



LUND UNIVERSITY
Faculty of Social Sciences

"The place where people do not want to live"

The effect of land ownership on human agency in Namibia's informal settlements.

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Abstract

The rapid urbanisation in Namibia led to the fast expansion of informal settlements, which are mainly characterised by a lack of basic services, such as running water, sanitation or electricity. To counteract the poor situation of informal settlements, land ownership is often argued to be a solution. While it is assumed to be an incentive for residents of informal settlements to invest in land development, many critical views doubt that the expected benefits actually occur. Since current strategies of the Namibian government to improve the living conditions in informal settlements do not reach their goals, this thesis examines whether land ownership could be a strategy for the country to improve the living conditions. Through quantitative surveys in parts of the capital's informal settlements, it was evaluated, whether the participants would be willing to spend money on land development, following receipt of land ownership. This was evaluated along Amartya Sen's Capability Approach, assuming that the enhancement of capabilities fosters human agency. It was found that the willingness to spend money on land development, and therefore to exercise agency, is existent with the majority of the participants. It is, however, limited by structural circumstances. It was further found that land ownership is not the only decisive factor for the participants, to spend money on land development or not. Gender, the permanence of their stay, as well as financial resources played significant roles in their decisions whether to exercise agency or not. Land ownership can therefore be considered as a first step, but not sufficient in itself in order to improve the living conditions in Namibia's informal settlements.

Key words: Informal Settlements; Land ownership; Namibia; Capability Approach; Human Agency

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“By denying people opportunities to create decent housing for themselves [...], we choose to shorten their lives, we implicitly ‘allow’ them to die. Continuing this status quo is unacceptable.” (Mendelsohn 2018b)

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Abbreviations

CoW.....	City of Windhoek
IB.....	International Business Times
MLR.....	Ministry of Land Reform
N\$.....	Namibian Dollar
NPC.....	National Planning Commission
RQ.....	Research Question
UDHR.....	Universal Declaration of Human Rights
UN.....	United Nations
UNESCO.....	United Nations Educational, Scientific and Cultural Organization
US\$.....	US Dollar
WB.....	The World Bank

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1. Introduction

Due to population growth and rural-urban migration, a worldwide trend of urbanisation was noticed during the past years. Today, approximately 55% of the global population lives in cities (UN 2018). This trend, which can mainly be observed in the global South, is evident in Namibia. In 1991, one year after Namibia's independence, only 28% of the population lived in urban areas. However this had increased to 47% in 2015 and is expected to reach 60% in 2030 (Indongo 2015; NPC 2012; Schade 2017; WB 2019a). One effect of the rapid urbanisation are the “mushrooming informal settlements” (Schade 2017), constantly and fast expanding settlements on illegally occupied land. This expansion is usually a result of the failure of the government to provide adequate housing and services for the incoming influx of rural-urban migrants and the growing population. These rural-urban migrants along with the growing population, are often unable to afford land and/or houses in the formal parts of town (Ezezue et al. 2017; Foster 2009; Mendelsohn & Weber 2016).

Informal settlements are typically characterised by inadequate basic services, inadequate housing, tenure insecurity, overcrowding and a lack of security (Mendelsohn 2018c; Shah 2014). The majority of residents do not have access to running water, sanitation, electricity, education or health facilities (Mendelsohn 2018c, Shah 2014). These circumstances, and other physical, social, economic and political adverse consequences, can shorten the lifespan of people living in informal settlements comparative to those who live in formal areas (Mendelsohn 2018b; Shah 2014). 40% of Namibia's population currently live in urban shacks (New Era 2018).

It is the Namibian government's aim to upgrade 75% of the informal settlements to formal townships by 2030. However, current strategies are not on track to reach that goal and improve the living conditions of the residents of informal settlements (Government of the Republic of Namibia 2004; Mbanga & Müller 2012; Mendelsohn & Weber 2016; Tapia-Garcia n.d.). Furthermore, in Namibia, no one

living in informal settlements is able to receive title deeds. This is due to a regulation (“white paper”), which only allows the municipality to sell land, if it is equipped with basic infrastructure, namely running water and electricity (Mendelsohn 2018c). However, as portrayed above, the municipality does not provide these basic services. Mendelsohn (2017), a Namibian expert on urban land development, argues that this absence of basic services keeps the poor, poor. They are unable to purchase the valueless land, but are also not provided with adequate basic infrastructure and services (Mendelsohn 2017; Mendelsohn 2018b).

The inadequate provision of basic infrastructure and inability to purchase land rights results in residents of informal settlements being denied certain basic human rights. These human rights include the right to own property (Article 17 (1) Universal Declaration of Human Rights), the right to equal access to public services (Article 21 (2) UDHR) and the right to a standard of living adequate for the health and well-being of themselves and of their families (Article 25 (1) UDHR) (UN General Assembly, 1948). Further, by denying people adequate access to public services and the ability to own land, a life in dignity is not ensured, and with this, Article 1 of the UDHR is violated as well. Mendelsohn (2018b) sums this denial up as follows: “By denying people opportunities to create decent housing for themselves through denying them access to land, we choose to shorten their lives, we implicitly ‘allow’ them to die” (Mendelsohn 2018b:8).

1.1. Research Problem

With the above mentioned statement, Mendelsohn (2018b) implies that, if people were given access to land, they would create decent housing for themselves. Generally, many opportunities are seen in title deeds¹ to counteract the problem of informal settlements. According to de Soto (2000), title deeds can change the individuals’ perception of their living space. Instead of considering their living space primarily as shelter with no valued capital, title deeds are assumed to change the individuals’ perception so that they consider their living space as living capital.

¹ a legal document stating the evidence of the right to ownership of property.

Through this, land development through the residents themselves is expected to happen. In a further step, this would lead to economic growth through e.g. job creation or the access to the formal financial market through being able to retrieve a loan (de Soto 2000, Gilbert 2002). However, many critiques of these benefits have arisen over time (Gilbert 2002; Payne & Duran-Lasserve & Rakodi 2009; Razzaz 1993). These critiques imply that the expected benefits, such as land development through the residents, are not actually taking place.

How would this be in Namibia? Would title deeds help to improve the living conditions in Namibia's informal settlements? Would the residents of informal settlements invest into their living spaces following receipt of ownership and therefore, take parts of the government's burden?

1.2. Research Purpose and Hypothesis

The purpose of this thesis is to find out, whether land ownership would fulfil the expectations raised by proponents of title deeds in the case of Namibia. It is to find out, whether residents of informal settlements would be able and willing to spend money on land development, and therefore, on the improvement of their living conditions, if they received land ownership.

This thesis uses Amartya Sen's *Development as Freedom* (1999) and the included *Capability Approach* to address this purpose. The Nobel prize-winning economist and philosopher's concept of human agency is well-known and is central to recent development discourses. It strongly influenced the United Nations Human Development Reports and the Human Development Index and is widely used by institutions, such as the UN (Chandler 2013). For this reason, its importance and high relevance to global actors and declarations, the human agency approach will be underlying this research.

In the centre of Sen's (1999) concept stand capabilities. A capability is defined as a set of valued functionings an individual can choose from. Functionings are 'beings' and 'doings', such as 'being rich' or 'owning' (Sen 1992). Nussbaum (2003) defined ten central human capabilities, which should be guaranteed to all

citizens by every democracy. One of these is the capability of having control over one's material environment, which includes the functioning of the ability to own property (*ibid.*). Sen (1999) argues that the enhancement of capabilities fosters human agency and with it, the individual's role in social change and economic production. Human agency is considered to be the active participation of an individual in political, social and/or economic processes (Sen 2001). In the context of this research agency is operationalized as spending money on land development. The individual's role in social change and economic production is operationalized as job creation, enhanced use of formal financial market, and an enhancement of house and land transactions.

Building on this theory and previous research, the following hypothesis was derived: Enhancing the capability of having control over one's material environment, will increase an individuals' agency in terms of land development. This agency will also positively impact their role in social changes and economic production.

As this hypothesis is rather complex and consists of different steps, the following four sub-questions were developed in order to support the testing of the hypothesis:

- 1) In how far is the capability of having control over one's material environment fulfilled for the participants?
- 2) How do participants value land/house ownership and basic infrastructure?
- 3) Which factors influence the (un)willingness of the participants to spend money on the land where they live?
- 4) In how far does the enhancement of the capability of having control over one's material environment have a positive impact on social change and economic production?

1.3. Structure of the Thesis

This thesis will first present some background information (2), in order to situate the research in a bigger picture. Within this, informal settlements in Namibia, especially those in and around Windhoek (the capital), will be elaborated on. In a

second part, the previous conducted research on impacts of land ownership will be portrayed. In the third chapter, the underlying theory will be presented, as well as how Sen's approach is operationalised for this research. Following this, the methodology (4) of the fieldwork will be elaborated on, including the research paradigm, the analytical framework, the data collection process, a method discussion and research ethics. Chapter five will present the outcome of the research. The results will be presented before analysed along the four research questions, using Amartya Sen's *Capability Approach*. In a following step the results will be discussed in regards to previous scholarship. A conclusion will be drawn from this and finally, the limitations of the study will be presented.

2. Background

In this chapter more information is given on informal settlements in Namibia in order to set the research in the bigger picture. In the second part, an overview over the literature body is given, on impacts of land ownership.

2.1. Informal Settlements in Namibia

With a GINI-coefficient of 59.1², Namibia is one of the most unequal societies in the world (WB 2019b). This is rooted in the country's history of colonialism and Apartheid. During these times, black people were purposely kept poor and excluded from the economic system, living in so called townships. These townships were areas which were often underdeveloped, mainly consisted of shacks and situated on the outskirts of urban areas (Tapia-Garcia n.d.; Werner 1993;). One of the first townships, established in 1961 on the outskirts of Namibia's capital city Windhoek, was called *Katutura*, which is the Otjiherero word for 'the place where people do not want to live'.

The separation and suppression of black Namibians led in the long run, to Namibia's continuous (racial) segregation and created a huge gap between the poor

² Measures the income or wealth distribution of individuals of a country (OECD 2002)

black majority and the small white elite. The black majority still live in townships, whereas the white minority live almost exclusively in wealthy and well-developed areas (Botha 1998-2017; Tapia-Garcia n.d.). According to the newest study by the Shack Dwellers Federation of Namibia, today, about 40% of Namibia's population are living in shacks in urban areas (New Era 2018).

It is important to differentiate between *townships* and *informal settlements*. Legally, townships are “any area of land registered as one or more pieces of land either contiguous or in close proximity to each other which is being or is intended to be laid out or divided into sites for residential, business or other urban uses or for urban settlement arranged in such a manner as to be intersected or connected by or to abut on public places” (Meurers & Ulrich 2015:7). Nevertheless, the term *township* is commonly used to refer to areas which are underdeveloped, consisting of shacks, and are racially segregated. While parts of *townships* can be formalised, meaning that the dwellers hold a legal right to live on that land, other parts are occupied illegally, meaning that households have insecure tenure. These illegally occupied areas are defined as *informal settlements* (Worcester Polytechnic Institute 2019). *Informal settlements* were mainly established through the high influx of rural-urban migrants and population growth in combination with a lack of affordable, adequate housing and land. According to Kavishe (2016), peoples' salaries would have had to be increased by about 50% since 2007 in order to afford the same type of housing as in 2007. Space in townships – which offer the only affordable housing for newly arriving migrants and the majority of Namibia's population – is rare. Therefore, migrants usually settle on the outskirts of townships thus, conflating townships with informal settlements.

Since Namibia's independence in 1990, the government has tried to tackle land inequality. However, the strategies set in place, such as the Agricultural (commercial) Land Reform Act of 1995, the Communal Land Reform Act of 2002, and the Affirmative Action Loan Scheme, have not achieved their goals. This is, because they primarily focus on rural land development as well as on middle- and high-income households. This means that job creation and urban development are

neglected (IBT 2017; Mendelsohn 2018a; MLR n.d.; Tapia-Garcia n.d.,). Further, all governmental programs which aim to improve the situation in urban areas, did not succeed in bringing about significant change for the situation in informal settlements, or did never start off at all (Mendelsohn & Weber 2016; Müller 2018). The National Housing Enterprise, a state-owned company, acting as a developing and financing institution which aimed to provide adequate housing, only focused on the middle-income group of the population, neglecting the low-income population (Mendelsohn & Weber 2016). The Build Together Program, a self-help programme, focused on housing provision for low-income individuals. Despite demonstrating success it operated on a limited scale and is unable to reach enough households. The Mass Housing Development Programme, which was introduced as part of the country's Vision 2030, aims to build 185,000 adequate houses until 2030, was however, only able to build 4,204 houses between 2013 and 2015. Lastly, the Mass Urban Land Servicing Programme, which was supposed to start in 2015 and provide 200,000 serviced plots for low-cost housing, never took off (Mendelsohn & Weber 2016; Müller 2018). Non-governmental saving groups were developed in Namibia's informal settlements through Shack Dwellers International, an international organisation supporting the urban low-income communities worldwide (Chitekwe-Biti 2018; Shah 2014). These saving groups show considerable success in the improvement of the housing situation in informal settlements. Until 2016, more than 600 saving groups, with about 20,400 members were established in the country. They succeeded in building 3,488 houses and securing land for 6,230 families (Mendelsohn & Weber 2016). However, considering that in 2006 134,800 households were counted, in 235 informal settlements in the country, this is a relatively low number, especially when considering the population growth and ongoing influx of rural-urban migrants (Müller 2018). Thus, the situation did not improve and it threatens to become worse. According to Mendelsohn (2018a), there will be more urban shacks than formal houses in the country by 2025, if the current trend of rural-urban migration continues and the government continues to be unable to upgrade informal settlements.

