

Educational capabilities and aspirations of informal market women:
The case of the "Stop 'N Shop" informal open market in Windhoek,
Namibia.

by

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Declaration

“I, Paskaline Ngunaihe, declare that the Master’s Degree research dissertation or interrelated, publishable manuscripts, published articles, or coursework Master’s Degree mini- dissertation that I herewith submit for the **Master’s Degree qualification in DEVELOPMENT STUDIES** at the University of the Free State is my independent work, and that I have not previously submitted it for a qualification at another institution of higher education.”

Abstract

Accounting for more than 60% of the world's population, the informal economy is known to be where they earn their income and livelihoods (International Labour Organization (ILO), 2018). In Namibia and many parts of the world, the prevalence of the informal sector has been apparent enough to make it a worldwide phenomenon, regardless of the socio-economic development of the various countries. However, the majority has been recorded higher in developing countries. Employment in the informal sector is globally higher for men at 63% and 58% for women, but women are found to be involved in the most vulnerable types of work or from home-based spaces (ILO, forthcoming). In addition to that, women are said to represent about 70% of the global poor (Golla, Malhotra, Nanda, & Mehra, 2011). Moreover, it is evident across various literature that the empowerment of women market workers in the informal economy is a factor that influences growth in choices, improved livelihoods, and the advancement of gender equality. In relation to the attainment of the latter, education is an asset so crucial for women that it provides them with a range of positive options; this includes reduced, early childbearing and marriage, they are more involved in decision-making, more aware of their rights and they have greater access to better employment opportunities (United Nations Women, 2015). Per the Namibia Informal Economy Case Study Report (2016/17), nearly 70% of the own-account workers engaged in the informal sector are, most importantly, female (Ministry of Labour, Industrial Relations, and Employment Creation (MLIREC) and Social Security Commission (SSC), 2018). Thus, this study aims to explore and comprehensively investigate the impact of education, employment, and capacity-building initiatives within the informal sector, especially on women 18 – 44 years working in the informal markets through international literature, while examining the dynamics of gender inequality and education in the informal sector regarding their impact on access to opportunities (capabilities) and basic resources for this collective of women. Additionally, it explores educational pathways and aspirations of women in the informal sector operating from the Stop 'N' Shop informal market in Okuranyangava, Windhoek, in Namibia.

The study utilized a Qualitative Hermeneutic Approach, which is inherently phenomenological in nature, used as a model to uncover from human experiences meaning and essence, deductive from the conceptual framework guided and framed through Sen's (1999) capability approach. In line with the above methodology, this study will use appropriate data collection methods and semi-structured in-depth interviews with the market women 18 – 44 years to gain further insight into this phenomenon. The results found that Market women face several challenges that affect their gender equality to the extent that they are limited to a fast number of multi-faceted responsibilities as they navigate care for their children, extended families, husbands, siblings, and parents. The latter is in addition to women in the informal market experiencing uneven access to resources and income, which are dynamics that further confine them in accessing and attaining their basic resources, educational, aspirational needs,

and capabilities due to these many causes. However, the most common is the lack of education and the financial resources to attain education to set up a sustainable livelihood for themselves and their families.

It is imperative to note that the findings emphasize that the sacrifices of exploring market opportunities can be tremendous, such as migration from one area to another, especially from a rural area to a more urban and developed area, in this case to Windhoek, the capital City of Namibia in search of growing opportunities for their livelihood improvement, even facing circumstances of lack of safety, infrastructure, and service as they embark an opportunity-seeking journey that has educational aspirations at heart. Results and findings with the Non-Governmental Organizations and local government representatives that work with the “Stop ‘N Shop” market to get a better understanding of the opportunities available for market women, they reveal that the different organizations provide various initiatives for women in the informal economy. However, these initiatives seem to come at a fee. Thus it is safe to say that informal employment earnings for women market workers context limits them to divert their income to cover their education and educational desire increasing their chances of remaining in the cycle of poverty. The finding also establish that supporting women in informal markets with resources and training is an essential long-lasting relationship builder, especially of small livelihood sustaining and improving women’s businesses in the market. In addition, the educational institutions find it imperative that education and research goals can be explored through inclusive means such as mature entry and recognition of prior learning (RPL) in higher education and technical and vocational education and training (TVET), to establish the needed gender equality in education and community engagement to ensure the contribution of education is in line with the women’s educational aspirations and challenges they face as a market worker.

Table of Contents

Declaration	2
Abstract	3
Table of Contents	5
List of Figures	7
List of Picture	7
Chapter 1	8
1. Introduction to study	8
1.2. Problem Statement	9
1.3. Aim	10
1.4. Objectives	10
1.5. Research Questions	11
Chapter 2	12
2. Literature Review	12
2.1. Introduction	12
2.2. Defining informality and the Informal Sector	12
2.3. An overview of the Informal Sector in Africa	14
2.3.1. Informal Sector/Economy Drivers in Africa: An historical account of then and now	17
2.4. The Female informal market and the role of women informal markets	18
2.4.1. Female workers' profile	18
2.5. Defining education and literacy in the context of forming part of a society.	19
2.6. Gender Inequalities	21
2.7. Informality in Sub-Sahara	22
2.7.1. The Informal Sector in Namibia	24
2.7.2 Informal Sector in South Africa and Botswana Overview	27
2. 8. The Informal sector in West Africa Ghana and Benin: Historical impact on education and gender on the sector	30
2.8.1 The Informal sector in Benin	32
2.9 Conclusion	34
Chapter 3	36
3. Understanding educational aspiration of market women: An intersectional Capabilitarian view	36
3.1. Introduction	36
3.2. Human Development and its relevance	36

3.3. The Capability Approach: As a normative and evaluative view of human development and well-being	38
3.4. The centrality of education and educational capabilities and aspirations	40
3.5. An Intersectional view: Beyond gender inequalities	43
3.6. Conclusion	45
Chapter 4	46
4. Research Methodology	46
4.1. Introduction	46
4.2. Positionality	46
4.3. Research Paradigm	47
4.4. Research Design: a qualitative hermeneutic approach	48
4.4.1. Qualitative Hermeneutic Approach	49
4.5. Recruitment Strategy	51
4.5.1. Data Collection Strategy	51
4.6. Population, Sample Size and Sampling Technique	53
4.7. Data Presentation	55
4.8. Data analysis	55
4.9. Research Ethics	57
4.9.1. Written Informed Consent	57
4.9.2. Research risk and mitigation strategies and research limitations	59
Chapter 5	61
5. Research Findings	61
5.1. Introduction	61
5.2. Market women and their livelihoods: A contextual synthesis	62
5.2.1. Constrained economic opportunities: Living in gendered structures.	62
5.2.2. Migration as expanding opportunities.	64
5.2.3. Markets as complex spaces of negotiations	65
5.3. Educational paths: Reshaping opportunities and aspirations for the market women’s progression	66
5.3.1. Educational trails of market women	66
5.3.2. Educational aspirations	67
5.4. Stakeholder engagement: Exploring the available educational resources and opportunities.	68
5.4.1. Introduction add quotations.	68
5.4.2. Available educational opportunities through inclusive educational programming	69
5.4.3. Provision of education and resources as an agent of educational aspiration achievement, especially for market women.	70

5.4.4. Conclusion	72
Chapter 6	74
6. Discussions, Conclusion and Recommendations	74
6.1 Introduction	74
6. 2 Breaking barriers of gender inequality to allow women market workers to access education, basic resources, and other related opportunities.	74
6.3. Exploring the labour market through assessing capability assessing to identify opportunities, and resources towards educational aspiration attainment.	76
6.4. Available Stakeholder education and capacity-building initiatives, opportunities, and resources for informal market women	79
6.5. Conclusion and recommendations	82
7. References	84
Appendices	96
Appendix 1: Research Study Information Leaflet and Consent Form	97
Appendix 2: Sample for Both Interview Guides English	101
Appendix 3: Sample Interview Guide Translated- Oshindonga local language	106
Appendix 4: Gate Keeping letter From City of Windhoek	109

List of Figures

Figure 1: Developing and achieving aspirations	42
Figure 2: Migration for better City Opportunities from Rural /Semi-Rural Namibia & Other Countries, 2023	65

List of Picture

<u>Picture 6.3.1: Vendors Inside the Tukonjeni Informal Market Structures Also known as the “Stop ‘N Shop Informal open market, 2023.</u>	78
<u>Picture 6.3.2: Vendors Outside Tukonjeni Informal market Also known as the " Stop 'N Shop Market.</u>	79

Chapter 1

1. Introduction to study

Per the International Labour Organisation (ILO) (2018), statistical standards show three key dimensions that guide informality: the informal sector, informal employment, and informal economy. The informal sector consists of self-governing business activities with no social security, tax benefits, or other work-related benefits due to non-registration or adherence to national regulations (Cardarelli et al., 2022). The practice of informal sector activity is known for two positions. The first is survival, suggesting desperation to provide for themselves and their families (Berner et al., 2012). Others see informal sector employment as a choice motivated by the economic and social impact (Williams & Gurtoo, 2012; Williams & Youssef, 2014).

Despite the gendered workforce participation having an increased share of women, today, due to various gender inequalities that mark the work world, women are forced into many disadvantaged positions in the labour market. The labour force for women is different in terms of what type of work they do, how much they get paid for it, and the working condition they do it in. Thus, a substantial ratio of the female universal labour force gains their livelihood in the informal economy, and this must be challenging as they occupy the most susceptible and low-earning jobs on the market. In addition to that, the ILO (2018) also indicates that the global illiteracy rate stands at 91% for the informal market with only attaining primary education, while others that reach higher, like secondary to higher education, have a better chance to not work in the informal economy work but to instead gain their skills with formal work unlike the less educated that develop most of their skills on the job vastly in the informal market through their friends, market community, apprenticeships, informal domestic work, care work of children and the elderly care, cooking, construction work, bookkeeping, tailoring and other adult education avenues (ILO, 2018). The likelihood of not working in the informal economy is hugely reduced by education and much more supported by a labour market that is accommodative with jobs. Furthermore, Hunt and Samman (2016) say evidence points toward improving earnings for job labour market workers. As stated by the ILO (2018), Namibia references that 56% of its workforce is in the informal sector.

Through Labour Force Surveys, Namibia Statistics Agency (NSA) shows the informal sector consist of 96.5% Namibians, 69.3% are women, and 41.1% hold an education level of junior secondary (NSA, 2018). Most are in the age gap of 35-39, making up 18.4%, followed by 30-34 with 16.9%, 40-44 with 16.3%, and a 0.6% relatively young group of 15 - 19 years. The Erongo region and Khomas region (Windhoek) are the leaders with the most informal sector operators at 90.1% and 88.8%, respectively (MLIREC and SSC, 2016/17). Informal markets are set up along main streets, using temporary structures like tables and crates, under mobile shelters, such as umbrellas, outside supermarkets, and

formalized open markets (Crush et al., 2023). For this study, it is imperative to understand the women's educational aspirations, capabilities, gender dynamics, and sector characteristics they face at the informal Stop 'N' Shop open market in the Okuranyangava suburb in Windhoek, Namibia.

In Africa and globally, women dominate the informal sector and markets (Bonnet et al., 2019). The urgency of Agenda 2030 and the Sustainable Development Goals (SDGs) is increasing action on tackling gender equality and women's economic empowerment (SDG-5). The latter ensures a life course approach as it establishes the importance of women's economic rights, contributions, and roles in society and their connection with their educational aspirations, especially if no one is to be left behind. Hence, given the over-representation of women as a primary collective and the international priorities to remove barriers to equitable development outcomes for this group, the focus of this research project will be on women 18 – 44 years as a vulnerable community in the informal market and various dimensions faced with women's educational aspirations and capabilities, gender dynamics, and sector characteristics at the informal Stop 'N' Shop open market, in the Okuranyangava suburb, in Windhoek, Namibia. The structure of this research will take on a comprehensive unpacking of the various dimensions involved in informal market women's educational aspirations and capabilities, exploring the impact of gender dynamics, and sector characteristics in Namibia. The study further investigates the link between the need for basic resources and the educational pathways available for these women. In achieving the above, the study utilizes the capabilities approach as its theoretical framework, exploring challenges women face at the informal Stop 'N' Shop open market in Okuranyangava Windhoek, Namibia.

1.2. Problem Statement

The United Nations Educational, Scientific and Cultural Organization (UNESCO) (2023), Education Agenda 2030 ascertains commitments from governments at all levels for education to be inclusive and equitable for all people regardless of their age, sex, race, disability, ethnicity, migrants, indigenous peoples, children, and youth. Access to education should be more open to vulnerable people by providing opportunities that offer life-long learning through education. However, persisting inequalities characterize education systems worldwide (Aslam, 2013). Gender stands out amongst concerning inequalities (Aslam, 2013). According to Palmer (2020), a person's educational level, primarily when low, increases the probability of working in the informal economy. Informal employment is due to numerous barriers, including access to skills in the informal economy and other constant career-building and learning opportunities (Palmer, 2020). Moreso, inequality of opportunities and differences in human capital access remains a serious challenge (Aslam, 2013). Subordination takes many forms among women, such as the lack of economic and political sphere representation, lower earnings, low self-esteem, taking on the complete care of children and family, and limited control over their resources (Aslam, 2013). Thus, education promotes and sustains people by influencing specific social and

economic life outcomes (Aslam, 2013). Education as a fundamental human right supports national development and drives gender equality (Aslam, 2013). Equalizing education should ease restrictions on women's lives and increase the opportunities available to afford them better health, nutrition, and education for their children to close the gender gap (Kabeer, 2012).

This study looked at interconnecting literature internationally, benchmarking successful interventions in Africa. While locally examining access and availability of basic resources, available or lack of opportunities matching their capabilities, and linkages to the hindrance of educational aspirations for enhanced livelihoods. The study will analyse the role of education, employment, gender dimensions, women empowerment within informal markets, and the impact on women 18 – 44 years. In the informal sector in Namibia, according to the Informal Economy Case Study Report of 2016/2017 by the Ministry of Labour, women make up approximately 70% of the informal sector, which is more than half of the economy as opposed to 31% of the male counterparts. The study will also include Non-Governmental Organizations and local government representatives that work with the abovementioned market to get a better understanding on the opportunities available for market women.

1.3. Aim

This study aims to explore the educational opportunities (capabilities), and aspirations of informal market women in the Stop N' Shop informal Market in Okuranyangava, Windhoek, Namibia, by investigating the relationship between their basic needs for resources, their un/available opportunities (capabilities), and their educational aspirations and pathways towards a sustainable livelihood.

1.4. Objectives

1. To comprehensively investigate the impact of education, employment, and capacity-building initiatives within the informal sector, especially on women 18 – 44 years working in the informal markets through international literature.
2. Examining the dynamics of gender inequality and education in the informal sector regarding their impact on access to opportunities (capabilities) and basic resources for this collective of women.
3. To explore the educational pathways and educational aspirations of women in the informal sector operating from the Stop 'N' Shop informal market in Okuranyangava, Windhoek, in Namibia.

1.5. Research Questions

1. What gender and educational factors affect women 18- 44 years access to opportunities and basic resources in the informal sector?
2. What capabilities do women 18 – 44 years identify as being important in helping them to attain their educational aspirations in the in formal sector?
3. How do education and capacity-building initiatives generate opportunities for women 18 – 44 years in the informal sector?

Chapter 2

2. Literature Review

2.1. Introduction

This chapter will explore the perceptions of the informal sector (IS), particularly highlighting the various definitions, lack of it, and the essential characteristics and approaches of understanding the functions and contributions of IS internationally, regionally, and locally. The chapter presents a trajectory overview from relevant literature review on the informal sector in Africa and the drivers of these sectors. Equally it will explore the composition of the female market workers in the African IS, examine gender inequality by exploring the gender gaps, the availability and access to resources and opportunities for market women. The chapter will uniformly investigate the potential of education and empowerment of market women in the IS. Furthermore, the chapter considers the importance of women's educational aspirations and capabilities for advancement in the informal sector markets as a reference point for its analysis. While many African countries share similarities and challenges in the informal sector, expanding economic opportunities for local communities, the study will review literature from African countries in the regional divides of Sub-Saharan Africa, with a focus on the impact and exploration of the informal sector areas in Southern Africa of South Africa and Botswana as well as the West African informal sector economy of Benin and Ghana. The chapter similarly addresses the significance of the international literature in developing countries such as Mexico to contrast and analyse its contextual specificities. To conclude, I will explore the role of women in these spaces of opportunities, addressing questions about gender inequalities but also about the importance of understanding the contribution of these economic opportunities to women's educational aspirations and empowerment in informal market settings mean to them.

2.2. Defining informality and the informal sector

The term informality means different things to different people; however, it usually has a negative connotation. In work terms, it refers to unprotected workers, non-compliance with the law, underpayment or non-payment of taxes, excessive regulation, low productivity, unfair competition, and something in the shadows or underground (Larsen et al., 2019). Additionally, Schneider et al., (2010) define informality as the legal production of market-based services and goods shielded from public powers for financial, monitoring, or formal reasons. A definition by the International Labour Organization (ILO), (2002: 25), for instance, defines it as all activities of the economy by workers and economic units that are in law or practice not included or effectively covered by formal arrangements. Interestingly, in reports prepared by the ILO World Employment Program, Ghana and Kenya were the

first countries to use the term informal sector in the 1970s, which highlights the relevance and role it has played in underregulated states.

Additionally, small capital, low skills, lack of access to regulated markets and technology, and poor activities are, at times, how the informal sector is branded (Bakke-Seeck et al., 1998). Additionally, Walther (2007) has noted that establishing standard practices in the informal sector is imperative as terms like informal and informal sector have remained controversial. Furthermore, Walther (2007) builds that the informal economy needs to be divided into sectors or looked at as one sector. However, the informal economy covers all existing sectors in a given country (Walther, 2007). Moreover, a vast literature exists on the negative consequences of the informality for economic development (de Soto, 1989; Farrell, 2004; La Porta & Shleifer, 2014; Amin & Okou, 2020). According to Kwami (2015), several African countries are revolving informal networks around trade and enterprises locally and internationally through globalization and neoliberal policies by the government, creating a wave of expansion of distinct spaces of informal marketplaces. 60% of the world's employed population gets their livelihood income working in the informal economy (ILO, 2018:4). Furthermore, statistically, informality also has an age profile categorized as highest among youth and older persons. Globally informality for the youth is at 77.1%, meaning three out of four are young, while 77.9% for the older persons in informal employment (ILO, 2018).

According to the ILO (2018), the latter simply means that youth and older persons are likelier to be in informal work than the more youthful persons in any given socioeconomic development of a country or region. The narrow tax base that results from considerable informality leads to fewer resources for much-needed public spending and excessive tax burdens imposed on formal sectors and their workers, significantly affecting vulnerable groups such as women working in these areas (Kanbur 2017). Globally women, especially in low to middle-income countries, enter older age with less savings and assets, with greater chances of not owning property, and those much older face pension challenges for leading with no real work or income opportunities and an end to a place with less autonomy (United Nation Women (UNW) , 2015). Thus, informal markets have a significant social function when states cannot secure economic freedoms for these women that use it as a space to create new opportunities and to enhance their future well-being when possible and allowed.

2.3. An overview of the informal sector in Africa

Over the years, the African informal sector has undergone several studies, especially on its economic ability and contributions to the sector. Unsurprisingly, economic policies have the yardstick of international development pressures. The mid-1950s saw the enhancement of a theoretical model of economic development by W. Arthur Lewis, which was introduced based on a broad assumption that the right mix of resources and economic policies could transform poor traditional economies into dynamic modern economies (Lewis, 1954). The latter premise by Lewis (1954) was based on the dual assumptions that the modern industrial sector in most developing countries is expanding and that the unlimited supply of labour would be absorbed in the sector. Furthermore, during the 1950s and into the 1960s, after World War II, the successful rebuilding of Europe and Japan, as well as the mass production expansion of Europe and North America, reinforced the Lewis model of economic development, led the economic discipline and development perceptions broadly (Lewis, 1954). It was also widely assumed that, in this process, small traders and producers and a range of casual jobs that made up the traditional sector would eventually be absorbed into the formal economy entirely.

However, generally, the sector has had so many faces of informality that the 1970s to the 1980s have been associated with poverty and marginality. Towards the 1990s, it was seen as the entrepreneurship seedbed (Mac-Gaffey, 1991). Then again, from the late 1990s until a decade into the new millennium, the same sector was considered the source of corruption and criminality (Bayart, Ellis, & Hibou, 1999). In addition, Daniels (2010) also brings another perspective that the African informal economy has also undergone a rebrand of growth and innovation. However, perceptions about these spaces of 'economic' struggle should not be romanticised or demonized, as they reveal profound inequalities given directives about what countries ought to be and do for the well-being of their populations (Daniels, 2010). Moreover, the social narrative is based on a linear understanding of economic activities and employment, and businesses start as informal units and then need to transition from a state of informality to a state of formality through policies and protective laws (Chen & Carré, 2020). The latter also means that informal entities need to be initially registered with the relevant administrative authorities to be categorized as formal with social protection for their workers. On the contrary, we know this is not an easy transition, either linear or possible, for many regions in the African continent where most of the unregistered entities lack service provisions such as social security for their workers due to structural challenges and international policies in place (Chen & Carré, 2020). The developmental and formalization focus of the informal sector, formerly known as the modern sector, was to increase human resource capacity in the sector with developmental efforts particularly emphasising tertiary and higher-level education. Other target areas also included regulating labour policies to improve formal working relations. However, we see how these approaches are a means to economic flourishing, where the

markets are provided with the skills and workers needed to enhance national economic growth. Equally, the financial policies, such as access to credit amenities and loans, were designed to cater to the formal sector, the then-modern sector.

Meanwhile, the informal sector, previously known as the traditional sector, now has most of the workers left outside the formal, regulated structure, with the general assumption that the traditional sector would have shrunk into the modern sector. However, this did not happen (African Union (AU), 2018). Trade-related activities and services dominated the informal sector in Africa; services vary from trade-related activities (United Nations (UN), 1996). The latter is evident in South Africa, Uganda, Angola, and Nigeria, where most informal sector workers are actively involved in retail trade (ILO, 2002a). Sub-Saharan Africa accounts for about 70% of workers in this sector, of which a majority are regarded as self-employed, and the rest remain in wage employment (ILO 2002c). Street vending as an activity is the most common on the continent. Statistics as far back as 1996, according to Charmes (1998a), recorded about 80.7% of street vendors in the urban areas of Benin observed to be involved in all economic units surveyed, with women accounting for over 75% percent of the above vendors (Verick, 2006). These numbers reflect that more than increasing the cash flow among these populations is required, as political and social matters are intersecting more profound structural challenges in the African continent. The informal sector is incapacitated by an inadequate past of policies and a future potential threat to the formal economy through its criminalization. Interestingly, it seems that the issue lies not in the elimination but in controlling these informal economies, as they have a massive potential for national revenues (AU, 2008). It is contrasted with opposed perspectives of seeing the sector as a potential space for investment and inclusive support that could prompt structural economic, political, and social transformation in the continent African Union (AU), United Nations Development Program ((UNDP), ILO, 2022). In Africa, as reiterated above, the informal economy is considered to significantly boost the Gross National Income (GNI, AU, 2008). The latter is through employment creation, income generation for the masses, essential services to the poor populace, and significant support to the formal sector (AU, 2008). According to the AU, UNDP, and ILO (2022), approximately 83% of employment in Africa is in the informal sector; this sector is proven to absorb the region's young employment pursuers (AU, UNDP, ILO, 2022). However, over time, alternative policy narratives began to surface outside formal arrangements to salvage a sector highly vulnerable to poverty, with low, irregular wages, unfavourable working conditions, and no safety nets or access to essential social protection for workers.

