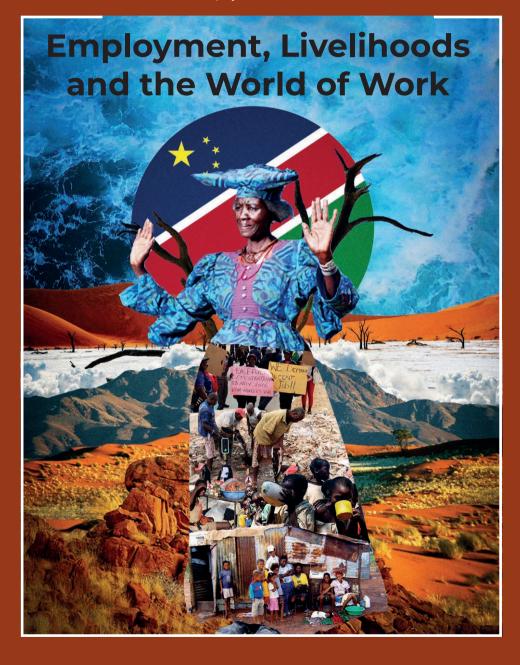
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## **Employment, Livelihoods** and the World of Work

Volume 3

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## **Case Study**

The Livelihood of an Informal Trader in Hakahana, Windhoek

Casper Tichatonga Bowora

In this case study, we delve into the life of Ms Tomas, an urban informal trader operating in Hakahana, part of Katutura, Windhoek. Born in Engela Village in Ohangwena Region in northern Namibia and raised in Hakahana, Ms Tomas has a deep connection to the community and an intimate understanding of its socioeconomic dynamics. Like many residents, she turned to informal trading as a livelihood means due to formal job opportunities being so limited.

Having completed Grade 12 at Jakob Marengo Secondary School in Katutura, Ms Tomas's journey as an urban informal trader began with her pursuit of stable and well-paying jobs in the formal sector. Like many individuals, she aspired to secure employment that formal would provide financial stability and better opportunities for her family. However, Ms Tomas encountered challenges in realising this goal, with limited job prospects and fierce competition in the formal job market.



Photo: Casper Bowora

and her family, Ms Tomas decided to explore alternative paths to secure her livelihood. She recognised that formal employment was not readily available, and waiting for suitable job opportunities might lead to prolonged financial insecurity. Motivated by a desire to take control of her financial situation, she made the entrepreneurial decision to engage in informal trading.

The choice to become an urban trader informal was driven bv necessity a combination of and entrepreneurial aspirations. Ms Tomas understood that by embracing informal trading, she could proactively generate an income for her family and create a more stable livelihood. This decision required her to tap into her entrepreneurial spirit, leveraging her skills, resilience and creativity to navigate the challenges and uncertainties of the informal trading sector.

informal Engaging in trading provided Ms Tomas with several advantages. Firstly, it offered her a relatively low-cost entry into business, as she could start with limited resources and gradually expand her operations. Additionally, informal trading allowed her to capitalise on the existing market community. demand within her Hakahana, like many low-income neighbourhoods, sustains a vibrant informal economy where residents rely on affordable goods and services provided by local traders.

As a low-income neighbourhood, Hakahana presents both opportunities and obstacles for individuals like Ms Tomas. The informal economy thrives within this community, with various traders operating in sectors such as food, clothing, and household goods. This vibrant informal trading sector provides income and employment opportunities for residents, especially in the absence of sufficient formal job prospects.

Ms Tomas resides in a small twobedroom corrugated iron shack, paying a monthly rent of N\$700. This modest accommodation reflects the housing challenges faced by many residents in low-income neighbourhoods like Hakahana.

Within this household, Ms Tomas lives with her husband and three children. While her husband is employed in the construction sector, his income is irregular, resulting in financial instability for the family. The unpredictability of her husband's earnings underscores the importance of Ms Tomas's informal trading activities in providing a steady source of income to support the household.