As mentioned in the introduction, the situation in Namibia's informal settlements has severe adverse effects for the people living there. Shah (2014) explains the economic, social and political exclusion, which can be observed with the high unemployment rate, inadequate health- and childcare, or the inability to receive credentials, which is a result of not having an address (Chitekwe-Biti 2018; Makoye 2019; Shah 2014). A further consequence of not having an address is tenure insecurity and consequently, an ongoing danger of eviction, which takes away the confidence for a future and a safe home (Makoye 2019; Mendelsohn 2018d; Mendelsohn 2018e). Additionally, it is argued that due to not being able to own property, investment is impossible. Individuals have limited options available to fund special ventures, such as education or enterprises. Lastly, the safety in real, but also in perceived terms is much lower (Mendelsohn 2018d; Mendelsohn 2018e). On a physical level, most of the residents do not have access to adequate water, sanitation or electricity, lack waste disposal services and other basic services. Through this, informal settlements become unhealthy, unsafe and unliveable (Shah 2014).

The Case of Windhoek

This research focuses on the capital city of Namibia, Windhoek, and its informal settlements. The reason for this is that the consequences of urbanisation are the strongest there. Since its foundation in 1890, Windhoek serves as Namibia's political, administrative, commercial and industrial hub (Mendelsohn & Weber 2016). This, when compared to other towns, has led to higher economic growth, which portrays one of the major pull factors for rural-urban migrants.

Statistics show that not only the number of houses in Windhoek's informal settlements grew from 1991 to 2011, but also that the new houses added to the informal settlements after 2001 were mainly shacks, not brick houses. In total this adds up to a share of 68% of brick houses and 32% of shacks in Windhoek's informal settlements (*ibid.*). According to Mendelsohn and Weber (2016), the number of shacks in 2021 will reach 51,000 and 99,000 in 2030 if the growth continues as in recent years. According to a study conducted by Seliger (2016),

which focused on four different town's informal settlements, Windhoek's informal settlement has the highest number of residents who do not own any official document stating permission to settle. Additionally, the fear of eviction seemed to be the highest in Windhoek's informal settlement, where more than 50% of the participants are afraid of not being allowed to stay where they do now, in the long term (*ibid.*).

In general, the informal settlements of Windhoek are mainly characterised by communal water points, shared flush toilets and access roads, provided by the City of Windhoek (CoW). However, the City is reaching its limit of resources and large parts of the informal settlement have very poor or absent services (Mendelsohn & Weber 2016). According to statistical data from 2011, about 41,000 households in Windhoek own a private flush toilet, while 25,000 households use pots or buckets and 17,000 households do not have access to any toilet (*ibid.*). Water can be provided via water cards, which must be recharged at local offices of the CoW. Large parts of the settlements also do not have access to electricity as the CoW's upgrading strategy "does not allow for electricity to be provided to the lowest income residents" (Mendelsohn & Weber 2016:81). 66% of the residents have access and use electricity, while the remaining residents use gas, paraffin or wood. It is assumed that the households with no access to toilet facilities and electricity are those living in the informal settlements of Windhoek (*ibid.*).

It is critical to develop strategies in order to raise the standards of living in these settlements and to address poverty in a long term. There is a pressing need to transform the "place where people do not want to live" into a living space, where people have opportunities and valuable options they can choose from. It is therefore important to analyse, whether title deeds could support this process and bring, alongside land ownership, social change and economic production.

2.2. Previous Research – Impacts of Land Ownership

In the following section an overview over of the literature on the topic of informal settlements is given. It focuses foremost on the impacts of land ownership and on

the benefits and downsides that title deeds can have for the residents of informal settlements, as well as for the economy.

It is a recent trend of many governments and development programmes around the world, to offer title deeds to people living in informal settlements, in order to improve their living situations. According to Gilbert (2002) and Gilbert (2008), the World Bank and other actors are active in e.g. titling, service provision or settlement upgrading since the 1970s.

The expected benefits of title deeds are stated clearly. So is assumed that the home-ownership has a positive impact on the economic growth of the country, as it is assumed that ownership would foster the investment willingness of the occupants. De Soto (2000) argues that ownership enables individuals to perceive their house and/or land as living capital instead of just a shelter with no valued capital. Mendelsohn (2018b) and Mendelsohn (2018c) make a similar assumption for Namibia. Through these investments, jobs would be created in the construction industry as well as in the field of town development, and local materials would be used (Gilbert 2008; Mendelsohn 2018b; Mendelsohn 2018c). Besides that, investment would also increase the value of the land and in return, increase the taxable revenue and capital (Mendelsohn 2018b; Mendelsohn 2018c).

Makoye (2019) draws on the case of Tanzania, where the government introduced a new programme in 2018 to provide all residents of informal settlements with titles for their plots. Here, beneficiaries were finally able to access loans. Banks were not the only actors to benefit through transactions. Individuals were also able to expand their businesses, which again, has a positive impact on the economic growth of the country. Additionally, title deeds were not only supportive in terms of accessing loans, but increased the beneficiaries business trust and social capital, as they finally were registered with an official address (Gilbert 2002; Makoye 2019).

Further benefits are considered to be the possibility of land and house transactions, the provision of legal protection, the encouragement of the selling and buying of property and the increase of a feeling of security and decrease in the fear of

evictions. The latter was observed in the case of Tanzania, as title deeds gave the owners confidence in a better future (Makoye 2019). Moreover, the provision of land titles is considered to be a cheaper option for governments, than providing informal settlements with adequate services (Gilbert 2002, Gilbert 2008).

The aforementioned assumption that ownership would foster agency is common in scholarship, especially in more recent developmental practices, as portrayed by Botes and van Rensburg (2000). A study conducted by Bennet, Goldberg and Hunte (1996), on the connection between ownership and sustainability in South Asia, also finds that the main factor of success of group-based financial service projects is client ownership. However, according to Gilbert (2002), Payne, Duran-Lasserve and Rakodi (2009) and Razzaz (1993), in terms of land/house-ownership, the reception of title deeds, and with this the legal ownership of land/houses, does not necessarily impact on the agency of people. Gilbert (2002) argues that in the case of Bogota, it was rather that residents of informal settlements tried to improve their houses without official ownership. Payne, Duran-Lasserve and Rakodi (2009) claim here, that it is not necessarily the legal permission to stay at a place that makes people invest into it. Rather it is the perception of secured tenure that impacts housing investments positively. Razzaz (1993) supports this and explains further that the perception of tenure security does depend on the level of fear that residents have with regards to the possibility of eviction and demolition. Additionally, the provision of services, such as water and electricity, usually gives a stronger sense of tenure security as it indicates that the residents are tolerated by the government (*ibid*). Thus, individuals may not need to have legal ownership in order to invest. Nevertheless, even in the presented cases the perception of ownership was present.

Regarding the assumption that residents of informal settlements would start accessing formal financial markets after receiving title deeds, Gilbert (2002) made two main observations when analysing data of Bogota's informal settlements. First, it was clear that informal financial resources are always available in informal settlements. Residents have their own informal businesses, borrowing money from their family members or neighbours (*ibid*.). Before receiving title deeds and thus,

being able to participate in formal finance, individuals have to find a way to cover their daily expenses. Mendelsohn (2018c) supports this with his portrayal of Windhoek's informal settlements which are characterised by highly bundled-up energy in terms of money and movement.

Gilbert's (2002) second observation was that even after receiving title deeds and theoretically being able to access formal finances, residents of the settlements preferred to use their own savings or continue using the informal financial markets (Gilbert 2002). This observation was also made for other countries, such as South Africa (Bond & Tait, 1997; Goodlad, 1996). Balamir and Payne (2001) argue that, besides the unwillingness of poor people to retrieve loans, it would also be difficult to reach them, as their income level would still be very low. Financial institutions would therefore be hesitant to lend them money, despite the title deed as a guarantee. Sanjak (2012) is also critical of the opinion that a land title will lead to the ability of taking credits and thus, helping beneficiaries out of poverty. Having a land title can enhance the access to credits, but is not necessarily enough on its own. The aforementioned example of Tanzania does, however, indicate that it still is possible to take credits and use it to expand businesses and increase income (Makoye 2019). However, Sanjak (2012) points out that most successful cases of individuals accessing credits through land titling were positive due to contextual factors or only affected certain groups positively, such as medium and large-scale farmers or credits given only from state banks. Thus, it is unclear who was able to access loans in the Tanzanian case and from who.

A last observation made by Gilbert (2002) in Bogota was that there was no real development of a secondary housing market. According to him, there simply was no capital that could have been accumulated, as there was no market to trade properties. This can be referred back to the low-income level of people living in many informal settlements, raising the question: can a housing market develop in informal settlements?

Besides the questioning of the assumed benefits of title deeds, Gilbert (2002) also mentions negative consequences to these titles deeds. First, he argues that property

taxes are often not considered, especially by individuals who indicate to be wanting to be a home-owner. These taxes might be unexpected and require on-going financial resources by the beneficiaries. Second, by legalising settlements, rent prices may increase. This would then negatively affect individuals who are living in these settlements but are not directly benefitting from title deeds (*ibid*). Third, Gilbert (2008) argues that if governments mainly focus on ownership establishment, instead of rental policies, it would be difficult for new incoming migrants, students or temporary workers, who do either not plan on staying in this area for longer and/or simply do not yet know what will come after e.g. the studies. Furthermore, it might have a negative impact on e.g. women or other groups of society, who do generally have a lower household income (Gilbert 2008; UN Women n.d.).

Finally, Gilbert (2002) argues that the huge availability of property titles are victories of the capitalist systems, since capital is aimed to increase and move between different parties.

On a theoretical level, the positive impacts of giving title deeds seem to prevail, while the negative impacts might be minor side effects. However, Gilbert (2002) made different observations in Latin America, mainly in Bogota, Columbia, about the actual access to loans and the actual investments after receiving title deeds. His critical views are also supported by various other scholars, such as Payne, Duran-Lasserve and Rakodi (2009), Razzaz (1993), Bond and Tait (1997), Goodlad (1996), Balamir and Payne (2001), or Sanjak (2012).

The time span in which the presented literature was produced ranges from 1993 to 2019 and refers to very different parts of the world, such as South Asia (Bennet, Goldberg & Hunte 1996), South America (Gilbert 2008, Gilbert 2002), the Middle East (Razzaz 1993) or Southern Africa (Bond & Tait 1997, Goodlad 1996). While the critical views on assumed benefits of title deeds were mainly raised in the 90s and early 2000s, after their implementation since the 1970s, the recent literature on Namibia (Mendelsohn 2018d) and Tanzania (Makoye 2019) is optimistic. While Makoye (2019) presented successful observations for Tanzania, Mendelsohn

(2018d) rather described hopes and expectations of title deeds for the Namibian context. However, there is no study on the case of Namibia, whether these expectations are justified or are unlikely to be fulfilled. Thus, there is a gap in the literature. Further, as critiques are from many years ago, it is necessary to discover whether these are still relevant and up to date, or whether these critiques have become irrelevant with time, which the case of Tanzania gives reason to believe so. Therefore, there is need for research on the expected benefits of title deeds in Namibia. Additionally, none of the above literature looks at land titles through the lens of Amartya Sen's *Development as Freedom* (1999) and its *Capability Approach*. Thus, taking the *Capability Approach* as a framework to analyse the impact of title deeds on land development enables a new approach to the topic.

3. Theory

In the following section, the theoretical underlying of this thesis, Amartya Sen's *Capability Approach*, will be presented. The section will also elaborate on how the approach will be used in this research.

3.1. Amartya Sen's Capability Approach

In this thesis, Amartya Sen's framework of *Development as Freedom* (1999), as well as his included *Capability Approach* will be used for the analysis. Sen's framework will briefly be presented, followed by the critics on it and a short discussion on these.

According to Sen's *Development as Freedom* (1999), and the included *Capability Approach*, all individuals should have the ability to achieve the kind of lives they have reason to value. The approach suggests the evaluation of people's well-being, that is their quality of life. However, according to Sen (1992) the heart of this evaluation is not the achievement of well-being in itself. Rather, all individuals should have the opportunity to choose between different valued options that can potentially increase their well-being (Alkire 2009; Sen 1992). Here, he offers the example of the difference between starving and fasting. While some people are

starving due to a lack of access to food (not a choice), others choose to refrain from eating (deliberate choice) (Northover 2014; Sen 2001).

For this reason, Sen (1992) differentiates between two concepts, the *well-being achievement*, and the *well-being freedom*. The well-being achievement evaluates the actual state that an individual is living in, whereas the well-being freedom assesses the context in which this state was achieved. The main question that must be asked in this regard is, whether an individual had the freedom of choice for the achievement or whether it was the only choice (s)he had. (Alkire 2002; Sen 1992). Beyond the individual level, Sen (1992) adds two more concepts, namely *agency achievements* and *agency freedom*. Agency in Sen's terms refers to the individuals choosing to achieve and actually achieving something that is not for a personal benefit, but for a greater good, such as democracy. Thus, compared to well-being achievement and well-being freedom, it refers to a broader level (*ibid.*).

Following Sen's argumentation and many supporters of his approach, the ultimate aim of development is that all people achieve well-being freedom as well as agency freedom. Freedoms, however, include not only the capability of choice and opportunities, but responsibilities for the individuals, in terms of taking a role in social change and economic production (Chandler 2013; Sen 1999). Nevertheless, the capability of people is assumed to improve their choices, their wellbeing and freedom. Further, it is supposed to have a positive impact on their role regarding social changes and economic production (O'Hearn 2009). Individuals are seen as agents for development instead of clients of development (Sen 1999).