In addition, the study on the informal sector in Africa by the African Union (AU) (2008) labels the informal sector as a highly gendered environment. The study continues to allocate about 84% of the informal economy in Africa to be taken up by women compared to 63% of their male counterparts. This statistic qualifies Africa with the highest share of women employed informally compared to the rest of

the world. For example, countries like Ghana fit these demographics well, as $\frac{3}{4}$ of households are dependent for survival on income generated by small and micro enterprises run by women. Subsequently, many low-income families depend on women's informal livelihoods for much of their income. Thus, women's informal work in agriculture and non-agriculture sectors funds the national income. Policies and interventions geared towards the informal sector need to consider gender to avoid the further expansion of the gender gaps that affect women adversely in this sector (AU, 2008). Thus, sufficient attention must be paid to the impact of the regulatory environment and mainstream policies on the informal sector to avoid repeating unsustainable and inadequate measures from the past (AU, 2008). For example, there are standard social policies such as education and health that may positively or negatively impact informal economy workers. Also, infrastructure and servicing policies can either improve the living conditions of the informal economy or, on the contrary, worsen it (AU, 2008). In addition, developing microfinance and enterprises, governmental procedures, and overall legal framework can significantly encourage or limit informal economy workers (AU, 2008). The challenge must be taken seriously from a multidimensional perspective, not just a financial or economic matter to fix quickly.

Furthermore, the informal African economies come with historical challenges, primarily referring to pre-colonial economic patterns that have laid a complex foundation of business operations in most African countries. Others, especially colonial states of former cash crop economies, for example, those in West Africa, have practiced an open door to informal business, and others in the southern African economy, on the contrary, are overshadowed by the informal economy seen as unorganized or criminal. The Central African informal sector also suffered violent forms of informal labour organizations and control in former concession economies (Mkandawire, 2010). The African centrality of informality has demoted the sphere of it, being known as a negative phenomenon that is not formal. This recognition warrants the need for an understanding of how the systems of the informal institutions work and how the shaping of informal economies functions, especially where the informal economy is such a substantial force in several African countries that require the understanding of its authentic institutional progressions at play the economic changing capabilities, instead of making assumptions off ideologies and historical 'financial' pattern variables. According to Meagher (2010), Keith Hart's (2006:33) observation on the "need to know" was based on the imperativeness of there being a need for organized social outcomes as well as examining the institutional data sustaining what happens outside the law for the informal sector, its social dimension. Thus, today, the rationalizing and formalizing of the African informal economic activities and space for legibility, especially for large-scale capital, is done by decrypting the inner mechanisms and engagements with the informal actors and greater inclusion of informal economies in the growth process continuously (Chen & Carré, 2020).

2.3.1. Informal sector/economy drivers in Africa: An historical account of then and now

From the 1970s to the end of the 1990s marked the forced implementation of what was known as Structural Adjustment Programs (SAPs) sponsored by the World Bank for many African countries. This era of Structural Adjustment Programs (SAPs) in Africa for different countries policy adoptions included; government subsidy removal for things such as food subsidies for the urban poor, poor farmer assistance, food subsidies for the urban poor, control of prices, substantial depreciation, privatization, public expenditures cuts, foreign exchange controls relaxation, increased interest rates, user and agricultural producer fees, removal of protectionism dealings and tight credit control amongst others (AU, 2008). Thus, according to the African Union Commission (AUC, 2008), the Structural Adjustment policies resulted in clear consequences for many countries, such as closing or downsizing various private and public businesses. Hence, the retrenched workers had little to no choice but to join the informal economy for survival (AU, 2008). The emerging policies and regulations on the informal economy additionally played a role in shaping things such as the counterbalancing cutbacks in public services and the decline of real income (AU, 2008).

However, the International Monetary Fund (IMF) (2021), confirms that a country's growth rate is linked to informality, poverty, and gender inequality, while there has been evidence that such international pressures has pressurized the local economies towards informality. Additionally, there is a distinct difference between individuals or businesses in the informal sector by choice and those involved in unwarranted employment (IMF, 2021). The IMF (2021) states that 85% of all informal workers are not in it by choice but due to the lack of formal sector opportunities with significant economic consequences arising from the latter (IMF, 2021). According to Meagher (2018), the notion is that the flourishing of informality depends on statehood fragility or weakness or the complete lack of competence in a nation. On the contrary, other contributors shift the drivers of informality in various African countries to be due to deliberate policy reforms; this means that control of the sector can be through wilfully disregarding certain aspects of the informal economy or choosing which things to get rid of or tolerate this further concludes that informal economies do not solely emerge outside of the state but they are visible outcomes or complex multidimensional aspects nationally and internationally (Meagher, 2011:234). However, we know states do play a crucial role in the size and character differences of the informal sector economies (IMF, 2021). Thus, countries with more extensive informal sectors tend to create an environment where governments need more resources to provide essential services to their populace due to the lack of resources as a result of low tax base contributions from small and low-productive businesses with limited access to finance besides the likelihood that workers are often poor, earning low pay, lacking social protection and access to finance, and are generally less educated (IMF, 2021).

The above demographics are highly related to one known driver of informality, gender inequality (Chen & Carré, 2020). About 58% of the informal sector workers globally work in the informal sector, in risky employment categorized in the low-earning category of the sector (IMF, 2021). Mixed multitudes are involved in understanding the consequences of economic development as drivers of informality. Central to development are sustainability and inclusivity. On the opposite end of inclusion and efforts to better understand the African informal economy's organizational logic, many business actors and policymakers regard informal economies as workers, consumers, and small-scale establishments now as an excellent source for business return but not for general well-being. Thus, engagement and inclusion have turned out to be selective and exploitative for those closer to meeting the criteria of being a more significant source of income and possible future impact on global business. On the other hand, this means that those less useful in the pool of informal actors and institutions are further marginalized and even criminalized (Meagher, 2015). Selective engagement efforts are accumulative of particular benefits for a portion of the informal sector workers, cutting out the success rate of most informal entrepreneurs' ability to improve their livelihoods and shift out of poverty (Chen & Carré, 2020).

2.4. The Female informal market and the role of women informal markets

Literature evidence points to poverty being on the global agenda for the 86% poverty rate, especially in developing economies (World Bank, 2018). While in low-income countries, an earning of below \$2 is recorded by 77% of the working-age population (World Bank, 2016). Over the past era, social and economic development has been recognized through women's empowerment, primarily via poverty and gender targets set for all forms of poverty eradication and the empowerment of all women for gender equality (The Organisation for Economic Co-operation and Development (OECD), 2011). Women represent 70% of the global poor (Golla, Malhotra, Nanda, & Mehra, 2011). The subsidiary position and inadequate access to the formal labour market for women have resulted in many seeking shelter in the informal sector (Kishor & Gupta, 2009; Osei-Asibey, 2014). Contributions to poverty reduction are made through the informal sector as well. Hence, it employs two-thirds of the universal active workforce, most of which are women (Chen, 2008; World Bank, 2009; Chant, 2012; UN, 2018).

2.4.1. Female workers' profile

An individual country's socioeconomic level does remove the existence of informal work. However, a high prevalence of informal employment is found in developing countries (ILO, 2018:1). ILO's international trade union symposium (1990) categorizes those workers into three informal economy workforce categories. The owner-employers, own-account workers, and dependent workers make up the categories of the informal economy workforce who are usually unequally paid with no adequate education or training (Bakke-Seeck et al., 1998). However, women face more challenges (Bakke-Seeck

et al., 1998). The ILO (2018) states that many females in the global workforce get their livelihood in the informal economy (ILO, 2018). The main work activities of workers in the informal economy include, among other things, construction workers, domestic workers, street vendors, pickers of waste, home-based workers, and day labourers (ILO, 2018). Poor households dominate in many countries where women in the informal economy tend to live (ILO, 2018:1). Kwami (2015) states that the African economy is driven by a powerful force of women, with Sub-Saharan African home to approximately a third of female-owned businesses and 80% of food growers (Kwami, 2015). Social norms limit access to assets, savings, educational skills development, and social protection and regarding to property, women still need to improve their share of employment, income, and working conditions (ILO, 2018).

However, various literature indicates the importance of women worker empowerment for improved livelihoods and gender equality (ILO, 2018:1). Thus, according to the ILO (2018:1), strategies for women empowerment should address and dismantle structures, established norms, and power imbalances to give women the agency they need (Hunt & Samman, 2016). In Sub-Saharan Africa, the informal sector has reduced extreme poverty; especially with the informally employed women working in the non-agricultural sector (ILO, 2002). Thus, the role of women in the informal sector cannot be overemphasized as it takes up even a higher female representation in developing countries urban informal sector labour force (ILO, 2000). Women already go through various societal constraints and face other barriers in the informal job sector, while female work participation is predominantly informal in the urban area (Carrol, 2011; Ramani et al., 2013). The benefits of the informal sector to women are multiple concerning jobs, income, and even the awareness of their self-esteem (Forkuor, Peprah, & Alhassan, 2017). Hence, the worth of informal sector activities is increasingly evolving worldwide (Darbi & Knott, 2016) to poverty reduction (Chidoko & Makuyana, 2012), which has been a great challenge to humanity (Sutter et al., 2019). Activities in the informal sector have taken up the role of reducing poverty among women. However, according to Sutter et al., (2019), the attainment of United Nations poverty and gender equality Sustainable Development targets is at risk of being hampered if the full potential of the informal sector is underestimated, especially its role in reducing poverty among women.

2.5. Defining education and literacy in the context of forming part of a society

According to Abulencia (2023), the world vision defines education as the process where knowledge is imparted or acquired by an individual or to others. This is where a person develops various skills critical for daily living, learning the navigation of social norms, distinguishing between right and wrong, and developing judgment and reasoning skills (Abulencia, 2023). Education is regarded as having the ultimate goal of helping individuals steer life and contribute to society as they grow. There are various types of education, but

commonly, traditional schooling has been the most prevailing manner in which educational success is being measured; those that attend/ed school and have some levels of higher-level education are estimated to be more employable and earn higher income (Abulencia, 2023). Moreover, there is a projection that about 10 % In developing, low-income countries is the rate at which a person's future income increases for every additional year of education (Abulencia, 2023). The world vision continues to establish that education assists with the eradication of poverty as well as hunger, giving people a chance for a better livelihood (Abulencia, 2023).

Furthermore, for purposes of this research paper , another term used interchangeably with education, is literacy. Though these two terms may be used as mentioned above, they are not the same, according to Javatpoint (2021); while both involve learning and acquiring knowledge, there are noteworthy dissimilarities between the two concepts. Compared to the definition of education above, literacy, on the other hand, has to do with reading and writing and using written language to communicate effectively in various settings. Literacy is a critical skill imperative to self-growth in society, especially in modern society participation and the economy (Javatpoint, 2021). However, according to Franklin et al. (1995), illiteracy and literacy can be defined according to the specific context under consideration because one can be literate by one standard and be considered illiterate by another. Thus, illiteracy or literacy can be defined in numerous ways, and statistics are available depending on the definition (Franklin et al.,1995). Franklin (1995) continues to add that according to the National Literacy Act of 1991, the purpose of literacy by an individual is to have the ability to read, write, and speak, as well as calculate and resolve problems at levels of skill needed on the occupation and in society. It also adds to the achievement of one's goal while developing knowledge and potential (David, 1992: 7).

Thus, illiteracy is the reverse of the definition of literacy, referring to the inability to perform abovementioned functions. Carnevale, Gainer, & Meltzer (1990) also indicate that as much as there has been a remarkable evolution in the definition of literacy, so have the demands of the workplace and employees needing a wide range of skills, especially the foundational knowledge in the basics, to accelerate learning required for the job. Moreso, attributed to poor quality products, low productivity, accidents and injuries on the job, costly errors, and management and supervisory time loss that businesses need to be aware of as this may be caused by a lack of basic work skills (BCEL, 1987; Gorman, Cannell, & Hallanan, 1988).

2.6. Gender Inequalities

Today's work world is marked by universal gender inequality (ILO, 2018). The United Nations Educational, Scientific and Cultural Organization (UNESCO) (2017) describes Gender Inequality as a societal significance given to living as a man or a woman and echoing social characteristics and not biological dissimilarities in the quest to define a man or a woman. On the contrary, gender inequality's explanation is based on unequal discrimination or conduct towards people based on gender, which in most cases derives from socially constructed gender roles and norms (UNESCO,2017). In addition, UNESCO (2023) states that access to decent work provides ample opportunities, a sufficient income, workplace security, and social protection. It offers better projections for individual growth, social integration, freedom of expression of concerns, effective participation in decision-making, and space for people to express their concerns (UNESCO, 2023). Several African governments utilize a non-linear interface between education, training, and work by offering flexible learning pathways that accommodate early school leavers and incorporate all ages and education entry points (UNESCO, 2023).

The employment market is imperative for driving growth benefits and empowering people in society (Aslam, 2013). Debatably, there can be various ways in which acquiring education and skills through school can bring advantages for those individuals in the employment market, such as facilitating better occupations with raised earnings (Aslam, 2013). Additionally, as stated by Aslam (2013), the employment market promotes gender equality by providing equal educational benefits for all. There is a substantial potential for education in the informal sector markets and its ability to advance and economically empower especially women globally, regionally, and locally. Additionally, it indicates the power of education and its roles; it also shows the decisive role of education in contributing to the formative aspect of women's lives and how it can translate into pathways of educational empowerment (Aslam, 2013). As much as informal jobs offer specific benefits and flexibility for women, such as being closer to their homes and greater flexibility, on the contrary, the informal sector can be a poverty snare for women. The latter can be due to remaining in low-income generating activities that require fewer skills, further widening the gaps between men and women and decreasing economic growth (Malta et al., 2019). Additionally, there are still laws in some Sub-Saharan African countries restricting competitiveness and women's economic potential; for example, where women cannot get a job without the consent of their husbands (Malta et al., 2019). According to Malta et al., (2019), there are several reasons why the presence of women internationally is higher in the informal sector. These reasons are hypothetically connected to more significant gender gaps in education, lack of family planning, or the taking on of marriage responsibilities at a younger age (Malta et al., 2019). In addition, Malta et al., (2019) state that the role of education featured in explaining why there are more women in informality than men.

Fewer women secure formal sector jobs due to the low levels of education they receive compared to their male counterparts and the need for more education and skills to acquire formal jobs (Malta et al., 2019). The differences across Southern and East Africa are due to the high self-employment in the informal sector compared to their male counterparts (Golla, 2017). Thus, it also increases other vulnerabilities for women, such as access to services and finances (Magidimisha & Gordon, 2015). In Sub-Saharan Africa, the dominance of women in the informal sector is primarily attributed to lower education levels, other legal barriers, social customs, and standards and demographics (Malta et al., 2019). On a global scale, according to ILO Statistics (2018), employment in the informal sector sometimes does not depict important routes taken, especially concerning the gender inequalities in the region (Joseph et al., 2022). Further data analysis reveals that informal economy employment to be over 90% in many African countries predominantly in West Africa. According to Joseph et al., (2022), the more significant concern is the dominance of women in the informal sector employment in Africa compared to other world regions. In Africa, with the inclusion of agriculture, women form part of a discriminative and vulnerable sector where they hold approximately 92.3% of informal employment (UNU, 2013; Malta et al., 2019). Roever and Skinner (2018) also reference the additional roles and risks women take, such as employment and childcare balance and the potential to face abuse due to power dynamics.

The World Bank (2019) indicates that gender equality is one of the most effective paths to ensure a lasting poverty reduction and shared wealth. Thus, better-informed policy designs are led by categorizing the main gender gaps in a country's various domains; not only do labour market participation and entrepreneurial gender gaps aggregate economic losses for women and their families but also more considerable economic losses (World Bank, 2019). Thus, gender gaps in economic opportunities would include reduced labour force participation, increased informality levels, less effective entrepreneurship, and decreased access to industrious contributions. However, the World Bank (2019) confirms that as much as the agency in many ways, there seems to remain a concern for women's ability to earn and control their income while battling issues such as violence against women.

2.7. Informality in Sub-Sahara

Traditional interpretations of economic development or growth come with decreased informal work. Nevertheless, even with recent rapid economic growth, the persistence of the informal forms of economic activity is seen in many low- and middle-income countries (Kanbur, 2017). According to ILO (2018), the informal economy comprises over 60% of the entire global employment and over 90% of the total micro and small enterprises (MSEs) globally. This categorizes Africa to hold the highest shares in Sub-Saharan Africa (SSA) along with South Asia. The dynamic ability of the informal sector to create employment and value addition is quite strong, resulting in the representation of 80% of the total labour

force, contributing about 55% of Sub-Saharan Africa's GDP (UNECA, 2015). In addition, the African Union (2011) established that of the workers, as mentioned earlier in the informal economy, 9 in 10 are women and youth. Another distinctive percentage provided by the IMF (2021) of about 85% are women in sub-Saharan Africa's non-farm informal employment. Moreover, as mentioned above, the informal sector's population remains trapped in poverty and exclusion from economic growth and development due to the lack of essential social protection, inadequate skills upgrades, and insufficient productive income (AU, 2011).

In this area, Decent Work for All (Goal 8) is the commitment by all UN member states, which involves the delivery of full and productive employment by 2030 through the signing of the Sustainable Development Goals (SDGs) (Stuart et al., 2018). Goal 8 comes with essential targets, such as target 8.5, which is achieving full and productive employment by 2030; this includes decent jobs for all women and men, taking into consideration young people and persons with disabilities. Moreover, the target would consist of ensuring the equating of equal pay for work of the same value. While target 8.3 encourages the formalization and advancement of micro, small, and medium-sized businesses, with a central focus on leaving no one behind (Stuart & Samman 2017; Stuart et al., 2018). However, we know tendencies in the continent are going in the wrong direction, for instance, now the risk is of workers possibly ending up being wage-less family workers or involved in low-productivity informal work is more likely than before (Canning et al., 2015).

Moreover, in Sub-Saharan Africa (SSA), the highest informal occupation is in West Africa, estimated at 92.4% (ILO, 2018) which is alarming in comparison with these global and sustainable aspirations. The informal sector is thus a crucial provider of food security and other vital services, and this means that the informal economy is a significant and refutable source of income in SSA (Avenyo et al., 2021). Furthermore, Bonnet et al., (2019) noted a total 89% of informal work in sub-Saharan Africa, including Southern Africa. Thus, these results and others point to the fact that the informal economy in Sub-Saharan Africa continues to be one of the leading sectors in the world and far from achieving high regulation and the formalization of this sector. Even though, in some countries, informality ranges from a low of 20 to 25%, for instance in Mauritius, South Africa, and Namibia, others such as Benin, Tanzania and Nigeria have a sharp increase of 50 to 65% (Medina, 2017). According to the International Organization of Employers (IOE) (2021), the GDP share from the informal economy In Sub-Saharan Africa, the Caribbean, Latin America, Europe, and Central Asia averaged between 2010 and 2016 at around 40% (IOE,2021).

Regional divides highlight differences between female and male workers involved in informal employment (IOE,2021). In Sub-Saharan African countries, 90% of women remain in informal work; other regional divides where the latter is similar are South Asian countries with 89% and Latin American

countries with almost 75% (IOE,2021). However, gender gaps are higher in African countries like Gambia, Liberia, the Democratic Republic of Congo, and Zambia. While on the contrary, men dominate informal employment in the regions of North Africa, the Arab States, and across Europe (IOE,2021). According to Aryeetey (2009), the differences in the SSA region have had various acknowledgments on the importance of the informal economy and its multiple contributions in varying degrees across the SSA government, such as its significance to increase domestic production and its growth ability witnessed in most SSA African countries (Aryeetey, 2009). However, it is essential to note that other social indicators, such as poverty and unemployment, will continually contribute to the expansion of the informal economy in SSA (Aryeetey, 2009).

2.7.1. The informal sector in Namibia

Literature studies show that the informal economy is a current development in Namibia. A phenomenon unknown before independence, more so because informal activities during the colonial period were prohibited and suppressed (Namibian Informal Sector Organisation (NISO) & the Friedrich-Ebert-Stiftung (FES), 2021). According to the NISO & FES (2021), in many parts of the world and similarly in Namibia, the informal economy suffers from a variety of deficiencies such as policies of formal recognition, training interventions, infrastructure, and market access to mention a few. This is highly attributed to the non-regulation of the sector. The categorization of informal employment or workers is determined by the inability of an employer to provide medical aid, social security, or a pension scheme, at the very least. The above informal sector population workers are recorded at 57.7% of the employed (Labour Survey, 2018). This section will look at the Namibian landscape of informality, the legal framework around informality, the gender dynamics, and its impacts on informality.

A decade (1990 -2010), faced with many challenges of various endemic diseases, HIV/AIDS, income disparities, floods, famine, and prevalent poverty; however fundamental to all the above is the unemployment and underemployment phenomenon and its centrality taking the Namibian economy by storm (Mwinga, 2012). Namibia's labour market operates with what is known as the classical labour surplus model, which splits the market into two diverse sectors, the formal sector and the informal sector (Mwinga, 2012). The absorption of formal sector workers that lose their jobs into the informal sector has become a norm (Mwinga, 2012). According to the Namibian Informal Sector Organisations (NISO) and the Friedrich-Ebert-Stiftung (FES) (2021), the further emergence of the informal economy is a result of the lack of adequate formal sector employment in Namibia (NISO & FES, 2021). The origin of the Namibian informal sector is traced back to the Apartheid policies designed to take advantage of cheap black labour for the white-dominated manufacturing, mining, and commercial agriculture industries. In 2010 the Ministry of Trade (2010) estimated that about 60,000 to 80,000 people had jobs and incomes from the informal sector. However, the lack of accurate statistics on business activities and

how many are employed in the informal sector paints a picture of disinterest in the sector and its insignificance in the government's economy. Even so, the informal sector provides for many (Ministry of Trade and Industry, 2010). However, this dualism suggests that when the economy undergoes shock, the impact on the labour market can be retrenchment, amongst others; a significant number of the retrenched workers get into lower-paying, insecure work in the informal sector, thus not only does unemployment increase but informal job shift increase in the informal sector (Mwinga, 2012). Typically estimated at 50% to 80%, therefore, a considerable number of new employments generated in developing countries has been in the informal economy, and women's share of informal sector employment is high (Mwinga, 2012).

According to the Namibia Labour Force Survey (2018), 418,674 Namibians are indicated to be employed in the informal sector, with the unemployment rate in Namibia standing at 33.4% respectively (Namibia Statistics Agency (NSA), 2017). As stated by the ILO (2018), Namibia references that 56% of its workforce is in the informal sector. Through Labour Force Surveys, Namibia Statistics Agency (NSA) shows that 96.5% are Namibians, 69.3% are women, and 41.1% hold an education level of junior secondary (NSA, 2018). In addition, a smaller, relatively young group that falls in the age groups of 15 – 19 years forms part of the market workers with most in the age gap of 35 – 39, making up 18.4%, followed by 30 – 34 with 16.9% and 40 – 44 at 16.3%. The Erongo region and Khomas region, where Windhoek is the capital city, are the leaders with the most informal sector operators at 90.1% and 88.8%, respectively (MLIREC & SSC, 2016/17). For most men and women, getting involved in the informal sector business is due to exclusion from the formal sector, and it is not a choice but improving their livelihood and that of their families take priority, and this includes that of their broader communities (Julius et al., 2020). Thus, establishing informal business activity is a last resort to pay for food, health, housing, and other services. Many in the informal sector need more formal education, training, and qualifications. Nonetheless, some enter the informal sector market to find solace in the informal sector. In contrast, others sometimes come to the industry with essential business training or entrepreneurial training or experience entrepreneurial and innovative ways to fend for themselves and their families (White, 2011).

