political affinity can play a central role in patterning poverty as a process. The basic idea underlying any study of poverty is that within a given society there are some minimum standards of living. If people cannot meet these standards and their command over resources falls short of what is required to attain these standards of living they are "poor".

Moore (1998) considers that defining a household as poor in terms of consumption may not cover all the deprived households and individuals. Botes contends that although income level is generally important to poor people's own perception of ill-being, other aspects of material poverty and ill-being which arise from social relationships are also important and may offset stable or increasing income. National household surveys for instance may not identify women as a disproportionately poorer group but if deprivation includes social subordination, reduced life-chances and excessive workloads, all or specific categories of women are undoubtedly deprived (Botes, 1998, in Rakodi, 2002).

Capturing the multidimensional aspects of the changing socio-economic well-being in poor communities requires identification of levels of poverty and of types of vulnerability. Moser (1998:3) reminds us that the concept of *vulnerability* although often used as synonymous for poverty, is not the same thing because poverty is essentially a static concept. Vulnerability is more dynamic and better captures processes of change as "people move in and out of poverty". Moser contends that although poor people are usually amongst the most vulnerable, not all vulnerable people are poor; a distinction which facilitates differentiation among lower-income groups. Chambers (1989) has defined the concept of vulnerability to include defencelessness in the face of insecurity and exposure to risks, shocks and stress. It is linked to tangible assets such as wages, savings, housing and domestic equipment, but also to intangible assets such as claims on other households, patrons, the government and the international community.

Central to this understanding of vulnerability is a dynamic view of *well-being*. Well-being is a broad concept that can span various aspects of life and is subject to normative

debate; it is not sharply and consensually defined. For the purpose of this research well-being will refer to how well a person lives focusing on the quality of the person's "being" (Forsyth, 2005:757). This will include non-material and material well-being.

2.3 INTRA-HOUSEHOLD GENDER RELATIONS

The discussions on conceptualisation of the household and intra-household relations are very relevant for this research. The household is very crucial in terms of analysing gender relations and conventional notions of the household have mostly focused on the household as a unit. A very influential proponent of this notion is Gary Becker (1976, 1986) who argued in his 'new household economics' that the household is an economic entity which behaves in a way comparable to a firm. Becker claims that "household members who are relatively more efficient at market activities use less of their time in consumption activities than other members do" (Becker 1976:108). The unspoken assumption in Becker's argument is that of the economists' comparative advantage, and thus: that people should spend their time most on what makes them better off and ultimately makes the household better. This is based on the assumption that the household should have a clear division of labour based on skills.

Moser contends that when it comes to current and policy practice (which is based on Western planning theory) there is always the tendency to make three broad assumptions despite the empirical reality of a particular planning context:

- that the household consists of a nuclear family of husband, wife and two or more children;

- that the household functions as a socio-economic unit within which there is equal control over resources and power of decision-making between adult members in matters influencing the household's livelihood;

- that within the household there is clear gendered division of labour according to the fundamental presumption that the man of the family, as the 'breadwinner', is primarily involved in the productive work outside the home; and that the woman as

the housewife and 'homemaker' takes overall responsibility for the reproductive and domestic work involved in the organisation of the household (Moser 1993: 15-16).

Feminist research has shown wide variations in family forms and units of consumption, production and distribution and a wide variation in the sexual division of labour – all being culturally specific. Folbre (1988) has argued that there are considerable and persistent gender-based inequalities in allocation of productive resources and distribution of benefits within the household. This approach to studying the household provides a useful framework both for the analysis of gender relations and of how gender asymmetries are constructed and contested.

Amartya Sen (1990) prefers to see the household as a site of cooperative conflict where cooperation makes each member better off than does non-cooperation. According to Sen individual household members' bargaining power depends on their perceived contributions to the household welfare, the extent to which they depend on the corporate resource basis and cooperative efforts of the household. This involves the allocation of resources and duties but since some of these outcomes will be more favourable to one party than the other there are seeds of conflict within cooperation. Feminists' re-formulation of Sen's model of cooperative-conflict provides, as noted by Chhachhi (2004) a way to conceptualise domestic regimes since it has the ability to deal with issues of gender and power; and consideration is given to the significance of familial ideologies about roles, responsibilities and claims obligations (implicit, normative) which affect the power dynamics within the household. Henrietta Moore (1994) conceptualises these as the 'local theories of entitlements' (cultural norms and values) involved in conjugal contracts which are not just constraints but are also resources used in bargaining. Thus cultural norms set the limits but are also instruments of change (Moore 1994, in Chhachhi 2004:33-34).

A crucial aspect of intra-household and extra-household bargaining is linked with notions of gender identities of femininity and masculinity. Gender identity refers to what it means to be a woman or a man in a specific culture. As with gender and gender relations it is not innate but is a socially constructed difference. Gender relations have been viewed by

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most scholars as power relations. Scott has argued that "... gender is a primary way of signifying relationships of power. It might be better to say, gender is a primary field within which or by means of which power is articulated" (Scott, 1988: 44-45).

Connell also conceptualises gender to include processes; the everyday conduct of life organised in relation to a reproductive arena, defined by the bodily structures and processes of human reproduction. He focuses on the processes and relationships through which men and women conduct their gender lives (Connell, 1995:71). Connell's conceptualisation of masculinity is very useful for this research in understanding the gender relations within the various households, understanding how men and women engage each other and the effects of these practices in bodily experience, personality and culture. An analysis of masculinity as hegemonic will facilitate a better understanding of how women negotiate and assert themselves within the household. Connell defines *hegemonic masculinity* as "the configuration of gender practice which embodies the currently accepted answer to the problem of the legitimacy of patriarchy, which guarantees the dominant position of men and the subordination of women (Connell, 1995:131).

2.4   COMMUNITY SELF-HELP AND INFORMAL HOUSING

The topic has immediate policy relevance and relates to key ongoing debates on community self-help/social capital in development studies. New directions in housing are being stimulated by ideas for promoting a decentralised self-help sector concentrating on the squatter areas. These ideas also include identifying aspects of people's autonomy in decision-making and the recognition of active participation by the would-be residents in the housing process.

For instance these developmental objectives of self-help housing are shared by the City of Windhoek Municipality in its new Housing Policy (2000) in that it "promotes the establishment of community self-help schemes [which] in the end are the cornerstone of self-development".

Despite the recognition of the role people are playing in creating their own settlements, Berner & Phillips (2002) declare that "community self-help as such is nothing new but

rather the default strategy of the poor. As documented by their very survival, the poor are experts in making the most of scarce resources under adverse circumstances, and have always used institutions of mutual support and risk sharing in order to do so. To acknowledge and attempt to strengthen these capacities and institutions is a both obvious and sensible approach to community development" (Berner and Phillips, 2002:2).

There has been a shift in the way international organisations have viewed housing initiatives. Berner (2001) argues that in most developing countries the formal market mechanisms have failed to satisfy the rapid increasing housing needs of the population. He contends that although squatting was perceived for a long time as a problem and detrimental to sound urban development and orderly planning, in the last two decades it has increasingly been recognized "as the only means available to fulfil the immense demand for mass housing in the cities, and thus as a solution rather than a problem" (Berner 2001:293). He quotes recent literature on urban housing such as the contributions of Habitat International, and John Tuner's seminal work which widely agrees that self-help housing is still the "only architecture that works" in sheltering the poor and for low income group in developing countries. Failures of both the state and formal markets are widely recognised and identified as systemic (Berner 2000: 3; Berner 2001:293).

This view was held by Hardoy & Satterthwaite (1989:16-17) who noted that rapid growth of illegal settlements in and around cities could be viewed not as the growth of slums but, in a very real sense, as the development of cities which are more appropriate to the local culture, climate and conditions than are the plans produced by the governments of these same cities.

Although harnessing the potential of self-help housing initiatives has gained a lot of currency in recent development policies, the underlying practical assumptions have been scrutinised in some quarters. Berner and Phillips (2002:2) contend that "the shift towards self-help can be seen as masking a defence against calls for redistribution" and ask, "Does it work for all urban poor communities? And is it efficiency, or rather the implicit justification of cutting subsidies and transfers, which makes it so popular with international financial institutions?" This study attempts to cross-examine these questions from the experience of the SDFN in Namibia by documenting the experience of struggle

and organising around housing, and then assessing what affects this experience and asset acquisition could have on broader developmental goals.

Community initiatives which contribute to their own development have long been recognised. Mahatma Gandhi was quoted in Conteh and Mu Ashekele (2004) as saying "the poor of the world [in particular women] cannot be helped by mass production but by the production of the masses". It is now conventional wisdom in development thinking that the poor are active partners in development.

2.4.1. COMMUNITY SELF-HELP IN HOUSING IN NAMIBIA

Community self-help has operated particularly in relation to housing and exhibits features of the gender division of labour. In Southern Africa the gender division of labour in housing has some specific features. Traditionally, in Namibia, it has been the responsibility of Ovaherero women to plaster the main wall of the family house; and of Owambo women to provide the enclosure palisades of the family-housing complex (Tonjes 1996). These actions have literal and symbolic meaning: women are symbolically the main 'foundations' of family housing. Similarly it has been the duty of women among the tribes in Kavango and the Subiya in Caprivi regions to collect the thatching grass of the housing roofs (Malan 1999). Similar practices of allocating specific house-building responsibilities have been documented among other tribes in other parts of southern and eastern Africa by Mafico (1991) and Kalabamu (2003). It has nonetheless been the overall responsibility of the men as husbands to decide, plan and schedule the building of the family house.