An agent is considered to be “someone who acts and brings about change, and whose achievements can be judged in terms of [his/]her own values and objectives” (Sen 1999:19). Thus, agents are individuals who are not only passive recipients, but actively participate in economic, social and political actions (Sen 2001). However, their agency can only be exercised if the individual possesses capabilities, a set of valued functionings. Functionings are the ‘beings’ and ‘doings’, that (s)he can choose from (Sen 1992). Further, it is argued that development can only happen, if

individuals have the freedom to exercise this agency. In return, through exercising agency, the environment to fulfil and/or enhance freedoms can be created (Alkire & Deneulin 2009). Sen (1999) defines five instrumental freedoms that need to be fulfilled, which are the following: political freedoms, economic facilities, social opportunities, transparency guarantees and protective security. These are seen to foster the general capability of people. Thus, freedom is not only the main aim of development, but is also the crucial means of it (*ibid.*). In his opinion, development “consists in the removal of various types of unfreedoms that leave people with little choice and little opportunity to exercise their reasoned agency” (Sen 1999:xii). Further, as Chandler (2013) puts it, if people are not exercising this agency, then there must be a misalignment in the institutions of society. If however, their capabilities are limited, development is needed in order to remove these unfreedoms and enable the individuals’ capabilities.

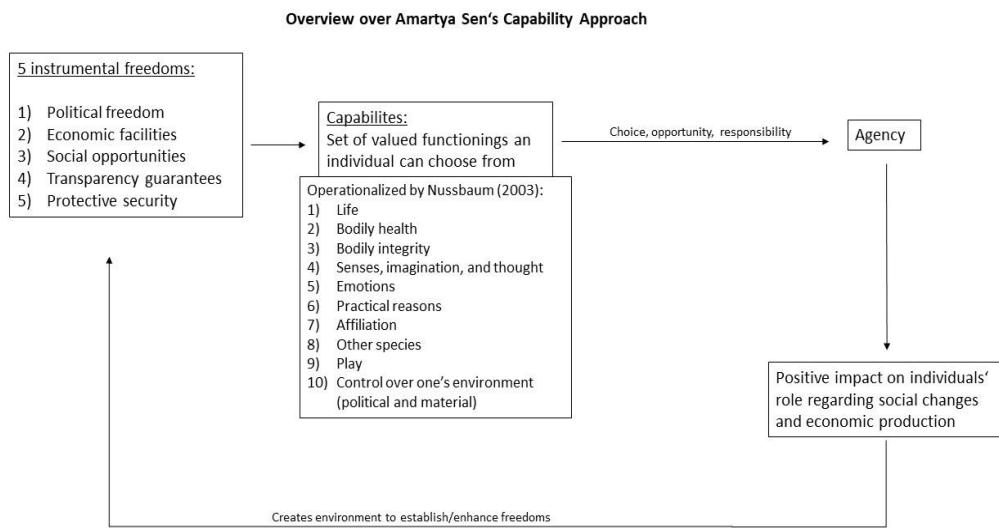


Figure 1 – Overview of Amartya Sen's Capability Approach

However, there are critical views by several authors on Sen's assumption that freedoms are closely linked with development (Northover 2014). Corbridge (2002) argues, that for example the nowadays so called ‘developmental states’, achieved this status, including substantive well-being and structural transformations, under authoritarian systems. Thus, it is argued that freedoms are not needed in order to reach development. Further, Selwyn (2011) is in the opinion that liberty in

capitalism is impossible, that it can only be maintained on the surface or in terms of insecure freedoms. As examples for this, Selwyn draws on commodity fetishism or labour exploitation and alienation. According to him, inequalities and dispossessions are rather a consequence of a capitalist market society (Selwyn 2011). Further, O’Hearn (2009) brings up Rostow’s (1960) developmental stages. Agency freedom is in Rostow (1960) argued to be only possible with the related financial resources that enable investment into e.g. education or housing. For this, though, economic growth must occur first. However, Sen rejects this kind of measurement of human well-being, in terms of normative theories and income correlations and critics theorists who use primary goods as a comparison indicator for well-being (Northover 2014). In Sen’s opinion, the ownership of primary goods should be considered as means and not as the main goal of development. Further, due their different backgrounds, not all individuals are able to convert resources in well-being in the same way. Therefore, it is not enough to look at the well-being achievements, but an evaluation must be sensitive to the individuals’ capabilities, too.

Another main critique that is raised from Nussbaum (2003) and Alkire (2002) concerns, Sen’s shortcoming of defining specific functions and capabilities that are needed for the achievement of freedom, which makes an evaluation of people’s well-being and agency freedom difficult. Sen, however, argues that this is not possible to decide from an outside perspective and that functions and capabilities may differ from situation to situation, as well as from individual to individual, and can therefore not be defined universally. Rather, these must be agreed on through democratic processes (Northover 2014). Despite this argument, Nussbaum (2003) developed three capability categories - the innate abilities, internal capabilities and combined capabilities, which comprise ten central human capabilities: life; bodily health; bodily integrity; senses, imagination, and thought; emotions; practical reasons; affiliation; other species; play and control over one’s environment (political and material). Just as to human rights, human dignity is central to Nussbaum’s defined capabilities (Northover 2014).

According to O’Hearn (2009), Sen does not only miss to define a set of capabilities that are to be achieved but lacks a way forward of how the capabilities should or could be achieved. O’Hearn (2009) calls this to be misguiding and even dangerous. Additionally, O’Hearn (2009) identified problems regarding individualism, economics, localism and a lack of historical understanding in Sen’s approach. Similar to other scholars, such as Selwyn (2011) and as aforementioned, O’Hearn (2009) critiques Sen’s neglect of a big part of the world that faces crisis nowadays, provoked by the global capitalist market. He argues, that inequality, as a result of capitalism, has major limiting implications for people’s capacities and capabilities. O’Hearn (2009) uses the example of microfinancing. He argues that even when people achieve to build up a small business through it, they are still dependent on the global market when it comes to the questions, where, to whom or for what price they are actually able to sell their labour. Thus, he argues that not an individual approach as Sen’s is needed, but one that focuses on the rights and capabilities of whole communities and/or groups of people (ibid.). Robeyns (2005) also acknowledged this critic but tries to oppose it. In her opinion, ethical individualism, as she understands Sen’s people-centred approach, does not necessarily neglect the connections between people and their social environment. For her, the people-centred approach is essential as it focuses on the human agency instead of the agency of organizations. However, she stresses the word ‘social’ in ‘social opportunities’, which, in her opinion, makes clear that the individuals’ opportunities and capabilities shouldn’t be seen isolated from their social environment (ibid.). According to Robeyns (2005), who refers to Dre’ze and Sen (2002), every capability of an individual is rooted in their social environment, within their relations to others.

3.2. Operationalization of Amartya Sen’s Capability Approach

As Sen’s *Capability Approach* is very abstract, it needs to be operationalized for this research, in order to analyse the results in the context of the approach and following, to answer the hypothesis: Enhancing the capability of having control over one’s material environment, will increase an individuals’ agency in terms of

land development. This agency will also positively impact their role in social changes and economic production.

In the following, the blue highlighted terms portray the terms that are part of the hypothesis and thus, will be tested:

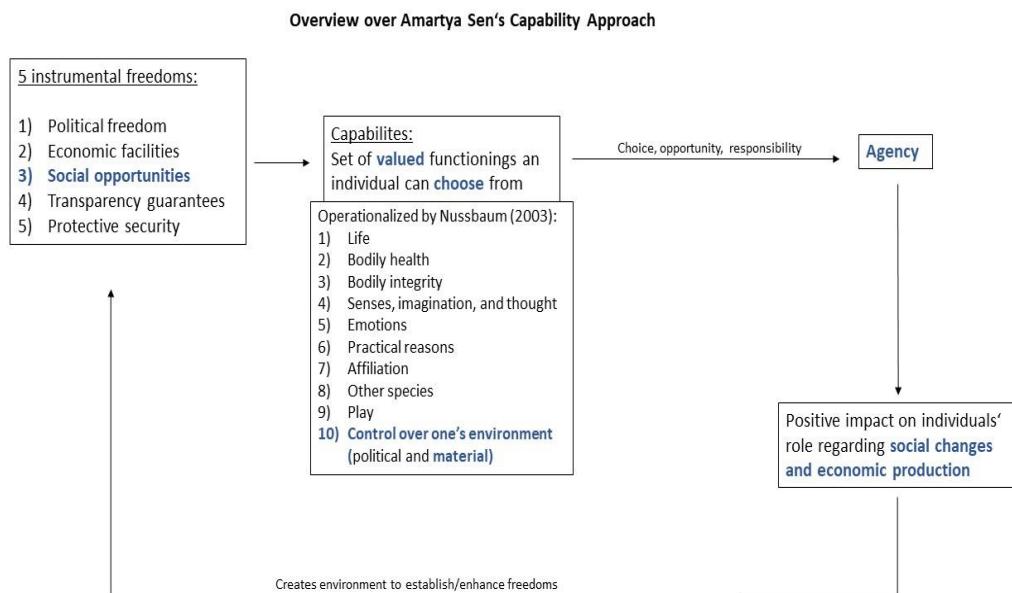


Figure 2 – Overview of Amartya Sen's Capability Approach – Relevant terms

Nussbaum (2003) started operationalizing Sen's *Capability Approach* in terms of the ten central human capabilities. However, these are still very broad and vague, why it needs to be narrowed down further for the scope of this research. Thus, the significant (blue highlighted) terms for this research are, based on previous research, operationalized as following:

Capability Approach	Operationalization
Social opportunities	The assurance that all citizens are able to become productive members of society
Capability of having control over one's material environment	Ability to own land; Ability to choose living space
Agency	Recent saving and spending for land development; Future willingness to spend money into land development,

	such as setting up basic infrastructure, in the participants' living spaces
Social changes and economic production	Job creation; Enhanced access and use of formal financial market; Enhanced of house and land transactions

Figure 3 – Operationalization of the Capability Approach for this thesis

4. Methodology

This chapter explores the methodology of the thesis. First, it presents the research paradigm as well as the analytical framework. In a further step, the process of data collection will be described and the method discussed. To conclude this chapter, research ethics will be elaborated on.

4.1. Research Paradigm

The epistemology and ontology of this research can be considered to be influenced by post-positivism. This can be observed along the hypothesis leading the research, as well as the use of quantitative methods and the way of analysing the data, through statistical correlations (Bhattacherjee 2012). The research approach is deductive (Al-Saadi 2014; Bryman 2012). Thus, the theory is guiding the research and together with what is known about the topic so far the hypothesis was deduced and empirically tested (Al-Saadi 2014; Bryman 2012). In a last, inductive, step, the implications for the theory were derived and will be discussed with the findings (Bryman 2012). Through this, it is acknowledged that the reality cannot be known accurately but only approximately (Al-Saadi 2014). It is though assumed that the inquiry of knowledge is mainly able to be objective and value-free, not influenced by the researcher (Snape & Spencer 2003). However, as aforementioned, this thesis does not hold on to the traditional positivistic idea, rather to post-positivism. Further, it is recognized that the social world is a complex topic, which cannot only be understood through methods of natural sciences, but needs to incorporate the participants' understanding as well (Al-Saadi 2014). Further, to be able to receive this bigger picture, qualitative methods were planned to support the quantitative

findings. This was however, due to language barriers, despite interpreters not possible, as described in chapter 4.3.

4.2. Analytical Framework

In order to test the hypothesis, the below listed research questions were developed. This is unusual for a positivist and deductive approach. However, the hypothesis of this thesis is rather abstract and consists of various steps of Sen's approach: Enhancing the capability of having control over one's material environment, will increase an individuals' agency in terms of land development. This agency will also positively impact their role in social changes and economic production (see fig.2). The research questions are supposed to make the testing of the hypothesis more comprehensible and thorough, through each of them focusing on one of the process' steps:

- 1) In how far is the capability of having control over one's material environment fulfilled for the participants?
- 2) How do participants value land/house ownership and basic infrastructure?
- 3) Which factors influence the (un)willingness of the participants to spend money on the land where they live?
- 4) In how far does the enhancement of the capability of having control over one's material environment have a positive impact on social change and economic production?

In a first step it is necessary to evaluate, whether the capability of having control over one's material environment is fulfilled. It would portray a different conclusion about (non-)existing agency, depending whether the capability is currently already fulfilled, or not. The capability will be evaluated along the possibility to own land and the choice of the participants' living space, since a capability is only fulfilled if the participants are able to *choose* between different functionings (Sen 2001) (RQ1). Secondly, as Sen (1992) argues, a capability is a set of *valued* functionings an individual can choose from. Thus, in order to test the hypothesis, it needs to be understood, whether the ability to own land is a valued option for the participants.

Further, it needs to be found, whether having basic infrastructure individually connected to their house is a valued function. This finding would again have an impact on the (non-)existing agency, since, following Sen's approach, it is assumed that agency will only be fostered if it enables a functioning that is *valued* by the participants (RQ2). In a third step, not only the future willingness to exercise agency, if land ownership was received in return, will be looked at. The current (non-)agency will be examined as well, to be able to better understand the impact of the enhancement of the capability of having control over one's material environment. Both will not only be considered in the context of the capability enhancement, but also in relation with other possible influencing variables, such as gender or the participants' financial resources (RQ3). Lastly, to be able to test whether (the willingness of) agency, if it occurs to be existent, would have a positive impact on social change and economic production, this impact must be evaluated (RQ4).

In order to be able to answer these research questions, an analytical framework was developed for the survey that was conducted. The used method and data collection process is described in the following chapter.