The informal sector in Windhoek, where the data will be collected, takes up diverse occupations and activities (Labour Survey, 2018). The most typical informal sector business activities in Namibia are owned by men and women of all ages and comprises of hawkers (also known as street vendors), tavern owners, photocopying and printing, barbers, minor construction, taxis, and bus transport operators, hairdressers, panel-beaters, and electrical repair shops of radios, TVs, and fridges (Julius et al., 2020). Thus, in addition, Kamwanyah (2018) argues that the national development agenda in Namibia does not highly feature or hold priority to the informal economy. The latter is due to the informal economy being stigmatized and viewed as troublesome and unmanageable, with name-calling

as the shadow economy, an economy that is off the book, or the underground economy (NISO & FES, 2021). However, the significance of the informal economy in Namibia must be recognized, as it provides livelihoods and incomes for a large population of our country, most of whom are self-employed, of which more than half are women (Movirongo, 2023). The informal economy is the means of survival for many Namibians (Movirongo, 2023). The Namibian informal sector for years has faced various challenges in an environment where the traders are grappling to make a living while the authorities' informal traders trying to make a living in Namibia have been ill-treating them with confiscation and fines due to illegal operations of their street business (Uusiku, 2022). A sector considered vulnerable owed to unstable support and operational instability; however, the informal sector remains a crucial part of economic activities in Namibia (Uusiku, 2022).

The Namibian government has laid the legal framework, creating an enabling legal and regulatory environment for addressing the imbalances in employment and related matters with the passing of laws that are in line with the above considerations, such as the 1998 Affirmative Action Law, 1992 National Pension Act 10, the 1995 Employee Compensation Act 5, and the 1994 Social Security Act no. 34 (Keendjele, n.d). As indicated by the Namibia Informal Economy Case Study Report by the Ministry of Labour of 2016/17, even with the above-stated legislation, the national constitution does not mention the informal economy, nor does the Social Security Act (No.34 of 1994) discuss the existence of the informal sector, similarly the Labour 5 Act (No.11 of 2007) does not feature either of the informal sector or informal economy terms in the provisions of the act (NISO & FES, 2021). This background gives a foundation for the launch of the much-needed operational guidelines to guide the code of conduct of the informal economy in Namibia (NISO & FES, 2021). The first among the five guidelines of informal sector operations is to acknowledge the contributions of the informal economy towards poverty reduction and job creation (NISO & FES, 2021). Secondly, the engagement of all stakeholders for a consultation to safeguard a comprehensive and transparent policy-making progression. Thirdly, to allow for an effective transition to formality, the continued education and skills upkeep of those in the informal sector. Fourthly, it is imperative for formalization to occur, but there is a need to smoothen and reduce obstacles on its path (NISO & FES, 2021). The last pillar focuses on using mediation, arbitration, and conciliation to provide alternative dispute resolution options to the informal economy.

According to further research done by NISO & FES (2021), the informal sector operators are typically facing various challenges, such as the lack of structural affairs, adequate channels of communication with local authorities, limited access to information, non-participation, exclusion from decision-making affecting the informal economy, harassment by the police, evictions, stock confiscation, charging of fines and excessive bureaucracy. In addition, other challenges come from not understanding the municipal bylaws, their rules, and regulations, Institutional barriers weakening or confining the informal economy and the government's ability to act or decide on policy guidelines concerning the informal

economy, and the overall lack of investment in a model more operative and sustainable for informal economy managing (NISO & FES, 2021).

2.7.2 Informal sector in South Africa and Botswana Overview

Ligthelm and Van Wyk (2004: 10) confirm that in South Africa, the informal sector activities are compromised in tuck shops, takeaways, hawkers, spazas, shebeens, street vendors, kiosks, and food outlets. The South African Labour Force Survey (SALS: 2000) defines the informal economy as encompassing enterprises not registered for tax commitments or subjected to social security protocols; this includes paid domestic work. Furthermore, these informal businesses are based or operated at times from private property, for example, the spazas, shebeens, and tuck shops in the various settlements (Ligthelm & Van Wyk, 2004: 10). To further review the informal sector of South Africa, Etim and Daramola (2020) say that the informal sector is an integral part of several sub-Saharan African (SSA) countries. It plays a critical role in the economic development of these countries, South Africa included. Even by 2006, being a country with a greater formal economy, the South African informal economy's contribution to the GDP was 7 to 12% (Devey, Skinner, & Valodia, 2006).

Total employment in South Africa makes up about 34%; those employed in companies make up 26%, and about 8% is in domestic work (AU, 2008). The statistics further exposed that a more significant proportion of women work in the informal economy, which is 45% more than the 25% of men. Furthermore, 39% of the women employed in the informal economy work as domestic workers, accounting for only 8% of total employment, and 25% are in informal employment (AU, 2008). Like many other African countries, South Africa has implemented initiatives to alleviate the challenges faced by the unemployed and those employed in conditions of informality. However, it is vital to note that not all initiatives will succeed, and one such initiative launched in South Africa was an academic capacity-building program supporting the informal sector. This program aimed to train unemployed South Africans in the Department of Labour (DOL) by preparing course options for the informal sector workers (Dar & Gill, 2000). The courses were to provide training to the unemployed, equip those in the informal sector with the appropriate skills, and allow them to become independent businesspeople (Dar & Gill, 2000). The courses targeted the marginalized, for example, the retrenched and those with disabilities. The course results were that a quarter of the people trained were genuinely able to attain a job in the informal sector, and a third did manage to start their own business (Dar and Gill, 2000). However, a significant contributing factor to the poor training initiative provided is that the funds given to the various private and public training service providers were based on cost per person and not per the outcome generated due to the training in line with whether it was to get the qualification, find a job or starting own business (Dar & Gill, 2000). According to Dar and Gill (2000), the engagement ratio of the courses subsidized by DOL was around 20%.

Turning its comprehensive training policy around, South Africa changed its National Skills Development Strategy for young people on the outlook for entering the labour market (AU, 2008). The strategy was an innovative financing instrument designed in 1999 and launched in 2000. The plans came about on a particular levy by the initiatives redistributed through the National Skills Fund (NSF) and the Sector Education and Training Authorities (SETAs) (AU, 2008). The above funds indirectly financed the informal economy (AU, 2008). It aimed to assist the unemployed and vulnerable such as women, by providing support in getting jobs through NSF. The SETAs discretionary fund utilization aimed to advance the professional competencies of micro-entrepreneurs by giving startups ideas and trained micro businesses grants (AU, 2008). The strategy piloting occurred through a decentralized system to complement the approaches mentioned earlier that are mainly custom-made for informal sector workers by engaging various stakeholders. The Active Labour Market Strategy (ALMS), the development of a local cooperative network at the municipality level, NGOs and local cooperatives, the Development Bank of South Africa (DBSA), and Local Economic Development (LED) were a few of the stakeholders, using the Basic Entrepreneurial Skills Development (BESD) methodology, and supported with funds from NSF, SETAs and local, provincial funds (AU, 2008). Various lessons came from the above strategies and launches of the programs. The lessons, such as the access to public resources for all in the informal sector, showcase the government's will to support and open visible standings for the informal economy (AU, 2008). The informal economy changes needed to align with skills development and policies that are responses to the changing needs in the sector.

The Botswana policy environment benefited those that formed part of the disadvantaged informal sector activities that were previously registered and structured and left out those that needed to be more educated or higher, falling into the unregulated informal economy (Global Consult, 2012). These instruments include the 1997 Vocational Education and Training Policy, the Vocational Training Fund, the 1988 Vocational Training Act, and the 2009 National human resource development (HRD) strategy. The informal sector is a tremendous alternative employment source in the country, and compared to other countries, it exposed that the sector added positively to economic development just by serving as an alternative employment avenue, specifically through self-employment to a considerable chunk of the population. Moreover, improving skills as an alternative or intervention of progress in the informal sector was crucial, just like in other yardstick states (Global Consult, 2012). It is imperative to note that Botswana's informal sector was redefined as a diverse, class-conscious, and transitory sphere. As indicated by Statistics Botswana's (2018) Botswana Multi-Topic Household Survey Report 2015/16 and the Ministry of Finance and Development Planning's (2015) Project on Informal Sector Study for Botswana, the informal sector in Botswana is demarcated utilizing a set of features such as the number of workers, incidence of a casual worker, the readiness of informal accounts, and whether the business site is temporary, mobile or home-based, whether it is registered as a corporation or a professional association, if it pays a stable specific interval salary to its workers, or has a bank account with business

income. Not only does an informal sector business need to be pursuing economic activities that are government regulated and taxed, but the conceptualization has come to include businesses that do not subject to the latter.

The informal sector in Botswana is very similar to other countries where most of those in the informal sector are women, young, less educated, primarily poor, and both in urban and rural areas (Global Consult, 2012). The educational system and the teachings of basic-level practical skills for the informal sector must be included and provided. Like many others in the informal sector, training amongst the majority in the informal sector does not match the activities that they are involved in the sector (Global Consult, 2012). Though most informal sector workers are eager to improve their skills and training, they are unable to do so due to resource limits and a lack of skills development opportunities to improve their needed competencies (Global Consult, 2012). Based on a needs assessment by the Botswana Training Authority (BOTA), it is evident that over time Botswana has established that representation and a robust concern towards the informal economy is one of the sure paths towards building viable livelihood. The informal sector has been the informal sphere that opens prospects for the poor and less educated who cannot locate employment or those who do not want to take on work but would instead try their take on getting into entrepreneurship (Global Consult, 2012). In establishing the critical role players in training provided to the informal sector skills in Botswana, the assessment was able to identify that the biggest provider of the essential skills for the informal sector was the public sector and many others, including potential providers of skill development in the private and non-governmental sectors. The finding of the assessment also stated that providers of skills in the informal sector, such as vocational institutions, required at least a junior certificate which immediately omitted most of those workers operating in the informal economy (Global Consult, 2012).

The 2015/16 Report titled Multi-Topic Household Survey by Statistics Botswana's (2018) recorded the total number of trades in the informal sector to be about 105,445, with the overall total of those employed in the sector being 191,176—accounting for 55.5% of male-headed households and 44.5% female-headed households (Statistics Botswana, 2018). Furthermore, 48.8% and 26.7% of informal sector trading are recorded in most urban towns and villages, respectively (Statistics Botswana, 2018). According to the Botswana Multi-Topic Household Survey Report 2015/16 and 2015, the Botswana informal sector profile is dominated by women as owners of retail businesses, mostly in towns and peri-urban villages, aged between 24 – 41 years with at least a secondary education level. However, the total profile in 2015 painted a vulnerable informal sector that was young, female, lacking the education and training required to change trades, and highly vulnerable to economic shocks. Moreover, data collection efforts to assess the current situation and profile in the Botswana informal market in line with the recovery strategy from COVID-19 by the Local Enterprise Authority's (LEA) National Small, Medium and Micro Enterprise (SMME) registration exercise, the data composed as of July 2020 provides an

indication of a profile (highly female-dominated and vulnerable to economic shocks) of informal sector partakers to be again female, 35 years and older, inhabiting the services sector and in business for not more than five years. In addition, before COVID-19, their earnings were less than P2000 per month, with no record of having a bank account or registration with any financial entities such as Companies and Intellectual Property Authority (CIPA), The Public Procurement and Asset Disposal Board (PPADB), or Botswana Unified Revenue Service (BURS). Furthermore, the indication is that the informal sector before and after COVID-19 noted to be highly female-dominated and vulnerable to an economic shock. Thus, vulnerability spreads beyond the traditional young person to comprise older economic contributors (Republic of Botswana, 2020).

2. 8. The informal sector in West Africa Ghana and Benin: Historical impact on education and gender on the sector

A 1971 study by Keith Hart, an anthropologist from Britain, explored the urban Ghanaian economic activities in this study that is iconic in coning the informal sector concept (Hart, 1997). Hart regarded these everyday activities as powerful enough to change the economic development discourse, even though they are seen as inadequate, irregular, and mostly self-organized (Hart: 2006). Furthermore, the same study elaborates on the importance of work by the Accra poor, that was, in essence, not unemployed but forming part of the working poor. Hart further emphasized the work aspect, even though this work is habitually casual, irregular, and with low pay. The distinctive difference, according to Hart (2006), of those that are regarded as self-employed lies in the wages earned, and most specifically and the validation of working conditions and the distinction that formal economic activities are primarily regulated while those legal and illegal go beyond the scope of the rules and guidelines. In Ghana's informal sector employment, street vendors make up 14% of informal urban (ILO, 2013:47). The 1983 Structural Adjustment Programme (SAP) of Ghana by the International Monetary Fund (IMF) and World Bank assistance brought about a few reforms in various sectors. It most importantly spearheaded strengthening the private sector (AU, 2008). Thus, this study will investigate the consequences of the rapid development of the informal sector in Ghana, the challenges it brought about, both through education and training interventions, and the role gender played in the development of women in the sector as well through initiative explored.

Since the mid-1980s, many studies in Ghana have highlighted the penalties of liberalization policies known as belt-tightening by cutting public expenditure in the public sectors. Health and education underwent drastic reductions accompanied by the removal of some government subsidies. In short, this led to poor household budgets and increased spending on school fees and medical bills (Konadu-Agyemang 2000: 474). Furthermore, on the backdrop of the Structural Adjustment Programme (SAP) programs in Ghana, other reforms included encouraging youth to engage more in self-employment initiatives aimed at gaining more from the informal sector as a form of government job redistribution

(Leach, 1995). In addition, education played a crucial role in reorganizing various sectors in Ghana, such as changes toward the basic cycle of consistent schooling. The latter included changes in education and training of technical, vocational, and skills upgrading; a higher level of qualification was not needed, but to be merely highly skilled in the trade or jobs you would be trained in (Leach, 1995). The aim was more based on the emphasis of acquiring needed practical skills, general education, and related theory specifically for vocational education. Technical skills or education was formulated to prepare technicians and middle-level management workers on the secondary and tertiary levels to produce higher management positions of engineers and technologists (Leach, 1995). Ghanaian education, primarily technical and vocational education, was aimed at creating more operators, technicians, craftsmen, artisans, and other middle-level staff with the skills and knowledge needed for the country's agricultural, commercial, industrial, and economic development. The growth of these sectors depended on the imparting of specific entrepreneurial skills empowering them for self-employment and the ability to quickly adapt to fluctuating economic and work-related circumstances.

Furthermore, female participation was highly encouraged, especially in apprentice learning and training opportunities in trades that were not traditionally for women. In addition, Ghanaian vocational education also included designing special programs for disabled individuals (Government of Ghana, 1990a). By 1995 Ghana, through government agencies and over 250 registered private-sector institutions, administered about 156 technical and vocational training institutions in administered and government-recognized (Leach, 1995). However, according to a study by Ocansey (1995), he notes that without modern belligerent entrepreneurs training for producing high-quality and internationally competitive services and products, the informal sector will need to move away from concentrating on productive activities that are indigenous and outmoded. Today, the informal sector challenges include rural-urban migration at a high rate and magnifying urbanization, increasing the population of major cities in Ghana (Ghana Statistical Service (GSS), 2012). Both skilled and unskilled migrants flock, taking up formal job openings and straining the labour market. Thus, creating an employment gap that can only be bridged by the informal sector. In addition, in accord with the Ghana Statistical Service (GSS) (2013), 90% of the female labour force in Ghana is highly concentrated in the informal sector, taking on informal employment, thus supporting them can lead to more extraordinary pathways in reducing women's poverty and gender inequalities.

Ghana's gendered informal economy, especially the urban informal economy, is recognized as being spearheaded by structural adjustment and informalisation (Overå, 2007). It's also mentioned that gender in Ghana is guided by various needs for both men and women to overcome hardships that they go through. Thus, they adapt to ever-changing economic activities (Overå, 2007). She adds that even though historically, in the 1900s, informal trade was known to be more for women to benefit their households. However, according to Overå (2007), economic activities in Ghana's informal sector have

become fluid. The informal sector has been witnessing a significant influx of men regarded as doing female occupations, breaking all socio-cultural boundaries defining the differential factors of what men and women can do (Overå, 2007). As much as it is evident that in Ghana, more women have built their livelihoods and families extensively by engaging in informal trade activities, thus not a gender equality gain, but instead blame more challenges and experiences when things start looking down towards micro-macro analysis and point out that the problems are due to high unemployment rates in the country (Overå, 2007). Studies on the dominance of women in the Ghanaian informal sector market are well recognized (Nypan, 1960; Robertson, 1984; Clark, 1994; Chamlee-Wright, 1997; Overa, 1998). However, studies in Ghana on the challenges faced by women in the informal sector are limited (Peprah et al., 2019). Peprah et al., (2019) stress the significance of identifying and understanding the female informal market worker is imperative to outroot the most common challenges they encounter in their economic activities and bring out a solution that is practical in addressing predicaments such as poverty reduction (Peprah et al., 2019).

Moreover, Ghanaian women further face challenges of lack of access to production factors such as labour, land, or capital that deepen the hold of poverty among them (Abu-Salia, Osmannu, & Ahmed, 2015). In contrast, the latter limitation hinders the type of work women can access, and it further limits their earning potential by 57% compared to what men earn per hour (Peprah et al., 2019). In addition, it is worth noting that women's position in the informal sector is highly linked to their ability to realize their potential and seek out opportunities that can lead them out of poverty (Peprah et al., 2019).

2.8.1 The informal sector in Benin

West and Central Africa are met with various restrictions in the informal sector compared to other African countries, owing to known reasons for suffering led to significant cutbacks caused by economic reforms and other developmental challenges (Haan & Serrière, 2002). However, Haan & Serrière (2002) add that the sector is persistent in finding alternatives to ensure livelihood support. Some of the challenges summarized were due to a lack of organizational skills. They needed technical skills linked to further poor access to technology due to a lack of higher literacy, technical skills, strong business sense, and investment skills. All the above hamper output and product quality in the informal sector added to irregular nonresponsive government policies or regulations (Haan & Serrière, 2002). In Benin, IS started to grow in the 1970s. It had absorbed almost half a million Beninese between 1979 – 92 due to massive migration from rural to urban areas. As we know, such significant changes have enormous consequences (Lange et al., 2015). The focus of this section will be to examine the effects of informality in Benin, structural changes impacted on informal dynamics, the gender absorption in the informal sector in the hope of a sustained livelihood while looking at the roles taken on by women and men, with the influence of education in the industry. According to AU (2008), in Benin, the labour force is

estimated to be 95% in the informal economy. Thus, the indication is that the informal economy is very critical to the country's economy. However, 5% of the labour force located in the formal sector led the training design and opportunities to cater to the informal sector (AU, 2008); the latter caused interventions, Benin is undertaking counter-reforms towards conventional training approaches to address the needs of the majority of the workers located in the informal economy (AU, 2008). Additionally, Verick, 2006 indicates that street vending is one particular informal activity that has been prevalent on the African continent and in more African countries than others. Even with figures quoted in 1992 by Charmes (1998a), in Benin, mainly, street vendors took up 80.7% of all economic activities measured in urban Benin, and women already made up over 75% of vendors (Verick, 2006).

Many workers in the informal sector need access to formal accreditation owing to the lack of education, financial resources, and every-so-often awareness. Nearly a significant number of trade unions on behalf of workers in the informal economy have discovered assessment of skills to encourage the lowest wage offering for their members, including improving work conditions and access to employment. (Lange et al., 2015). However, according to Lange et al., (2015), education undertaking and employment in the informal economy for many women and men is still a reality worldwide. The upkeep and refining of the value of training, that of products and services can lead to increased productivity, local market development, improved working conditions, fundamental career forecasts, formal economy transition, customer safety, and community unity (Lange et al., 2015). The role of trade unions and associations in community organizations has been relevant in supporting and representing workers from the informal economy and other various worker collectives. Amongst other initiatives, countries like Benin, Ghana, and Rwanda have taken up initiatives where local actors lead in assessing the skills of workers in the informal economy through what is known as small industry and community organizations (SICOs) (Lange et al., 2015). Moreover, to upskill the informal sector in Benin, collaborative efforts examples in public-private sectors seem to fit the birth of exciting partnerships that work for the country; for example, private sector organizations, such as Menuiserie industrielle du Bénin en Afrique de l'ouest (MIBOA) also known as a private company, in Benin working with the government to deliver training. On the other hand, partnerships offer training for the government ministry to provide a certificate or a diploma. An example of another country offering such initiatives is Cameroon with The Groupement Interprofessionnel des Artisans or also known as the Intersectoral Craftworkers Association (GIPA) (Haan & Serrière, 2002). According to Haan and Serrière (2002), training delivery must be a collaborative effort with assessed market needs based on market opportunities. These partnerships encourage a participatory approach involving the informal sector workers and paving worthy involvements early, such as training design of training programs and implementation (Haan & Serrière, 2002).

According to Lange et al., (2015), the assessment of informal beginners' skills has developed in great informal apprenticeship systems that have become very relevant training systems in many informal economies in Africa, in countries like Benin and other West African and Central African countries. Lange et al., (2015) further add that the conversational sector skills are held by what are known as master craftsman (MC), that carries out social and economic functions by transitioning their skills to the next generation. On-the-job training, as well as observation and trial and error, remain the most common ways how informal sector skills are transferred and assessed by the MC by way of just knowing what to look out for a while training the apprentices based on years of doing the job and just from other trusted MCs in the community (Lange et al., 2015). In many countries in West and Central Africa, community and societal backing is essential, especially at community events such as the graduation of a student (Lange et al., 2015). To acquire membership and more skills and knowledge, graduates rotate from one MC to the next, learning the trades. Thus, skills standards are set through trade associations, establishing formal assessment systems (Lange et al., 2015).

2.9 Conclusion

Obtaining a University degree has set me up for outcomes such as financial freedom, better career aspirations as well as a chance to further my education, when need be, all which I believe would not be possible without education. I believe education is important and instrumental to my livelihood as a human being. Thus, one cannot overlook the opportunities and pathways that education can avail, and this can be the same for all that are afforded the information, finances and educational aspirations and capabilities exploration in all labour markets. However, in conclusion, the latter differs in sectors both formal and informal labour environments and sizes. As we continue to explore the dimensions of education, educational capabilities, aspirations, gender inequality's as well as pathways to educational opportunities available especially for women and others in the informal sector. Thus, examining the informal sector opportunities and pathways to sustainable livelihoods is imperative to this study. The informal sector is a global and inescapable phenomenon, with about 60% of the world's population participating in it, at most in emerging and developing countries (IMF, 2021). The informal economy contains activities high in market value. However, we see worldwide a lack of formal enumeration, such as minibus drivers in Africa, market stands in Latin America, construction workers, domestic workers in South Africa, and street vendors. Sub-Saharan Africa (SSA) and Latin America fall among the maximum informality levels (IMF, 2021).

The size of the informal sector is increasingly becoming a significant element that is difficult to measure, neither the less it is evident that it is essential to do so due to the significance of the sector. It is the only income source for the world's most susceptible people (IMF,2021). Thus, according to the IMF (2021), a well-adjusted method is vital in addressing the informal economy. Indeed, the perception

that the presence of a vast informal economy constrains growth and investment is unsubstantiated. (Aryeetey, 2009) The informal economy generates incomes and wealth, and the formal private market mechanism alone cannot be relied upon to solve the poverty and unemployment problems in SSA. If SSA is to progress toward achieving poverty reduction goals, the policy must focus on informal economy strategies that encourage its participants to engage in the broader economy (Aryeetey, 2009). The UNDP (2022) states that the African governments, more so with the growing outcome of the COVID-19 pandemic impact, are faced with substantial policy decisions, and at the centre stage is the role of the informal economy in its recovery and the future. It is imperative to note the impact of gender inequality is increasingly impacting many women working as informal workers. Many stopped working, for example, due to COVID-19, which does not fare well on the 80% of women domestic workers globally and nearly 72% losing their jobs due to the pandemic (IMF, 2021).

Medina and Deléchat (2020) look at possible ways for better inclusive policy designs, placing education at the top of the list. Education is regarded as the most prevailing method of lowering informality, and the essential element is access to quality full-cycle education, including technical and vocational education. Followed by supportive social protection systems, including income taxes that are progressive and protective of people with low incomes, helping address distributional aspects. The lack of financial access is among the main restrictions for the informal sector and informal entrepreneurs, especially in the hope of lowering income inequality. Thus, informality is a pathway for economic growth opportunities, as it continues to serve as the only source of income for billions of people globally (Medina & Deléchat, 2020).