During the period of European colonisation the building industry in Namibia became predominantly a male one with the hiring of male paid labour and based on European building methods, practices, rules and standards. Paid male labour initiated the cash economy and urbanisation followed - with women migrating from rural areas to the urban centres to join their husbands or in search of better jobs for themselves. This trend resulted in the traditional responsibilities of women in house-building being significantly diminished (Talle 1987). Women in urban areas nonetheless do maintain strong links

with their families in rural areas where traditional house-building responsibilities are sustained.

The advent of urbanisation in Namibia also fundamentally altered gender roles with respect to security of housing and settlement. Many women found themselves as single heads-of-household; men were no longer the guarantors of housing security as in the past. Given that more men are employed in the formal sector than women and that men normally earn higher wages than women (particularly in the building industry), female-headed single households have the relatively greater vulnerability in respect of their livelihood systems and housing. Local dynamics of deprivation are such that in most cases poverty amongst female-headed households is a result of them being left to fend for their own housing against all the odds of unemployment, bureaucracy and conventional building practices and entitlements (Conteh and Mu Ashekele, 2004: 10).

Without entirely refuting the legitimacy of the argument against self-help housing initiatives – that it allows for governments to abdicate their responsibility of providing adequate shelter for its people, Conteh and Mu Ashekele (2004) noted that community participation was found to be an effective conduit for changing gender roles in the quest for affordable access to land, housing, services and resources. For women beneficiaries to obtain houses at affordable cost they have to participate in the actual construction of the houses – taking over the roles which hitherto have been reserved for males. Anzorena *et al* (1998) view this self-help for housing in a positive light noting that "...by rooting the initiative on the capacities, skills and knowledge of low income communities it is possible to reduce dependency and outside control, fine-tune policies according to people's need, reduce costs and improve cost recovery" (p. 171).

This was corroborated by Ndinda's study carried out in kwazulu-Natal South Africa. Here "self-help for the individual household in the sense of building your own home emerges spontaneously, but is also under certain circumstances promoted by the state and other interested groups, whereas collective self-help or social movements around the field of housing and reproduction are mostly initiated by people in need of housing and promoted by their representatives and organisation" (Ndinda, 2004:58). The involvement of the community and households in providing their own housing she refers to as "the

people housing process", which involves various elements of mobilising finance, the contribution of labour by the household to the construction of their own house and other resources required to access housing (Ibid). She asserts that self-help housing as a whole and especially for women "is a stepping stone towards upward social mobility and it has also been shown to reduce the gender inequalities in housing" (Ndinda, 2004: 61). On the other hand the changing gender roles in the construction process is a matter of women now simply re-asserting their old role of house-building.

Berner and Phillips (2002), while recognising the merits of self-help as creating respect for people's capability and creativity, caution us not to have idealistic expectations. "To expect poor people to lead the autonomous lives unattained by the middle class is both cruel and unrealistic.... Self-help approaches can and should be part of strategies to tackle exploitation and marginalisation, but should be considered as complements, not as alternative, to accessible public service and the redistribution of income and wealth" (p.9).

Despite this I feel that SDFN has engineered a new paradigm shift in the delivery of affordable housing, access to land, services and housing production resources for low-income people and the greater community of Katutura. Katutura (meaning: 'we have no permanent dwelling place') is located in Windhoek - Namibia's capital and major urban centre. It was created by the apartheid regime for Blacks, and was administered in the past by the most rigid machinery of the apartheid era.

CHAPTER THREE: THE STRUGGLE FOR HOUSING, HISTORY OF THE ORGANISATION AND CONSCIOUSNESS

3.1 BACKGROUND: HOUSING POLICY IN THE APARTHEID ERA

The national policy of pre-independence apartheid in Namibia did not allow for urban immigration until 1977. The spontaneous development of settlements was regulated and was prohibited in the poorer areas of Windhoek - specifically Katutura, the only Black township at the time. With the formation of Nasboukor (the national building corporation) in 1978 new suburbs could be built which allowed for private ownership by 'Blacks' for the first time but till then Blacks and Coloureds (specifically men who were only allowed to work as contract labour force) were to be housed, schooled, transported, and live a life segregated from the White population (Gold, et al 2001:22). Under the South African regime the majority of the population was excluded from the housing processes followed by the Whites for themselves.

Muller (1995) noted that exclusion from decision-making participation was initially a result of the political situation that denied people permanent access to towns. The "bulldozer" approach of the late fifties onwards resulted in the destruction of people's self-created domestic environments. This approach refers to policies which resulted in the removal of people to new locations and the bulldozing of the old ones. The practice featured strongly in the 1950s and 1960s in Namibia and South Africa. The houses that were destroyed in the old locations had been built by the people themselves, while the new locations were developed by local authorities. No property rights were given to Black people in the new townships and people had to occupy the housing stock provided by local authorities. People were not allowed to create their own urban domestic environments (Muller 1995:4).

The pre-independence regime actively discouraged and suppressed NGOs and CBO's primarily because they were considered politically threatening. At the time of independence only two community-based housing groups were in operation namely the

Saamstaan6 Housing Co-op in Windhoek and the Khara Tsasib Housing Association in Mariental (NDP1, 1995:463).

The apartheid policies on housing not only denied Blacks home-ownership but also inhibited women's participation in low-income housing projects. This is another major reason why female-headed households are disproportionately represented among the poorest of the poor.

3.2   THE EMERGENCE OF SELF-HELP GROUPS

3.2.1   History of SDFN

Before Namibia's independence in 1991 the influx of Black people was controlled in the urban areas through the apartheid and Bantustan systems. Black people who arrived in the city without jobs and places to live were scared to occupy any open space and squat as they do now. The unemployed and homeless squatted in the backyards of family members. These unemployed backyard squatters, most of whom were women, formed Saamstaan in 1988 as one of the first collective self-help initiatives. Through the support of a social worker and the Catholic Church the organisation was formed as a CBO primarily looking for alternative ways to secure land and housing. As they were very low-income domestic workers they knew that they could not afford the high costs of land or housing on their scanty salaries. Saamstaan at the initial stages received international donor funding and their first houses were built mostly from this source of finance (Gold, et al 2001:36).

3.3   THE HOUSING DILEMMA FOLLOWING INDEPENDENCE

The realisation that donor funding was not sustainable led Saamstaan to shift direction and form the Namibian Housing Action Group (NHAG) in 1992 as an umbrella organisation for other low-income housing groups which had meanwhile formed in other major urban areas. A total of 30 groups that had formed by 1992 constituted NHAG, with

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6 Afrikaans word literally meaning Stand together

the main goal "to strengthen member groups' capacity to secure housing for low-income households" (LEAD Project, 2005:12).

In October 1998 the 30 member groups of the voluntary association NHAG initiated structural changes that led to the formation of SDFN as a network of saving schemes with the aim to be a people's organisation working to change the lives of the poor and promoting women's participation. The idea of SDFN is to share members' skills and experience through exchanges locally, nationally and internationally which they call "the learning process" thereby enhancing the capacity of its members and maintaining a people's movement. SDFN is set up to enable access to land and credit through using members' own savings as a negotiation tool with the relevant local authorities; and to improve their living environment through the building of houses.

According to Ms EB of SDFN the federation has made it possible for people with low-income living in informal settlements to save money to buy land on which they can eventually build a house. The majority (70%) of SDFN members are women who play an important role in managing group loan schemes. SDFN does not have a very formal structure. Ms AM of NHAG pointed out that the groups are the most important elements in the network and the group members are bound by the group's rules, regulation and constitution but are part of this big family network. SDFN is led by a facilitator making sure that the group activities are taking place and that the various groups become truly involved in the activities of the network.

On 1 July 1999 a separate trust was established – keeping the name and the NGO status of the earlier association, NHAG. Its main aim is to support the "popular" drive and process of the SDFN; in particular to:

- facilitate the activities of the SDFN by acting as the treasury for regional and national activities, ensuring equal distribution of resources;
- advise the member groups and activity teams;
- organise international exchanges;
- open doors of formal institutions to enable the SDFN to access resources
- facilitate the SDFN inputs on policies and legislation
- document the experiences of the savings groups, and finally

- administer the Twahangana fund[7]

3.3.1. Post Colonial Policies and Access to Housing

The policy on a National Housing Programme was formulated by the Ministry of Regional, Local Government and Housing (MRLGH) with the assistance of the United Nations Centre for Human Settlements and the United Nations Development Programme and implemented the "Build Together" programme during the 1992/93 financial year. The stated goal of the NHP is "to make resources available for the development of infrastructure and facilities so that every Namibian family will be given a fair opportunity to acquire land, water, energy and waste disposal system, and to facilitate access to shelter in suitable locations at costs and standards which are affordable to the family on the one hand and to the nation on the other hand" (MRLGH, 2001:3). This initiative by the government can be seen as a way of allowing local communities to take a controlling part in the decision-making process on issues that affect their lives.