Capability Approach		Operationalisation for This Research		Indicators
Research Question 1	Evaluation of fulfilment of having control over one's material environment	Ability to own property (land)	<p>C.6, C.6a, C.6b: Do you have official documents stating your right to live on this plot? Issued by who? What kind of document?</p> <p>B.6b: If not born here, what was the reason to come here?</p> <p>C.7, C.7b: Do you consider selling our dwelling? Why not?</p> <p>C.10: Do you own any other land in Namibia?</p> <p>C.11: Where would you go, if you were forced to leave your plot here?</p> <p>D.1, D.1a, D.1b: Do you feel comfortable at your place?, Why yes/no?</p>	
		Ability to choose living space		
Research Question 2	Evaluation of enhancement of having control over one's material environment	Valuing of land ownership	<p>B.7, B.7a: Do you plan on staying here permanently? Why?</p> <p>C.3, C.3c: Did you spend money on the plot since you moved here?, Why not?</p> <p>D.1, D.1a, D.1b: Do you feel comfortable at your place?, Why yes/no?</p> <p>E.6: Would you be willing to invest money into the basic infrastructure of your plot if you had an official guarantee to stay there long-term?</p>	
		Valuing of having individual connection to basic infrastructure, such as water, sanitation and electricity		<p>D.1, D.1a, D.1b: Do you feel comfortable at your place?, Why yes/no?</p> <p>E.4b: Reasons for saving</p> <p>E.5b: Reasons for taking a loan</p>
Research Question 3	Evaluation of current agency	Current saving and investing	<p>C.3, C.3a, C.3b: Did you spend money on the plot since you moved here?, If yes, in what did you invest and how much?</p> <p>E.4, E.4a, E.4b: Are you saving some of the money? If yes, how much and for what reason?</p> <p>C.3d: If no, would you invest, if you had a guarantee to stay here permanently?</p> <p>E.6: Would you be willing to invest money into the basic infrastructure of your plot if you had an official guarantee to stay there long-term?</p> <p>Correlation: between A.3 (Gender) and E.6 (Willingness to invest, if...)</p> <p>Correlation: between A.3 (Gender) and B.3 (Legal Land Owner)</p>	
	Evaluation of correlation between enhancement of having control over one's material environment and agency	Evaluation of correlation between land ownership and the willingness to spend money on land development, especially basic infrastructure		
	Evaluation of correlation between agency and	Evaluation of correlation between the willingness to spend money on land		<p>Correlation: between: E.6. (Willingness to invest, if...) and A.3 (Gender)</p> <p>Correlation: between: E.6. (Willingness to invest, if...) and B.7 (Permanent stay)</p>

	other factors outside the capability of having control over one's material environment	development and other factors, besides land ownership	Correlation: between: E.6. (Willingness to invest, if...) and E.4, E.4b (saving and reason for saving) Correlation: between: E.6. (Willingness to invest, if...) and E.5, E.5b (loan and use of loan) Correlation: between: C.3. (Recent investment) and C.5. (Fear of eviction) Correlation: between C.3. (Recent investment) and E.2. (Household income)
Research Question 4	Positive impact on role regarding social changes & economic production, besides land development	Job creation	E.6: Would you be willing to invest money into the basic infrastructure of your plot if you had an official guarantee to stay there long-term? E.4b: Reasons for saving E.5b: Reasons for taking a loan
		Enhanced access to and use of formal financial market	E.2: What is your monthly household income? E.4a: How much are you saving on average per month? E.5a: Why would you not take a loan?
		Enhancement of house and land transactions	B.2: What is your status in the dwelling? C.7, C.7a, C.7b: Do you consider selling your dwelling? Why yes/no?
Other, for this research, important findings and correlations			
	Negative effects of land titles	Rising rent prices	B.2: What is your status in the dwelling? Correlation: between B.2 (status in dwelling) and A.2 (Age) Correlation: between B.2 (status in dwelling) and C.1 (Time in this area)
		Property taxes	E.2: What is your monthly household income?

Figure 4 – Analytical Framework

4.3. Method of Data Collection

For the data collection a mixed methods approach was planned to be applied in an explanatory design, in order to retrieve a more complete account of the research topic (Creswell 2015). Thus, qualitative data, retrieved from focus group discussions, was supposed to help understand the findings of the quantitative data, gathered from questionnaires in an earlier step. However, due to language barriers, despite interpreters, and time restrictions, both experienced in the beginning of the fieldwork, it was not possible to conduct focus group discussions. Thus, the method of data collection staid purely quantitative.

For the quantitative data collection a self-completing questionnaire, mainly entailing closed questions with a specified set of answers was developed (Appendix 1). The questionnaire was divided into five sections. Section A focused on demographics, such as age or gender, while Section B queried basic household information and the reasons for living in the specific area. Both sections sought to help portraying a better picture of the characteristics and backgrounds of the participants, and to understand the reasons behind certain decisions that were following in the questionnaire. Additionally, the participants' perception about tenure security was enquired in section C, as well as their expenditures made so far for their current living spaces. Through section D, information about the social cohesion and community organization was queried, in order to get an understanding whether saving groups could be an approach to be pursued in order to save enough money for land development. Lastly, Section E focused on the household incomes and saving patterns, in order to understand the participants' (in)ability to spend money on land development. Further, it is supposed to give an insight, whether land ownership would have a positive effect on the residents' role regarding social changes and economic production.

The questionnaire was planned to be supervised but self-completed by the participants instead of doing structured interviews in order to get a larger set of data in a short time frame (Bryman 2012). However, as shortly described above, during

the conduction of the fieldwork it became clear that self-completion portrayed a big challenge. Due to language barriers, despite interpreters, it took way more time than expected to fill in the survey. Further, it turned out that the interpreter's translations were not fully reliable and additionally, that some questionnaires were either filled in only partially or answers were not fully plausible (*ibid.*). Through this, it became clear that the surveys needed to be filled in with every person individually, under supervision. Therefore, the time that was left over from the focus group discussions, was used to assist the individuals in filling in the surveys.

The data was analysed with SPSS in order to be able to create correlations between different indicators/factors, such as age or monthly household incomes with the willingness to invest.

a) Population

The target group for this research are residents of the informal settlements in Namibia. In this study, these are understood to be a marginalized groups, the outsider-within, who are subject to all the papers about informal settlements, urban land development and urbanization, but who are rarely talked to. However, their voices need to be heard in order to discover what they are willing and able to do to reach an improvement of their living situations. Only based on this knowledge effective and efficient strategies can be developed (Hill Collins 1986; Jermier 1998).

The research focused especially on Windhoek's informal settlements, since the need for improvement of the informal settlements seems to be the most pressing there (Seliger 2016). The constellation and background of people living in Windhoek's informal settlements is very diverse due to the high influx of rural-urban migrants. This is nothing that hinders or fosters the study in any way, but it must be kept in mind, as the case of Windhoek might not be taken as granted for all informal settlements in Namibia (Mendelsohn & Weber 2016).

Within Windhoek, the research focused on three specific locations, which are assumed to mainly accommodate people who have some kind of income, but no

individual access to water, sanitation and/or electricity. Choosing these preconditions goes back to a personal assumption that people with a regular/higher income will be rather able and also willing to spend money on the land they are living on, than people who do not earn anything.

The locations this research focused on are characterized by minimal services, no organized physical structure, minimal supervision by local authorities, a high population density and a continuous densification (*ibid.*). Further, Mendelsohn and Weber (2016) categorize it on a level where intervention is very highly required, through e.g. re-blocking, which includes physical restructuring, or resettlement of some residents.

Due to a lack of research and data, no exact number of the size of the population can be stated. The last publicly accessible data is as of 2011 and indicates that 32% of Windhoek's houses were shacks, which are assumed to be mainly built in informal settlements (*ibid.*). According to Windhoek's current population, this would amount to approx. 97,800 shacks. However, a shack usually accommodates more than one person. Thus, the number of shacks must at least be doubled in order to receive a number of residents in informal settlements, which then amounts to almost 195,000 residents. However, this number could approx. portray the amount of residents in informal settlements in Windhoek in general. As there further is no information on how many informal settlements exist around Windhoek, this number can't be broken down in order to estimate the amount of residents in the three chosen locations.

b) Sampling

Due to access and security reasons, the sampling for the survey was made through a convenience sample (Bhattacherjee 2012, Bryman 2012, O'Reilly 2009, Battaglia 2011). The access to the residents happened through former established connections with a local NGO working *inter alia* with kindergartens in these locations. These kindergartens activated foremost the parents of 'their' children, but also spread the word to other residents. This means that not all residents of the informal settlements

had the same chance to take part in this research, but were pre-selected through due to convenience (Bhattacherjee 2012, Bryman 2012, O'Reilly 2009, Battaglia 2011).

The sample size amounted to about 70 surveys. Even though the population size could not be stated clearly, it is clear that 70 surveys does not portray any representativity. Besides the population size, also the aforementioned heterogeneity of the residents in informal settlements would reveal difficulties for a representativity (Bhattacherjee 2012).

4.4. Method Discussion

The choice of methods for collecting and analysing data brings advantages as well as limits for the study. Through the use of quantitative method, a broad set of data was able to be gathered, which would not have been possible with only qualitative data (Bhattacherjee 2012; Bryman 2012; Creswell 2015). The closed questions with sets of replies in the survey however, biased the outcome of the research, as there was barely room for alternative replies that did not fit the previously created sets. However, through the use of mainly closed questions with sets of replies, a great accuracy could be assured in the participants' replies as well as an easier procession of answers (Bryman 2012; Creswell 2015). Due to the time limitations this was necessary for this research. Further, through the use of surveys, the risk of errors was minimized, since a variation in questions could not occur with this method (Bryman 2012; Schober 2008). Thus, the data was reliable.

The fact that the questions were asked in person and the participants were assisted in filling in the surveys, could have had an effect on the way participants replied to certain questions. The 'social desirability effect' suggests that participants answer the questions in a way they think they should, according to expected answers or in the hope to directly benefit from the participation if they give certain information (Bhattacherjee 2012; Bryman 2012; Kreuter 2008). On the contrary, replying directly could have made participants feel uncomfortable and could have led to a bigger hesitancy to reply to questions, such as about their employment or income (Bryman 2012; Kreuter 2008). However, through sitting together with every

participant and assisting them, it could be assured that all questions are answered and that there was a possibility to ask further questions if something in their replies was unclear or contradictory, or simply more information were needed (Bhattacherjee 2012; Bryman 2012; Kreuter 2008). This was realized to having been a valuable decision when analysing the results. It was observed that e.g. 25% of the participants did not give any indication when it came to the question where they would go in case of an eviction. This is assumed to have happened during the first day of conducting the fieldwork, when the survey was still planned to be a self-completed questionnaire. As a consequence, not all questions were filled in by all participants. Thus, it is unclear what the reason was for the question not to be answered. One explanation could be that they do not have any other place to go to, and did following not know what to write there, leading to an empty-left space. This was commonly experienced during the assisted questionnaires, where “nowhere” was indicated when the participants didn’t know what to say, if they did not have a place to go. However, it could also be that participants did not understand the question due to language barriers, that they overlooked or actively ignored it. This can only be assumed. Thus, the decision of having changed from self-completed questionnaires to questionnaires filled in with my assistance, is considered to having been beneficial for this research. Despite the risk of the above mentioned “social desirability” or “interviewer effect”, this option offered the highest possibility to receive reliable data. Further, every participant was given the possibility to not reply to one or more questions, if they felt uncomfortable answering them or simply did not want to answer it for any other reason.

Concerning the sampling, it is acknowledged that the convenience sample did, besides the size of the sample, prevent a generalization of the findings (Bhattacherjee 2012; Bryman 2012; O'Reilly 2009). Even though a probability sample was intended to also give every resident the same chance to take part in the research, reasons of access and safety prevented this from happening. As mentioned in the chapter before, the access to the participants was gained through kindergartens, as contacts with them were established before. Without these kindergartens an access to participants would have probably not been possible at

all, due to a lack of trust and language skills. Thus, the chance of people who did not have children, especially in these kindergartens, had a reduced chance to take part in the research. Further, besides the availability at the location, the availability of people at the time of the fieldwork was influenced as well. As I conducted most of the surveys/structured interviews in the mornings and early afternoons, during the opening hours of the kindergarten, people who have 8-17h00 jobs were less likely to participate. Further, as mentioned above, due to access as well as safety reasons, I had to accept these limitations.

Despite interpreters, also with the assisted surveys, language barriers occurred a few times. It is therefore not guaranteed that all participants fully understood every single question and might have thus, given random replies. However, this was tried to be counteracted by further inquiries when the feeling occurred that something was not translated completely or did e.g. contradict earlier statements.

A further limitation results from the non-use of qualitative methods. Through this, a deeper understanding about the participants' opinions about the improvement of their living situations and certain reasons for (non-)correlations between answers got lost and could only be assumed.

Lastly, as it turned out during the analysis, not all questions that were asked were actually needed in order to answer the research questions and following, to test the hypothesis. This goes against the research ethic to not gather unnecessary information that is not needed (see chapter 4.5.). For this reason, the replies to these questions were immediately deleted and not further processed.

a) Validity

Validity refers to the extent to which a concept is able to be measured with the chosen instrument (O'Reilly 2009). The four main aspects of validity are internal validity, external validity, construct validity and statistical conclusion validity (Bhattacherjee 2012).

Internal validity considers the causality in a study. It tests, whether an occurred effect actually occurred due to the hypothesized variable (*ibid.*). However,

fieldwork surveys are supposed to generally be weak in internal validity, since cause and effect are measured at the same time (*ibid.*). Thus, internal validity is also poor in this research design.

External validity refers to the possibility of generalizing the findings to the research population (Bhattacherjee 2012, O'Reilly 2009). As described and discussed in the previous chapters, the sampling procedure shows that external validity is not fulfilled for this research.

Construct validity assesses how well theoretical concepts are measured (Bhattacherjee 2012, Heale & Twycross 2015, Wainer & Braun 1988). In this research, all the content of the theoretical tool is covered to the aimed extent, which can be seen through the analytical framework. It was not possible to cover the whole of Amartya Sen's *Capability Approach* in this thesis. However, the parts of the approach that this thesis claimed to inquire, were looked at and tested through the according research questions and the operationalization with the according indicator questions. Thus, construct validity is very high in this research design.

Statistical conclusion validity, tests the validity of the statistical procedure (Bhattacherjee 2012). Concerning (non-)correlations and thus, conclusions, of this research, these were grounded in pre-assumptions made through the previously conducted research and literature. Thus, statistical conclusion validity is assumed to be high for this research design as well.

b) Reliability

The reliability, which measures how consistent the survey is, is not as clear in this research. Due to a limited time and access to the participants, a *test/retest* was not possible to be conducted in this fieldwork, as well as the *inter-rater reliability*, which is usually assessed in pilot studies (Bhattacherjee 2012; Golafshani 2003; Heale & Twycross 2015). Additionally, also split-half reliability was not possible to assess, as different research questions were assessed with the survey, as can be seen in the analytical framework (Bhattacherjee 2012).