Chapter 3

3. Understanding educational aspiration of market women: An intersectional Capabilitarian view

3.1. Introduction

This study will use a conceptual framework guided and framed through Sen's (1999) capability approach. The capabilities approach (CA) is often used as a normative framework, outlining the information to look out for in critiquing whether someone's life is going well or to theorize, quantify and assess wellbeing through an evaluative framework (Crocker & Robeyns, 2010). In this case, the study will be using the CA lens on how the approach impacts what informal market women regard as possible (capabilities) for them to be and do, especially looking at existing inequalities in access, resources, and educational aspirations in the informal sector (Crocker, 2007; Classen, 2016; Nussbaum, 2011; Robeyns, 2005; Sen, 1999). This theoretical positionality will be capturing, translating, and assessing the following CA key concepts focusing on worker women in the informal sector in the Stop 'N' Shop informal open market in Okuryangava, Windhoek, Namibia.

The CA is widely applied in various development studies, such as welfare economics, political philosophy, health economics, and education. Thus, the study will also primarily examine the CA by exploring and briefly expanding on related concepts such as education, human development, and intersectionality concerning social inequalities that are gender-related and how they can affect wellbeing and educational aspirations of the informal market women in Namibia.

3.2. Human Development and its relevance

The first publishing of the Human Development Report was in 1990 when the United Nations Development Program (UNDP) determined the decent life and dignity concepts as being critical to human development and its broader meaning (Katnić, 2016). According to the UNDP and the Human Development Report, (1992: 2), Human development has to do with the range of choices people have and involves broadening these choices, including the widening of more opportunities in education, health care service, revenue, and employment opportunities while taking into consideration the full spectrum available to humans as choices and notwithstanding the freedoms of physical to the economic and political environment. The standard of human development stands on the notion that development has a purpose: improving human lives by making available offerings that expand their capabilities and functioning (ul Haq, 1995). These human capabilities and functioning owe to be general, such as being in good health and well nurtured, as well as having the knowledge and ability to be involved in community life (Nussbaum, 2000). Anand and Sen (1996) further add to include having access to better

education, better health, and being less in poor conditions because not only does human development contribute towards a better quality of life, but it also contributes to a more productive, progressive and prospers human life with access to life materials. According to ul Haq (1995), Human development is centred around human freedoms, which entails the freedom to comprehend the complete potential of every human life. At the same time, the Human development theory is about widening the role of human capital, human resources, or a human workforce to enhance production and considerable wealth. Moreover, it is about building human capabilities through education and health investment to create an enabling framework to achieve growth and employment for the use of the capabilities. Various development utilitarian or economic growth models prioritize revenue enlargement and its benefits. In contrast, the human development model focuses on expanding all human choices, varying from economic, political, social, and cultural (ul Haq, 1995).

Today with further contributions from the Human Development Reports (2010; 2019), further and continuous progression is noted, considering the fundamental freedoms of all individuals, which has to do with the expansion of capabilities, and these freedoms being regarded as a means to an end while preserving these freedoms, sustainability, and equity. Moreover, the Human Development Reports (2010; 2019) find it imperative to acknowledge changes in work and workplace concepts that have undergone profound changes, primarily through technological development—the latter further increase the decline in formal jobs in traditionally registered organizations (Katnić, 2016). At the same time, there seems to be an invisible underestimation of unpaid labour regarded as informal, such as the care work of older people and children, which is largely statically unaccounted for, especially in its importance and impact on human development. Katnić, (2016), emphasizes the need for decision-making to consider the importance of work and job policies for reorganization to align with further human development enrichment.

In addition, Nussbaum (1999) further highlights the tremendous influence the Human development reports have had (see UNDP, 1993, 1994, 1995, 1996, 1997, 1998, 1999) on expanding on the capabilities approach and its pioneered assessment of the quality of life within the economics of Amartya Sen. According to Robeyns (2017), the CA has equally contributed mainly to the foundational growth of the well know human development standards, which is now well known as well through the work of the Human Development Reports, that are published annually by the UNDP. Others, such as Sen (1999a), through a famous book about Development as Freedom, this book places the CA as a key element of his alternate vision of the economics of development. Significant contributors to human development and development studies are other well-known authors as well such as Sabina Alkire and James Foster (Alkire & Foster, 2011; Alkire et al., 2015), has developed several development poverty measures such as the Multidimensional Poverty Index (MPI) vastly based on the capability approach as an established framework. Furthermore, other indicators, such as the Human Development Index (HDI),

narrow down that people on a general value survival, income, and basic education regardless of them being from different regions, cultures, genders, ages, ethnicities, or individual foundations of diversity (Alkire, 2007). However, many critiques and challenges the various theories, approaches, and models of development, including the human development approach, which is often critiqued by analysts and labelled as a hindrance to growth – thus disagreeing with its focus that is regarded as income distribution instead of income generation. Other critics indicate that human development is chiefly known to focus on different social services, comprised of education, health, and other social investment sectors. Additionally, the human development strategy seems to be aimed at meeting the basic needs of the poorest in societies.

3.3. The Capability Approach: As a normative and evaluative view of human development and well-being

As developed by Amartya Sen and expanded by other scholars, such as Martha Nussbaum, Ingrid Robeyns, Severine Deneulin, and Sabina Alkire, the capability approach framework is viewed as normative and evaluative due to its ability to arbitrate social measures of expanding individual liberties of being and doing what they hold valuable with reason (Alla-Mensah & McGrath, 2021). Furthermore, under the normative framework, the CA is supported by critical concepts such as functioning and capability. Thus, the expansion of various beings and doings functioning is fundamental to a person's life. (Sen, 1995, 39). According to Sen (1993, 31), these fundamentals include, for example, being nourished, sheltered, educated, respected, and in good health. In addition, the achievements of various functions lead to the provision of vital information, for example, on how a person's well-being is established and achieved or how aspirations are shaped, including educational aspirations.

In addition, Alla-Mensah & McGrath (2021) point out the normative positionality that the CA takes and its imperativeness in directing the formulation of policies, securing more opportunities, freedoms, and choices for individuals, and enriching their beings and doing that they have reason to value. However, the normative theorizing that occurs within the capability approach establishes that the CA has many uses and analyses as that, for example, done by moral and political philosophers. While the capability approach might be interpreted as an open-ended framework or guiding ideas to conceptualise justice (Sen, 1999); others have further explored it as a theory of justice or a theory of disadvantage (Robeyns, 2017; Nussbaum, 2012). In addition, Anderson (1999) outlines the idea of social justice, linking it to the call for democratic equality that requires certain basic levels of capabilities needed to function and should be made available to all as equal citizens, which emphasize the equality value underlying the approach. Furthermore, Martha Nussbaum (2006b), has developed a list of basic capabilities, which she defends through the minimal theory of social justice that calls for human dignity and making them entitlements that all individuals should have access to which is especially relevant for minorities and certain collectives such as women working in informal markets.

Additionally, using CA has allowed theorists of freedom to develop accounts of freedom or rights (van Hees 2013). From a normative approach, the CA lays a foundation for the need to ask people normative questions, which this study is also exploring, questions about what they can do and the lives they can lead. (Robeyns, 2017). Thus, establishing widespread ideas among citizens, politicians, and academia concerning policy formulation, social justice requirements, or grassroots views on development and social advancement (Robeyns, 2017). Equally, normative philosophy uses the CA beyond the conceptualization of values; most importantly, the CA is primarily used to better experience a particular phenomenon (Robeyns, 2017). It offers a better understanding of, for example, education as a minimum freedom to advance other capabilities, as a generative freedom. Another important aspect is that this framework acknowledges individual diversity, given that diverse individuals have different abilities to translate resources into functioning. These are known as what are called conversion factors, which are factors that determine the degree of transformation of a resource into functioning by an individual. However, conversion factors can be individual, social, or environmental constrainers or enablers. Robeyns (2017) clarifies that the three conversion factor sections, constitute personal conversion factors that are related to things such as metabolism, sex, physical condition, intelligence, or reading skills, make up the internal personal conversion factors of a person. Social conversion factors are attributed by the society that we live in such as social norms, public policies, societal hierarchies, social practices that lead to unfairly discrimination, or power relations related to class, gender, race, or caste. And thirdly, environmental conversion factors emerge or are built from the physical environment in which a person lives (Robeyns, 2017).

Resources on the other hand, refer to marketable goods and services, and it is essential to note that these goods and services also emerge or not from the informal markets, including household production, that are appealing and interesting to people depending on the characteristics they meet (Robeyns, 2017). Thus, conversion factors are interlinked with resources influencing how a person can freely convert the attributes of a resource into a functioning, while factors may come from different sources. In summary, the approach challenges purely economic views, which focus only on resources, expanding the well-being evaluative space to what people could or could not do with these resources and how this impacts their well-being. Hence, expanding the informational basis, learning more about the person is essential and more so in complex and post-colonial living circumstances, as the case of these women. Thus, it leads us to the central concern of the CA, which shows us the differences in conversion factors and why they are vital to human diversity in different times in history and different contexts (Robeyns, 2017). The CA argument by Sen (1992: 295) emphasizes the need to focus on developing human freedom as an end of development instead of concentrating on economic growth. Economic growth is a means and not an end. For human capability expansion to lead to more meaningful and unrestricted living, there is a need for the integration and understanding of economic progression to be integrated into the

development processes (Sen, 1992: 295). To conclude, the CA has the ability to assist us in finding novel ways of evaluating the lives of diverse collectives and the societies they live in, attached special attention to public values, which are socially and politically valued.

3.4. The centrality of education and educational capabilities and aspirations

Aspirations are defined as behaviour that is forward-looking by pragmatic literature. Aspirations capture preferences and goals that make up the individual's desires, their beliefs about available opportunities in society as opportunities and pathways, and what, in an uncertain future (self-efficacy and agency), they can expect to achieve depending on their efforts (Favara, 2017; Ross, 2016; Dalton, Ghosal & Mani, 2016; Bernard et al., 2014; Bernard & Taffesse, 2014; Bernard et al., 2011). Gardiner and Goedhuys (2020) says that an individual's well-being and life path are guided by aspirations, and they act as a catalyst of human choices and determinants of socioeconomic outcomes. Since Kurt Lewin's *Principles of Topological Psychology* in 1936, the remarkable examination of aspiration came about among social psychologists concerning the concept and its ability to influence an individual's actions and societal interactions (Gardiner & Goedhuys, 2020). Thus, aspirations as a concept are familiar to social sciences (Gardiner & Goedhuys, 2020). As early as 1960, the sociology field introduced the conception of aspirations as a basis of educational and occupational accomplishment, which included choices in education, job-seeking endeavours, and, subsequently, salaries (Gardiner & Goedhuys, 2020). Moreover, these days, social development has renewed interest in aspirations' role in lifetime outcomes, there has been substantial research that has centred aspirations as the fundamental efforts of socioeconomic development and why individuals' lifetimes matter; the work of anthropologist Arjun Appadurai and economist Debraj Ray continues to be of significant influence. In addition, Gardiner and Goedhuys (2020) acknowledge the theorization by both Appadurai and Ray of the notion that aspirations are unevenly distributed across society and influenced by structural disadvantages such as poverty, among others. They indicated, for example, that those born into poverty are less likely to seek significant changes in their lives, resulting in a hindrance to the social mobility efforts to policy and, in the end, low human capital investment (Gardiner & Goedhuys, 2020).

Aspirations are defined by Appadurai (2004) as capabilities / a capability which is the capacity to aspire and navigate social life in such a way that it aligns an individual's choices, wants, preferences, and calculations with the circumstances into which they are born. However, as much as everyone can navigate, the capacity to aspire must be more evenly distributed. Thus, the social frame for those who come from a less privileged background is more limited in exploring possibilities than those with a more privileged background. Furthermore, the contributions by Ray (2006) for a more enhanced understanding of the capacity to aspire brought about a concept known as "aspirations failure." Ray expands on the capacity to aspire and adds that for one to see where you are and where you want to go,

this can be measured by the distance between the two. The greater this distance, the greater the extent of the "aspiration gap," which determines how much influence aspirations have to serve as a boundless motivator that can bring about lifetime change. Change during the lifetime. or whether there is a possibility that a lack of capacity to aspire can lead to a likelihood of aspirations failure. Moreover, he continues to explore the size of the gap, that when it's too small, the person will fail to aspire to attain a significant change in their life. On the contrary, a more substantial gap would also mean that they will be challenged in fulfilling their aspirations. The latter can be more accurate when unrealistic aspirations are set, reducing the motivation to attain them. Additionally, Ray (2006) indicates that it is essential to have sensible aspirations and compares the relationship between aspiration and action of being shaped like U that is inverted because if your ambitions are either too high or too low, the anticipated activities will be limited. However, action and effort will be motivated and produced by rational aspirations.

In addition as per writings by Bourdieu in the 1986 work , he argues that there are different kind of capital which are guised into three fundamental ways firstly as economic capital that is convertible immediately and directly into money and may be established in property rights form ; secondly you have cultural capital, which is transformable, only on a certain conditions, into economic capital and may be entrenched in the form of qualifications that are educational and thirdly is that is known as social capital, made up of which is at most created through social obligations or connections and is in end convertible in certain situation also into economic capital and further established as in the form of a title of nobility (Bourdieu, 1986). All the above interlinkages has over time sustained the quest towards sustainable livelihoods by using the data from the past to better understand the present as we plan for the future, through reduction of social class and creation of social advantages . Thus Appadurai is on about how human beings get involved with their future has been on debate for some time over the last decade based on their capabilities project building on further work by Amartya Sen as well as that of Martha Nussbaum, (Nussbaum, 1997).

The below developing and achieving aspirations figure outlines insights from various literature and Boateng and Löwe (2018) developed a conceptual framework about the determining factors of aspiration formation that are influenced by the intersection of lived experiences, both own and mediated, as well as those aspirations that are shaped by social context with others (See Figure 1).

Figure 1: Developing and achieving aspirations.

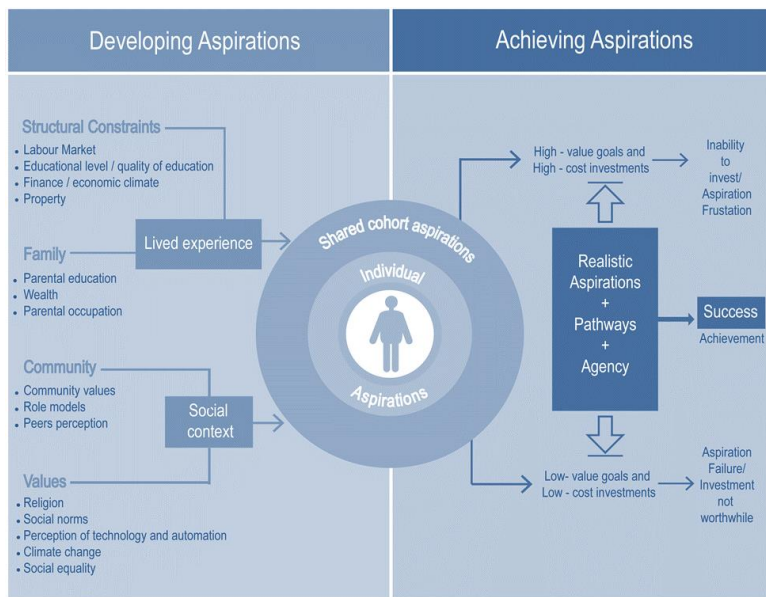


Figure 1

Source: Boateng and Löwe, 2018.

Thus, in relation to the study, the figure above aimed to demonstrate the similar patterns of aspiration formation and achieving that informal market women cohorts share through their lived experiences, including that of their families and parents, which are additionally highly influenced by their structural constraints, such as access to labour markets, quality and educational level, income generation climate, and ownership of resources such as land. On the contrary, while developing aspirations, their social context plays a vital role in the community they form part of, in this case, the informal market of ‘Stop N Shop. The latter is largely shaped by their shared community values, which they, as market women, look up to, and what their peers think of them, and this is in addition to their values, such as religion, social norms, and social equality. However, the figure further explores the idea of developed successful aspirations development being a balance between their goals aiming too high with high-cost association or too low and not investing enough to attain goals set, but rather to create realistic aspirations and pathways of opportunities that will allow the right agency for the market women.

In addition (Attanasio & Kaufmann 2014; Fruttero et al., 2021; Janzen et al., 2017; LaFerrara, 2019; Lybbert & Wydick, 2018) all are the notion that one's human capital investment made today can be influenced both by aspirations and expectations, for example, if you aspire to attain a college degree the investment would be to put in more effort in studying during your schooling years and for those who expect to start working after school would put in less effort and might end up dropping out of school earlier. Furthermore, Genicot and Ray (2020) point out that differences in gender or socioeconomic status can bring about gaps in aspirations and expectations of different groups and various outcomes

across these groups (Molina & Usui, 2022). In addition, seeing that the ability can influence outcomes makes it essential to understand what drives aspirations. Studies have indicated social influences by those higher up in social status; for example, exposure to female leadership increases young women's education and career aspirations, highlighting the power of a role model. In addition, direct interventions such as inspirational videos and proven vocational training can all influence aspirations (Bandiera et al., 2020; Bernard et al., 2019; Carlana et al., 2018; Chiapa et al., 2012; Goux et al., 2014). Another not-so-common literature potential driver of aspirations is the local labour market. Local labour market conditions might create alleged probability for individuals, for example, when it comes to getting a particular job or foreseeing a career in the future. In this case, the implications could be on the amount of schooling one aspires to attain or the age at which one wants to achieve certain things, such as marriage. Thus, for example, if there are specific gender-related conditions in the labour market, the effects would also be gender-specific towards aspirations and potentially influence gender gaps in aspirations (Azmat, Cuñat & Henry, (2020).

3.5. An Intersectional view: Beyond gender inequalities

Besides the importance that the Capabilities Approach (CA) grants to inequalities and the capacity of the approach to acknowledge these through conversion factors, it is important to complement the evaluative terrain with structural theories of inequalities. In this way, we are able to highlight which inequalities are central for certain collectives and how different identitarian lines intersect, constraining capabilities. In this area, intersectionality as a critical theory serves as a grounding space to analyse, understand the social, political, and individual conditions of these women freedoms and educational aspirations. Firstly, intersectionality as a concept is known to have been made famous by Kimberle Crenshaw (1987), a black civil rights advocate and legal scholar from the US, through her studies of employment discrimination experienced by American black women because of inequalities and discrimination in the 1990s (Kumar, 2020). The term looks at the interaction between these compounded disadvantages that tend to interact concurrently, resulting in situations where individuals are deprived of their capabilities (George, 2001, Hancock, 2008). According to Hancock (2008: 74), intersectionality is seen as an essential tool used to study well-being, deprivation, and vulnerability through the analysis of analysing of dynamic connections between individuals and institutions as well as amid agency and structure.

These interrelations or disadvantages may be categorized by sexism, origin, racism, age, class, disability, and other statuses that shape the social and economic distribution of advantages and disadvantages (Hancock, 2008: 74). Today, various organizations and governments, including the Victorian Government operate from an intersectionality framework acknowledging power dynamics and social inequality in a diverse society which have significant value for market women. Many

complex and interconnected or intertwined characteristics or social characteristics make up people and their dimensions of perceived power and inequality based on the environment where they live (Victorian Government, 2018). Thus, intersectionality aids in the understanding of how power transformations can impact multiple social characteristics and settings based on what people are exposed to (Victorian Government, 2018). Kumar (2020) further introduces a CA complementing concept known as intersecting inequalities, which individuals and groups of people experience due to identity-based discriminations within the characteristics mentioned earlier recognized from birth, including gender. Moreover, Intersecting inequalities stem from social power relations, which lead to different forms of oppression and segregation that can, in the end, reduce and weaken their capabilities and aspirations (Kumar, 2020). Thus, intersecting inequalities as a category of analysis supplements and balances the capabilities approach, opening a window on two perspectives considered weak in CA (Kumar, 2020). Firstly, the role of structure and power on the ability of inequalities in capabilities form over time in cultural norms, social relations, values, and institutions. Secondly, oppression and exclusion differ from person to person, we all have different intersections of disadvantages, and this already hints at the unfair distribution of capabilities, where some will have many and others and use them to exclude or oppress others (Kumar, 2020).

However, many women across the globe find themselves treated unequally concerning employment, health care, bodily safety, integrity, essential nutrition, education, and political voice, and this is due to simply being a woman and more so due to laws and institutions construct or continue these inequalities (Nussbaum, 1999). Thus, intersectional, and normative frameworks cannot be excluded when establishing cross-cultural boundaries, especially regarding the quality of life, living standard, development, and the basic entitlements owed to women. Many women in the informal sector, to curb some of the above limitations, are progressively establishing global-level sets of goals and priorities in their favour in areas such as life expectancy, infant mortality, land rights, health care, employment, and educational opportunities, as well as political liberties, while others are further from these achievements. However, to understand these variations, frameworks need to be sensitive to these individual differences, especially for those who face obstacles from outdated hierarchy or prejudice levels (Nussbaum, 1999).

3.6. Conclusion

When applying to the study at hand, one cannot separate the women in this study from the applicability of the CA and a sensitivity to their context. Being a woman in Namibia, and an informal market woman, has particularities which are essential to understand human development and well-being for this collective. Nevertheless, studies portray that women globally continue to experience a lack of support, needed nutrition, and education, to mention a few despite the overwhelming data that is available to policy makers and different stakeholders to put measures in place (Nussbaum, 1999). Although, the aim of this study is not to palliate these deprivations firsthand, it is certainly of interest to produce a more nuance and approximate view of development and well-being views of these women regarding their educational aspirations. This will allow the study to generate divergent policy recommendations of those done so far for these women collective.

Sen (1999) remind us that the concepts behind the CA are there to protect and not to exclude certain spheres of human freedoms; to evaluate many countries developed or developing to gauge the struggle that many women face in search of equality. The CA fits in so well to ensure women across the globe's political context ask for various demands, including their educational wishes. According to Nussbaum (1999), the CA has central questions for women, and they ask about their level of satisfaction and well-being, there is still a lot to say about this collective. It asks questions such as: Which resources are needed to flourish and enhance educational aspirations? What are they capable of being and doing as market women? Which opportunities and capabilities are given to them? Which resources are impacting educational functioning or not for this collective? (Nussbaum, 1999). Thus, the lives people wish for and accomplish are at the centre of the capability approach and the value of the freedom to attain diverse amalgamations of functioning (Alla-Mensah & McGrath, 2021). Further, as Alla-Mensah and McGrath (2021) confirm education is central to human development and well-being. Education plays a central role in capabilities expansion as they make other aspirational opportunities possible.

In conclusion, Robeyns (2017) stresses the need to look at the complete picture of the available resources and conversion factors to establish what people can do and be is key. Moreover, there is a further need to analyse the functioning and capabilities directly as an advantage to ensure human capability expansion. Additionally, as Balsera (2014) confirms, there is a need for social policies to consider human diversity and the intersectionality of ethnicity, class, and gender, together with other statuses such as age, disability, sexuality, and others. Thus, individuals can achieve a lot concerning their life plans, the development of their capabilities, and fundamental freedoms to avoid more significant social exclusion, and educational aspirations are key for this.

Chapter 4

4. Research Methodology

4.1. Introduction

This chapter further explains the methodologies utilized in this research study, starting with the positionality and the research paradigm outlays in line with the qualitative approach research undertaken. According to Hasanthi (2017), research methods are the procedures, numerous processes, and tools used to collect and analyse the evidence that we need depending on the research design. Qualitative research is undertaken to explore and understand a social or human problem and what meaning individuals or groups assign to it. The latter research process for data meaning interpretations involves emergent questions, procedures, and data characteristically gathered in the participant's setting, building from particulars to general themes through inductive data analysis (Creswell, 2014). Additionally, the chapter made use of the heuristic approach research design to further examine the research topics through interacting with the target population while also focusing on the following areas: the recruitment and data collection strategies, the instruments used, the population, sample size, and techniques, data presentation, data analysis and procedures and closing off with research ethics and limitation considered through the study focusing on women at the Stop 'N' Shop informal open market in Okuryangava, Windhoek, Namibia.