The following are the guiding principles of the Build Together Programme:
- Should be responsive to the people's need
- People should be involved, and be in control of the whole process
- People should take decisions and initiate action
- Maximum choice must be afforded through the wide range of opportunities
- Implementation to be decentralised to Regional Councils and local Authorities
- Mobilisation and maximization of the use of local resources and material
- Affordability and cost effectiveness should always be pursued
- The role of the State is to facilitate while that of the people is to decide and act
- The programme should be open to all interested parties including the private Sector, NGO's, CBO's and others
- Emphasis should be on the process of housing rather than the product
- There should be no discrimination on the basis of colour, creed, race, sex or religion

Source: MRLGH, 2003:3

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[7] An Oshiwambo (the largest tribe in Namibia) word meaning "united". This fund was established in 1995 as a mechanism to strengthen the capacity of member groups, manage funds and provide financial assistance to the poor in the form of housing loans, small business and service loans.

What is clear from these guiding principles and the strategies is that the government as a welfarist state was intent on providing adequate, affordable and decent housing for its population on the basis of gender-neutral policies. Inequalities in access were to be redressed between race groups and provisions were targeted at the disadvantaged poor – the majority of whom were Black. The widespread development of low-income housing after independence attests to the realisation of this ideal. However, even when using the macro economic indicators of output, it remains clear that demand has continued to outstrip supply.

Von Holtz (1991) reported that in the central and southern areas of Namibia, particularly, housing is an important need expressed by many women. The majority of people in these areas live in houses that are often just made from pieces of scrap metal. These get extremely hot in summer and cold in winter and are generally very overcrowded (up to ten people in two rooms). Dissatisfaction with poor-quality housing has led to the establishment – in many cases by women – of brick-making cooperatives. There are women's brick making companies at Gibeon and Okuryangava, as well as in Katutura, linked to government or cooperative housing projects. These could be seen as examples of successful involvement of women in non-traditional activities (Von Holtz 1991, in Marcus and Baden 1992:15).

The Build Together policy advises central government to support such efforts through the MRLGH but at the same time the policy does not address women specifically nor female-headed households which is a major shortcoming.

People – and particularly women – perceived this favourable environment offered by government and the new freedom of movement as an opportunity to improve their (life) situation. As a result many of those living in overcrowded conditions in Katutura moved onto vacant land nearby, and many others migrated in from impoverished rural areas. What was at first a small trickle soon became a massive movement, with changes noticeable from week to week. There was no social cohesion amongst those who moved into Windhoek, and even less communication with the City Council. The newly-settled urban residents had no security of tenure and lived in very unhygienic conditions with no easily accessible water or sewage facilities. According to Gold *et al*, (2001:22) about

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one third of the migrants settled in the informal areas, north-western suburbs that developed from Katutura township. More than 70% of Windhoek's population is now housed in this part of the city. These suburbs are predominantly low-income.

During this period (the early 90's) CoW was powerless to halt the tide; the new constitution stated that people were free to move within the country as they wished. Rapid urbanisation accelerated, not only in Windhoek; it is hardly surprising that it took a while for the municipality, as well as the national government, to come to terms with it.

From the ongoing discussion it is evident that the urban housing situation in Namibia is closely linked with the political history of the country. The creation of formal urban areas and the apartheid policies during colonisation influenced the housing process in the country. Despite changes which emphasised the house as a commodity, Blacks continue to be denied participation in the housing process because of their low incomes. At Independence the Namibian government committed itself to redressing inequalities, in the redistribution of resources for housing which had existed during the apartheid era, by promoting people's participation (especially the low-income groups) and setting up a fund to strengthen the capacity of such groups. Whether this was the government's way of providing citizenship's entitlement to housing by promoting participation in decision-making and allowing for ownership of the development processes, or of abdicating its role and promise in the provision of housing, will be discussed in Chapter Four.

CHAPTER FOUR: SELF-HELP HOUSING INITIATIVES: INTERNAL DYNAMICS AND OUTCOMES

"Poor people working together to improve their living conditions"- SDFN Slogan

4.0. INTRODUCTION

This chapter presents and assesses the empirical findings on self-help housing initiatives: the internal dynamics and outcomes of the organisation (group formation, functioning and participation) and the outcomes in relation to the well-being of SDFN members.

4.1. PROCESS

4.1.1. Gender Specific Perceptions about Housing as a Need/Asset

Housing is one of the basic needs (apart from food and clothing). Women have different needs in housing due to their gender position. This does not mean that men have no housing problems, both men and women have housing problems due to their social conditions but gender favours men more than women. The 1993/1994 census data indicate that female-headed households tended to be more likely to live in traditional housing while male-headed households are more likely to live in modern housing (in the rural areas) and shacks (in the urban areas). The 1993/1994 data state that "Female-headed households have on the average a worse housing standard than male-headed households" (CSO 1994:83) and that was found still to be the case during this investigation.

The testimonies from my interviews raise these issues and Ms AM explains this and some of the conditions that identified gender specific needs for housing:

"I think the first thing is that of course for these women it was very difficult to find accommodation because their incomes are too low. Secondly, women are driven to house big families with children... they are caretakers; they have to take care of the family. So the two main things... to get an individual house and become an individual owner is just too costly for women... the biggest challenge facing our community was to develop systems which they (women) can afford and suit them and suit their social and economical circumstances. This is what has happened in the past from 1987 till now 2004"

It is significant to mention that housing is not the only preoccupations of SDFN as one focus group discussant testifies:

"Saving is the first one but at the same time, you are not only building the house to improve the lives, but you also improve income because without income you cannot pay your loan. We also use this group savings for our members so we can give them loans, can pay their account and at the same time we use the money to help each other. We have crisis loans to cover school fees and food so we help each other with this loan. At the same time, as SDFN, we are not only working on income generating, but we are also involved in health and environmental issues. Our members have been trained to be health facilitators to the community and others are working as motivators to encourage people to work for the environment. We train the people to do gardening in their house, to place trees to stop running streams"

This view was substantiated in the male focus group discussion. One discussant explains their group activities as follows:

"If you take the example of SDFN, it's not only that they construct houses and that is the end of it. They have other different programmes where they provide small loans to their members to run small businesses so that they can also provide to their saving group and maybe acquire bigger houses or whatever. So there are projects that they undertake in their associations not only for housing. Housing is the starting point, but they really encourage us to start other projects".

The fact that SDFN addresses not only the provision of housing for its members, but also the issues of daily savings, women's participation, health and social issues - and enabling each group to focus their real needs from their own priorities - proved to be very

beneficial for the members. Testimonies from respondents indicated housing was not just shelter or acquiring an asset. From the SDFN's point of view housing is what makes the difference in the lives of its members. The Network has enabled the women to participate actively in the housing process and deal with issues of wellbeing; to build their confidence through collective action, negotiate with the local authorities and government as well as conduct domestic negotiations in the households. This is crucial in the newly independent Namibia, where the government has set up specific housing policies and programmes to reverse any exclusion (in the housing process) on the basis of race albeit failing to address gender issues. More involvement in the process has to come by those in need of houses.

4.1.2. Formation of groups: criteria, membership,

Both focus group discussants and key informants indicated that group membership is very important and it is the community members themselves who form these groups. Issues of exclusion seem possible as the task of sorting out the 'bad apples' is left to the community themselves. Ms EB from SDFN was nevertheless confident that no one is discriminated against who is ready to save and participate in the group activities. She explains how one can become a member, and the criteria for maintaining membership in a group:

> *"Becoming a member of the group, you just come to the group and say I want to become a member and the group members explain to you how it works and then you buy the small book we use for savings. But it is not just to buy a small book and keep it. You must save. Because if you are not saving, then you are not a member. Even if you are a member and you are saving the moment you stop saving it means you are no longer a member. It's like the churches because if you don't pay your contribution then you are not a member anymore. The church will not do anything for you. So my saving book and the little that I save gives me the membership"*

However, saving is not the only criteria for membership of SDFN as testimonies from the focus group discussions reveal. One focus group discussant explained:

"If you are not attending, meetings can disqualify you or not even approve you get a loan...
...If we visit each other very often we learn from each other's experience and we can solve our
problems"

Membership of a group goes beyond just being a member; it creates a strong sense of belonging to a family which can act as a safety net in terms of crisis. In line with Berner and Philips' (2002) arguments, SDFN members in the saving groups have demonstrated through their group cohesion that "they are experts in making the most of scarce resources under adverse circumstances and have used institutions of mutual support and risk sharing in order to do so". The institutions referred to are not only legal and official organisations like NHAG or SDFN that can speak for the whole community, but also very informal networks within the local community; ones which transcend ethnic, political and regional alignments in their shared identity as poor people, and which create a sense of belonging to a common cause – in this case the procurement of housing. Where the poor are effectively excluded from direct participation in politics and urban decision-making they have to organise themselves to achieve bargaining power (Berner 1997:127). A male focus group discussant makes this point when he declares that:

> *"I think forming those groups is where we unite as family so we share our problems with*
> *the other members. And being a member of the saving scheme, we feel strongly that we*
> *don't have to run around outside and seek for help. Your help is inside the group so we*
> *help each other, pull our resources together in order to achieve our objective of housing*
> *security"*

Testimonies from the research emphasised that membership of a group and active participation in the groups' activities which is seen (by the Network) as the 'learning process', is crucial especially taking into cognisance the differences in the income levels of members in a group which can become helpful in securing loans if some members do not qualify due to the low level of their income.