The *internal consistency* was also not implemented throughout the survey (*ibid.*). As the survey was already quite long, the use of ‘test’-questions would have exceeded the scope of the questionnaire. However, for some cases the internal consistency was measured, such as with the questions C.10: ‘do you own any other land in Namibia?’ and C.11: ‘where would you go in case of an eviction?’. Here, no contradictions were observed. Thus, on a limited scale it can be argued that the survey was reliable.

4.5. Research Ethics

Research ethics can be considered as the most important part of research, as it helps to protect individuals, communities and environments, basically everyone who is participating in the research. (Israel & Hay 2006) Israel and Hay (2006) argue that many social scientists take the participation of individuals in research for granted. In contrast to this though, they remind that no one has “an inalienable right to conduct research involving other people” (Israel & Hay 2006:14). Much more is the goodwill of participants to appreciate. This goodwill in return they argue, depends on the researchers’ behaviour towards them, which neither is accepted to be harmful, nor unjust. To ensure an ethical research as much as possible, different ground rules need to be established before the research. Throughout the literature in this field, four main points need to be considered and ensured before and while conducting research, which are *informed consent, confidentiality, avoiding harm and doing good*, as well as *integrity* (Bhattacherjee 2012; Israel & Hay 2006; Varlerio & Mainieri 2008). Concerning this specific fieldwork in Namibia it was ensured that these four criteria were met as best as possible.

Informed consent deals with the idea that participants need to fully understand the background and aim of the research, and only after holistically understanding it, voluntarily agreeing to taking part in it. The participants must understand their role in it as well as the consequences it might (not) have for them (Bhattacherjee 2012; UNESCO n.d.; Varlerio & Mainieri 2008). For this, the researcher must ensure that all parts, possibilities and effects that the research might have are openly presented

and that the participants are actively engaged in this information process, so that they e.g. have the possibility to ask questions about any part of the research. As aforementioned, the consent must be given voluntarily, which means without any coercion or manipulation (Bhattacherjee 2012; Israel&Hay 2006; UNESCO n.d.; Varlerio & Mainieri 2008) For this research this meant that the purpose of this study was explained thoroughly before filling in the survey and it was made clear to the participants that by filling in the survey, they give their consent for the data to be used. Especially important for this study was though that the participants understood that there won't be any direct benefits for them through taking part in this research. It needed to be very clear that it is not the government's plan to implement this strategy and that there is no possibility of receiving basic infrastructure and/or ownership of the plot through this study. Further, participants were encouraged to ask questions about the research and its process and the decision was completely left to them, whether they would like to participate or not. Additionally, the option to withdraw from their participation at any point in time was offered.

For *confidentiality*, Israel and Hay (2006) see a need and justification in three assumptions. First, the consequences must be considered when not guaranteeing confidentiality. What could possibly happen to the participants if either their anonymity would not be ensured or if specific details of their e.g. interviews would be released that would make it possible to trace back to who gave these information (Bhattacherjee 2012; Israel & Hay 2006; Kennedy 2008). Second, everyone has the right to set boundaries in terms of who they give information to (Israel & Hay 2006; Varlerio & Mainieri 2008). If they are willing to give information to the researcher, this does not necessarily mean that they pass on their personal right to forward these information (Israel & Hay 2006). Lastly and building up on the first two perspectives, the researcher owe the participants loyalty and faithfulness (*ibid.*). To make sure that the participants confidentiality is not violated, it should for example be avoided to record names or other data that is personal, not relevant for the research, and that could be used to trace information back to individual people. If these personal data is somehow relevant for the data collection process, it must be

assured that these information is deleted again at the next possible stage. However, limits of confidentiality can be created, for example if a participant reveals information about possible harms towards the participant, the institution or someone else. Despite the possibility of setting limits to confidentiality, this must also always be communicated with the participants so that they can choose what kind of information they want to disclose, depending on what the consequences of it might be (Israel & Hay 2006; UNESCO n.d.; Varlerio & Mainieri 2008.). Thus, as one of the central parts of research, confidentiality of the participants was assured as no personal data was collected that could make it possible to trace back anyone individually. Additionally, no sensitive or private questions were posed. If, however, any of the participants experienced one or more questions as too sensitive and/or private, they would have had the possibility to not answer it. Further, the data was never used on an individual level in terms of person A, of the age B, works as C, is (not) willing to spend money on their living space. In point of fact, the data was analysed in groupings, which means that correlations were made for groups of people only. An example would be that people between the ages of A and B, who came to Windhoek for the reason C and have an income between X and Y N\$ are more likely to invest in the plots. Thus, it is not possible to trace anyone back individually. Further, the participants were assured that the raw data will not be given to anyone, but that the analysis, which doesn't include the possibility for personal trace backs, will though be read by the supervisor, examiner, other students and maybe by institutions interested in the field. This information was included in the creation of informed consent before filling in the survey.

Avoiding harm and doing good speaks basically for itself. Harm and/or discomfort should be avoided or at least minimized, while well-being should be promoted and the benefits to the society maximised (Bhattacherjee 2012; Israel & Hay 2006; UNESCO n.d.). Both, avoiding harm and doing good, refer to the physical, psychological, social and economic level (Israel & Hay 2006). Concerning this, I am positive that this research followed the principles of non-maleficence and beneficence. As far as my knowledge goes, there were no interests defeated by conducting my research. Much more, through personal experiences and exchanges

with local researchers working on the topic of urban land development, the pressing need of learning more from the affected individuals in order to inform organizations and the government better, became clear. Out of the perspective of the main local researchers more knowledge and thus, research, is needed on this topic, what makes me positive about contributing to the well-being of the individuals and maximising the benefits to the society through this research.

Finally, *integrity* includes e.g. conflict of interests, which can for example occur when different stakeholders are involved in one research and one interest is favoured over other (more important/relevant) interests. This can easily happen when e.g. one organization is financing the research, or if personal experiences impact/bias the way of conducting the fieldwork or analysing the data. For this, it is important to constantly be aware of such a situation and to fairly represent the outcomes of a research according to this (*ibid.*). The risk of different interests of different stakeholders was excluded, as there was no cooperation with any organization taking place, but the research content was chosen by myself. Thus, this research was fully independent when it comes to its interests and no conflicts of interests were likely to occur. However, I was aware that I needed to be careful to not create the survey and/or conduct the fieldwork with a bias of my own experiences in the country, which might have led to more of a policy maker approach than an actual study. I constantly kept this in mind and reminded myself of this during every question posed in the survey and the later following analysis.

5. The Effect of Land Ownership on Human Agency in Namibia's Informal Settlements

In the following, the results of the data collection will be presented in frequencies as well as statistical correlations. In a further step, the meaning of these results will be elaborated on in the context of Amartya Sen's *Capability Approach*. Finally, the implications of the results will be set in the context with previous research.

5.1. Results

The findings of the study will be presented according to the main terms guiding this thesis, namely capability, agency, the correlation between the two, as well as other factors, and social change and economic production. Lastly, other for this research important findings and correlations are presented. Some questions of the survey are relevant to more than one of the themes (see fig.3). Therefore, some of the findings will be repeated in the different sections.

5.1.1. Capability – Having Control Over One's Material Environment

The findings concerning the capability of having control over one's material environment will assist in answering the first and second research questions ("In how far is the capability of having control over one's material environment fulfilled for the participants?", "How do participants value land/house ownership and basic infrastructure?").

To begin, 43% of the participants affirmed to own official documents, stating their right to live at their living space. However, only 23% could recall the document

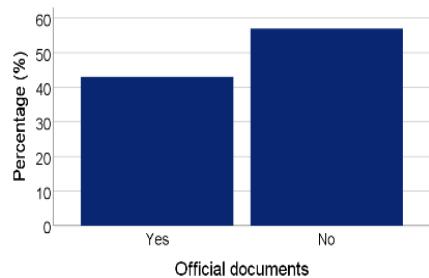


Figure 5 – Official documents

and/or by whom it was issued. Most of the ones who were able to remember the document stated that it was issued by the municipality. This means that they actually live in areas that are already in an upgrading process through the CoW. The majority though (57%), does not have any papers stating their right to live on the

piece of land where they live.

73% of the participants who were not born in the area of Windhoek, indicated to have come there in order to find work and/or create a business. 18% came to Windhoek for their studies, while 8% followed their families and/or friends. 1% indicated to have left their former home due to an environmental hazard.

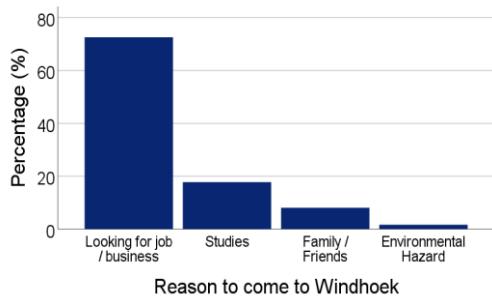


Figure 6 – Reasons to come to Windhoek

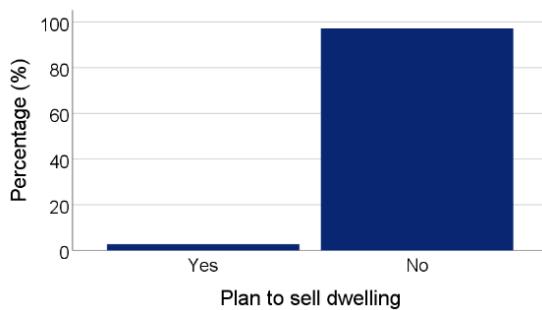
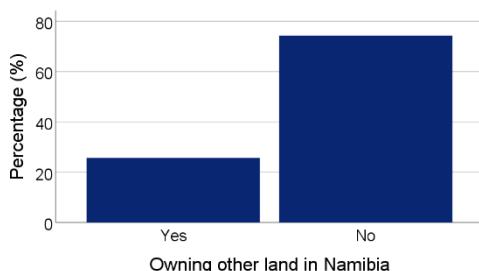


Figure 7 – Plan to sell dwelling

97% of the participants are not planning on selling their dwelling. The two major reasons for not planning on selling were that this was the only place the participants have (55%), and the lack of ownership (24%). Further, 9% want to keep the place for their children. Other reasons were that land became rare and expensive, that they want to keep what they own, and that they already spent money into their living space.



26% of the participants indicated that they own land in other parts of Namibia, while 74% negated this question.

Figure 8 – Owning other land in Namibia

Of the participants who replied to the question of where they would go in case of an eviction, 61% indicated that they would not have any other place to go to. The

other 39% indicated that they would go back to their families' places in other, mainly rural, parts of the country, mainly in the Northern part.

		Frequency	Percentage (%)
Valid	Family's home	22	39
	Nowhere	34	61
	Total	56	100

Figure 9 – Where would you go in case of an eviction?

About 69% of the participants feel comfortable at the place they are living, whereas 31% are not feeling comfortable. Reasons for both, feeling comfortable as well as not feeling comfortable, were very diverse. Why people feel comfortable ranges from enjoying to live alone, not having noises around, not having arguments with neighbors, to perceiving it as their own place or developments in infrastructure to be coming. More important for this research though could be why people do not feel comfortable at the places where they stay. As aforementioned, reasons do also vary here, but more of a tendency can be observed. This tendency goes into the facts that people do not own the place (29%) and that they don't have individual access to basic infrastructure, such as water, sanitation, electricity or ventilation (25%). Further, the lack of safety portrays 16% of the reasons. Other reasons contain the small size or other people bothering the participants.

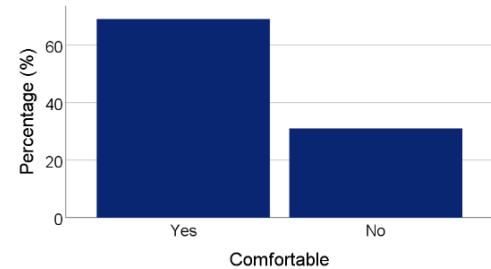
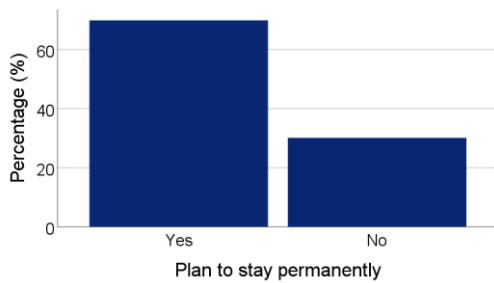


Figure 10 - Comfortability



While 70% plan on staying at their current living space permanently, 30% did indicated not to plan on staying there permanently.

Figure 11 – Permanent stay

60% indicated that they already spent money into the plot they are living on. The reasons of the participants who did not spend money on their living space, were mainly that they are not owning the dwelling/plot (48%) or that they do not have enough money to spend it on the living space after covering all daily expenses (20%). The remaining reasons that were mentioned only very rarely, were the plan not to stay there permanently or that the person was a newly arrived migrant.

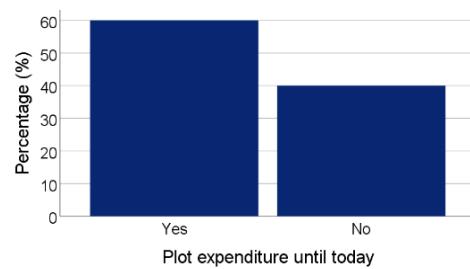


Figure 12 – Plot expenditures until today

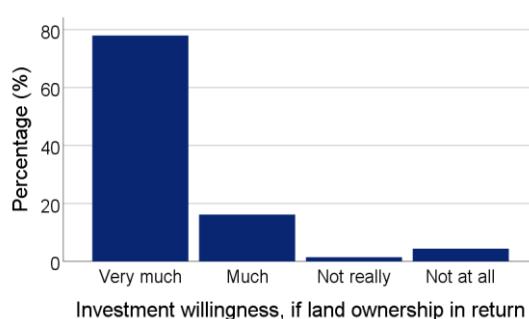


Figure 13 – Investment willingness, if land ownership in return

much”, while 16% replied with “much”. Only 2% replied with “not really” and 4% with “not at all”.