4.2. Positionality

Street vending has no individual earmarked to take it on; from personal experience (selling frozen fish at a busy intersection), you find yourself where your product's target audience is, especially at busy crossroads frequented by many people. The hardship and uncertainty garble the day as you show up for your aspirations and pathways to earn an income. When I look at people, especially informal vendors, I think about their reasons why they do or choose to do the work they do because I have always believed that we all dream of a better tomorrow no matter what we do in life; we want better livelihoods and the same for our children if any better than our own. However, we all chose different paths to reach our goals and aspirations. We shape our outcomes in various ways, requiring a greater understanding of what people prefer when they do so and how they imagine their futures through their aspirations, especially if you want to understand why they confidently make certain choices instead of others. Rao et al., (2019) reference the latter as accurate, especially for women and young women who are overburdened with many responsibilities but lack the resources and access to them to meet them sufficiently. Thus, he adds that the need for more resources calls for focused efforts to analyse and suggest entry points that could work for them. There might be a need to establish skill-building

opportunities, for example, for young women, in conjunction with supportive infrastructure, especially for childcare, health, and educational facilities. In addition, projects should not further gender gaps but for both men and women to challenge their social norms and traditions that may be considered patriarchal (Rao et al., 2019).

In interactions with market women, one can see that they have created a level of self-efficacy and an agency for themselves, especially in running and understanding their small businesses. One important thing to note is that market women understand the importance of education, and some regret their choices and how they affect their education levels today. However, most see some of their aspirations fading, especially education attainment, due to a lack of opportunities, resources, and money to further their education. For others, motherhood brings about a different and greater responsibility of aspiration redirections where they have made the market a pathway and an opportunity to get some money and ensure their children are educated.

4.3. Research Paradigm

Actions are known to be guided by worldviews, and worldviews are described as a basic set of beliefs as per Guba (1990: 17). However, according to Creswell (2009), worldviews are wide-ranging alignments about the world and the research landscape held by the researcher. Others, such as Mertens (1998) and Lincoln & Guba (2000;) refer to them as paradigms, defined as a group of beliefs dictating what is to be studied and understood in a particular discipline (Bryman and Bell, 2007: 24). Furthermore, Neuman (2000) refers to them as primarily measured research methodologies. The above literature confirms that undertaking a paradigm is imperative in a research study; what the researcher's world views are and what realities they also live by guiding their understanding and inquiry through collections, analysis, interpretation, and data discussion to expand on the knowledge of the subject (Creswell, 2009). In this research study, we will be considering the social constructivist worldview, which is different and, at times, combined with the worldview of interpretivism (Mertens, 1998) and typically a qualitative research approach. Social constructivists assume that people look to understand the world in which they live and work; they develop various personal meanings of what they go through—be it towards objects or possessions (Creswell, 2009). The variedness of the issues led the researcher to examine complex rather than narrowed views. The participant's opinion of the matter under study matters more in the research. The latter occurs through broad, open-ended general questions through interviews, allowing participants to create meaning for their situation (Creswell, 2009). This approach, according to Creswell (2009), interactivity makes social constructivism historically and culturally formed in people's lives. Context is also essential to the worldview, considering where they live and work. Crotty (1998) further identifies a few assumptions that the research and worldviews deduct. Thus, this study through this worldview would allow engagement amongst human constructs, firstly meaning

with the same world they are interpreting. Therefore, qualitative researchers create an opportunity for them to share their views. Secondly, human engagement is highly based on what makes sense from their historical and social viewpoints (Crotty, 1998). Thirdly, the inductivity of qualitative research arises from the interaction of the human social communities, generating meaning from the data collected in the field (Crotty, 1998). Thus, the query of qualitative research is also rooted in context through personal contact to gather the needed information to allow for further interpretation by the researcher's unique understanding and upbringing (Crotty, 1998).

4.4. Research Design: a qualitative hermeneutic approach

To enhance the understanding of this section, Hasanthi (2017) defines research design in simple terms as the comprehensive structure of a research study that focuses on the type of study planned and its expected results mainly based on the research question or problem under study. Thus, to assess and understand educational aspirations in the informal market of Stop and Shop Namibia in the Windhoek, Okurangava area, the research design took on a qualitative method exploring the hermeneutic approach. According to Moustakas' (Douglass & Moustakas, 1985), the aim of heuristic research is to search for meaning through discovery as well as the essence of substantial human experiences with a focus more on the process than the results (Douglass & Moustakas, 1985:40). Done through the researcher being an instrument of self-reflection and self-discovery and invited to understand better the phenomenon's nature (Douglass & Moustakas, 1985). In line with the above methodology, this study used appropriate data collection methods and semi-structured in-depth interviews with the market women, who were 18 – 44 years old, to gain further insight into their phenomena. In the informal sector in Namibia, according to the informal economy case study report of 2016/2017 by the Ministry of Labour, women make up approximately 70% of the informal sector, which is more than half of the economy as opposed to 31% of the male counterparts. In addition, most are in the age gap of 35 – 39, making up 18.4%, followed by 30 – 34 with 16.9% and 40 – 44 with 16.3%, and a smaller, relatively young group that falls in the age groups of 15 – 19 years. Thus, the population selected for the study is representative of the local demographics of female market workers 18 – 44 years at the Stop 'N' Shop market in Okuryangava. More interviews with the collectives of Non-Governmental Organizations and local government representatives (among different age groups) were conducted for a better understanding of the real opportunities available for these women, the local municipality policy directions, and a broader sense of the mismatch that might be happening between local community members and local stakeholders towards the pathways and educational opportunities available to them.

4.4.1. Qualitative Hermeneutic Approach

Per Bach (2002), the term heuristic comes from the Greek language and means to discover or find, like another Greek word, Eureka, or what in the United States is an "aha" moment. Heuristics is a qualitative research design model that was developed from psychology traditions that are humanistic because it embraces the most significance of human experience and symbolizes the spirit of the concept known as "I-Thou" by Buber's (1958) in support (Bach, 2002). Inherently phenomenological in nature, the heuristic model uses the person experiencing it from their frame of reference as it seeks to uncover from their experiences their human experience meaning and essence (Bach,2002). According to Douglass and Moustakas (1985: 39), they regard heuristics to be passionate and recognizing personal involvement in problem-solving through internal pathways of the self by putting in determination to get to know the real meaning of some aspect of life. The heuristic investigation is distinguished by a phenomenological way of researching that explicitly indicates the active and constant involvement of the researchers with a phenomenon so much that it becomes their primary focus during the study (Brown, Brisola & Cury 2016).

Furthermore, Reason, (1988:12) refers to heuristic inquiry representing what is recognized as critical subjectivity, which is aligned with the primary subjective experience and not suppressing it or allowing it to overwhelm or be streamed along but letting yourself rise to consciousness and enable the use of its part of the inquiry process. Bach, (2002) adds that in heuristic research, unlike other qualitative models, the researcher comes without preconceived hypotheses or assumptions but instead comes with a purpose that is more to discover than to prove. Moreover, he (Bach, 2002) says that the reaction to lived experiences is the focus of the study as the researcher engages in an internal search process, and this includes in-depth interviews with others, including co-researchers that co-experience the phenomenon uncovering the main themes, the qualities, the core meanings represented by particular human experiences that are exposed.

Understanding the heuristic model is further guided by six central concepts known as the first concept, indwelling- the process of gaining a better understanding of a specific quality, theme, or experience brought about by intentionally turning inward. Conlan (2000:120) further describes the process as fermentation because the researcher, through pursuing thoughts, feelings, and awareness, dwells within the experience of the phenomenon until significant insight is attained. The second one is tacit knowing, described by Moustakas (1990) as playing a foundation role in heuristic research/inquiry and is used to uncover the hidden dimension of primary knowledge. Thus, explicitly known, tactical knowledge must be tacitly understood. As Polanyi (1983: 4) said, humans are preconditioned to know more than they can tell, meaning sometimes we know without understanding how we learn. The third concept is intuition, which is all about tentative awareness or a hunch bridging the tacit and the explicit knowledge.

Intuition is also known as the realm of the between by Moustakas (1990:23), which is the way of knowing regarded as independent of reason or logic. Through intuition, what is observed by the researcher is used as cues to build upon knowledge previously known about the topic under inquiry. Self-dialogue is the fourth process of encountering the phenomenon being studied. Described by Moustakas (1990:16) as the process of entering a dialogue with the phenomenon and allowing one's experiences to be spoken to directly and to be questioned by it.

Bringing to the forefront heuristic research initiates the self and understanding of the researcher, using, thus, techniques that are aimed at finding self-knowledge as the primary and distinctive feature of this model. The fifth process is known as the body-centred focus process, developed by Gendlin (1978). It allows the researcher to increase understanding of the topic or question. Focusing as a procedure might require therapeutic change due to its formal process steps that require quite disciplined attentiveness, which includes inner space clearing, giving clearing internal space, giving continued attention to the question being studied, and being able to listen to calls from within to allow for identification and discovery of phenomenon themes and qualities. Various qualities of the phenomenon can be, and themes are discovered. The last concept of heuristic research is the internal frame of reference, a guiding concept that makes all the other processes possible in the model. In this concept, operating from a personal is the basic foundation where all knowledge base begins. Moustakas (1990, 26) further asserts that the utmost important recognition is created from our internal explorations and empathetic understanding of others. In addition, there is a sequence of six phases in heuristic inquiry to the six concepts that require different tasks at different stages: the first is initial engagement, followed by immersion, then incubation, illumination, explication, and creative synthesis.

According to Brown, Brisola and Cury (2016), in analysing human experience, one needs to take an exploratory rather than an explanatory approach to understanding or knowing the phenomenon in its purest form. The heuristic model, through a descriptive study and analysis of lived experiences. Thus, this study hopes to gain a methodology to enable the researcher to discover the very essence of the phenomenon (Brown, Brisola & Cury 2016). Like in other phenomenological investigations, the heuristic study participant choice remains imperative and are, in general, few in numbers 10 to 15 as suggested by Moustakas (1990) and should have the needed phenomenon personal experience and be willing to talk about it with the researcher in a way that permits an intimate dialogue encounter on the day-to-day life and work between them and not simply a data collection or exchange of information activity.

4.5. Recruitment Strategy

Qualitative research concerning research objectives and goals plays a significant role when completed fittingly (Creswell, 2009). It has the potential to explore and unearth the right emotional and perceptive impetuses through the target audience's behaviour, actions, and opinions (Creswell, 2009). However, for qualitative research success, a lot of the latter depends on the successful engagement of the right participants — this includes them fitting the profile and being enthusiastic and qualified in what the research would need, fitting the profile, active and articulate (Creswell, 2009). Thus, with the background below, the study collected indented information from the right participant that clearly articulated their experiences by undertaking a sampling strategy of approximately 15 participants purposefully selected based on their working at the Stop 'N' Shop market in Okuryangava, Windhoek, Namibia, with predetermined sampling criteria of being a woman in the informal market sector employment falling 18 – 44 years. As well as five NGO representatives or government representatives to better understand from the resources and opportunities available for the women collective.

4.5.1. Data Collection Strategy

According to Sultan, (2019), the most accurate heuristic approach is gathered through observation as well as the dialogue with the self and others, especially through in-depth interviewing (Moustakas, 1990, 2015). This proposed research project used primarily in-depth audio recorded interviews for the purpose of recounting all information provided through the responses during the interviews. In addition, the study also use field notes to record follow up questions not to lose a chance for further probing and to allow for data saturation. Williams (2007) adds that researchers need to interact and spend time with the people they are studying the study plans to conduct at least 20 interviews, of which 15 were the informal market women to understand their educational capabilities and aspirations in the case of the Stop 'N' Shop informal open market in Okuryangava, Windhoek, Namibia. The other five interviews were with relevant stakeholders working with the informal market women at the Stop 'N' Shop informal market from various sectors Non-Governmental Organizations and local government representatives and other education organizations to gain a better understanding of the opportunities they provide for the market women. Thus, it is through interviews that groups or individuals share with the researcher tailored information (Mason, 2002). Hijmans & Kuyper (2007) add that qualitative interviews take the form of informal exchange, which aims to understand an individual's personal experiences, views, and inspirations rather than certain proofs or behaviours. According to Hijmans and Kuyper (2007), Interviews are classified into three types: structured, semi-structured, or open interviews. The proposed research used in-depth interview as a method of data collection utilizing the semi structured interview type that engaged the informal sector women workers to better outline the benefits the study have to their educational aspirations and capabilities as well as examining local authorities and NGO

representative to help us better understand them and why they are part of the phenomena of informal sector employment and the educational aspiration challenges faced.

The importance of using this interview method is due to the flexibility that the interview structure permits the investigator to prompt if they find what the interviewee is saying exciting or encourage the interviewee to provide more information (knowfife, 2018). This method allows the researcher to follow new lines of inquiry introduced by the interviewee (knowfife, 2018). Semi-structured interviews enable informants to express their views on their terms (knowfife, 2018). An interview and topic guide were used for the study. A topic guide, as described by Hancock, Ockleford, and Windridge (2009), is the listing of topics under the study area to be discussed by the interviewer and is not a restriction but a guide to how the interview is carried out (Hancock, Ockleford & Windridge, 2009). This study examined four areas of general demographics, basic needs and resources, educational aspirations, and pathways toward sustainable educational livelihoods. To encourage quality information, the latter was conducted through individual interviews were done in an environment where the interviewee felt more comfortable at the Stop 'N' Shop market.

According to Hendrickx (2020), conducting individual interviews is prompted by the fact that this interview allows for more time with one respondent instead of a blocked-off time for the focus group interview. Thus, more in-depth information is gathered from an individual interview. The researcher must develop a way to record interview data (Hancock & Algozzine, 2006). The frequently used means in interviews are voice or audio recordings (Hancock, Ockleford, & Windridge, 2009). According to Hancock and Algozzine (2006), field notes are an excellent practice to be done promptly to note any observations and impressions gained from interactions after each interview. This study utilized a voice recorder that was used with the obtained permission and consent of the interviewees for recording the interview data. Time was allocated to ensure the interviewer informs the interviewee of the purpose of the interview. The time duration they are needed and expected from them, clarifying all privacy and confidentiality issues, the result of their participation, and when the research will be available for sharing. In terms of data saturation in this study, interviews were conducted as planned. However, when the scheduled interviews were not attaining the intended saturation, interviews continued until the desired data saturation was achieved.

4.6. Population, Sample Size and Sampling Technique

According to the preliminary and latest national statistical study known as the Namibia Informal Economy Case Study Report (2016/17), many own-account workers engaged in the informal sector are, most importantly, female. (MLIREC and SSC, 2016/17). The literature indicates that nearly 70% of the own account workers were female, and only 31% were male. Thus, it is evident that females engaged in informal employment are higher than those of men, hence the focus on women for this study making them an important collective to research due to gender inequalities . (MLIREC & SSC, 2016/17). In addition, according to the MLIREC and SSC case study report (2016/17), workers in the informal sector mainly fall in the age groups of 30 – 34 (16.9%), 35 – 39 (18.4%), and the vast majority group being 40 – 44 (16.3%) and this was the reason why the focus of this study was only for those 18 - 44 years for reliable and generalizable results. For the above explanations of majority contextualization, this study would like to only focus on the majority threshold population (both in gender and age), which is imperative for this research purpose. In relation to the latter, the report also indicated that a small number (0.6%) of own-account workers are relatively young, aged between 15 – 19 years thus the limitation (MLIREC and SSC, 2016/17). This study would not be focusing on those 15 years of age and younger as they are legally not able to consent and would require the consent of parents and guardians in which the study was not able to locate such parents and guardians in time due to the participants migrating to the urban areas leaving many of their parents and guardians in the rural areas in search for income and jobs. In addition, why the age of inclusion for this study starts from 18 even though the consent age in Namibia is 16; however, as a result of the United Nations Convention on the Rights of the Child, Namibia was one of the first countries in the world to ratify the Convention- and in the Convention Article 1, defines a child as a person under the age of 18 (Coomer & Hubbard, n.d).

This study aims to explore the educational aspirations of the informal market women by investigating the relationship between their basic needs for resources, their un/available opportunities (capabilities), and their educational ambitions and pathways toward a sustainable livelihood. Most studies, like those by Nickanor et al., (2021, 2018) and Hamukoto (2016), explore the food vending markets that women workers form part of and do not have a focus age but generalize the market and the challenges they face. This section discusses the population, sample population, sampling procedures, and the techniques used to characterize the sample population to represent the research study. Thus, the population selected for the study is representative of the local demographics of women market workers of 18 – 44 years at the Stop ‘N’ Shop market in Okuryangava and also included relevant stakeholders from Non-Governmental Organizations and local government representatives (compromised of different ages) to get to know more know more about the context of opportunities that are available for these women and, knowing NGO's and other local organizations play a crucial role for them.

This study used non-probability sampling, where the units for the sample were based on the geographical proximity of the Stop N' Shop informal Market in Okuryangava, Windhoek, Namibia. Non-probability sampling symbolizes a group of sampling methods that aim to aid the researchers in picking population units of study interest area (Lærd Dissertation, 2012). The likelihood of units being picked is unknown in non-probability sampling; the purpose is not to yield a statistically characterized sample, but the latter is more for quantitative methods (Ritchie & Lewis, 2003). Additionally, non-probability sampling aims to gain a more profound understanding of the complexities of the sample and interest area under Study (Lærd Dissertation, 2012). According to Sheppard (2020), non-probability sampling is faster, cheaper, and more accessible than probability sampling techniques. It allows for recruiting knowledgeable and well-informed informants about the study's key focus and participants relevant to the Study (Sheppard, 2022). Thus, this study also utilised a purposive non-probability sampling method to select the participants. Like in this study and others and according to Lærd Dissertation (2012), the goal of this method is not to select participants or units from the population randomly to merely create a sample or to generalize, but its primary goal is to create emphasis on the particular characteristics of a population of interest that will enable the research questions to be answered. Thus, this does not represent the whole population but for researchers pursuing qualitative research designs, and it is not considered a study's weakness (Lærd Dissertation, 2012).

The participant's identification was through a physical visit to the market to establish first contact. Selection was based on meeting the intended criteria, such as being a woman working in the informal market of operating from the geographical area of Okuryangava at the Stop 'N' Shop, Windhoek, Namibia and being between 18 – 44 years. As for the relevant stakeholder, they would need to be offering possible opportunities for market women as Non-Governmental Organizations or local government representatives. Five interviews were conducted with the Non-Governmental Organizations or local government representatives. The participants for the latter group were selected based on organizational benefits they offered to market women. The purpose was to understand better the real opportunities available for these women and position local municipality policy directions to have a broader understanding of the mismatch that might be happening between local community members and local authorities to words the pathways and educational opportunities available. Consulting with key community stakeholders such as the councillors and community representatives of the City of Windhoek municipal and community development areas were notified about the study and an approval letter was provided to engage the market women.

4.7. Data Presentation

This research, like other purposes of data recording, utilized various forms such as audio recording, photographs, and field notes, to mention a few. Firstly, as a researcher, I became acquainted with the data sets, which involved transcription, organizing, and sorting through the pool of information inductively gathered and then categorized into a few sets of extracted themes through repeated readings and matching. Secondly, a systematic format was developed through further coding into relevant narrowed-down themes. Thus, a thematic pattern emerged demonstrating the themes and sub-themes, Merriam, (2014) emphasises the need for each theme to be analysed for its practicality. Fourth, a balanced presentation and report were produced from the data extracts. According to Ningi (2022), it is imperative for analysing any qualitative data that can be descriptive for the researcher to go beyond a simple description and instead provide an analytical and in-depth interpretation of the data gathered. Thus, in relation to the latter, the data presentation in this study was done so that all the points the participants made were used as a basis for qualitative data analysis and interpretation to capture an in-depth and holistic depiction of the participants' experiences. Various ways were used to ensure a rich experience in the data representation, allow for descriptive extracts from interviews, and show a summary of the categories derived from the data analysis using illustrative quotes. Anderson (2010) describes quotes as "raw data" extracts compiled and analysed, not just listed but explaining their relevance and how they were chosen and labelled. Finally, data visualizations were also an essential part of the study, and data presentation through pictures, figures, and bar charts was used to help convey messages, insights, and recommendations that emanate from the data that words alone cannot communicate. Hecker & Kalpokas (2023) imply that everyday situations are best depicted through pictures that can be worth a thousand words. Thus, data visualization is essential to presenting findings to the research audiences for enhanced understanding (Hecker & Kalpokas, 2023).

4.8. Data analysis

Data analysis followed the thematic method of data exploration that took the following steps:

Step 1: A detailed interview audio recording was done on an interview that involved open-ended and closed-ended questioning techniques to gather thorough information and details from interview participants. Step 2: I undertook a detailed transcription of the recorded audio from the interviews and embarked on a journey to count all answers and details given method of going through the data; this method started with transcribing all interviews conducted onto word documents as said by the participants as detailed as possible incorporating all questioning technique used at interviews to uncover much more details of the phenomenon at study as above mentioned. Step 3: Involved the thorough review of the transcripts, which was the reading and re-reading of all of them to understand the emanating preliminary themes out of the details of transcripts. In this step, I could print all the transcripts

, and then I utilized a hand method of coding for themes and sub-themes from the data. Step 4: I re-read all the transcripts to see if all the themes identified matched all the details shared through the interviews with the participants and the research questions. In addition to this step, I took a further step in establishing the main themes and linking them to relevant notes and the views of other scholars as well. Step 5: I was able to take the interpretation of data into action further and started to interpret all the themes and categories of data while at the same time remaining mindful of my research questions and in line with the approaches used for analysing qualitative data. In the final step, I derived all official meanings. I ensured the interpretation of the data, mainly bringing to light the findings of the research and arranging data according to categories that are preceded by or directed by the research questions.

Qualitative analysis is regarded as personal, rich, and comprehensive, usually in word form (Wong, 2008). Its scrutiny involves reading many transcriptions for similarities or dissimilarities to develop categories and themes (Bogdan & Biklen, 1982). A thematic analysis was used as mentioned in this study, a qualitative data analysis method that includes probing through a set of data to identify, examine, and account for recurring patterns (Braun & Clarke, 2006). Thematic analysis is distinctive with both inductive and deductive approaches; both methods tackle the data. Hence, allowing data to determine themes involves using the inductive approach (Caulfield, 2022). A deductive approach consists in selecting from the data already predetermined themes expected to be seen based on the existing knowledge and theory. Dey (1993) also states that qualitative data analysis, coding, or categorizing is the most crucial phase. It involves decreasing the volume of raw data by making sense of it, classifying striking patterns, and finally drawing meaning from data to build a logical chain of evidence (Kiger & Varpio, 2020). This process of deciphering raw data includes applying thematic codes for data reduction during validation and fine-tuning, increasing the likelihood of coding reliability and validity across hundreds or thousands of data pages (Kakilla, 2021). The use of tags or labels were used for theme allocation or topic identification from the data compiled in the study (Wang, 2008). Braun & Clarke (2006) lead us to our next step in the research, which was to identify patterned reactions or meanings resulting from the data that addresses the research question. While a category offers a narrative and grouping to a data set, a theme is a supplementary abstract unit that includes a superior step of clarification and amalgamation of data (Nowell et al., 2017). This study used the latent analysis level going from an inductive approach to a deductive using the Capability Approach as the theoretical ground to aligns the findings of the analysis.

4.9. Research Ethics

The dealings primarily between the researcher and the population under study define research ethics (Mack et al., 2005). The study obtained ethical approval from the University of the Free State in date and number of approval letter. The study also obtained all needed consent from all the participants by ensure that communication about all the required information occurred at the informal market in the local language that is mostly understood in the market under study (which is Oshiwambo). This included writing in a language that is also emotionally sensitive to them as English might have come off as very straight forward and be misunderstood with the market women. The study for enhanced results and details carried out translation of the information leaflet as well as the interview guide to allow for the above sensitivity as well as inclusion of the participants and their ability.