4.1.3. Functioning of groups: savings, rules

Literature on social capital emphasises not only networking and membership of groups – which the investigation, according to the above discussion, bears out - but also the importance of trust and reciprocity. In order to approach the concept of trust and reciprocity, and its part in social capital, Coleman (1990) claims that one should begin not with trust itself, but with what is often known as the decision to trust. In this sense voluntary cooperation is easier in a community that has inherited a substantial stock of social capital in the form of norms of reciprocity and networks of civic engagement (Putnam, 1993:167). The group selects a treasurer from among themselves to manage their savings. The decision to trust this individual is associated with risks (Coleman 1990). The views from focus group discussants indicated that although there were some issues of mistrust in their (own) saving groups, the SDFN has put in place mechanisms to minimise this problem. On the whole the evidence is that there are high levels of trust, reciprocity and coherence in the groups, a resource whose supply increases rather than decreases through use and which has contributed to the stability of these saving groups.

"The groups will meet once every week, some on Saturdays some Sundays and during the meeting the treasurer is supposed to give feedback to the members about the money collected and the deposit slip of the Bank account to the members to build up the trust and transparency. But I don't want to say there are no problems. Wherever you bring people together working with money, there are always problems. Sometimes you find there is shortage of money and such things but not every time, because we have a programme called exchange programme where we share experiences with other groups"

Of crucial importance to a group's functioning is the participation of group members in the activities of their group. Participation means different things to different people, and the term is often used to describe anything from (women's) involvement in decision-making, to involvement in self-help initiatives or to political empowerment. But as Bamberger (1988) reminds us "To focus on the poor is one thing, bringing them together to actively participate in their own process of development is another" (p.9).

Cleaver (1999) reminds us that participation has become an act of faith in development; something that we believe in but rarely question. Cleaver cites three main tenets: that

participation is intrinsically a 'good thing' (especially for the participants), that the focus on 'getting the techniques right' is the principle way of ensuring the success of such approaches and that consideration of power and politics on the whole should be avoided as divisive and obstructive (Cleaver 1999:597-598). Whilst Cleaver's intention is not to dismiss or deny the usefulness of a "people-centred" approach to development as being ineffectual while nevertheless well-meaning, evidence from my research supports the point that participation is indeed a 'good thing' especially for the participants, in this case the women of SDFN who have previously been discriminated against and inhibited from participating in the housing process that affects their lives.

My research found that SDFN members have participated not only in savings but in other activities such as environmental campaigns and community health training which have broadened their horizon and extended their social networks and built true partnership with the institutions that matter in their lives. Their members are represented in committees in the MRLGH and the CoW and have taken full control and participated actively on issues that affect their lives. Ms EB from SDFN proudly remarked:

"Becoming a member of SDFN and the saving schemes which gave me the opportunity to represent the federation in various committees on housing issues is good for us. It makes our minds very clear and I want to say it makes us clever. We do our own surveys today, we know the statistic of the settlement, we know the level of affordability of the members in the settlement. Those surveys, ones done by the local authorities and the government, never come up with the right thing of what is happening, and the information was only for them but not for the settlement. We know that information and knowledge is power"

The observation of Mr MA from CoW who has worked closely with SDFN members is very apt and drives the point home:

"... having attended these meetings with SDFN, these women who are involved in this initiative have really emerged: they speak freely to other members, their level of understanding of their needs is much better than those who are not taking part in this type of initiative and they are able to engage us".

The comments given above both bear out Berner's (1997) argument and make evident how SDFN has been able to stimulate active and effective participation. For it requires

sustained effort to build a viable organisation capable of involving residents in the production of knowledge about their community, and mobilising diverse sectors of the community to put forward their needs and aspirations.

4.1.4. Collective Actions: Land acquisition, titling, upgrading etc, other support activities

Although NHAG (the NGO providing technical and administrative support to SDFN) was instrumental in securing access to land, the individual members of the groups played very active roles in this whole process of securing land. Ms AM explained the cumbersome process involved before women could actually get the land:

"We had lots of meetings. At that stage we as the NGO were actively involved with this specific group and they had lots of meetings discussing the options. They also discussed the lay out, technically how the houses will be laid out but of course it was a first experience. It's only when the houses get built that they really know how it is. But they were saving and collecting money together. These people (women) met once a week for four years before they obtained the land."

In all this process, savings on a daily basis no matter how small the amount enables SDFN to use the savings as a clout to negotiate with the local authorities to acquire affordable land for its members. A female focus group discussant told as follows:

"Firstly we are using the savings as a key to open the door for the poor people. But really the key to negotiate is saving because it is only when we talk about money that the people are listening to what we are saying. But if you just relax and expect things to fall from heaven that is a long process"

4.2. OUTCOMES

4.2.1. Increased Access to Housing by the Poor

It may be worth repeating at this point that two factors other than 'gender mix' (-- and the dynamics of personalities and/or ethnicities involved) differentiate the selected groups: the number of years the group has existed, and the particulars of its own regulations.

Nothing is specified or required by the Network; it merely makes available for new aspirants the example and experience of established members.

The sale of land to the very first group of SDFN (People's Square) was a defining moment that opened the way for trust and confidence in CoW and the informal savings schemes. The level of achievement and successes in terms of housing and physical services that some of the Windhoek groups have achieved is outlined below.

Table 1: Housing and amenity achievement by groups

Name of settlement	Year of occupation	Number of members	Number of houses	Number of toilets	Number of water points
People's square	1992	45	45	45	45
People's force	1995	56	20	20	3
United people	1996	80	36	36	2
Habitat 11	2000	120	42	13	5
Total		301	143	58	55

Source: Gold, Muller, & Mitlin, 2001:41

The significant factor behind this growth was the flexible land tenure system introduced by MLRGH in 1997. The recommendation of the Minister was the setting up and implementation of a strategy for a land registration system that is just, modern, contributes to economic development and bolsters household welfare. The essence of the Bill is that it recognizes and establishes the following new titles of landholding rights:

- starter title rights;
- landhold title rights;
- upgrading of starter title scheme.

The starter title rights is given to a community saving scheme or any of its (individual) members in respect of perpetual occupation of such land by such individual or group of individuals in a saving scheme; the right to lease, the right to erect a dwelling and the right to transfer to another person. However, the holder cannot mortgage nor sell it to a private company or any person who already has such rights. The holder's rights shall be subservient to the conditions set by the constitution of the saving scheme to which s/he

belongs. The holder also receives a certificate of such landhold title. The holder of landhold title rights has the same rights as the starter title holder except that the holder of the landhold title rights may mortgage such land. Possibilities have also been allowed to upgrade the starter title to the landhold title rights. The difference between these new forms of title deeds and the current freehold title is that the procedures involved are very simple and individuals can do it themselves without huge conveyance costs (Conteh and Mu Ashekele 2004:16)

The result of the housing schemes has brought affordability and access to services, land and housing by the poor and the very poor of Windhoek. This could not be imagined back in the 80's. The SDFN Annual Report states that by 2001 they had built 400 houses, of average 34 square meters and normally having two bedrooms, at the average price of N$411 a square meter. They bought the land in block and installed the services themselves. The square meter cost of a conventional low-income housing unit with basic services excluding electricity is estimated at N$800-1200.

"If you compare with an NHE house, small one room and a toilet, you'll find that the price is going up to N$30,000. Whereby as a community, our first house (two bedroom house) was only N$7,500 (The loan amount). We used N$1000 to pay the semi-skilled builders. The N$6,500 was used to buy doors, windows but we did our bricks. For my own house before I extended it (it was a two room house) I borrowed N$12,000 from the build-together programme. The community did brick-making and everything. We only paid the builders N$5,000 and only used N$10,500 from the $12,000. So the N$1,500 that remained was used to deposit for the electricity from the municipality. So it is cheaper" – Female FGD

This goes against arguments made by Ndinda (2004) that the self-help housing initiatives do not reduce costs of housing but may increase it, and that the inability of women to participate directly in the construction makes their costs higher. Under the aegis of SDFN the women have participated fully in the construction process and this has lowered their cost.

Table 2: Respondent's present housing conditions

TYPE OF DWELLING	Number of Households	Percentage %
Own House	33	66
Rented Room	2	4
Makeshift Shack	15	30

Source: Household Survey N=50

Table 1 shows that a large majority (66%) of those interviewed in the household survey have their own house, contrasting with the 30% living in impoverished housing (makeshift shacks) before taking the step to becoming involved in self-help initiatives. The survey also seemed to indicate there is an improvement in terms of access to the different types of houses, with members having ownership of their houses with mortgages tied to SDFN through their group.