The question, whether participants would be willing to spend money on land development, such as basic infrastructure for the piece of land they are living on, if they had an official guarantee to stay there long term, was very positive. 78% of the participants replied to this question with “very

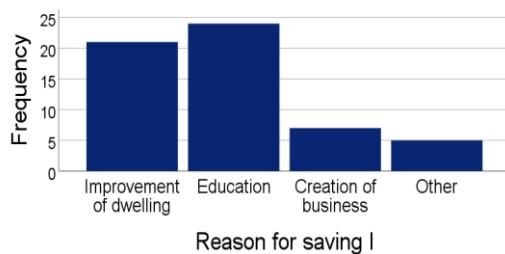


Figure 14 – Reason for saving I

who indicated to save money, were able to choose up to three reasons to save for, 35 chose education, 25 the improvement of the dwelling and 17 the creation of a business.

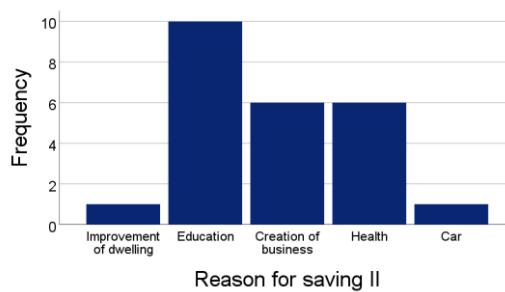


Figure 15 – Reason for saving II

For the question why the participants are saving money, three matters seemed to be the main reasons, namely education, the improvement of the dwelling and the creation of businesses, of which education turned out to be the most important one. While the 55 participants

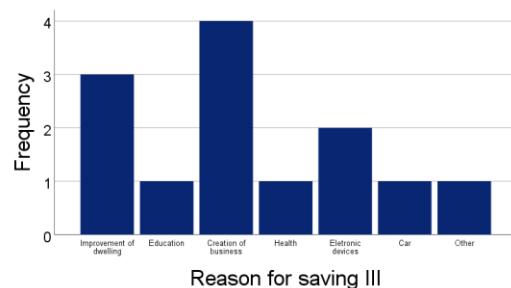


Figure 16 – Reason for saving III

The drive for the participants who chose to take a loan were the same than the ones for the saving participants: education, improvement of the dwelling, and creation of a business. From the 45 participants wanting to retrieve a loan if possible, with again the possibility of choosing three options, education was chosen 23 times, just as the improvement of the dwelling, and the creation of business as well. Health was twice, while electronic devices was only chosen once.

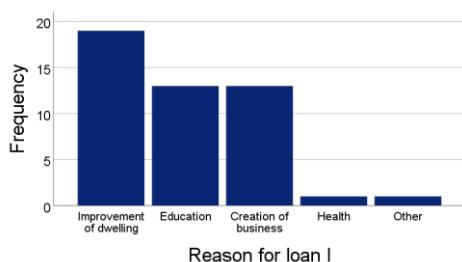


Figure 17 – Reason to take a loan I

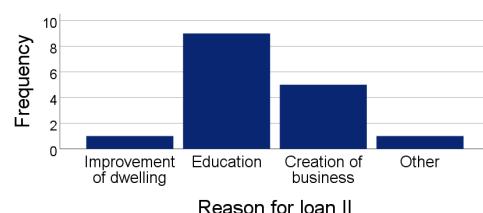


Figure 18 – Reason to take a loan II

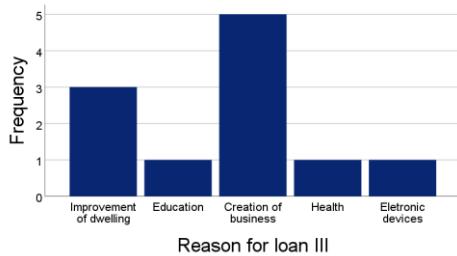


Figure 19 – Reason to take a loan III

5.1.2. Human Agency

The findings of this research regarding human agency, will contribute to answer one part of the third research question (“Which factors influence the (un)willingness of the participants, to spend money on the land where they live?”). It is specifically used to evaluate the participants’ current agency.

As stated above, 60% indicated that they already spent money into the plot they are living on, until today (see fig. 12). The reasons of the participants who did not spend money on their living space were mainly that they are not owning the dwelling/plot (48%) or that they do not have enough money to spend on the living space after covering all daily expenses (20%). The remaining reasons that were mentioned only very rarely, were the plan not to stay there permanently or that the person was a newly arrived migrant. In most of the cases (35 participants) where expenditures were made, the money was spent on the dwelling itself, such as in the first set-up of it, later following renovations, or the improvement of the garden. In seven cases the money was rather spent on the land itself in order to work towards a land title, most of the times through the Shack Dwellers Federation.

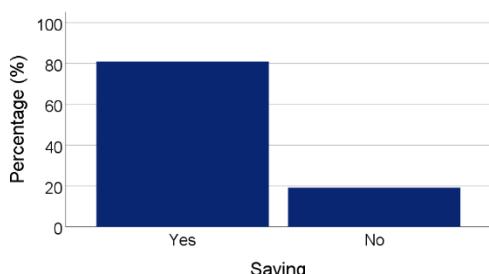


Figure 20 – Saving

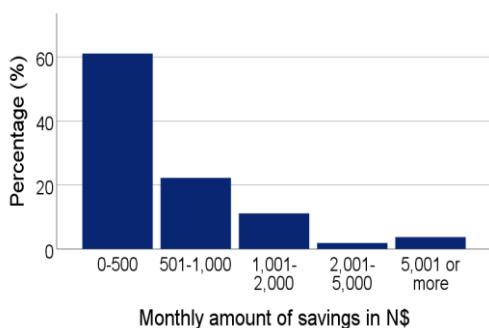


Figure 21 – Monthly amount of saving

81% of the participants are saving at least a small amount of money per month, while only 19% are not saving at all. The reason for not saving any money was throughout that there simply is no money left after covering all daily expenses. As aforementioned, the three most important reasons to save were education, the improvement of the dwelling and the creation of businesses, of which education turned out to be the most important one (see figs. 14-16). The average amount of savings lies at around 300 N\$ (21 US\$)/month, with a relatively low standard deviation. In total, 61% save less

than 500 N\$ (35 US\$), while the cumulated percentage lies at 83% saving up to 1,000 N\$ (70 US\$) and 94% saving up to 2,000 N\$ (140 US\$)/month.

5.1.3. (Future) Human Agency – Significant Correlations

This chapter focuses on the third research question as well. However, it more specifically concentrates on the correlation between (future) human agency and land ownership, as well as (future) human agency and other factors.

As mentioned earlier, the response to the question, whether participants would be willing to spend money on land development, such as basic infrastructure for the piece of land they are living on, if they had an official guarantee to stay there long term, was very positive. 78% of the participants replied to this question with “very much”, while 16% replied with “much”. Only 2% replied with “not really” and 4% with “not at all” (see fig. 13).

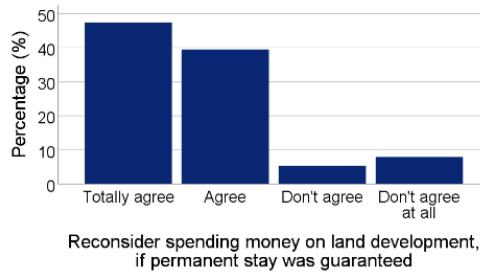


Figure 22 – Reconsider spending money on land development, if permanent stay was guaranteed

87% of the participants who are not investing yet, expressed that this would change, if they had a long-term guarantee to stay at their place.

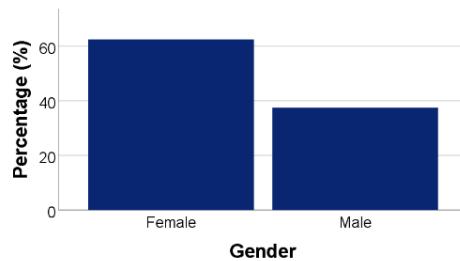


Figure 23 – Gender

The majority of the participants identified themselves as female (62%), while 38% of the participants identified themselves as male.

Further, a negative significance of correlation came up between the *willingness to invest* in relation to *gender*. (sign. 0,023; r -0,3) Hence, it was rather females who indicated a lower *willingness to invest* in basic infrastructure than males. This goes together with the observation that female participants were less likely to consider themselves as the *owner of the land* they live on (sign. 0,001; r -0,28).

A positive correlation was observed with the plan of staying on the piece of land *permanently* (sign. 0,012; r 0,3). This means that participants who plan on staying on the piece of land permanently are more likely willing to invest into basic infrastructure if they had an official guarantee to stay there long-term.

Another significant correlation was drawn between the *willingness to invest* and the current *saving* (sign. 0,022; r 0,3). Thus, participants who are already saving were rather likely to be willing to spend money on land development.

An additional significance was observed between the *investment willingness* and the willingness to *take a loan*, meaning that the more likely participants were to

take a loan, the more likely they were to invest into basic infrastructure for the land they are living on (sign. 0,008; r 0,3).

The current investment, in form of *plot expenditures*, shows a significant correlation with the *fear of eviction* (sig. 0,013; r 0,3). This correlation means that people who fear eviction were more likely to have spent money on their current living spaces.

Lastly, the level of *household income* portrayed a significant correlation with current *plot expenditures* (sign. 0,017; r -0,3). This shows that the higher the monthly household income of the participants is, the more likely they had spent money on their living spaces.

5.1.4. Social Change and Economic Production

The following findings will be supportive in answering the last research question (“In how far does the enhancement of the capability of having control over one’s material environment have a positive impact on social change and economic production?”), operationalized along job creation, the enhanced use of the formal financial market, as well as the enhancement of house and land transactions.

As aforementioned, almost all participants (94%) were positive about spending money on land development, such as basic infrastructure for the piece of land they are living on, if they had an official guarantee to stay there long term. 78% of the participants replied to this question with “very much”, while 16% replied with “much”. Only 2% replied with “not really” and 4% with “not at all” (see fig. 13).

Further, as portrayed before, the average amount of savings lies at around 300 N\$ (21 US\$)/month, with a relatively low standard deviation. In total, 61% save less than 500 N\$ (35 US\$), while the cumulated percentage lies at 83% saving up to 1,000 N\$ (70 US\$) and 94% saving up to 2,000 N\$ (140 US\$)/month (see fig. 21). The three matters of education, the improvement of the dwelling and the creation of businesses seemed to be the main reasons for saving. Education turned out to be the most important reason (see figs. 14-16).

62% of the participants reacted positive in regards to taking a loan if it was possible. 38% negated this question. The main reason for not taking a loan was because people assumed to not be able to pay it back (71%). Even though it was tried to make them aware that this was a conditional question, referring to a situation where they actually would be able to take one, it was still inconceivable for them to be able to retrieve one.

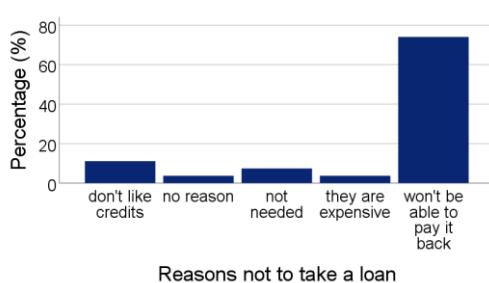


Figure 25 – Reasons for not taking a loan

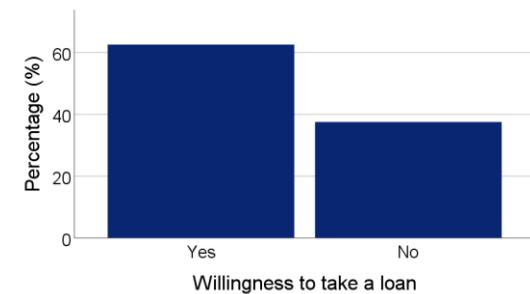


Figure 24 – Willingness to take a loan

Other reasons for not wanting to take a loan were that there simply is no need for a loan or that participants don't like credits. The drive for the participants who chose to take a loan were the same than the ones for the saving participants: education, improvement of the dwelling,

and creation of a business (see figs. 17-19).

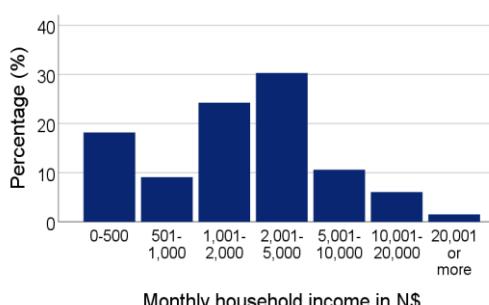


Figure 26 – Monthly household income in N\$

US\$)/month available, but 17% between 5,001 and 20,000 N\$ (347-1,385 US\$)/month.

The mean for the monthly household income is about 1,500 N\$ (105 US\$). The standard deviation is not too high, but still needs to be recognized. While 54% have between 1,001 and 5,000 N\$ (69-346 US\$)/month at their disposal, 18% only have 0-500 N\$ (0-35

The great majority of participants (70%) indicated to be the owner of the dwelling where they are living in, while 21% indicated to be the tenant. Only 7% are subtenants.

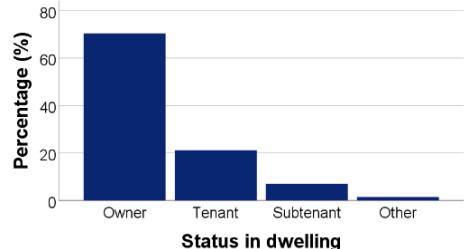


Figure 27 – Status in dwelling

As indicated earlier, 97% of the participants are not planning on selling their dwelling (see fig.7). The two major reasons for not planning on selling were that this was the only place the participants have (55%), and the lack of ownership (24%). Further, 9% want to keep the place for their children. Other reasons were that land became rare and expensive, that they want to keep what they own, and that they already put investment into their living space.