4.9.1. Written Informed Consent

The process of consent was sourced individually by going to the market and sourcing interest of participation in the study verbally, in-person and getting informed consent signed off through a consent form by all participants. The reason why consent was obtained in person and verbally is that workers in this informal market are stationed at their business throughout the whole day and do not get time to get up and go read a notice pasted on a notice board about the research nor do they have the time to do so after a workday as they need to get back to their families and prepare dinner and care for the children. Thus, the process of verbal consent allowed for the researchers to continuously assess comprehension to ensure that the participants understood the information provided to them. All the above was done with a co-researcher that fully understands the local language of Oshiwambo and that translated the recorded audio information obtained from the participants into an analysable written transcript. Some of the interviews with the market women were conducted in English for those that don't speak the translated local language (but were able to speak English) as well as those from widely spoken local language mentioned above.

Besides the institutional ethical requirement, this study followed the Belmont report with three globally acknowledged principles underpinning research ethics (Mack et al., 2005). The first was respect for persons, which is about allowing the self-governance of the participants and protecting them from being vulnerable to exploitation of simply being used for research objectives achievement. The second is recognising that benevolence is about lowering the risks of psychological or social research with increased participant benefits (Mack et al., 2005). All benefits were communicated clearly to the participants. The third is impartiality which is about bestowing research risks and benefits fairly, which includes sharing the knowledge gained from the research with the participants, which we will take priority (Mack et al., 2005). The study worked with a woman 18 to 44 years, who including youth facing

many complex situations in these markets and being employed in the informal sector altogether. They, at times, may need help figuring out where to turn to for fitting opportunities.

In addition, the study conducted interviews with Non-Governmental Organizations or local government representatives as participants that might experience distress from the interviews and discussion, they were made aware of all needed details they needed to know as per interview guide for their protection. The Non-Governmental Organizations or local government representatives' interviews were all conducted in English as all of them are professionals working in offices. It was essential for this study that, as part of the information provided to all the participants, we explained to them the likelihood of emotional responses that may lead to distress or the anticipated reactions that may include discomfort, concentration reduction, anxiety, flashbacks, and distress. According to Brzuzy et al., (1997:80), it is imperative to prepare the participants in advance for the anticipated potential consequences that may arise in participating in the interviews to normalise their feelings before they occur. The study also understands the possible occurrence of distress that may arise. Thus, researchers were fully prepared for situations of distress when it may have appeared from their participants. Keeping in mind that some issues might be painful, embarrassing, or shameful for the participants to discuss. Providing a safe space is one of the foundations that was laid with all participants to enable the sensitive exploration of the participants' feelings and experiences rather than avoiding them when they occur.

Thus, as stated in Draucker et al., (2009), when a participant signals or exhibits behaviours that are suggestive that the interview is causing emotional distress or causing them to experience a high stress level and lead to other signs such as uncontrolled crying or shaking amongst others, the researcher was prepared to immediately stop the interview, which meant that the researchers needed to be flexible to deal with ethical predicaments as they arise and consider suitable intervention for a participant in need such as linking them with the right health care practitioner and follow up for aftercare even for themselves as researchers. The intention was to protect them further by linking them with relevant authorities and creating opportunity networks among themselves and the relevant stakeholders. The research is completed, all participants will have a platform to examine the research individually for inclusivity, benefit, and gain from them their opinion as we share the next steps. In addition to the above risks and their mitigations, the researcher further acknowledged the use of audio recordings and the risks associated with them on the participants and their communities where all participants gave further consent.

Cychosz et al., (2020) elaborate on the possibilities of loss of privacy and loss of confidentiality to be part of the primary risks involved with the use of audio recordings, by possibly bringing harm to participants and to their communities. In this study, which was conducted right in the informal market community, these risks varied from the identification of the individual participants or the group from

the recording, the degree of compromising, sensitive, or fault-finding content that can be in the recordings, and the possibility of PII (Personal Identifiable Information) being disclosed to those that may know or influence the participants (Cychosz et al., 2020). This study took particular risk mitigations just in case the recordings being of a sensitive nature. These strategies included to mention a few; in order to offer privacy and confidentiality protection the participants had increased autonomy of the recordings. All participants were empowered with the knowledge of how the recorder operate (pausing and deleting); just in case if there needed to be a deletion for example of information they would regard as sensitive. It was the role of the researcher to protect the privacy of the participants, and this was done through device configuration to settings only the researcher can access especially in the case of the device getting lost so that all information is protected. Moreover, Cychosz et al., (2020) place emphasis on the importance of vetting information before sharing especially that of strict third parties involved, (Cychosz et al., 2020). As well as the short-term and long-term data storage and management details will need to be shared with participants in this case participant material will be kept for five year and where such data will be stored (Cychosz et al., 2020). All applies to third party organizations.

4.9.2. Research risk and mitigation strategies and research limitations

To ensure that all interviews went as planned, it was important for us the researchers to conduct preliminary interviews with the participants at the Stop 'N' Shop informal market in advance of the planned interviews. The interviews were conducted using the interview guide both in English and Oshiwambo to see if the questions are fitting and would yield the intended outcome and answers. This resulted in establishing that some questioned needed probing and others not so much due to their structure of the interview. Thus, this exercise further established that we could go ahead and start our interview process as it the mock interviews rooted out any challenges with the interview and tools. Furthermore, the interest of the mock interview was also to gauge the importance of any anticipated research risk and to know what some mitigation measures may be. For example, looking out for the likelihood of emotional responses that may lead to distress. The anticipated reactions included discomfort, concentration reduction, anxiety, flashbacks, and distress. According to Brzuzy et al., (1997:80), it is imperative to prepare the participants in advance for the anticipated potential consequences that may arise in participating in the interviews to normalize their feelings before they occur. Even with the above test, as with all research, unforeseen research limitations were anticipated under the study due to what only emanated once the investigation was underway such as the need to follow up questions.

However, the study anticipated the following limitations: firstly, the study foresaw a language and comprehension limitation due to the educational level and the widely spoken local language overbearing the national language in the informal sector, which will required spending more time with the study population. All critical information shared was also made clear in English where possible, and local

languages with experienced local researchers were used. However, the women in the Stop ‘N’ Shop” market are chiefly from the Oshiwambo-speaking language groups. Ideally, researchers who speak and understand more than one local language, such as Oshiwambo, widely used in this informal market under study, were involved in the research. Secondly, language difficulties leading to the need for local researchers to reduce the language barrier to get all needed information from the study population of women in the Stop ‘N’ Shop informal market in Okuryangava, Windhoek, Namibia, and relevant Non-Governmental Organizations and local government representatives through translations and local language use. Mack et al. (2005) outlines a few limitations that qualitative research analysis offers, such as the frequency and attention at which linguistic features may be a rare phenomenon in the data. It gets the exact value of attention as a more recurrent phenomenon (Sheppard, 2020). For the above limitations, researchers who speak the local language mentioned above and to overcome the burden of the inherent ambiguity of language by English transcripts of the interviews were made available.

Chapter 5

5. Research Findings

5.1. Introduction

Chapter five utilized an integrated analysis approach known as the thematic analysis method because it is one form of analysis suitable for broad concepts and contexts; thus, these findings demonstrated the results in line with the findings that emanated from the interviews with the participants. The participants were women 18 – 44 years in a vulnerable community of the informal Stop ‘N’ Shop open market in the Okuranyangava suburb in Windhoek, Namibia. It is evident from the outcomes of the study that the informal market women workers face various dimensions that are significantly influencing their educational aspirations their capabilities, as they face gender inequality issues, in addition to sector characteristics that are entirely driven by their ability to create a sustainable life for themselves and their families that at most come at the cost of migrating to access the available resources from small communities to city opportunities. This chapter showed that women’s educational aspirations and opportunities are essential areas they still need to meet, even with many other conflicting responsibilities such as childcare, extended families, environmental challenges, and safety; further unpacking these areas and expanding on them based on interactions and spending time with the participants at their businesses to understand better what they go through and what opportunities they foresee as they navigate their livelihood needs through daily market lifestyles. In this section, we looked at two important elements in reshaping the educational path for women at the Stop ‘N’ Shop” informal open market. Firstly, the exploration of the educational course the women undertook to be where they are today, their educational aspirations, and their future direction. The second element is through interview result sharing from the interviews with non-governmental organizations and local government representatives of those working directly or indirectly with the market, as mentioned above, to understand better the opportunities and resources available for female market workers, especially seeing that about 14 of the market women participants are not aware of educational opportunities that are provided to them to uplift their education, especially inclusive education option also suited for them as well as market women.

5.2. Market women and their livelihoods: A contextual synthesis

5.2.1. Constrained economic opportunities: Living in gendered structures.

The study findings recapitulated the women's motivations to sell in the informal market as the reliance on the informal market, they found it to be a precious space as all women participants indicated how it caters to their livelihoods, and this is evident from findings from the "Stop N Shop" market interviews with the participants as they relayed the experiences that brought them to the market. Participant 14 said "I came here to struggle because I don't have money". When asked "*What motivated you to sell in the market?*" Most have chosen the informal market vending activity for the much-needed income generation. In contrast, for some, the informal market has been a generational family business that they have seen put food on the table for years for their families and communities. It has become a business transitional from the older generation to the younger generation to continue and serve as an avenue for family income generation. As one of the participants indicate her motivation as "*I am motivated by my mother by the time she was in charge because of the income that she bring at home, she use to earn a lot of money through this business.*" The realities of selling in the informal market are vast, and not only is it just a source of income, but it is an income that provides for survival food, paying school fees, used for building village homes, supporting extended families, and catering for life-sustaining activities for the market women. Moreover, the employment labour market as a push and pull factor of employment in the informal market starts with how much all the participants found themselves being open market vendors because they felt that they were left with no choice but to look for employment opportunities at the informal market as all avenues to look for jobs in the formal markets failed and at most required education. One of the participant expressed her realities when asked "*Why she hasn't worked before and if that could be part of the reason why she is selling at the "Stop N Shop" market*" she said "*Yes I decided to come here cause there is nothing to do at home, while I came from Rundu (town she migrated from) that I am going to look for job, No jobs, then I decided to come here. Anything that I will get then for me to help others at Rundu*".

Global demographics of age show that in total employment in informal employment is more significant amongst young workers between the ages of 15-24 years as well as among adult workers and includes the older workers within the age gap of 25-64 years — making up about 77% of young (Bonnet et al., 2019). As stated by the International Labour Organization (ILO) 2018), Namibia references that 56% of its workforce is in the informal sector. Additionally, the Labor Force Surveys and the Namibia Statistics Agency (NSA) show that 96.5% of the Namibian workforce is in the informal sector; of it, about 69.3% are women. In addition, most are in the age gap of 35-39, making up 18.4%, followed by 30-34 with 16.9% and 40-44 with 16.3%. Erongo region and Khomas region-(where Windhoek is the capital city) are the leaders with the most informal sector operators at 90.1% and 88.8%,

respectively (Ministry of Labour, Industrial Relations, and Employment Creation (MLIREC) and Social Security Commission (SSC), 2018).

In addition, age played a significant role in the findings as they established that the age groups of all participants interviewed were not above the age of 37 years. The youngest participant, or more so, informal market women worker as part of the study, was a 21-year-old with three children. The eldest is 37 years of age with three children, placing all market women participants between the youthful age of 21 -37 years and with children to feed. Furthermore, the study findings were able to establish from the market women workers as a collective the various constraints they face and insecurities such as job insecurity, not getting daily sales, especially those that are selling outside in the open areas of the market that they are experiencing poor working conditions under the sun, Participant two wanted to make sure her audience understand the working conditions they face selling outside the market when she was asked *“If there is something missing in the market area to sell more comfortably?”* She said with a passion of need *“ You know, you can see how people are sitting under the sun. It's not much comfortable for people, you know. Sometimes its damaging your eyes. It's damaging a lot of things. The skin, everything. Because we are outside. We need support for those things Umbrella, tents (local word for shades). Yes. All those things. Chairs. Yes, just to sit comfortably. If had a camera, I can put for you, I can show you how people are sleeping on the clothes they are selling. We need that.”*. In addition to the above conditions, the market women workers felt unsafe and not well protected as they leave all the items there for the security guards to look after. However, even with this, some women at the Stop ‘N’ Shop informal open market had their items stolen many times. Most in the outside area also reported not being safe even from the police themselves, as they are also occasionally chased from sitting in the street roadside areas that don’t allow for hawkers. In further interactions with the participants, while navigating the audio recorder as I moved from one woman interview to the next, a toddler became an occurrence witnessed more than once at the Stop ‘N’ Shop informal open market.

Thus, childcare was evident for about 13 participants, while only two indicated that they do not have children. Furthermore, it was clear from the participants’ responses of *“Yes”* to interview questions like *“Do you have dependents? (Kids, family members, extended family, friends)?”* Additionally, those with kids do not live alone with just their kids but also stay with family and extended families, with almost all participants caring for either a sister, a brother, or a grandmother with them or back in the rural villages they mentioned. One of the participants indicated that they are five in the household when asked to talk about her household, and she further said that only two out of the five (herself and the mother earn an income. Furthermore, participants raised that they rent shacks or Zinc housing of low quality as most of them also indicated that the Stop ‘N’ Shop informal open market is relatively located near their homes and an ideal choice to minimise transport-related challenges. The customer base is also

another reason mentioned by the market women workers interviewed, and one that all 15 participants indicated that the market is well known, especially by those in the surrounding as well as others that frequent it from the suburban areas to look for the essential items, such as fruits and vegetables, second hand imported clothing and shoes and mainly for the traditional dry food sold at the market. They specifically mentioned that people also come there because of the lower-priced items. They attributed this to being in direct competition with the retail shops surrounding the area of the Stop 'N' Shop informal open market area.

5.2.2. Migration as expanding opportunities.

All participants from the interviews indicated that they were from a different region, When they were asked “*If they are Namibian and if they were which part of the country they are from*”, which was to narrow down where they from as opposed to where they are currently in, which is the Khomas region located in the capital city of Namibia, Windhoek. Their move was prompted by various complex reasons, causing them to migrate from one area to the next. Some reasons the market women participants provided were, for example, *the need to move as either the eldest child, the responsible one, or the one left at home*. In contrast, all of them had to migrate to look for opportunities. Thus, in anticipation, they indicated that moving to urban areas is expected to yield more chances of getting better opportunities to get money to survive, support children, and send back home to the families they left behind. All participants have found an income in the informal market of Stop 'N' Shop, and all most half of the participants site “*survival or that it is better than nothing or just being home*, when asked “*Why they are selling there*” and they added that at least they can get small amounts of money to sustain themselves and their families. Moreover, the market woman participants view on the informal market was that it is accommodating of any culture, which was evident from the different tribes interviewed amongst the women from the informal market, all sitting in one area and selling their various products. They were from three different tribal groups: Oshiwambo speaking, which formed most of the participants; two that were Kavango speaking; two other participants that came from other countries, Angola, and Congo, “*for a better livelihood*” as they indicated when asked why they moved to Namibia (see Figure 2).

Figure 2: Migration for better City Opportunities from Rural /Semi-Rural Namibia & Other Countries, 2023

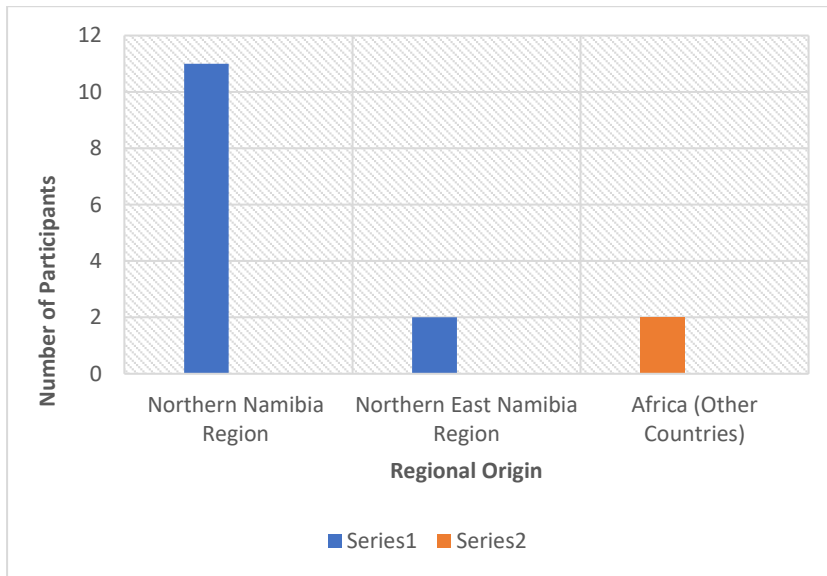


Figure 2

Source: Attracted from a theme coded excel sheet tool for this study, 2023

5.2.3. Markets as complex spaces of negotiations

According to this study, the Stop ‘N’ Shop informal open market is home to a significant number of vendors in an area that they see as overcrowded; when asked *“Do you need something in the market area to sell more comfortably?”* they indicated that the market lacks a number of amenities to assist vendors in selling in a more comfortable and conducive manner; this included the lack of space to start with, necessitated by the 14 women market workers indicating in this study that the market has to be expanded to the roadside of the area surrounding the shaded market areas; the latter leads to a lack of shade for the vendors outside, as the shady market can only accommodate so many of the prominent informal market vendors and the rest remain under the hot sun with broken umbrella struggles. The other two vendors that didn’t mention the above challenges as ones that they face are due to them selling inside the shared market demarcations under the shade, with paid service and infrastructure provided by the city. In addition, those outside continue to point out other services they do not have access to, such as the lack of toilets, water, and utility, which are only provided for those under the officially recognized structure that pays for them. Additionally, only those vendors under the officially demarcated municipal shaded market area have access to a space allocated to them because they pay for it and the basic services made available. This was said by most of the vendors outside the formal municipal structures in relation on the latter *“ You need water, you need a toilet. You know you need, and same time you buy food. The way we are sitting we are not comfortable; we can’t sell like this,*

because here outside you cannot put a tap for people outside , because in inside the market you cannot go get water, because you are not allowed for you people who are selling outside. Only these people from inside they can.” “ We need water and toilets outside, inside is for those that pay”.

The power of women as a collective, especially in shared spaces such as the informal open market, is a force that does not allow for challenges to be unmet among themselves; the “Stop N Shop “informal market is no exception, as this study revealed how supporting each other as informal market women vendors keep business afloat. These are a few of the comments made by participants “ *Like me I have tomatoes and you have onions, but me I want onions. But I don’t have so I come to support you mos.*” on how support in business, exchange of products, emotional support, and support in challenging times is a transaction significant to the comradery relations formed in the informal markets by neighbours, sisters, and fellow vendors as they depend on each other for livelihood support as they navigate for some the negotiations with city officials and police as some of their operations are considered to be on the street corners of the Stop ‘N’ Shop informal market and at times face eviction and product lose. This is evident in participant responses such as the one participant with excitement says “*Hey! Like this one, (referring to a fellow two Congolese woman next to her) Bobina, (unclear French name) that one. She supports me. This one. They are my family. This one, I find them in Namibia. We use support each other. If I say I don’t have, they will help me. They will not let my kids sleep hungry.*”

5.3. Educational paths: Reshaping opportunities and aspirations for the market women’s progression

5.3.1. Educational trails of market women

“*Education is key,*” “*Education is power,*”, “*Education is very important*” and “*Education is success*” are some of the statements made by the participants. Moreover, it is essential to note that the participants have a good reference of what they know from family and friends and their peers that they schooled with that went for further education and what level of achievement they also attained. Others know the opposite results: educational attainment does not yield the needed achievements, meaning some people still have no jobs, even with education and certifications. Moreover, women in the Stop ‘N’ Shop” market can correlate with the lack of jobs they face and their acknowledgment of the value of education and its role in attaining better career choices and affording them a better livelihood. Most female participants dream of becoming someone better than they are now; they dream of achieving a lot in life and one day working in their dream careers. Most aspire to work as nurses, teachers, and other office administration careers to work in the office, or since they are running a business, they want to become businesswomen as they love what is done every day that they go and sell from their business Monday to Sunday. The study’s findings also established the lack of knowledge of the available

opportunities concerning studying or projects, which is heavily accompanied by the lack of funds to approach the education they dream of and want so passionately to follow.

The findings in this study are that about 12 of the women participants have attained some level of education, starting with all of them having undergone primary school, some going on to secondary schooling, and some having secondary-level schooling, with a small group of about three participants having accomplished formal or higher education. Those who have not attained any higher tertiary studies have been faced with challenges such as teenage pregnancy while in secondary school, leading to dropping out from school prematurely without completing their secondary school. Most attributions of not returning to school were due to a lack of funds, as the parents stopped paying for school after pregnancy. The most cited reason for not attending any further studies, including those that did a few years of tertiary and dropped out, leaving all participants unable to continue their studies due to a lack of funds as higher education can be costly.

5.3.2. Educational aspirations

These research findings add education as a choice and aspiration for market women workers, allowing them to explore avenues of meeting their educational aspirations. With the above figure in mind, 14 of the participants are still eager and willing to take the opportunity to study or further their education, especially that of tertiary education or short courses. They indicated that if there is a chance that they can find accommodating options, such as part-time or distance learning, that will allow them to be at their business during the day and study at night. On the contrary, two participants would not like to continue their studies at all as they feel that they won't get the time and should instead concentrate on their business because, to them it is too late now to pressure any educational aspiration or look at capabilities of attaining their dreams and that they would instead now invest that effort to ensure their children received the much-deserved education. These two participants indicated this" responses when asked "Since you have been in the market, have you ever considered furthering your education/training? " and why " the first participant "Sigh, Since I am in the market- No!" No money to pay, even if you want to. No money, my dear. You can't afford money. When we are getting N\$500, you are thinking, you also have kids, they need to go to school. My education, I need to pay. Now, who first will go...[Laughs? Me and...[Laughs] It's better the kids, they must get those opportunities I didn't get. The second participant said that "No. I didn't think about education, Because I have got kids that go to school, and I want to focus on my business now". In addition to the will to meet their educational aspirations, the market women workers indicated a thorn on the path to further education being the massive division of the income generated at the market in the hope that one day it will allow them also to use it to access any opportunity or resource that they may come across for their educational aspirations. According to the female participants, the income from the market is divided into so many

basic needs and resources that it sometimes is unable to cover them well. This income includes going towards several commodities like food, school fees, rent, and sharing with those family members waiting to send the money to assist in the ventures at the village where they left their family behind. However, as much as the importance of education is inspirational towards education continuation, the outcome from 14 women was that they are not aware of any opportunities they can access as market women with limited funds and time options away from the business. Out of the 14 participants, they indicated that they had not seen any offerings of educational programs at the informal markets, especially opportunities that they would be interested in terms of growth or line with their aspirations, as most prospects are so costly, which is a discouraging factor when it comes to educational opportunities available. In addition, the one person who has heard of a government opportunity has not heard from them since the first time they came to share the information; thus, there is also a dead-end chance that they are unaware of what happened to it.

5.4. Stakeholder engagement: Exploring the available educational resources and opportunities.

5.4.1. Introduction

The study also included interviews with non-governmental organizations and local government representatives either working directly or indirectly with the market women to gain a better understanding of the opportunities and resources available for female market workers the below mentioned five organizations were interviewed: three out of the four are educational providing organizations while the other two fall in service and product provision. The Namibia Training Authority (known as NTA) (Research & Planning Division), whose primary purpose is to regulate and facilitate the sustainable delivery of quality vocational and education training to the benefit of stakeholders; NAMCOL, The Namibia College for Open Learning (Curriculum Program Developers Department-Secondary Education), is a college with a focus on adult education, and with its regional reach strives to stick to its primary organizational goal, which is to take education to the people, especially the less fortunate and not privileged enough to access education. The other organization is the University of Namibia (Department of Early Childhood Development & Lower Primary Education), with a strategic aim to ensure they remain ahead and a hub for excellence in research where practice meets evidence-based educational community needs. The fourth organization is known as the City of Windhoek (COW) (Micro Entrepreneurial Development), which is the Municipal service provider for Windhoek's capital city, informal markets being one of their key responsibilities in addition to other services such as land provision and service - residential, industrial business, refuse removal, and maintenance of facilities like markets, parks, and cemeteries. The final organization was Namib Mills Namibia (Market Development), which works with various informal markets to meet its biggest organizational goal: feeding the nation by providing good and sustained food. All the above organizations had in common

the following areas accessed by market women and that all of them are continuously contributing towards the improvement of the lives of women, especially in assisting them reach their educational aspirations through affordability of academic levels; flexibility of offerings of education where full time or part-time; Inclusive programming that is accommodating of women in education, provision of basic training and literacy level support; educational partnerships to reach more educational aspirations through diversification of education needs and resources and the exploration of TVET (Technical, Vocational Education and Training) programming in meeting education expansion in various fields now providing more inclusive courses and study options that are less discriminative towards women.