4.2.2. Recognition and Use of Skills Learned in the Building Process

Although there are women who have been trained as professional builders there never was any real question of them becoming part of the male-dominated building industry. A strong traditional gender division of labour persists and most women have internalised these different gender roles. As Ms EB of SDFN testifies:

"I don't think professional male builders believe that women can build because they didn't see them. But if you can put them in the field and say ok just give them a house and let them build is whereby they can believe that women can do something. No they don't treat them as professional. Myself, I don't want to say they are professional builders but at least they are semi skilled builders. Because I think the other thing is that they do not know how to read a building plan as it is, they need technical assistance from someone who can read the plan and show them how to measure and all those things. They are only good when it comes to [actual] building"

What the interviews with focus groups and the discussions with key informants attest is that women members of the saving schemes were involved in the making of bricks for their houses; that they participated both in digging the trenches for the installation of

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water and sanitation services, and in the negotiations with CoW. Group members sit and discuss the plan of the houses in the block. These are activities which are still male dominated in the commercial building industry. A key component of self-help housing is the labour contribution to the construction of the house in order to reduce costs; this is a tenet of SDFN. Ndinda argues that what is learnt is not useful in the future because by the time efficiency is reached the house is completed and there is no longer a need for the skills acquired (Ndinda 2004:60). This point does hold in the case of SDFN members who even if they have acquired building skills and would like to make a breakthrough, are not able to exploit those skills in the building industry due to male dominance and the reluctance to accept women in that industry.

4.2.3. Changes in Material Wellbeing: Alternative Perceptions of Poverty Reduction

When assessing the wage-work of SDFN members, which is mostly unstable domestic work, and the income they have to survive on, it is clear that they are very vulnerable. Their incomes are way below the poverty line of Namibia as indicated by the table below:

Table 3: Income ranges of respondents

GROSS WAGE/SALARY (Per month) INCOME RANGES (N$)	%
Less than 500	23.9
500-1000	32.6
1001-1500	26.1
1501-2000	10.9
2001-2500	2.2
2501-3000	2.2
More than 3001	2.2
Total	**100 (46)**

Source: Household survey N= 46

The table shows that more than half of those interviewed in my household survey are in the ranges below 1000 per month which is considered below the poverty line of Namibia. The primary source of household income for most women is domestic work and informal

business. There is also (part-time) work as gardeners, cleaners and apprentices in garages and on construction sites.

From the respondents' evidence I can state: poverty needs to be examined as a process of deprivation in which income is only one dimension; others being social, cultural and political factors that act as barriers to resources and entitlements and create a measure of vulnerability (Kabeer 1994). Moser's (1993) notion of vulnerability is more dynamic and better captures the changing processes; and as she rightly contends, "poor people are usually amongst the most vulnerable but not all vulnerable people are poor". This depicts the scope and facilitates an understanding of the multidimensionality of poverty; also the differentiation amongst lower income groups.

The respondents were clearly income-poor, and their testimonies reveal a multidimensional conception of poverty and wellbeing. It came out clearly that housing security was more important for them than income security which they view as short term. Housing security is something they view as likely long term and certainly contributing to their wellbeing, both material and non-material, which will serve as a means of indirect increase in their income. Of crucial importance is the issue of dignity and autonomy that comes with being an owner of a house; and how that has transformed their wellbeing: their perception of the quality of their life in relation to their social position. As evidenced by the respondents, housing has been the objective in an attempt to better their lives. They felt that having a house is a step up that definitely leads to an improvement in their wellbeing in many ways. The statement made by Ms AM from NHAG drives the point home:

> *"I think the poor people don't have many other resources or way out for getting resources.*
> *I don't know what would happen if these people do not take the initiative... ...because they*
> *could not afford the conventional plot. One of the biggest things that this organization*
> *assists them with is to get access to resources. They would not have got it if they were not*
> *organized, as self help groups and take initiative to access land. I think women would have*
> *found it particularly hard because generally the woman householder has lower income and*
> *there are lots of single women with family and they would have found it difficult to have*
> *access to land, if they were not organised in a group"*

Perceptions of poverty and wellbeing were also related closely to the specific location of the respondents as domestic workers. A female key informant noted that:

"Domestic workers have much more security. They are often suffering a lot when they lose job and don't have security like house and have to sort out their domestic affairs as well. But I think people got more affordable solutions, so more money available. I think one should look at what they shouldn't have had if they did not take this initiative. Secure rooms they wouldn't have had, affordable loans, and affordable lands with access to additional financial resources. It might not have increased their income but as far as assets are concerned I think they got housing security. As poor women they were forced into situations where they are separated from their families and children. Now they have them with them. It definitely made a difference and it's time we quantify these differences so we can have a better impression of whether their life improved"

Some focus group discussants do see the Network as contributing towards a general reduction of poverty within the community and the country at large. As one of them noted:

"We are not only helping ourselves as poor people, but we are also doing something for poverty reduction in the country.... because even if I do not construct this house for myself, I can employ someone who is not employed who has a skill in building. So I can create an income for that person through my own savings. You can see that we SDFN members contribute to poverty reduction.

For some members of the SDFN the mere fact that they have been able to secure houses has meant autonomy and provided a sense of future investment in the house and is seen as contributing towards long term security and benefits for themselves. This emerged in discussion with an elderly man in the male FGD:

"This SDFN has really helped many of the people who are members to at least have their own house/property. More than half of SDFN now have houses and it was not so in the past. In the past we used to have a lot of problems when we used to move around and used to rent out-houses, especially rooms in peoples houses. During those times we used to encounter many problems with the owners of the houses. When you rent a room you could easily spend or pay N$500.00 per month for a single room. But now with SDFN you build your own house and pay as little as N$200.00 a month, and this is your own house that you are busy paying for".

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4.2.4. Self-help as a Form of General Empowerment:

One thing that the men and women of SDFN agreed to in terms of outcomes and which is fundamental is that women now have a sense of self-confidence, self-reliance, control over their own house and their dignity and are exercising their citizenship rights with the local authorities and government.

Apart from the tangible outcomes it is important to note that intangible aspects of such forms of organising have important effects. The concept of collective self-help is very central to SDFN and the philosophy underlying its activities. Even the institutions linked to the Network promote and support the idea of self-help initiatives as a means to eradicating poverty and gender subordination. Respondents kept stressing how the fact of collective self-help was important in itself. Our previous research on SDFN had shown that self-help initiatives were a conduit for changing gender relations and empowering women (Conteh and Mu Ashekele 2004:10). While doing this research and asking again some of the questions on how successful SDFN has been in transforming the lives of the women, it became clear that their confidence in their initiative has increased. What has also increased is not only their personal wellbeing but that of their families as well. My observation while speaking to these women has been one of a sense of pride, self-esteem and empowerment as they themselves define the concept to explain their stance on self-help housing initiatives and the outcomes as illustrated below:

Sample of a View on Self-help[8]

"I feel very strongly on my side that being a self-help person, you take more responsibilities and you take care of what you are doing because you know you did it yourself. Nobody comes in to do it for you. Like previously when the houses were built by the Municipality most of things were being vandalized because they did not take ownership. But at SDFN people know the house belongs to us and we build our houses ourselves and we have to pay back this money and all those things. So there is a strong feeling that this belongs to us. Doing things by yourself is far better than waiting and expecting things to come to you. SDFN prefer to do things on their own rather than waiting for the government. Also other Namibians have to also benefit from the

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[8] See annex 5 for more views on self-help

One focus group discussant in our previous study on SDFN explained what they understand by self-help initiatives and recounted her personal experience:

"We understand the context of this project where we help each other. We are telling the government that we are doing our things ourselves. I bought myself a piece of land from my own savings and built myself a concrete/brick house. From my own savings I am where I am today. The government will never give you money like that, even the municipality will not give you land just like that. I tried with my group members to have land today and I have got my own land. We are convinced that it is cheaper to build a house through groupings like ours than to build a house on your own. If you look at other houses around here, they cost plus minus N$15 000. The reason why ours is cheaper is that that we never took construction companies to do the work for us. We made use of the semi-skilled people it only cost us about N$5000" (Conteh and Mu Ashekele, 2004: 18).

While most of the views on self-help emphasise *self reliance* Ms AM from NHAG sees it differently and reminds us that self-help needs to be complemented with resources when she asserts:

"The self-help initiative does not stand alone. It's a whole process of strengthening the community to manage and control their own resources whether it is their own savings as a starting point or coming together, for getting access to resources that can help them on their daily needs; and then when it comes to building, it's basically how they control and manage it together. Although there are many aspects that you can call self-help, it is basically a process of people managing the process. It's not that people build the houses themselves taking self-help. So it's more about the community taking control of the process"

These findings are corroborated by previous research done on SDFN. The point came over strongly from both key informants and the focus group discussions as a central feature of the housing initiative and has contributed immensely towards the success of the federation. Community participation for self-help development is a significant factor in

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the perceptions of the women involved, and this became a bargaining tool used by them in the process of negotiating for land and constructing houses.

4.2.5. From Self-help to Local Governance

The initial movement and actions of the Network have led to the point that not only is SDFN represented in local government institutions but an institutional structure has developed. Municipality officials now recognise that organised informal groups save the municipality money and effort. An official of CoW noted that "It is easier to work with organised groups. Organised groups can control their members better than the municipality did before".

The municipality has now established an institutional framework through which it can consult and communicate with the informal groups; and the Network is represented on the CoW Housing Committee. The housing committee is one of the agencies which directs policy and strategy issues concerning access to land, services and housing; approval of recognition of new self-help groups; approval of housing standards. The municipality has also simplified the application processes for land or services. Application procedures for access to land and services and new categories of service standards have been put in place to accommodate the various categories of low income groups.