Reasons for not selling	Frequency	Percentage (%)
	Frequency	Percentage (%)
Valid		
only place I have	37	55,4
no ownership	16	24,5
keep it for children	6	9,2
because we are paying for the land	1	1,5
big family	1	1,5
community depends on the kindergarten (which is the place where I live)	1	1,5
I want to own the land one day	1	1,5
land became expensive and scarce	1	1,5
parental home	1	1,5
Total	65	100,0

Figure 28 – Reasons not to sell the dwelling

5.1.5. Other Relevant Findings and Correlations

The results presented in this chapter are observations and findings that arose during their evaluation. They are important for the following discussion of the results, especially with the previous literature in terms of negative consequences.

The average age of the participants was in the range of 18 to 30 years, with a tendency of the average lying at approximately 27 years. 53% of the participants who filled in the age were between 18 and 30, and 46% between 31 and 55. Only one out of the 75 participants indicated to be between 56 and 65 years, no one was 66 or older. Further, as aforementioned, the majority of the participants identified themselves as female (62%), while 38% of the participants identified themselves as male (see fig. 23).

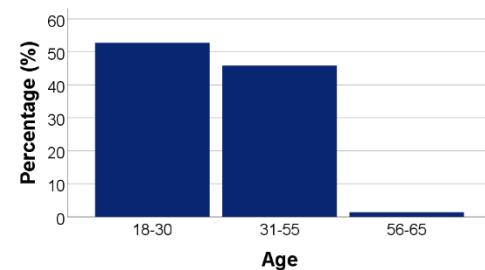


Figure 29 – Age



Figure 30 – Time in the area of Windhoek

6% of the participants moved to the area of Windhoek recently within the past year. 26% indicated to be living there for 2-5 years, 32% for 6-10 years, 25% for 11 years or longer, while 11% of the participants were born in the area.

As portrayed above, 70% of the participants indicated to be the owner of the dwelling where they are living in. 21% indicated to be the tenant, while only 7% are subtenants (see fig. 27).

Significant correlations with the *status in the dwelling* were discovered with the participants' *age* and the *time* they have been living in their current living spaces, as well as in the general area. Regarding the age, younger participants tend to rather be tenants or subtenants in their living spaces, while with age, the likelihood to be the owner a dwelling rises (sign. 0,025; r -0,3). Concerning the time the people were

living on the recent plot, it became clear that participants who tended to have moved in that current dwelling more recently, tended to rather be tenants or subtenants (sign. 0,000; r -0,5). The same was observed for the time living in the general area (sign. 0,001; r -0,4). Thus, rather newly arrived migrants do also tend less to be the owner of dwellings.

The mean for the monthly household income is about 1,500 N\$ (105 US\$). The standard deviation is not too high, but still needs to be recognized. While 54% have between 1,001 and 5,000 N\$ (69-346 US\$)/month at their disposal, 18% only have 0-500 N\$ (0-35 US\$) /month available, but 17% between 5,001 and 20,000 N\$ (346-1,385 US\$)/month (see fig. 26).

5.2. Analysis – What the Results Mean in the Context of Amartya Sen’s Capability Approach

The hypothesis, derived from Amartya Sen’s *Capability Approach*, was, that enhancing the capability of having control over one’s material environment, will increase the individuals’ agency in terms of land development. It was further assumed that this agency will also positively impact their role regarding social changes and economic production. It was argued that the fulfilment of the five instrumental freedoms do not only unlock capabilities, which means having the choice between valuable options, but bring new responsibilities to the individuals, such as exercising agency. The responsibility that would come with it would be, to spend money on land development, such as basic infrastructure, to take an active role in fostering social change and economic production.

The following analysis will be structured according to the four sub-questions: ‘In how far is the capability of having control over one’s material environment fulfilled for the participants?’, ‘How do participants value land/house ownership and basic infrastructure?’, ‘Which factors influence the (un)willingness of the participants, to spend money on the land where they live?’, and ‘In how far does the enhancement of the capability of having control over one’s material environment have a positive

impact on social change and economic production?^. In a last step, the hypothesis will be verified/falsified.

5.2.1. RQ 1: In how far is the capability of having control over one's material environment fulfilled for the participants?

As found through this research, the capability of having control over one's material environment is not fulfilled for the majority of participants yet. As described in earlier chapters, a legal land ownership is currently not possible. Even though, few of the participants hold legal rights to stay at the place where they do, this does not mean that they own it. Further, and more important, considering the replies given to the questions of why residents chose to move to this area, why they don't plan to sell their dwelling, why they do not feel comfortable at their living space, and especially where they would go in case of an eviction, it can be understood that participants did not have another choice than living at their current living space. Thus, participants could not choose between various valuable options, as Sen (1992; 2001) requires it for a capability. Values, however, differ from individual to individual (Sen 1999). This means that it cannot be generalized for all participants that their capability is unfulfilled. Nevertheless, considering the high number of participants who indicated that they don't have another place to live at, and that they came to the area/neighbourhood hoping to find better opportunities, in terms of education or employment, the capability of having control over their material environment can be understood as unfulfilled for the majority of participants.

5.2.2. RQ 2: How do participants value land/house ownership and basic infrastructure?

As Sen (1992) argues, a capability is a set of *valued* functionings, the 'beings' and 'doings', that individuals can choose from. Thus, to test the hypothesis, it is necessary to assess the value of the specific functionings: (a) having basic infrastructure individually connected to the participants' house, and (b) land/house ownership. Through this assessment, it can be understood whether these two functionings could enhance residents' capability of having control over their material environment. If these two functionings are not valued, it would, according

to Sen (1992), not enhance the aforementioned capabilities and thus, explain why agency would not be impacted positively, if that was the finding.

The reasons why participants are saving money and/or would take a loan, supported by the expression of reasons about the feeling of (dis)comfort, as well as their great willingness to invest in basic infrastructure, indicates their valuing of having basic infrastructure. Consequently, the access to basic infrastructure is a valued functioning. The higher prioritisation of education, when asking about the reasons for saving, is not overlooked. However, the attribution of different value to functionings (here, basic infrastructure and education) does not indicate that one functioning has a lesser effect on the capability than the other, as a capability consists of multiple functionings that simply must be valued by the individual, to enhance a capability (*ibid.*). Therefore, the improvement of the dwelling, including the individual connection to water, sanitation and electricity, can be considered a valued functioning, according to the *Capability Approach*. The capability of having control over one's environment would thus be enhanced through these functionings, and in turn, foster the participants' agency (*ibid.*). As raised in the previous chapter, it is important to bear in mind, that every individual values functionings differently (Sen 1999). The functioning can therefore not be considered to be valued by everyone, as not 100% of the participants referred to basic infrastructure/land development as something important. The functioning can still be considered to be valuable for the majority of participants.

The findings about why participants lack a feeling of comfortability in their living space, why they don't plan on staying at their place permanently, and why they did not spend any money on their living space, attested land ownership to be a valued functioning by the majority of the participants as well. However, as explained in the paragraph before, the functioning was not valued by every participant equally (*ibid.*). The relevance, and thus the valuing, of this functioning is less commonly spread among the participants than the functioning of having basic infrastructure individually connected to their places. It was still mentioned a reasonable amount of times and is therefore considered to be valued by the majority of participants.

Hence, according to Sen's (1999) approach, land ownership would further enhance the residents' capability of having control over their material environment.

It can be said that having individual access to basic infrastructure and land ownership, are two, by the participants, valued functionings. These functionings would therefore enhance the residents' capability of having control over their material environment as Sen (1999) argues. Consequently, the enhancement of the capability is expected to increase the participants' agency.

5.2.3. RQ 3: Which factors influence the (un)willingness of the participants, to spend money on the land where they live?

The previous paragraphs show that the capability of having control over one's material environment is not fulfilled in the case of this research. The individual access to basic infrastructure and owning land are *valued* functionings. The fulfilment of these functionings would therefore lead to an enhancement of the capability of having control over one's material environment for the majority of participants (*ibid.*). This enhancement would eventually foster human agency, when following the *Capability Approach*. However, as the results show, the willingness for agency, and agency actually already taking place (saving and investing), is already existent with a majority of participants. This indicates that the enhancement of the aforementioned capability is not inevitably necessary in order to increase the agency of the participants. Is Sen's approach then not valid for this study? Do the central capabilities, defined by Nussbaum (2003), not need to be fulfilled in order to reach human agency?

The great willingness of participants to spend money on land development, following receipt of ownership, could lead to the assumption that the enhancement of the capability of having control over one's material environment, is a decisive factor. This assumption is supported by the observation of the great majority of participants, who would reconsider spending money on their living spaces if they received ownership. Finally, from the two facts that a) female participants showed a lower tendency to be willing to spend money on land development, and, at the

same time, b) showed a lower tendency to perceive themselves as the land owners, it can be derived that ownership has a certain influence on the willingness to spend money on land development. These findings support Sen's (1999) argument that it needs the fulfilment of capabilities, especially Nussbaum's (2003) central capabilities, in order to foster an individuals' agency.

When it needs the fulfilment of (central) capabilities though, why are the majority of participants' then willing to, and already actively saving for and spending money, on land development? As portrayed in chapter 5.1.3., the current agency exertion of the participants is significantly influenced, not only by the variable of ownership, but by at least three additional variables, namely gender, long-term/short-term stay, as well as financial resources.

What do the correlations between the willingness to spend money on land development and the variables gender, long-term/short-term stay and financial resources, mean for the impacts on human agency?

The observation that female participants showed a lower tendency to be willing to spend money on land development, and therefore to exercise agency, could be explained as above, through the lower level of ownership. However, it is further assumed that women generally have a lower income, which is supported by the findings of dominantly female unemployment in this research (UN Women n.d.). Through this, Sen's (1999) further statement, that all individuals are coming from different backgrounds, which impacts their ability to make use of and/or value functionings, is found to be verified in the case of this research. This also strengthens the assumption that more than the basic capabilities are needed to be fulfilled in order to foster human agency. Moreover, the five instrumental freedoms need to be fulfilled in order for the capabilities to get established, such as social opportunities for this case (*ibid.*).

Sen's (1992) argument that agency freedom does not only include the strive for the improvement of one's personal well-being, but for a greater good, needs to be kept in mind when analysing the implications of the variable of long-term/short-term

stay on human agency. As the results show, participants who do not plan on staying in their living space long term, are less willing to spend money on land development and thus, to exercise agency. On a personal well-being level, the ownership or land development is assumed to be less valued for short-term residents than for participants who indicated to stay at their current living space permanently. In the context of the *Capability Approach*, this means that short-term residents rather choose not to exercise agency and therefore, not to contribute to a greater good, as in improving all residents' living conditions. For this research, this means that agency is more likely to be exercised for personal well-being than for the greater good.

The correlation between the willingness to spend money on land development with saving and taking a loan, as well as from the mentioned reasons behind it, it becomes clear that the financial resources play into the decision whether to exercise agency or not. This is supported by the found correlations between the monthly household income and current investments (plot expenditures). Rostow's (1960) assumption that economic growth is needed first in order to exercise agency, could therefore be verified for this case. Sen (1999) also argues that financial resources are needed as means. However, it should neither be seen as the main end nor the only prerequisite for development. The enhancement of the participants' capability of having control over their material environment would, theoretically, allow them to retrieve loans, as individuals could use their land ownership as a warranty. The participants' main reason to take a loan, namely to create businesses, would eventually foster economic growth, as it is assumed to happen according to Sen (1999). Therefore, financial resources are needed, however, agency would in return also promote economic growth. Sen's (1999) critique on Rostow (1960) can therefore be supported with this research.

The research highlights that the enhancement of the capability of having control over one's material environment would improve and further foster the participants' agency, especially for the ones who are not saving and/or investing yet. However, it is neither the only, nor a sufficient prerequisite/action that would lead to the

agency exertion of the participants. The non-fulfilment of the capability would not necessarily hinder human agency. For this research it can therefore be argued that as Sen (1999) claims, the fulfilment of instrumental freedoms (here especially social opportunities) is needed, in order to fulfil capabilities and eventually, foster human agency. Nussbaum's (2003) central capabilities are not assumed to all be needed fulfilled in order to achieve human agency.

5.2.4. RQ 4: In how far does the enhancement of the capability of having control over one's material environment have a positive impact on social change and economic production?

The enhancement of capabilities is argued to have a positive impact on the individuals' role regarding social change and economic production (O'Hearn 2009). As portrayed in the previous chapter (3.2.), social change and economic production were operationalized as job creation, enhanced access to and use of formal financial markets, as well as increased house and land transactions. In the following paragraph, it is to evaluate, in how far these expected positive impacts would occur in the case of this research.

The shown high willingness by the participants to exercise agency, in combination with the main reasons of participants to save money and/or take loans, *inter alia* for dwelling improvements, lead to the assumption that jobs would be created and economic production fostered through land ownership. It is though unclear to what extent this form of economic production can be felt on a national level of economic growth since the amount of possible investment is very limited, as can be noticed when looking at the monthly household income (mean: 1,500 N\$ / 105 US\$) and the amount of monthly savings (300 N\$ / 21 US\$). Nevertheless, jobs would be created and thus, Sen's (1999) assumption that increased capabilities will positively impact the participants' role regarding social changes and economic production, can be verified in this case with regards to job creation.