5.4.2. Available educational opportunities through inclusive educational programming

Interactions with the earlier mentioned non-governmental organizations and local government representatives evidently either working directly or indirectly with the market women was necessitated by the need to establish whether market women do have opportunities and resources to access in support of their educational aspirations and perhaps their capabilities, and if so, are they aware of these opportunities and resources availability and what that process may look like for them to gain access. Thus, it is imperative to understand better the opportunities available for female market workers through exploring the educational programming made available by the organizations broadly aimed at ensuring that they are comprehensive for market women. The findings in this study indicate from the three learning provision institutions the availability of initiatives that cater to all in terms of admission of students to their institution's programs; such initiatives are in relation to the entry requirements for some of the courses given, NAMCOL and the University of Namibia both have what is called part-time offerings this means that lessons can be attend on a planned or after hour contact sessions for those that have full-time day jobs, the University of Namibia, in addition, has what is called the mature age entry requirement which is more fitted for students that are older in age, and instead of having the needed qualification and points but to meet the requirement by holding some years of experience in the field or course being applied for. Moreover, the NTA has an initiative known as the RPL – Recognition of Prior Learning. According to the NTA, the RPL is a program designed to recognize the skills obtained informally or without training and assess and certify them, for example, certification of a hairdresser, those cooking in hotels or small food businesses.

Furthermore, the representatives from the above three organizations concerning the above initiatives indicated that they were introduced to a certain extent to cater to the less privileged and less educated through the relaxing of rigid entry requirements that higher university institutions are known to have. Additionally, the University of Namibia, though, for example, the Department of Early Childhood Development & Lower Primary Education, has also looked at courses to be more practically empowering in terms of techniques such as encouraging entrepreneurship through education in their

modules and curriculum usage. All institutional representatives also mentioned the need for gender balance and inclusion by encouraging females to apply for the abovementioned initiatives. All representatives noted that as educators or being part of the educational field, they witness the life-changing role education can have on an individual, and there is a need to make it accessible to all genders, including the market women. Additional inclusive programming included the TVET (Technical, Vocational Education Training); in line with findings from NAMCOL and the NTA on the question regarding specific programs offered by them with a focus on women and their education, they both referenced the inclusiveness of TVET programming especially on the local communities encouraging all including those with disabilities and women, and not excluding market women. NAMCOL, in addition, has seen women's uptake in the TVET programs, and in the past, the programs were regarded as programs for men. The NAMCOL findings further emphasize the lower requirements TVET programming provide what is known as NATED courses that have different intervals of certification from lowest (N1, N2, N 3) to highest that the students can attain gradually. Thus, TVET programming is regarded as accommodating ,accessible and affordable.

5.4.3. Provision of education and resources as an agent of educational aspiration achievement, especially for market women.

From the study outcomes in relation to educational aspirations of women, the University of Namibia, as an example, the Department of Early Childhood Development & Lower Primary Education, stressed the importance of how women have a significant role to play in the achievement of their educational aspirations, among other responsibilities placed upon them through for example motherhood and care work from an early age. Reference to evidence of high graduation levels of women in the faculty can perhaps be attributed to women being more focused and determined to finish their studies than their male counterparts. NAMCOL also indicated the high level of graduations being those of females than the males at the institution and, added when asked why this might be; attribution was once again placed on perhaps the hardships that they face as women with the care work and children, and being a mother others are looking up to you, this is seen in daily selling of sweets by women on the school grounds and other coming with their kids. As the NAMCOL representative states when asked that “ *Also the informal market of stop n shop, As a collective, because you will find some of them coming from there with their babies that they are carrying, only to come and say, please, please, please, can I have this child right here with you while I quickly go and write my exam. Or some of them, I've had an experience with this one that would come at the beginning of the year, during registration, right at the beginning she would come sell her sweets and what, all those things, just to collect money that she can register with.*” NAMCOL findings also indicated that resources provision is a crucial support area when it comes to supporting its students, with the provision of materials to aid further studies; for example, they offer radio and TV recorded classes, printed material reading supplementary resources at resource centres at

times donated, as well as online platforms for further learning that market women can make use of all the option as mentioned above at their convenience across the country through various study mode offerings by NAMCOL.

The findings further support the need for essential services such as that provided by the City of Windhoek to the market women; the city-states provide basic level business skills to the informal market women, including those at the Stop 'N' Shop informal market, to assist in the increase of literacy levels to support their pricing, costing, and product management. The reason for basic literacy has been further attributed to the literacy level of the informal market women, who are very limited and unable to comprehend complicated subject matters. When asked what the reason behind the latter, the COW representative indicated that *"It is also linked now to the literacy level of most of the operators, because you don't want to come up with very complicated trainings which nobody or the majority of them would not be able to follow."* The City of Windhoek also acknowledges the fact that women are the dominating group in the informal markets around Windhoek and the Stop 'N' Shop" informal market, and this is said to be the case due to the initiatives women take to care of their families as they end up here. The City of Windhoek also referenced the importance of the educational aspirations of informal market women as being a priority for formality; however, limited resources may sometimes hinder this growth. In addition, the City of Windhoek also states that local organizations (such as SME compete and the Khomas Regional councils) provide more educational options at a subsidized rate through informal partnerships where cost still applies by organizations that focus and target smaller organizations and those that are not able to access more significant training offered by superior organizations. Ultimately, the latter allows training provision platforms to share education and resource provision to those who need it, including market women.

Thus, findings from Namib Mills are aligned with supporting informal market women with resources and training as well, therefore supporting equal upliftment of market women as they uplift their product use; this includes selling them the best quality that was tested with market women, in addition to equipping them with business skills, where training was provided in terms of product use, for example using a bag of flour by an informal food vendor and calculating profit and usage within this training. Namib Mills aims for sustainable relationship building with market women as they provide them with resources such as shades, umbrellas, and revamping of their businesses with their branding. The provision of resources to market women also creates the possibility of continuous support, for example, through new product development; the value addition is long-term and included in future budgets that are aimed at developing the informal market women worker to such an extent that they move from small scale to a more significant business with resource support as indicated by findings.

5.4.4. Conclusion

Women face many trials that are the driving forces behind many of their decisions, and in most cases, this drive aims to achieve a positive outcome. It was evident that the impact of gender equality on the challenges market women face varies from the need for income generation, necessitated by the zeal they have in themselves as caregivers at most. They care for their children, extended families, husbands, siblings, and parents. These are some, if not most, of the realities faced by women who find the informal market as an avenue of survival after testing out the job market in the hope of attaining any job in the formal sector. The formal sector is one that, through experience and as narrated by the participants from the informal market women worker interviews, that the formal market is a sphere that requires education to accommodate them. Thus, without education, it is difficult to find formal employment, a reality that is lived by the Stop 'N' Shop market women workers as they have settled and see themselves as part of economic opportunities that are significantly limiting in the market as they all sell similar products from, clothes, fruit, and vegetables, and dried traditional foods. Women in the informal market experience uneven access to resources as well as to income, which are dynamics that further confine them in accessing and attaining their basic resources, educational, aspirational needs, and capabilities due to many reasons, but the most common being the lack of education and the financial resources to attain it to set up a sustainable livelihood for themselves and the that of their families.

Due to the multi-faceted responsibilities that fall on the market women's shoulders, it is imperative to note that they are faced frequently with decisions to go on a quest of opportunities, to firstly attain their educational aspirations as well as that of their children followed by catering for family and community needs. In the informal market of Stop 'N' Shop, the endurance and exploring of market opportunities come with more tremendous sacrifices, such as the migration from one area to another, especially from a rural area to a more urban and developed area in search of growing opportunities for their livelihood improvement, moreover for market women come with the hope that they will get to explore options and this opportunity include the attainment of their educational aspiration toward their expansion in bigger cities as one that opens up more prospects as mention by the market women.

Additionally, concerning the research questions, one can see how women come together to support each other in areas of life and be there for each other as they navigate and share investing strategies amongst their businesses in the Stop 'N' Shop informal market. In addition to feeling safe and protected is one area valued by the informal market worker to ensure that space is created in comfort (for example, infrastructure, services like water and electricity) to ensure they aspire to reach their dreams and aspirations, especially that of education as an area crucial to most in the informal market of Stop 'N' Shop. Capacity building is achieved through school and the informal market; women workers aspire to be more. Only if and when market women are supported by inclusive initiatives such as the RPL, TVET,

and Mature Age entries, all offered through progressive efforts by educational organizations, government organizations, and private sector involvement from all organizations involved in the study. The latter makes the path to educational achievement for market women inclusive, affordable, accommodating, and flexible programming to cater to the above market women's needs. To achieve their educational aspirations, women face income push and pull in various directions, where, at times, it is encouraging for them to continue to look for educational opportunities and resources. At the same time, on the other end, they would instead meet all the different needs of basic resources due to income limits to further obligations. However, with the exploration of education opportunities and resources made available by local organizations, it is evident that there are greater partnership possibilities that, if explored, can influence, to an extent, the livelihood of all market women, their families, and their communities.

Chapter 6

6. Discussions, Conclusion and Recommendations

6.1 Introduction

Age, sex, race, disability, ethnicity, migrants, indigenous peoples, children, and youth are all areas covered under the United Nations Educational, Scientific and Cultural Organization (UNESCO) (2023), Education Agenda 2030, with a broader aim of ensuring that no one is left behind, especially the vulnerable, and to ensure gender balance, while providing opportunities that offer life-long learning through education. However, persisting inequalities characterize education systems worldwide (Aslam, 2013). Thus, this section looked at the discussion of the finding that includes broader gender inequality issues that hinder educational progress due to lack of skills, jobs, fewer earnings, care of children and family, and limited control over their resources, especially for women involved in informal market work. We also discussed and recommend constant career-building and learning opportunities for market women with the involvement of the needed stakeholders as they hold space and agency for women and market women as a collective. More so, education promotes and sustains people by influencing specific social and economic life outcomes (Aslam, 2013). Education as a fundamental human right supports national development and drives gender equality (Aslam, 2013). Equalizing education should ease restrictions on women's lives and increase the opportunities available to afford them better health, nutrition, and education for their children to close the gender gap (Kabeer, 2012).

6. 2 Breaking barriers of gender inequality to allow women market workers to access education, basic resources, and other related opportunities.

The research finding led us to the evidence that women workers are an essential species in the labour ecosystem in Namibia, especially the informal economy. The ILO (2022) has recorded the Namibian informal sector as the largest employer in Namibia, contributing to the GDP (Gross Domestic Product) with its 56% workforce (Peterson, 2022). Today's work world is marked by universal gender inequality (ILO, 2018). According to Abah (2020), informal sector working women are exposed to further vulnerabilities that are gender-specific, such as debt, joblessness, lower income, reduced disbursements towards education and health, and increased exposure to abuse, violence, than their male counterparts in the formal sector. The subsidiary position and inadequate access to the formal labour market for women have resulted in many seeking shelter in the informal sector (Kishor & Gupta, 2009; Osei-Asibey, 2014). Contributions to poverty reduction are made through the informal sector as well. Hence, it employs two-thirds of the universal active workforce, primarily women (Chen, 2008; World

Bank, 2009; Chant, 2012; UN, 2018). They represent 70% of the global poor (Golla, Malhotra, Nanda, & Mehra, 2011).

The above indications are not so unique and are experienced by the latter group as long as they are informally employed or engaged; thus, this speaks to answering the first research question regarding the impact of gender equality and education on the ability of market women to access various opportunities. It is evident in this study that out of 15 participants interviewed, all of them indicated, for example, the household contribution they make to care for their children or families. In the end, this suggests the various responsibilities they already carry, such as feeding the family, clothing, maintaining the household, cooking, cleaning, and meeting their children's educational needs, just to mention a few. In addition, 14 of the women participants interviewed have children of their own to take care of in addition to other care-related work they engaged in, and all indicated that that is what they are selling at the market to get money for their children. Thus, according to the World Bank (2019), Gender equality is one of the most effective paths to ensure lasting poverty reduction and shared wealth. Thus, better-informed policy designs are led by categorizing the main gender gaps in a country's various domains; not only do labour market participation and entrepreneurial gender gaps aggregate economic losses for women and their families but also more considerable economic losses (World Bank 2019). According to Cassirer and Addati (2007), the hours women spend on unpaid work in all societies don't go unnoticed, unlike their male counterparts. The latter determines what choices women make at times, limiting, for example, their participation and time in the labour market, how much time they will spend working, in addition to how far their home should be from their workplace, all being issues of gender equality (Cassirer & Addati, 2007). Literature and research on the above pattern in developed countries have been a visible trend that has been evident with the option of part-time employment for women with young children, while in developing countries, research is way less or its areas that are not in policy dialogues enough which is the relationship that is between the women workers family responsibilities and paid work. On the contrary, Cassirer and Addati (2007) add that there is a blatant lack of private and public support for families with more significant responsibilities; thus, one can see how easy it is to see that the informal economy employment offers a reasonable extent of flexibility, autonomy, and geographic location of being near home allowing for women to do both activities, working, and taking care of the family responsibilities.

Moreover, unemployment is mostly worse and concentrated among those who do not have formal education, whether primary or secondary education (Mwinga, 2012). The participants expressed how difficult it was for them to get a job; even with all the effort they put in, it was evident to them that the informal market was what they needed to do if they were to generate an income. The labour market realities remain unexpected to many school leavers, who are unprepared for them (Mwinga, 2012). According to the NSA (2018), the concept of not being in education and not in employment or training

(NEET) accounts for youth aged 15 – 34 years. The percentage NEET youth rate is recorded by the NSA (2018) as 34.9%, which is a 0.4 % increase from the 2016 LFS of 34.5% of youth not in employment, education, or training. The ages of 20 – 24 years and the female rate of NEET are also considered high at 45.2% and 37.1%, respectively.

6.3. Exploring the labour market through assessing capability assessing to identify opportunities, and resources towards educational aspiration attainment.

In response to the second research question, the unpacking of the kind of activities women engaged in when looking for opportunities and resources to support and sustain their capabilities so that, in the end, they can attain their educational aspirations. Thus, it was essential to get participants to talk about their reasoning behind their informal activity at the market, and in turn, they spoke about the endless search for jobs that yielded not-so-positive results, and this can be attributed to the fact that employers' demand skills from those seeking employment. A challenge primarily evident in urban labour markets across many African countries (Verick, 2006). Seven of the participants are school leavers from secondary school, and getting back to school for most was hindered by pregnancy and eventually not being able to return to school due to childcare responsibilities they now had; there seems to be a level of regret not returning to school, and this drives them to do better and improve their situation as they believe that one day getting to study or learn about something is a possibility that they are entirely eager about. One participant expressed and said that “ *I regret getting pregnant because I would have maybe gone to finish my school and furthered my education*” A positive outcome that speaks to the research goal is their zeal for education, which drives them to gain specific capabilities so they can experience their educational aspirations in the future. However, according to Verick (2006), when school leavers lack the appropriate skills to look for jobs in the public sector, it is due to so many not-so-visible sector challenges faced by the sector, making employment opportunities scarce and thus yielding a lack of employment, and this can be due to downsizing, retrenchments, or no jobs in the public sector (Verick, 2006). In addition, Verick (2006) indicated that the drastic skills mismatch in the formal as well as the informal sector leads to greater unemployment or employment, making those that either have the skills or not hopeful and on the waiting lists of the private sector as well, even while in the informal sector employment labour market (Verick, 2006).

The women participants expressed the need to gain an income as necessary, and this is explicitly for means of catering to life needs and for betterment and sustained livelihoods. The collective of women at the informal open market of Stop ‘N’ Shop Okuranyangava, in the capital city of Windhoek, has indicated that to achieve the latter and to generate an income, they had to opt for selling at the market because they say that “*you can't just sit at home and do nothing, at least I need to do something to get money,*” At the same time, others are saying “*I sell in the market to get money to survive and to support*

their families that they left behind or stay with.” Thus, the lack of, as well as the pulling factors involved in getting employment, leads to the informal market absorbing women into informal work. The latter further indicates that women market workers have little employment experience and are willing to get into any kind of income generation activity just to get the money they need for their livelihoods and that of their families. In addition, UNESCO (2023) states that decent access to decent work provides ample opportunities, such as sufficient income, workplace security, and social protection. It offers better projections for individual growth, social integration, freedom of expression of concerns, effective participation in decision-making, and space for people to express their concerns (UNESCO, 2023). According to the results, all the above are lacking in the Stop ‘N’ Shop informal market and are experienced at different levels for the informal market women workers. Several African governments utilize a non-linear interface between education, training, and work by offering flexible learning pathways that accommodate early school leavers and incorporate all ages and education entry points (UNESCO, 2023).

Furthermore, the finding alludes to the long journey of unemployment endured by the market women participants and the ages that they are currently at, indicating that perhaps the age groups of the informal markets would require a re-assessment, indicating a potential increase in the younger women workers to be between the ages 21 – 37, due to either push or pull factors such as the lack of education and not finding other sources of employment leading to opportunities increasingly being available in the informal sector forming part of the women market workers collective. In addition, according to National Youth Policy(2020-2030), 15- 34 years of age are defined as youth, an age group that aligns with the Namibia Statistics Agency grouping and categorization of youth. Mwinga (2012) adds that many, specifically women, suffer a long period of unemployment in search of their first jobs. (Mwinga, 2012). Suppose that opportunity does not occur, especially in the formal sector. In that case, many youths become discouraged and eventually end up in informal sector jobs that are usually low in quality, productivity, and security (Mwinga, 2012). The study also established that there is a high rate of rural-to-urban migration that takes place in pursuit of better opportunities that include educational aspirations; as the women participants narrated the quest for a better life, Fan (2022) defines the typical meaning of Rural-urban migration as referring to the people’s movement from rural to urban areas. In addition, Fan (2022) acknowledges that the definition of all concepts, such as migration, rural or urban, is challenging, as they all include their ways and processes of occurrence from different people across different regions, as was the case for the Stop ‘N’ Shop” market women that migrate for various reasons, but most do so for the above mentioned aligned with it being the only option they ended up taking on and for reasons of livelihood sustainability.

Moreover, to reach one's aspirations, especially education, an enabling environment has been lacking amongst the market women, primarily through the differences that are witnessed through ownership and the lack of it among those vendors on the inside of the shaded demarcated market, compared to the other women that sit outside near the road due to lack of space, funds and the lack of services due to inability to pay for them. Participants expressed challenges related to safety, lack of infrastructure, access to services such as water and electricity, and toilets needing to be made available for all. The latter already establishes that access is uneven, and women are limited to finding alternatives that, at times, are not conducive to use and call on the expansion of the market and make it more accommodative for all. (see below Pictures 6.3.3)



Picture 6.3.3: The Tukonjeni Informal Market Structures Also known as the “Stop ‘N Shop Informal open market, 2023.

Source: “Stop ‘N Shop Tukonjeni Informal Market Structures,2023.



Picture 6.3.2: *Vendors Outside Tukonjeni Informal Market Also known as the " Stop 'N Shop Market*

Source: "Stop 'N Shop Tukonjeni Informal Market Structures,2023

In support of efforts for equality, Duguid Weber (2019) confirms that creating an enabling environment for women in the informal sector might require them to unite to organize themselves. The above involves the movement of many parts. The geographical community context of cultural, social, and religious norms might play a dependable role in establishing this enabling ecosystem for women informal workers (Duguid & Weber, 2019). However, relevant local, regional, and national governments' jurisdictional policies, laws, and regulations are seen in the literature as necessary to encourage the success of collective action for women, although this might not be the case in many contexts, as you can see what condition they must endure.

6.4. Available Stakeholder education and capacity-building initiatives, opportunities, and resources for informal market women

Concerning the third research goal, the importance of education becomes critical, especially as we engage with the various stakeholders to understand the options available for market women. Education opportunities are available, and they are also very inclusive, as presented by all stakeholders. Results and findings further support that the Non-Governmental Organizations and local government representatives that work with the "Stop 'N Shop" market and for purposes of getting a better understanding of the opportunities available for market women reveal that the different organizations provide various initiatives for women in the informal economy. However, these initiatives seem to come

at a fee. Thus, it is safe to say that informal employment earnings for women market workers context limit them to divert their income to cover their education and educational desire, increasing their chances of remaining in the cycle of poverty. The finding also establishes that supporting women in informal markets with resources and training is an essential long-lasting relationship builder, especially for small livelihood sustaining and improving women's businesses. The resources and training options provided by the City of Windhoek and Namib Mills Namibia aim to support women in informal markets with tangible resources and training, for example, catering for literacy rate business training related to business development; thus, results are visible in day-to-day operations. While NAMCOL, University of Namibia, and NTA are catering to all in need of education from higher education needs but more so with an inclusive, accommodating, and flexible educational option, in mode, in resources, program offerings, such as RPL, TVET, and mature age entry all suitable and catering to all including the market women. Thus, in short, the findings indicate that educational institutions find it imperative that education and research goals can be explored through inclusive means such as mature entry and recognition of prior learning (RPL) in higher education and technical and vocational education and training (TVET), to establish the needed gender equality in education and community engagement to ensure the contribution of education is in line with the women's educational aspirations and challenges they face as a market worker. Additionally, all institutions are not exclusive to women or market women programs; however, they all have a preposition to their advantage in terms of, for example, without aiming for it, these organizations cater to a more women-dominated market, Namib Mills Namibia, City of Windhoek as the market women they work with form part of the highest population in informal markets, and on the other hand, the Faculty of Education, and NAMCOL is well aware of the gender disparity in graduation rates as females are or have been graduating more than their male counterparts. Thus, it is evident that women can thrive when they gain the needed agency by accessing opportunities where those who provide them can hold space for them, which leads to more outstanding support for their livelihoods, families, and communities.

However, in meeting the third research question, it is evident that this study has uncovered an outcome that there is a considerable disconnection between those that provide the educational opportunities and basic resources, are either not inclusive enough when it comes to their awareness efforts, where and when they create platforms so that even the market women are in the know of the inclusive opportunities that are currently developing. Thus far, the benefits seem one-sided because all stakeholders cater only to those who have easy access to their services. Therefore, more must be done to benefit the market women as they gain access to more opportunities and resources to attain their educational aspirations.

And more so on the contrary, as the stakeholders provide the education options, it is due to the known impact that they spoke about, especially as educators that understand how much education affords grants access to rewarding and satisfying employment, controls of income in earning, and career

progression are just a few economic measurements of empowerment that are imperative to all (Aslam, 2013). The need for empowerment for women and its interlinking benefits to enhance the potential of the informal sector market women is undoubted. That is why education empowers collectives such as women, given the gains and opportunities that arise from it. According to Kabeer (2001) and Malhotra et al. (2002), educational "empowerment" takes on different dimensions due to its multifaceted construct, as it can encompass household assets and resources control, societal standing, decision-making, and the ability to implement them. Education has proven to have a strong link with these expanded freedoms. For instance, Aslam (2013) confirms the potential of education for women; it creates life-changing pathways and impacts a balance between women's empowerment in numeracy or literacy skills, obtaining paying employment, or exposure to media. Those who have acquired a high level of education appear to overcome various constraints, such as cultural norms and others, due to the benefit of education in the labour market, which is substantial for women's well-being (Aslam, 2013). Local literature according to NISO and FES (2021), literature discloses that those working in the informal economy generally have limited admission to formal education, and, nonetheless, many attain most of the basic skills and competencies necessary to carry out their activities from the informal sector (NISO & FES 2021).