This has prompted a simplified and smoother process in many spheres of necessary municipal involvement. In fact a similar process has begun at institutional level with the Network members already sitting on government and ministerial committees such as the National Habitat Committee in MRLGH. The aim of this sub-committee is "to secure land for at least 50% of all the households in the informal settlements and backyards by 2007" (LEAD 2005:15). If this aim is achieved it would ensure the majority of low-income people do obtain secure land tenure.

The substantial impact SDFN has made in a short span of time in providing houses for its members is an impressive achievement. In the opinion of one CoW official, "...it is something unique they have developed...It is totally amazing".

CHAPTER FIVE: BARGAINING OVER INTRA- HOUSEHOLD GENDER RELATIONS AND THE ISSUES OF MASCULINITY AND FEMININITY IN THE NAMIBIAN CONTEXT

5.0   INTRODUCTION

This chapter discusses the findings in relation to the changes in intra-household gender relations as a result of women's participation in the SDFN. It presents and analyses the views from the interviews on gender roles, and different notions of masculinity and femininity in the Namibian context.

5.1.   INTRA-HOUSEHOLD GENDER RELATIONS

"I am the owner of the house but my husband is the boss"- Focus group discussant

Understanding the dynamics of intra-household relations is very important in order to shed light on how the self-help initiatives have transformed the lives of SDFN women in the household, but it is very difficult to assess direct outcomes in respect of intra-household relations given the short time for field work and limited sample of the household survey. Testimonies from the respondents nevertheless provided some sense of the dynamics of intra-household bargaining and the external factors that impact upon it as well as how SDFN women have negotiated and asserted themselves within the household in particular and the community in general. The narratives from both women and men were very interesting and were at times contradictory showing how this 'private domain' arena is a site of contestation. The data are presented as follows: decision-making, management and control of income, house titling and the gender division of labour.

5.1.1.   Decision-making in the Household[9]

Decision-making in Namibia is an arena where women have always been subordinated due to their social position in society. Women are mostly responsible for the household chores in all the major cultural communities in the country and have no real decision-

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[9] See also Annex 2 for more views from the respondents

making power either within the household or within the community - they are treated like perpetual minors under the tutelage of men (LeBeau and Iipinge 2005: 37). This is the basic environment within which SDFN women have negotiated their bargaining power given their (fall back) position as house-owner. A significant distinction between perceptions of and reactions to women according to the latter's marital status emerged through the interviews and FGD's. Most of the women and men I interviewed acknowledge these differences and it came out clearly from an elderly man from the male focus group discussion:

"If the woman is single and she built her own her house, I don't have a say over her. But if that woman is married, then she should be under her husband because then it is a different story".

Such a view reflected a traditional perception and showed that there was still lack of awareness or resistance to post-independence constitutional legislations and laws. Before the Married Persons Equality Act was passed in 1996, a common law concept termed 'marital power' gave the husband the right to control the joint estate even if it was the woman who owned most or all of the property. The wife could not buy or sell anything without her husband's permission. The Married Persons Equality Act 1 of 1996 changed this: it provides that a husband and wife married "in community of property" must theoretically agree when they sell, give away or borrow against important assets. It also made clear that both husband and wives in marriages "out of community of property" bear responsibility for making contributions to household necessities in proportion to their resources (Conteh *et al* 2004:18).

Most of the women of SDFN are single parents heading their own household in relationships which are not long term. Although this is frowned upon in some cultures especially amongst the Ovambos (who refer to such households as 'Okaumbo', literally meaning small house – a stereotype for a household without a man) women are adopting new strategies to assert their position in decision-making with regard to their lives particularly to property ownership.

The testimony from Ms EB on the question of changes in decision-making in the household is very apt:

"Yes there is a big change more especially if you look at the head of the household. Women are the head of the household whereby previously it was well known that the house belonged to the man. But now the majority of the members at SDFN are women and are the owners of their house. They are doing their own things and taking their own decisions and at the same time involving their children".

From the discussion it can be concluded that household decision-making involves a lot of bargaining. Amartya Sen, in Chhachhi (2004:33), was right on this count to conceptualise household decision-making as a bargaining process between two parties whose bargaining power depends on their position as individuals within the larger economy. These may not be equal (however relatively) which sows seeds of conflict within the cooperation. The testimonies further demonstrate that there is more than one decision-maker within the household and thus potential for conflicting interest and strategies in a (traditionally) hierarchical relationship.

5.1.2. Control and Management of Income

Although some might argue that women's income-earning does not translate into increased bargaining power in the households, evidence from my research challenges this notion especially with regard to the value of the income in ensuring housing security. Sen (1990:136) argued that the 'perceived contribution' which various household members make to the household wellbeing is dependent on actual ability to earn income or bring resources into the household, the value of which is assessed by the other members.

The income of the women of SDFN is invaluable since it is used to ensure housing security for the wellbeing of the entire family. It also means that the women are in a position to decide on how their income (however small) is spent – which, as related to me, does mostly go to their group savings for paying off their loans for their houses. Yet their bargaining powers and fallback positions are never determined only by economic factors. Moore in Chhachhi (2004:34) argues that "local theories of entitlement which are socially and historically specific views about rights, responsibilities and needs of particular individuals are important in defining the nature and outcome of bargaining and negotiation. These local theories of entitlement combine conjugal contracts, i.e. the terms on which all forms of income produced by the labour of both husband and wife are

divided to meet their personal and collective needs according to broader ideologies/cultural norms in society". The view from a female discussant below illustrates the above when discussing intra-household dynamics with regards to control and management of resources:

"... I have not done a study on that particular issue but as an African woman you find that there are men that can appreciate that maybe you are also contributing to this or you have really made improvement to the house. On the other hand [smile] you men sometimes become threatened by that. You are just scared that if we empower women they will become the head of household or the boss. But mostly it is not the case especially in my culture [Herero]".

What is evident from this view is that it evokes issues of culture which is an important determinant in the local theories of entitlement as explained. But the culture (Herero) the respondent was referring to is not applicable throughout Namibia, and warrants some clarification. Amongst the Hereros a woman is known as a mother of the nation due to the reproductive role she plays. The woman is likened to "Okaseu" which has reference to collecting food in the fields while the man as the head of the household is responsible for looking after and protecting the family (Iipinge *et al*, 2000:45)

Given this understanding and evidence from the research, it is clear that bargaining power is determined by a whole range of factors; but in the cases I investigated it is what Sen calls the 'perceived contribution response' (Chhachhi (2004:33) – how a contribution is perceived by the other household members – which is important in determining how well off an individual will be should cooperation fail. This links very much with local theories of entitlement which emphasise non-economic, qualitative factors in the bargaining process.

5.1.3. House Titling : "A place to live and call my own"

House titling has proved to be a major improvement for the women of SDFN. As was discussed in Chapter Three apartheid polices discriminated against women and they could not own property nor could they participate in the decision-making process for housing. But with the formation of SDFN coupled with their savings they have made an

impact on the local authorities and the government who have now initiated favourable policies like the Flexible Land Tenure, which is a means for the urban poor and people in the informal settlements to register their rights to land.

The respondents view their ownership of a house not only in terms of security but as (bestowing) a feeling of empowerment; the fact that their ownership is tied to the group means that the individual member has greater control over decisions regarding the house and very minimal interference from their partners. Peggy Antrobus perceived this empowerment as "a process that enables a powerless woman to develop autonomy, self-control and confidence with a group of women and men, a sense of collective influence over oppressive social conditions" (Bisnath and Elson, 2000:2). One focus group discussant shares her experience which throws further light on the discussion:

"I can look at myself. Although I am a married woman I got a say in my house. I can say when things go wrong in the house. If the house did not belong to me by this time I would have been out of the house but at least the house belongs to me. So really by joining SDFN it really brought changes to my life and gave me the opportunity to do things for myself and I feel empowered".

Another explained:

"As owner of my own house I do not have much to worry about. In the past when you are renting there is too much problems. But now even if I do not have food at least I have a place I can call my own, where I can sleep peacefully with my children without worrying about paying rent. I am proud that I am part of this group because we achieve a lot together; my soul is very happy".

The message from the respondents in relation to house titling is that of a huge impact on their personal and family wellbeing, developed self-confidence amongst the groups and a strong feeling of empowerment, and enhancement of being a citizen – which Chhachhi (2004) refers to as 'citizenship in practice': expressing individual and collective agency at the work place and asserting autonomy within the household. In this case it is the collective action as members of SDFN, and the possibility – resulting from house ownership – of bargaining and negotiating within the household, that alters their citizenship from a status position based on constitutional entitlements to something which they can assert in practice.

5.1.4. Gender division of labour (GDL)

Studies have shown that the gender division of labour within the household is the most resistant to change. Evidence from my research supports this: most respondents (both male and female) appear to stick to a traditional gender division of labour where the roles and responsibilities are clearly set out and taken as "natural". The nature of the division of labour varies between the different cultures in Namibia although the question of who does what and the value attached to the activity should best be defined within the broader production relations. Women are seen as the homemakers and men as the breadwinners (even if they bring no bread to the table).