As an urban informal trader, Ms Tomas manages to generate an average profit of N\$120 per day through her trading activities. This income plays a vital role in covering the family's basic needs, including food, clothing,

healthcare, and other essential expenses. Ms Tomas's contributions ensure that the family can meet their daily requirements and maintain a certain level of stability despite the challenges posed by the irregularity of her husband's income.

Living conditions in Ms Tomas's corrugated iron shack in Hakahana present significant challenges for her and her family. The lack of consistent access to clean water, reliable electricity and toilets forces them to resort to shared or makeshift facilities, which are often unhygienic. This highlights the inadequate infrastructure development and limited availability of essential social amenities in the neighbourhood.

She depends on alternative sources, such as communal taps, which can be unreliable and often involve additional expense. The lack of a reliable water supply negatively impacts hygiene practices and overall well-being.

Reliable electricity is another essential service that Ms Tomas' family lacks. Inconsistent access to electricity hampers their ability to meet basic needs, such as lighting, cooking, and refrigeration. It also restricts educational opportunities, as children face difficulties in accessing electronic learning resources. The absence of reliable electricity exacerbates the challenges faced by the family, limiting

their daily activities and potential for socioeconomic advancement.

Ms Tomas operates a small trading business on the streets near her house. She focuses on selling fresh produce and household items, catering to the needs of the local community. This choice of products aligns with the demands and preferences of Hakahana residents, who often seek affordable and accessible goods.

To ensure a consistent supply of goods, Ms Tomas procures her products from local markets and wholesalers. By sourcing from these suppliers, she can access fresh produce and household items at affordable prices. This allows her to maintain competitive prices, which is crucial in attracting customers in a neighbourhood characterised by limited financial resources.

Ms Tomas' working day starts early in the morning, reflecting her dedication and commitment to her business. By beginning her day promptly, she secures a favourable spot opposite the street near her house where she sets up her stall. This location is strategic, as it allows her to be easily accessible to potential customers passing by.

Operating as an urban informal trader on the streets presents both opportunities and challenges. On the positive side, the location provides visibility and exposure to a wide range of potential customers. As pedestrians and residents move about their daily routines, Ms Tomas' stall catches their attention, increasing the chances of attracting customers and generating sales.

However, street trading also poses challenges, such as competition and environmental factors. Ms Tomas may face competition from other informal traders offering similar products. To stand out, she employs strategies like maintaining product quality, offering competitive prices, and providing excellent customer service.

Furthermore, working on the streets exposes Ms Tomas to the elements and potential security risks. Weather conditions like extreme heat or rain can impact her working conditions and complicate the preservation of her goods. She must also be mindful of security concerns and take necessary precautions to safeguard herself and her stall.

Another challenge that Ms Tomas faces is police harassment. Informal traders often operate in a legal grey area, lacking formal licenses or permits. This puts them at risk of harassment or the confiscation of their goods by authorities. Ms Tomas faces occasional encounters with law enforcement officials who may view her trading

activities as illegal or non-compliant with regulations. These encounters disrupt her business operations and threaten her livelihood.

The absence of designated trading spaces and a regulatory framework is another obstacle faced by Ms Tomas. Informal traders often lack access to designated areas where they can conduct their business activities legally and safely. The lack of formal recognition and regulation for the informal economy means that Ms Tomas and other traders constantly have to adapt and relocate their stalls, disrupting their operations and making it difficult to establish a stable customer base.

In conclusion, the case study of Ms Tomas, an urban informal trader in Hakahana, sheds light on the experiences and challenges faced by individuals engaged in informal trading in low-income neighbourhoods. Ms Tomas' journey as an urban informal trader showcases her resourcefulness, determination, and entrepreneurial sustainable creating spirit a livelihood for herself and her family. Faced with limited job opportunities in the formal sector, she ventured into informal trading as a means of income generation to attain economic stability. The irregular nature of the income of her husband in the construction sector contributes to the family's financial

instability, making Ms Tomas's earnings from informal trading even more crucial.

However, Ms Tomas faces challenges such as intense competition, police harassment, and the lack of designated trading spaces and regulatory frameworks. These hurdles require supportive policies and measures that recognise and empower informal traders, allowing them to operate in a regulated and secure environment.