In further support of the study findings, Duguid & Weber (2019) establish a connection between this efficient management of resources and educational outcomes, highlighting that the coverage of minimum needs is imperative for quality educational products, the expansion of educational aspirations, and future employment aspirations. The latter is important because the connection between these dimensions elucidates a vicious circle that can be transformed into enabling when certain conditions and choices are made available for vulnerable collectives, such as informal market women. In addition, the ILO, Shehu & Nilsson (2014) continues to emphasize the importance of youth informality and say that a young person is at their most critical time in life when they are starting to make life-altering choices that involve the realization of their aspirations, economic independence as they go through so much to find their place in society. While so much more of the global job crisis is worsened by how vulnerable the youth are when it comes to issues they face, such as increased unemployment, those that find jobs engage in lower quality jobs, gender-related inequalities in the labour market, a different and unstable school to work transition that in the end increases the detachment from the labour market (Shehu & Nilsson, 2014).

6.5. Conclusion and recommendations

For the closing of the discussions, we will explore the intersecting education and development for market women were explored as we touched on the gendered educational challenges and lessons learned for sustainable livelihoods that emanated from stakeholders' engagement to assist in the educational aspiration attainment of market women. Additionally, this study indicates the power of education and its roles; it also shows the decisive role of education in contributing to the formative aspect of women's lives and how it can translate into pathways of educational empowerment. As much as informal jobs offer specific benefits and flexibility for women, such as being closer to their homes and greater flexibility, on the contrary, the informal sector can be a poverty trap for women. The latter can be due to remaining in low-income generating activities that require fewer skills, further widening the gaps between men and women and decreasing economic growth for them (Malta et al., 2019).

On a global scale, according to ILO Statistics (2018), employment in the informal sector sometimes does not depict important routes taken, especially concerning the gender inequalities in the region (Joseph et al., 2022). Roever & Skinner (2018) also reference the additional roles and risks women take, such as employment and childcare balance and the potential to face abuse due to power dynamics. The employment market is imperative for driving growth benefits and empowering people in society (Aslam, 2013). Debatably, there can be various ways in which acquiring education and skills through school can bring advantages for those individuals in the employment market, such as facilitating better occupations with raised earnings (Aslam, 2013). Additionally, as stated by Aslam (2013), the employment market promotes gender equality by providing equal educational benefits for all. Furthermore, Cornwall (2016) cautions us about the one-size-fits-all intervention, often seen as the easy and straightforward operationalization by authorities, to afford all women in the informal sector the effect of more control over their lives. Cornwall (2016) affirms the substantial role of active engagement of women in empowerment initiatives to establish their capabilities through critical and conscious reflection and sharing of their circumstances with each other. These can enable the collective of women in the informal sector to understand the needs and the contextual constraints they experience from an agentic perspective. Moreover, this needs to be in combination with other measures, as corroborated by Kabeer et al. (2013) and Moussie & Alfes (2018).

Further recommendations from the study stem from the need for more significant strategic planning, especially from organizations that deal directly with the informal markets, as this support of market women can lead to market growth of products and growth in economic sectors while catering to the greater inclusion of the educational needs of the informal market women because once she is educated, she can make more significant decisions, control her market better, and most importantly find more significant avenues of informal to formal market transition. Results indicated that the informal market

is traditionally seen as a transitional sphere where the market women worker finds herself to survive and gain livelihood where she supports and maintains her well-being. However, she remains in it for far too long, and all the above needs are to be supported jointly by stakeholders to ensure that she is equipped enough for a future she can control herself and build for her children and the broader community around her:

1. An enabling environment that allows access to educational opportunities and resources where women are empowered through business training and their education and training in informal markets are prioritized.
2. An environment that allows access to educational aspiration by providing a safe work environment with the needed service and infrastructure to set women up for success and where they can also become employers while catering to their needs.
3. The exploration of educational support that entails financial assistance to support the market women is imperative for all stakeholders involved. It can be done through the building of training and business acumen for a sustainable market, helping small businesses in a local community, education and research goals with university inclusive representation, gender balance in education and resource allocation, gender equality in education and community engagement thus, in the end, challenging women's educational aspirations and their markets.

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Appendices

- 8.1. Appendix 1:** Research Study Information Leaflet and Consent Form
- 8.2. Appendix 2:** Sample for Both Interview Guides English
- 8.3. Appendix 3:** Sample Interview Guide Translated- Oshindonga local language
- 8.4. Appendix 4:** Gate Keeping letter From City of Windhoek

Appendix 1: Research Study Information Leaflet and Consent Form

RESEARCH STUDY INFORMATION LEAFLET AND CONSENT FORM

DATE

From January 2023 until December 2023

TITLE OF THE RESEARCH PROJECT

Educational Aspirations of informal market women: The case of the "Stop 'N Shop" informal open market in Okuryangava, Windhoek, Namibia.

PRINCIPLE INVESTIGATOR / RESEARCHER(S) NAME(S) AND CONTACT NUMBER(S):

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Centre for Development Support

STUDY LEADER(S) NAME AND CONTACT NUMBER:

Paskaline Ngunaihe
+264812039769

WHAT IS THE AIM / PURPOSE OF THE STUDY?

This study aims to explore the Educational aspirations of informal market women in the Stop & Shop informal Market Okuranyangava suburb, Windhoek, Namibia. Through investigating the relationship and possible mismatch between their basic needs for resources, the un/available opportunities (capabilities), and their educational aspirations for pathways toward a sustainable livelihood. The study aims to bridge opportunity gaps between the participants, the vulnerable collective of informal market women in the Stop & Shop informal Market, and those Non- Governmental Organizations or local government workers/representatives that work or can influence beneficial outcomes for this research.

WHO IS DOING THE RESEARCH?

I am a student at the University of Free State in South Africa and will serve as the principal researcher for this research. I have experience in postgraduate research from previous postgraduate studies and other project-related research. I learned valuable skills to conduct research, such as professionalism and time management. This opportunity will assist in discovering and expanding on new knowledge especially avail more information on the Educational aspiration of women informal workers and what challenges they face in meeting sustainable livelihoods.

HAS THE STUDY RECEIVED ETHICAL APPROVAL?

Yes, ethical committee approval from the UFS has been granted, and the approval can be made available when needed from the researcher.

Approval number: UFS-HSD2023/0449

WHY ARE YOU INVITED TO TAKE PART IN THIS RESEARCH PROJECT?

In this study, I will be looking for 20 participants. They will be two groups of respondents, the first being 15 informal market women in the Stop N' Shop informal Market and five (5) respondents from Non-Governmental Organizations or local government workers or representatives that work with the participants at the informal market abovementioned in sourcing for opportunities currently or in the future.

WHAT IS THE NATURE OF PARTICIPATION IN THIS STUDY?

Under this study, one interview per participant will be conducted. Interviews will be pre-scheduled as per participant availability and preference. The interviews will be with 15 informal market women in the Stop N' Shop informal Market and five participants from Non-Governmental Organizations or local government workers/representatives. Audio taping of the interviews will be conducted with prior consent obtained in advance from you for record-keeping and ensuring the accurate confirmation of the information provided.

CAN THE PARTICIPANT WITHDRAW FROM THE STUDY?

All participants must be aware that participating in this study is Voluntary and will not be penalized if they cannot fully participate in it. Nor will it mean that they won't benefit from the study's outcomes. Participation withdrawal can be at any point and doesn't need to be accompanied by reasons you are withdrawing. Participation will at all times be consent-based. Once a participant agrees to participate, the attached consent form will be signed to confirm the agreement.

WHAT ARE THE POTENTIAL BENEFITS OF TAKING PART IN THIS STUDY?

The benefits of this study are various and start with the provision of a platform for the participants to share their views, challenges, and experiences as well as get more information from the relevant stakeholders working with market women in the informal sector in the areas of the stop and shop Market. The benefits further have an opportunity of being interchangeable in that this research might open avenues of opportunities with relevant authorities and create opportunity networks among the two groups of respondents. Once completed, the participants will have a platform to examine the research. Hence, they feel included and benefit from their opinion relevance as we share the next steps.

WHAT IS THE ANTICIPATED INCONVENIENCE OF TAKING PART IN THIS STUDY?

The risks associated with this study are low, but in research, one needs to ensure that all possible situations are explored to consider any potential risk. There is no off day for you working in the market. The interview will, unfortunately, take place at your workspace as per the agreed-upon time. If more time is needed due to unforeseen circumstances, we will work together to put in place a new plan and reschedule as possible. We understand that some things might be sensitive to discuss with others. However, we will provide a safe space as one of the foundations that we will have to enable the sensitive exploration of the participants' feelings and experiences shared.

WILL WHAT I SAY BE KEPT CONFIDENTIAL?

Research protocol calls for anonymity and confidentiality; thus, this research seeks to protect that while gathering all information during the interview participation. All communication before all interviews with you, the respondents, will be conducted to ensure that you know your information will be kept confidential and will not be distributed for other purposes not stated or communicated with you.

HOW WILL THE INFORMATION BE STORED AND ULTIMATELY DESTROYED?

For all the data collected, the researcher will archive electronic versions for about five years in a password-protected laptop and hard drive. All information in the researcher's possession will be used

with the consent of participants as provided by this research. The ethical procedures will be followed as needed and required again for all future use of the information for other academic reasons. When data is stored for five years, when not required, all the files will be carefully destroyed by making sure all files are deleted permanently.

WILL I RECEIVE PAYMENT OR ANY INCENTIVES FOR PARTICIPATING IN THIS STUDY?

No payment of monetary incentives will be provided to participants during this study due to the Voluntary nature of participation as well as benefits anticipated in the study for the duration of the study.

HOW WILL THE PARTICIPANT BE INFORMED OF THE FINDINGS / RESULTS OF THE STUDY?

One of the main benefits of participating in the study is that the participants will receive a chance to see the results and findings of the research by providing all participants with a copy of the study or the outcomes of the study. An explanation of the results/findings will be provided for all that cannot understand it fully. Moreover, any additional outcomes or opportunities with the relevant stakeholders will be shared to explore in a manner that will be beneficial to their growth and sustainability by creating a platform for engaging the organization with the beneficiaries.

Thank you for taking the time to read this information sheet and for participating in this study.

CONSENT TO PARTICIPATE IN THIS STUDY

I, the undersigned,

_____ (participant’s full names to be included), (the “**Participant**”)

confirm that I voluntarily agree to participate in the research study referred to as the

_____ (the “**Study**”) in relation to

and which Study is being conducted by:

(Insert the name of the researcher), (the “**Researcher**”).

I, the undersigned Participant, further confirm that–

1. the Researcher has explained the nature, procedure, potential benefits, and anticipated inconvenience of my participation in the Study.
2. I have read (or had explained to me) and understood the Study as explained in the attached information sheet.
3. I have had sufficient opportunity to ask questions and am prepared to participate in the Study.
4. I understand that my participation in the Study is entirely voluntary and that I am free to withdraw at any time without penalty (if applicable).

5. I voluntarily provide the UFS and the Researcher with my personal information and consent to the UFS and the Researcher collecting, disclosing, and processing my personal information in order to conduct the Study and any related activities in relation thereto.
6. I hereby acknowledge and confirm that I understand the purpose for which the UFS and the Researcher may collect, store, use, delete, destroy, outsource, transfer or otherwise process, as the context and circumstances may require and as contemplated in terms of POPIA, my personal information as set out herein.
7. I am aware that the findings of the Study will be anonymously processed into a research report, journal publications and/or conference proceedings and that my personal information will be aggregated and deidentified at such stage.
8. I also give the UFS permission to share, without notification, the collected data with other researchers at the UFS or other Higher Education Institutions. This permission is dependent on the same principles of ethical research practices, anonymity/confidentiality, safekeeping of information, and other issues listed above applying.

I, the Participant, agree to the audio and/or video recording of some of the workshops.

Full Name of Participant: _____

Signature of Participant: _____ Date: _____

Full Name(s) of Researcher(s): _____

Signature of Researcher: _____ Date: _____

Appendix 2: Sample for Both Interview Guides English

Project name/title:	Educational aspirations of informal market women: The case of the "Stop 'N Shop" informal open market in Windhoek, Namibia.
Module code:	EMDS 7900
Department:	Centre For Development Support (CDS)
Student(s) name(s):	Paskaline Ngunaihe
Student number(s):	2022150763
Supervisor(s) name(s):	Dr Carmen Martinez-Vargas

WOMEN INTERVIEW GUIDE

-Time and name of people presented

-Agreement to participate in the interview and audiotape the meeting

Thank you for agreeing to be part of this interview. The questions included in this interview will specifically address issues aimed at exploring your educational aspirations, the relationship between the basic needs for resources, un/available opportunities (capabilities), and pathways towards a sustainable educational livelihood as a woman working in the informal market of Stop N' Shop informal Market in Windhoek, Namibia.

-I am not working for any government agency or data collection agency in Namibia. This study is unrelated to any government body, so the information you will share with me during this interview will not be shared with anyone and will not impact you regarding your work here or your legal status. All information would be treated confidentially and anonymously.

The following questions will be asked during the interview led with you. The interview guide consists of the following sections and questions divided into four sections:

1

General Demographics

1. Could you tell me your name and age?
2. Where do you live? How long have you lived there?
3. Where are you from? Which region are you from?

4. Could you tell me about your household? Who do you live with?
5. Are you the only family member working at the market? Do other family members contribute to the household (contribution to the family income)? How many of them?
6. Do you have dependents? (Kids, family members, extended family, friends)
7. Could you tell me what you are passionate about? What do you enjoy doing? Hobbies/interests?
8. Are you Namibian, Which part of the country are you from?

Basic Needs and Resources

9. What is your main source of income?
10. What kind of products do you sell? Have you sold other products before?
11. When did you start selling in this market? Have you always been selling in this market?
12. Do you have other employment experiences?
13. What motivated you to sell in the market?
14. Are your products selling well? Is it sufficient to cover your needs and the ones of your family?
15. Is the market a good place to sell?
16. Do you have friends within the market? Do you support each other?
17. Do you miss something in the market area to sell more comfortably? (Infrastructure)
18. Are there any organisations supporting you in the market? (NGO or Government)
19. Would you change anything about the market if you could?

2

Educational Aspirations

20. Did you go to school when you were younger?
21. Did you complete any other education/training after school? (Informal/formal education training, certificates)
22. Did you want to study? Did you want to go to school when you were younger?
23. Were your parents supportive of your education/training?
24. After you started working, did you ever think about continuing your education/training? If so, what? And why? Why that particular education/training?
25. Since you are in the market, have you ever considered furthering your education/training? If so, which kind of education? And why?

Pathways toward educational sustainable livelihoods

26. Have you heard of any educational/training opportunities since you are part of the market? Who is providing those? Is there any cost associated with it? Are they compatible with your work in the market?

27. Do you wish educational/training opportunities (give examples) were available? If no/yes, why?

28. If you would like to further your studies/training, what would you need to make it compatible with your work at the market and your life?

29. How could local organizations or the government assist you if you want to study further?

I appreciate the time you took for this interview today. Would you like to add anything? Is there anything else you would like to add that would be helpful that we haven't discussed so far? Or elaborate on it or expand on it?

Thanks again for your time.

INTERVIEW SCHEDULE WOMEN (To be completed after first contact with participants)

Participant Name	Date	Time	Place

STAKEHOLDERS INTERVIEW GUIDE

- Time and name of people presented
- Agreement to participate in the interview and audiotape the meeting

Thank you for agreeing to be part of this interview. The questions included in this interview will specifically address issues aimed at exploring your educational aspirations, the relationship between the basic needs for resources, un/available opportunities (capabilities), and pathways towards a sustainable educational livelihood as a woman working in the informal market of Stop N' Shop informal Market in Windhoek, Namibia.

-I am not working for any government agency or data collection agency in Namibia. This study is unrelated to any government body, so the information you will share with me during this interview will not be shared with anyone and will not impact you regarding your work here or your legal status. All information would be treated confidentially and anonymously.

The following questions will be asked during the interview led with you. The interview guide consists of the following sections and questions divided into four sections:

General

1. What is your name?
2. Which organization do you work for?
3. What are the main aims of your organization?
4. Which position do you have?
5. How long have you worked for this organization and in this particular position?
6. For how long have you been working with the informal market of.....?
7. What is your organization's position concerning market women?
8. Do you work with market women?

Basic Needs and Resources

9. What kind of educational/training interventions is your organization leading within the market? If no educational projects exist, what other schemes do they have?
10. Could you tell me the details of these interventions?
11. Do you have any specific intervention focusing on women/education?
12. How long has your organization been involved with market workers/women?

Pathways toward educational sustainable livelihoods

13. Has any of your projects proved any local impact, especially on women?
14. Does your organization allocate resources for educational/training projects in the market? And specially oriented for women?
15. Are educational/training projects for market women a priority for your organization in the coming years? If not, which other preferences do they have? If yes, Could you tell me more?
16. What kind of relationship has your organization had with market women? Are you in contact with any informal association of women or representatives from this group? Do you keep regular contact with market workers? How often?
17. Are there any other ways in which your organization supports market women? If not, do you envision it?

I appreciate the time you took for this interview today. Would you like to add anything? Is there anything else you would like to add that would be helpful that we haven't discussed so far? Or elaborate on it or expand on it?

Thanks again for your time.

6

INTERVIEW SCHEDULE STAKEHOLDERS (To be completed after first contact with participants)

Participant Name/Organisation	Date	Time	Place

Appendix 3: Sample Interview Guide Translated- Oshindonga local language

**OSHIPALANYOLO
SHOPOLOYEKA
YOMAPEKAPEKA** Oohokwe dheilongo dhaakiintu haya landitha pomatala: Oshikumungu shomatala gomalandithilo ga Stop & Shop molukanda Okuryangava mOvenduka, moNamibia.

Module code: EMDS 7900
OSHIKONDO SHEILONGO: Faculty of Economics and Management Sciences
Centre for Development Support

**OMULELI/ OМУKWATELI
KOMEHO GWEILONGO** Paskaline Ngunaihe
Student number(s): 2022150763
Supervisor(s) name(s): Dr Carmen Martinez-Vargas

Omapulaapulo.

Omapulaapulo gaakiintu

- Ethimbo nomadhina gaantu ya kalelwa po.
- Euvathano oku kutha ombinga momapulaapulo nokuku kutha ewi moshigongi.

Tangi show a zimine opo wu kuthe ombinga momapulaapulo. Omapulo ga kwatelwa muno oga nuninwa oku tala oshikumungu shoohokwe dheni dhopailongo, omakwatathano pokati koompumbwe dheni dhesiku kehe kehe noonzo, oompito dhili po noompito kaadhi po, nomikalo dhina sha nokwaadha osho woo oku kaleka po eilongo lyokukalamwenyo kweni onga aakiintu hamu longo pomatala po Stop N' Shop moshilando-pangelo mOvenduka.

Ngame iha ndi longele epangelo nande oshikondo shepangelo shoku gongela omauyelele moNamibia. Onkene eilongo ndino ina li pamba nande oshikondo sha sha mepangelo. Uuyelele toka pandje itawu ka taambathanwa nande onomuntu, na ka wu na nande uuwinayi wa sha miilongo yoye nomuuthemba woye wopaveta. Uuyelele auhe ota wu kwatwa nawa, na ita pu ka popiwa edhina lyoye naampa wa zi.

Omapulo taga landula oto ke ga pulwa pethimbo lyomapulaapulo na ogeli ga topolwa miitoplowa yili ine.

Uuyelele wopamumbwalangandja

1. Lombwela ndje oomvula dhoye nedhina lyoye.
2. Oho kala peni? Owa kala po ethimbo li thike peni?
3. Owa za peni? Owa za koshitopolwa shini?
4. Lombwela ndje kombinga yegumbo lyoye/lyayeni? Oho zi nalye?
5. Ongoye awike maayeni ho longo pomatala? Aakwanezimo yamwe oha ya kwathele ngaa piyemo yomegumbo? Oyeli ya ngapi?
6. Owu na aantu yiikolelela mungoye? Ngaashi uunona, aakwanezimo nookuume?

7. Lombwela ndje kutya owu na ohokwe moshike? Oohobi dhoye odhini?
8. Ngoye omuNamibia? Owa za kombinga yhini yoshilongo?

Oompumbwe noonzo dha kehe esiku

1. Oho kutha iiyemo yoye peni?
2. Oho landitha shike? Owa landithile nale?
3. Owa tameke oku landitha pomatala ngano uunake? owa kala nale ho landitha pomatala ngano?
4. Owu na oowino dhilwe dhiilonga?
5. Oshike shekutsu omukumo opo wu kale ho landitha pomatala?
6. Ongeshefa yoye otayi ende ngaa nawa? Otayi kupe ngaa iiyemo ya gwana okugwanitha po oompumbwe dhoye nodhofamili?
7. Omatala ehala ngaa ewanawa noku landithila?
8. Owu na ookuume momatala? Oha mu yambidhidhathana ngaa?
9. Opena shimwe wa pumbwa momatala opo ongeshefa yi ende nawa?
10. Ope na omahangano gontuma tage mu yambidhidha momatala, nenge epangelo?
11. Oshike ando to lundulula momatala, uuna to vulu?

Oohokwe dhelongo

1. Owa yile kosikola sho wali omushona/omugundjuka?
2. Owa ningile omaideheulo gasha show a mana osikola?
3. Owa hala oku ilonga? Owali wa hala wuye kosikola sho wali omushona/ omugundjuka?
4. Aavali yoye oyali ngaa haye ku yambidhidha mosikola?
5. Sho wa tameke okulonga, owali ngaa wu na edhilaadhilo lyokutsikila nosikola? Ngele osho, omolwashike? Omolwa shike wa hala elongo nenge omaidheulo goludhi ndono?
6. Owa dhiladhilile ngaa oku tsikila eyilongo lyoye ethimbo to longo momatala? Ngele osho, oludhi lwomaidheulo geni? Omolwashike?

Omikalo dhelongo lyoku Kaleka po okukalamwenyo

1. Owu uvile nale ompito yasha yeilongo nenge yomadheulo? Olye teyi gandja? otayi futilwa ingapi? Otayi tsu ngaa kumwe nethimbo lyoye lyokukalonga?
2. Owa hala andola opena oompito dhelongo/ dhomaidheulo? Omolwashike?
3. Ngele owa hala oku igwedhela ko keilongo lyoye, oshike wuna oku ninga opo wu vule oku ninga onkalamwenyo yoye ompu, ngoye to longo pomatala pethimbo limwe?
4. Oshike epangelo nenge omahangano galwe moshilongo gena okumu kwathela nasho uuna mwa hala oku tsikila eilongo?

Tangi show a kutha ombinga momapulapulo. Opena shimwe wa hala oku gwedha po wu wete shina oshilonga? Nenge opena shimwe wa hala oku fatulula muule?

Tangi unene.

Appendix 4: Gate Keeping letter From City of Windhoek

**Department of Human Capital &
Corporate Services**

☒ 59
80 Independence Avenue
WINDHOEK, NAMIBIA



Tel: (+264) 61 290 2911

www.cityofwindhoekcc.org.na

ENQ: Mr AM Nikanor

PHONE: 061 -290 2630

DATE: 12 October 2023

**RE: EDUCATIONAL ASPIRATIONS OF INFORMAL MARKET WOMEN: A
CASE OF THE "STOP 'N SHOP" INFORMAL OPEN MARKET IN
OKURYANGAVA, WINDHOEK, NAMIBIA – MS. PASKALINE NGUNAIHE
(STUDENT NO: 2022150763)**

This letter serves as confirmation that Ms. Paskaline Ngunaihe, a student pursuing a Masters Degree in Development Studies at the University of the Free State (Bloemfontein, South Africa), has been granted permission to conduct her research on the above subject within the City of Windhoek.

Respondents to the study are therefore requested to render Ms. Paskaline Ngunaihe their cooperation and assistance.

Should there be any queries, please feel free to contact the Human Resources Development Division on the above contact details.



Mr. A.M. Nikanor
Manager, Organizational & Human Resources Development