While some male respondents acknowledge that some of the customs in Namibia discriminate against women, they do not think that patriarchy established throughout the tradition of the culture is wrong (Le beau & Iipinge 2005:37). The argument goes "It's our culture and this is how it was done". But the testimonies show that culture is not the only weapon used: religion is also brought to the fore. What strikes me the most on the issue of household dynamics is the way and manner in which people have internalised the traditional GDL and acted it out as normal. Bordieu's notions of "doxa" came out clearly in terms of the assumption made by most of the respondents about social life and the relative privileges and rights. It did also become apparent that most of the men I interviewed are conscious of the achievements of women and to some extent recognise the role they can play in the household; but the recognition fades away when their pride is at stake. A conversation I had with a male focus group discussant throws light on these issues by revealing the inherent contradictions and power relations in intra-household dynamics (see Annex 2).

Some of these men genuinely believe that this whole talk about gender is causing problems and must not be encouraged. They have to compete with women who are seen as being given undue advantage either through affirmative action or other means. Some of them believe the proverbial saying "our fathers have eaten the sour grapes and our teeth are set on edge" (Iipinge and Williams 2002:96).

From the discussion on intra-household relations and how the women of SDFN have been able to achieve their objective on housing security I can state using Wils' (2001:9)

evaluation of empowerment, that the ultimate beneficiaries are the members of SDFN – as both groups and individuals. Evidence from my research supports Wils' argument that true empowerment strategy is usually based on organised group intervention. Organised group-action is needed because what empowerment usually tries to bring about is not a change of incidental arrangements. Empowerment seeks rather to modify societal and institutionalised norms, customs and/or stratified relationships – often connected with class, gender, generation and ethnicity – which exclude certain kinds of people and sectors from decision-making.

CHAPTER SIX: CONCLUSIONS

Within the limited scope of this research there is evidence to show that in terms of perceptions this self-help initiative has improved the lives of SDFN women and their wellbeing in general. Although this has not been quantified with objective indicators it does provide a subjective assessment which is important. Chambers (1998) reminds us to ask, when assessing the poor, "Whose reality counts?"

While this research is mindful of some of the criticism levelled against the concept of social capital particularly with regard to its underlying political and practical assumptions, in the case of SDFN it does illustrate the positive aspects of the participatory nature, the role of social networks, of trust and reciprocity and of collective action, and their effectiveness in housing the poor. The findings of my research supports the argument of Berner and Phillips (2002) that self-help approaches can and should be part of strategies to tackle poverty, gender subordination and marginalisation; but that they should be considered as complements, not as an alternative to accessible public service, and the redistribution of income and wealth.

The argument that poor communities can develop on their own is unrealistic, exploitative and flawed to the point of being harmful. Evidence from my research illustrates the poor prefer seeing themselves as effecting their own development by actively participating in and deciding on the process, yet needful of support from other stakeholders particularly government and local NGO's. This emerged in the discussion when one SDFN member noted, "We are showing the government that we are doing something for ourselves so that they can meet us half way". This statement also implies that self-help initiatives can easily fail if the government abdicates its responsibility and rescinds its promise of housing provision.

There is evidence that gender roles have not changed. It transpires that traditional gender roles are most resistant to change. The whole question nonetheless has entered 'public discourse'; has moved a (bit) out of *doxa,* and thus there is potential for change in the long run.

For SDFN members housing is their most important objective but not the only activity they are involved in. SDFN has influenced government policies, which is helping many other people (especially the low-income groups) to secure land tenure and housing security. Through their group savings and social networks the members have found a cheaper way for a greater number of households to acquire affordable housing without putting too much strain on their budget. To a very large extent this has enabled SDFN members to build democratic consciousness in the exercise of citizenship in the real sense; to learn to be effective and work cooperatively for a common goal within their communities and society at large.

SDFN members, through their tenacity, have brought about something new − a "paradigm shift" − in the process of affordable housing services in Namibia. What distinguishes this initiative is that it is based on close face-to-face interactions between group members, and their ideas and policies are shaped by the members themselves in their everyday practices rather than by a rule-bound bureaucracy. This idea of empowerment, as Kabeer (2000:223) notes, expresses the interest of the disenfranchised groups of society and it represents a combining of experience at the grassroots.

The social capital of SDFN, herein defined as the ability to secure benefits by virtue of membership in a social network and other social structures (Portes 1998), has been crucial for the Network's activities in achieving their objectives. Their social capital is reflected in the mutual help of group members, some form of internal governance, a common lifestyle and a sense of shared history and identity. This has reinforced their power position and to a very large extent overcome potential fragmentation resulting from ethnicity and political affiliation. The members of SDFN and the savings groups display a high degree of social interaction, integration and creativity.

It is clear that the social capital aspects and broader programmes of SDFN were certainly significant in laying a basis for change which created a sense of enhanced citizenship and led to involvement in local governance for some and bolstered self-esteem for all of these women. But one further outcome of my research was (nonetheless and) to an extent surprising. Within the household (and particularly the married ones) women continue to live and act in the traditional mode with self-effacing disempowering acceptance.

From my own experience I might suggest the situation will change only when the men who are brought (by marriage) into the lives of well empowered women are only ones who themselves were brought up by single mothers and grandmothers. It does seem as though patriarchal attitudes are eradicable only by never having been taught or learned by example.

Some improvement could have been expected given that the land policy of 1998, in line with article 95 of the Namibian constitution, does contain a special gender provision according women the same status as men with regard to all forms of land rights, either as an individual or as a members of family land ownership trusts (LEAD 2005:30). But the fact that the vast majority of the land continues to be controlled by the white minority commercial farmers and that the issue of redistribution has not yet been taken up seriously by the government as a viable means towards poverty reduction, poses a serious threat to self-help initiatives because this will impinge on women's quest to acquire land.

This research does bring to light the (true) effective tripartite partnership SDFN has built between local government, local NGO's and the community. SDFN has demonstrated that low-income groups' abilities to become active and take control of their own development should not be underestimated; though it should be kept in mind that my study showed female headed-households still have the lowest of the low incomes.

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ANNEXES

ANNEX 1: NAMIBIA DEVELOPMENT INDICATORS

NAMIBIA DEVELOPMENT INDICATORS

Official Name	Republic of Namibia
Capital City	Windhoek
Independence Date	21 March 1990
Head of State and Government	President Hifikepunye Pohamba
Last Election held	November 2004
Ruling Party	Swapo party
Legislature	National Assembly and National Council
Languages	Oshiwambo 48.5%, Nama/Damara 11.5%, Afrikaans 11.4%, Kavango groups 9.7%, Otjiherero 7.9%, Caprivian groups 5%, San groups 1.2%, Tswana 0.3%, German 1.1%, English 1.9%
Land Area	824,392 sq km
POPULATION	
Total	1,830,330 women 51.5% men 48.5%
Population Growth Rate	2.6%
Urban population	33%
HEALTH	
Life Expectancy at Birth	women 50 years men 48 years
Birth Rate	34.1 births/1,000 population (2003)
Death Rate	19.17 deaths/1,000 population (2003)
Infant Mortality Rate	women 49 deaths/1,000 live births men 55 deaths/1,000 live births
Total Fertility Rate	4.1 children born/woman
Population with access to safe water	87%
EDUCATION	
Adult literacy rate	81% women 83.7% men 84.4%
ECONOMY	
Gross National Product (GNP)	
per capita	na
annual growth rate	5.6%
Gross Domestic Product	US$2.82 billion (2002)
as % of GDP- agriculture	11%
industry	28%
services	61%
Gross Domestic Product (per capita)	US$1,667
Average annual rate of inflation	8%
Export/ Import ratio	
(as % of imports)	96.97% (2002)
Currency N$=100 cents	N$5.9659= US$1

Note: All statistics are for 2001 unless otherwise specified.
Source: Government of the Republic of Namibia. Namibia 2001 Population and Housing Census. Central Bureau of Statistics. Windhoek. 2003
http://www.npc.gov.na/census/index.htm
www.sadc.int

Source: (Iipinge & Le Beau, 2005: xv)

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ANNEX 2: VOICES FROM THE FIELD

Conversation with one of the male focus group discussant on intra-household relations...

Mike: Who is the decision maker in such a house where the lady is the rightful owner but lives with her boyfriend or husband? Who decides what to do with regard to household issues? Who is the boss in the house?

Interviewee: The woman

Mike: The woman?

Interviewee: Yes the woman is the boss because it is her house.

Mike: And how do the men feel about that?

Interviewee: I don't know how the men feel about that.

Mike: How would you have feel had you been in that situation?

Interviewee: No, I would definitely not have felt good about it.

Mike: Why?

Interviewee: Then in that case I would be a lady and the lady a man! And I would have to adhere to the lady and what she says?! No, that is not nice at all.

Mike: Why?

Interviewee: No, that is just not a nice story.

Mike: But why is it not a nice story?

Interviewee: The shame!

Mike: Shame?

Interviewee: Yes.

Mike: Shame with whom?

Interviewee: Case scenario: When we have visitors, say the lady's family comes to visit and I have to do as the lady says, the people will laugh at me and question what sort of man I am! They would say that this man is a lady and crazy! That is the problem which will come out of it.

Mike: Oh that's the problem?

Interviewee: I'll be the laughing stock. But some men only think about alcohol, the disco, smoking *dagga* (marijuana), and some are always fighting. That's when they cannot bring in their ideas and input in the household. But some men are right. As much as they're not the owners of the house,

they work and help the lady to pay off the house. The others cannot help their women but drink up their salaries but still comes to the women for food and accommodation. That is a problem.

ANNEX 2 (CONDT): ON INTRA HOUSEHOLD DYNAMICS

Mike: Are you married?

Interviewee 1: Yes. I am married.

Mike: What do you hear of other male people who live with their girlfriends or wives who own houses?

Interviewee 1: Look ah… the man is probably not married but lives with the girlfriend and the lady is in love with this guy. There is nothing we can do about it because the guy is not part of the scheme. The point is that he sleeps with the lady, but the lady can also chase him away, find another guy to marry because it is her own decision.

Interviewee 2: We cannot do anything about that. And that thing which you people talk about, the gender equality, so if the woman registers a house in her name, it is her house, what can you do? At the end of the day when things don't work out well, it will not be the lady who will leave but the guy who is cohabiting.

Mike: So the man would go?

Interviewee 2: Yes he will go! It's the lady's house. It is under her name.

Mike: So you think that if the woman builds the house and she's the owner of the house then the house belongs to her?

Interviewee 2: Yes.

Mike: So you say that the woman is the boss in the house?

Interviewee 1: Yes.

Mike: If the lady says it shall be so and so, it is so. And if you don't want to comply, you are chased away, as it is not your house?

Interviewee 2: Yes, yes. It is ownership… it is the woman's house and she sweat a great deal to get that house and that is why a man cannot come live in with her at her house and want to play boss in her house. You can, however, make decisions and take initiatives but only to certain extend because you are a man and there should be that respect for your manhood. You (the guy) are the one who wears the pants.

Mike: Have you not heard of complaints from your fellow group members in the scheme who have accommodated men into their houses?

Interviewee 1: You know there will always be problems. You know how men are like. Men do not want women to decide for them. And you know, when a lady owns the house, she also wants to make decisions. And she will make these decisions until the day you leave that house. That is just how it is. The men shall always feel bad because of this. Yes, the men will feel bad, you see, if he doesn't want to feel bad, he can just make a plan and marry her so that he can be an active decision maker in the house. But as long as he continues to cohabit, he is just a guy who should not say much and can be out anytime.

ANNEX 3: OPERATIONALISATION OF CONCEPTS

The variables used in this research as a way of operationalsing the concepts defined, are presented below:

Table A: Operationalisation of concepts

Concept	Variables
Social Capital	Participation/collective action, social networks, membership of group, meeting attendance, relationship of trust and reciprocity, access to wider institutions of society
Household	Intra-household control and management of income, income/consumption, decision making, house title, gender division of labour and distribution of rewards
Vulnerability	Insecurity of well-being, changing environment, government policies and shocks
Well-being	Material and non-material, and livelihood outcomes

ANNEX 4: PARTICIPATION AND SOCIAL NETWORKING

Participation has created a strong bond and social network for SDFN members...

"...And the other thing is that being there for each other you care for the other one and we are all one family. You are not just living with your brother and sisters as one family but as a group you see each other as a family. We share our problems now instead of sitting in your house with headache. Whenever I have a problem I share with my neighbours whether it is Damara, Oshiwambo or whatever we are together" -FGD SDFN

"We are catering for the low-income people and then we provide loans and facilitate finance to these organised community groups of which the SDFN is one of them. So our relationship is very close. They are serving on committees like the National Habitat committee. They are represented in that committee and we have a division of habitat in our ministry where SDFN are playing an active role on issues of land and land tenure where they are most affected. When there are conferences overseas we normally sponsor them if they are invited, so that is the relationship we have with SDFN. Apart from that we also provide finance for their housing through the local authority. But there is a special arrangement also that they got. I can say it's a grant because it was an agreement which was given by our former Minister that, since they are an organised group, they save a certain amount or whatever. He (minister) was saying, 'if you save a million, I will top up with a million', and that has been ongoing" -Ms EM MRLGH

"As recognition of our hard work, right now we've already received 3 million from the Government which was a pledge made by the Minister of MLRGH to top up our association with a million if we saved a million" -Ms EB -SDFN

ANNEX 5: VIEWS ON SELF HELP

Views on Self-help...

"We are very much encouraging that [self-help] because it is really helping us. If the people are taking initiative, they are not just sitting down and waiting for us. They are trying. We [Ministry] know their situation and by that, if they are trying, we (Ministry) got to see them half way" key informant MRLGH

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"... So the CoW supports self-help initiatives because we have realised that the conventional way of allocating plots does not work. We tried and we failed. We realised that it is a very slow process and it is very expensive. That's why we are encouraging people to work in groups now and not as individuals" key informant Cow

Women are empowered by this process...

"I think so. They are given the opportunity to do something for themselves which previously... even being a woman trying to do something... you saw that men they will just say that you are a woman, you cannot do that. But now we are free" Female key informant, SDFN

"... That's why the programme is called build together. If you have skills in building, you can build your own house and cut the cost. Any family member who has the knowledge of building can assist you. In the vocational training centre two women are going into this field to be trained as builder. So it is not only a male business anymore, it is an issue of survival and the need to build your own house by saving cost. Or if you have that desire to become a builder then you become one" Female key informant, MRLGH

"I think that these women are empowered because people have expressed so much so much confidence in what they have done. I think access to housing and land has been an achieved objective. Women being able to take better control of their finances by putting money aside and save... Coming out of helplessness and saying ok, that is what we are prepared to do, building confidence. It's a lot of things one can say around that but basically, people improving their lives is empowering" Female key informant NHAG

ANNEX 6: KEY LESSONS LEARNT

Key lessons learnt from SDFN Initiative...
"You know, when we started in the 1990's they were absolutely no ways women would have done what they did now. No way!!! I mean this was absolutely new that women can stand up together and say lets get our own houses, let's get our own land and today this is so common that we have

forgotten about it. We have actually forgotten what it was like at independence 15 years ago and how was the people organised. If you think of what has being achieved so far and these days it is the way things works. The saving groups and every town or village expect that there should be something like this in their town as well so that they can get land, house and water and services. It is a massive turn over from nothing to this" – key informant: NHAG

"Maybe one can say the poor people can also advise themselves to improve their condition if the environment is conducive and if they are given an opportunity. I say conducive for instance they (SDFN) have never have access to finance where they can acquire a loan to build houses for themselves and they have never have access to land. But through this organised self-help initiative, now they can even go to the municipality and organise for land which they can divide amongst themselves, do the servicing and they can learn through the process. If I have a child who is in Grade 12, I can say maybe go for surveyor and come back and assists us in our build together programmes. So if they are given that opportunity and the conducive environment, then they can become better people" key informant: MTRGH

"What I think is important that people can learn is that grouping ourselves as poor people, to learn to work together as poor people sharing our problems and start doing things on our own, not to rely on the government, take our own decisions, participate in planning for our future. Those are the things that really people can learn from. Because planning, participating, decision-making which is previously no one worry about but now as a group, we are together. The success we are talking about is because we are together. Decisions are taken together. We fail to do things alone; Alone we cannot do it. But collectively as a group we succeeded" – Female FGD: SDFN

"I think one main thing is that if people or communities join hands together or if they group themselves in order to address a challenge, the likelihood to succeed is there. They will get an opportunity or a better chance to overcome such a challenge like in this case the need for housing" Male Official CoW

"We should not underestimate the ability of the poor. One thing we have realised is that this people stand together and help each other. They share information and they use this information for their own benefit" Key informant: CoW

Qualitative Interview Schedule[10]

1. Is there any collaboration between SDFN and the COW?

2. What is the relationship between the COW and SDFN?

3. What strategies does COW have in place to assist the poor to acquire houses?

4. What is the COW stands on self-help?

5. What policies and laws are in place for housing? Are they favorable for the poor especially women?

6. Does COW differentiate in it policies and programmes for poor communities taking I not account issues of hierarchy, power and privilege? How does cow approach poor communities?

7. What services does COW to assist the poor provide?

8. Is there any training programme to give skills to women as builders?

9. If this initiative has indeed helped women move out of poverty?

10. In what ways did women's participation, access to housing and changes in the sexual division of labour in one-area affect/transform intra-household gender relations? For instance how were SDFN women viewed by their husbands, what were the differences between marital households and single women households (widowed, divorced, deserted, unmarried), was there any change in gender based hierarchies and power relations within the household?

11. Has the self-organizing of women led to a path out of poverty?

12. What are the rules of the game in various segments of the self-help housing initiative? Are women differently affected by the requirements in accessing housing?

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[10] For key informants and focus group discussion

13. How do the women of SDFN perceive and conceptualize gender and poverty and their participation in self-help housing initiative? What is Cow's own approach?

14. How do women of SDFN organise their work as builders and survive in a male dominated industry? (For instance do they receive training to become professional builders; do SDFN members now compete in the labour market with the skills they acquire as builders? What is your expert view on this?

15. How have gender relations changed – if at all- within the families of the women of SDFN?

16. How do gender relations within the household affect how poverty is experienced?

17. How are the women of SDFN perceived by men and other women?

18. What is the role of formal and informal institutions in the lives of the women of SDFN?

19. Does the social capital of SDFN women (social contacts, group membership, collective action,) contribute to their well-being or to the general well being of the household?

20. What key issues can be learnt from this initiative, which could contribute to current debates on social capital, poverty and women participation