This leads to the second expected positive impact, the enhanced access to and use of the formal financial market. Even though the willingness of taking loans is existent with the majority of participants, it is unclear whether a title deed would be

sufficient for the banks to grant loans to low-income households and thus, grant the participants access to the formal financial market. This insecurity is also reflected in the reasons participants indicated why they would not take loans, such as that they would not be able to pay it back. Sen's (1999) assumption about the positive impact of capability enhancement on the participants' role regarding social change and economic production can, theoretically, be verified for the enhanced use of formal financial market. However, even though the participants' would want to take that role, the access to loans and with this, their ability to take that role is limited, due to their monthly household incomes. This would consequently lead to the continuous use of the vivid informal financial market in informal settlements instead of the formal financial market. It is yet important to acknowledge that the (expected) non-increasing use of the formal financial market, and thus, participants not taking an improved role regarding social change and economic production, is not due to the participants being unwilling to use it, but is a consequence of structural circumstances. Sen's (1999) assumption can hence still be seen as verified in the case of enhanced use of formal financial markets.

The increase of a market for land and house transactions were also expected to develop through the enhancement of the participants' capability to have control over their material environment. This, however, would be rather unlikely to happen in the case of this research. Besides the fact that a recent amount of the participants are tenants or subtenants and therefore, do not have the possibility to sell their living space, the reasons of the 97% of the participants, who do not plan to sell their dwelling were a good indication that no land/housing market would establish and/or be fostered through title deeds in at least the short-term. As in the paragraph above, the reason for the participants not to take an improved role in regards to social change and economic production, is, however, not necessarily their lack of willingness, but structural limits.

Sen's (1999) assumption, that the enhancement of the capability, in this case of having control over one's material environment, has a positive impact on the individuals' role regarding social change and economic production is therefore

verified for the case of this research. Due to structural reasons though, it is not possible for the participants to exercise this role.

5.2.5. Verifying/Falsifying the hypothesis

Along the research questions and their assessment above, it can be said that a lot of Amartya Sen's arguments about the *Capability Approach* are verified for this research. It can be said that yes, the willingness of the participants to spend money on land development would increase, if their capability of having control over one's material environment would be enhanced. It became clear though, that the enhancement of the aforementioned capability cannot be the only decisive factor for the participants' agency. This research showed, that in this case, the plan of staying permanent or not, gender and the financial resources participants have at their disposal, stood in significant correlation with participants' willingness to spend money on land development.

Social changes and economic production were expected to take place through the agency of people. This can be verified partly. While the willingness of the participants to exercise agency and thus, to take a role in social change and economic production, is existent, the ability to exercise this agency is strongly limited by structural circumstances. The critique of Chandler (2013), Selwyn (2011) and O'Hearn (2009), who argue that the *Capability Approach* is taken out of the socio-economic context, becomes verified here. The difficulties and limitations arising through capitalism are neglected in Sen's approach, but portray a limitation of agency exertion in real terms. This limitation of agency exertion for e.g. female participants, however, verified Sen's argument that the five instrumental freedoms need to be fulfilled in order to establish and enhance capabilities. In this research the freedom of social opportunities is not fulfilled, which affects the participants' capabilities, and consequently their ability to exercise agency, adversely.

Concluding, the hypothesis can neither be purely verified nor falsified, but it comes much closer to be verified than falsified.

5.3. Implications for the Larger Context of Research on Impacts of Land Ownership

This chapter aims to set the results in the context of the previous conducted research and literature, which was presented in chapter 2.1. While this thesis does not add new theoretical aspects to the literature, it was primarily conducted to test the validity of the hypothesis, derived from previous research and assumptions about the effect of land ownership on the individuals' agency in the specific case of Namibia's informal settlements. In the following chapter it will be discussed whether the previous findings are still relevant today for the Namibia context.

As aforementioned, one of the main suggested benefits of title deeds by proponents of it, is that the ownership will actually foster occupants' investment into the land/house (de Soto 2000). However, it became clear that Gilbert's (2002) observation of Bogota was made in this research as well. A great majority of the participants is already investing even without having title deeds or other documents stating their right to live on that plot. Even though it was a different location and time, the overall observation stayed the same. The tenure security in real terms (official documents), did not play into the participants' willingness to spend money on their living spaces. The perceived tenure security (fear of eviction) though, did. The correlation was though in a contrary way as Gilbert (2002) and Payne, Duran-Lasserve and Rakodi (2009) argued it to be, since participants who indicated to fear evictions (perceived tenure insecurity) were more likely to have invested into their living spaces. This could be explained from different angles. First, it could mean that participants who fear eviction invest more in order to have a more stable set-up that is less-likely to be removed from the municipality. This would correspond with Razzaz' (1993) finding, that the provision of services does usually give a stronger feeling of tenure security. Even though Razzaz (1993) refers to services that are set up by the municipality, such as water or electricity, the general idea of being more tolerated once more stable structures are set up, which would rather be adverse for the municipality to remove, could explain this relationship between perceived tenure insecurity and investments. However, when looking at the main

type of investments that were made, namely the initial set-up of the dwelling, another explanation of this relation becomes more likely. Following this observation, it could also be assumed that participants who invested in their plots, are more likely to be afraid of evictions, as it would take away everything that they spent their money on. Therefore, and since no stable structures besides the dwelling itself were set up afterwards, the relationship between tenure security and investment will be perceived from the second angle, stays however, an assumption. This would mean that Gilbert's (2002) and Payne, Duran-Lasserve and Rakodi's (2009) assumption through previous research outcomes, is not valid for the case of the queried informal settlements in Namibia.

The relatively low monthly household income and monthly amount of saving, the difficulties, mentioned by Sanjak (2012) and Balamir and Payne (2001), regarding the access of loans on the formal financial market become relevant in this case as well. Even though the willingness of taking loans is existent with the majority of participants, it is unclear whether a title deed would be sufficient for the banks to grant loans to low-income households. While Sanjak's (2012) and Balamir and Payne's (2001) observations were made in other places and partly, many years ago, it seems to still be valid in the Namibian context. The example of Tanzania, however, shows that the access to the formal financial market might be possible (Makoye 2019). This could be explained through Sanjak's (2012) argument, that this was probably only possible due to contextual factors. The exact context however, is unknown and was not assessed in this research. Nevertheless, even if it was possible, it would still need certain structural adjustments as Sanjak (2012) describes. This shows that capitalism, as a global system, portrays a limitation for everyone who does not have the resources to be part of it. Therefore, capitalism deprives many people from the possibility to improve their lives and it seems very challenging to tackle this on a bigger level. These limitations lead to the consequences that Gilbert (2002), Bond and Tait (1997) and others, point out, the high likelihood to the continuous use of the informal financial market. As Mendelsohn (2018c) describes the informal market in Namibia as vivid, combined with the expected challenges in accessing loans, it is to assume that most of the

building materials and constructors, used for land development, would be hired through the informal market, and thus, would not benefit the national economy in a way that proponents of title deeds argue.

A further mentioned benefit of title deeds was that a market for land and house transactions would be established/fostered. In the case of this research, however, it does not seem as if that was happening in case of ownership receipt. Statements of the participants rather indicated that the housing market would stay flat, as Gilbert (2002) also observed in Bogota. As people do not own enough resources to buy a ‘better’/more improved house, they rather want to keep the one they would possibly own. This means, that Mendelsohn’s (2018e) assumption, can’t be verified for this research.

The negative effects of issuing title deeds by Gilbert’s (2002), are not to be neglected for this case either. The participants who indicated to be tenants or subtenants, portray a population that might suffer from rising rent prices, if the area they are living in would be further developed. Since almost every third person indicated to not be the owner of the dwelling, this would affect quite a high number of people. Further, as presented before, tenants and subtenants tend to be young people and/or newly arrived migrants. Therefore, title deeds could mean disadvantages for groups of people who partly have already less capabilities/functionings anyway. Therefore, appropriate rental policies would be needed with the issuing of title deeds.

An aspect that needs to be pointed out regarding the participants’ low-income situation is that property taxes could affect the participants adversely as a (possible) side effect of title deeds (Gilbert 2002).

It can be concluded that most of the critiques about the benefits of title deeds in informal settlements, mentioned in earlier research, are also verified for the case of Namibia’s informal settlements. This is interesting to observe, as previous research was conducted in places with very different political and historical contexts, as well

as in different times. What this means for the case of Namibia, will be summed up in the conclusion.

6. Conclusion

Even though this research was conducted on a very limited scale and is thus, not representative, it was able to give insights into some implications that title deeds could or could not have on the participants' agency. As the literature body is limited on the topic of urban land development and informal settlements in Namibia, it can be considered to be a valued indication for the impacts of title deeds, what residents of informal settlements value or what influences/hinders their willingness and ability to spend money on e.g. land development. This can be used as an indication for further research.

The research showed that land ownership has a certain impact on the willingness of the participants to spend money on land development. However, it is not the only decisive factor. With few exceptions, the willingness to spend money on land development was existent with the great majority of the participants, even without land ownership. Yet, the ability to exercise this agency is limited in several ways, such as the possession or access to financial resources. This is due to historically deeper rooted structural reasons that have effects until today.

Based on these findings, it seems like too much hope is given to title deeds in regards to the scope of their benefits. While title deeds surely seem to have some influence on individuals' decision whether to spend money on land development or not, it is not the only decisive factor. In this research, gender, the (planned) permanence of the stay, as well as the income level, significantly influenced the participants' agency. Therefore, land ownership can't be seen as the one solution that solves the bad living conditions of residents of informal settlements, but other structural changes must take place. The negative consequences, such as the rising rent prices from which about one third of the participants would be affected, should also not be neglected. In view of the negative consequences of title deeds, it could

be argued that it is better to not give title deeds to anyone in order to not increase inequality within informal settlements, as it neither brings the expected scope of benefits anyway. However, by not impacting the economy in an expected way does not mean that title deeds are something adverse. They are still offering tenure security, are most likely to give the owners a better hope for the future and do have a certain positive impact on individuals' investment in land development. As found through this research, ownership and tenure security are very valuable to the participants. Hence, it is to choose between the lesser evil consequences: a) Not offering title deeds at all and thus, not giving the possibility to anyone to receive what they value, or b) offering title deeds while accepting that the economic benefit might not arrive and inequalities might rise. The latter could though be encountered with adequate rental policies. Moreover, the consideration whether to give title deeds or not, should not be a simple question of economic benefits, but a question of human dignity, as in Human Rights. Mendelsohn (2018b) might not be accurate with implying that access to land is the variable that needs to be fulfilled in order for participants to create decent housing for themselves. But he is right that the denial of opportunities to create decent housing for themselves leads to the shortening of people's lives and that "continuing this status quo is unacceptable" (Mendelsohn 2018b). It is therefore about defining these opportunities and further, developing the right strategies to enable these opportunities for Namibian residents of informal settlements. Title deeds might be one step, but not enough on its own, in order for the participants to achieve the kind of lives they have reason to value. For this, and in order to transform "the place where people do not want to live" to a place where people want to live, the root causes need to be tackled, which further research should elaborate on.

6.1. Limitations of the Study

As portrayed in chapter 4.4., several methodological limitations were pointed out for this research. So is the study, due to the sampling, not representative and can thus, not be generalized. Further, the risk of the "social desirability effect" and a hesitancy of participants' to reply to questions had to be taken. Finally, through

language barriers and the lack of qualitative data, important information might have not been covered.

Another limitation was the limited amount of research on the topic of urban land development in Namibia. A lot of literature focuses on rural land development/land redistribution. On urban land development, however, this thesis relied mainly on Mendelsohn's work in that field. His work is rather descriptive and must thus, be taken critically. Since the research body is limited though, it was necessary to mainly fall back on his publications and partly on unscientific work, such as of Müller (2018). Nevertheless, as can be found through the falsification of some of Mendelsohn's assumptions through this research, this literature was used critically.

Further, Sen's approach was difficult to use as a theoretical underlying. His approach is very broad and complex, so that it stays very vague at many points and is impossible to be completely integrated in a research of this scope. While one of the central capabilities was used to test its effect on the participants' agency, many more capabilities would have had to be assessed, as well as the underlying, essential five freedoms, in order to fully understand and test the relationship between capabilities and agency. Agency could further take various forms. In this research it was operationalized in terms of spending money on land development with the positive impact of job creation, an enhanced access to and use of the formal financial market and an enhanced house and land transaction market. No other agency was measured. Through this, Nussbaum's (2013) and Alkire's (2002) critique that Sen does not define central capabilities that need to be fulfilled in order to achieve development and freedom, became very valid. It was very difficult to really evaluate the capabilities and functionings that are needed to foster the participants' agency with this research. Nussbaum's (2003) ten central capabilities give a bit of a clearer picture, but are also not specifically operationalized. Evaluating the capabilities therefore stayed to be a vague task.

Finally, this human-centred approach is perceived to be valid for all kinds of societies (Chandler 2013). Sen does not make any differentiation between e.g. countries in the global North or countries in a post-colonial context. The history of

Namibia, however, plays a big role in the formation of the country's townships and informal settlements and thus, in what approaches need to be taken in order to tackle this situation. This, however, was also not reflected through this research, as it was operationalized along Sen's *Capability Approach*. This further leads to the last, for this research relevant, critique of Sen's approach, that he did not give suggestions on how to achieve the functionings or capabilities (O'Hearn 2009). Since he also did not define specific capabilities or functionings that need to be fulfilled, this is not surprising. However, it makes it even more difficult to understand how exactly the agency of people can be fostered.

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Appendix

Appendix 1:

Survey: The ability and willingness of residents of informal settlements, to invest in land development

This survey aims to help understand the living situation of dwelling owners in different parts of Katutura. Further, the survey is supposed to give an indication whether dwelling owners would be able and willing to invest into their houses, if tenure security was guaranteed in return. Lastly, it explores what kind of strategies could improve the dwelling owners' living situation.

With filling in this survey, I **agree that this data is used for research purposes** on the above mentioned topic. Unfortunately, no compensation for the participation in this questionnaire can be made and no kind of benefits / changes in the living situation will be guaranteed. However, if wished, the outcome can be shared. If so, please contact me via email (tamara.hinz@outlook.de).

This survey will remain confidential and all data will be anonymised!

Thank you for your participation. It is highly appreciated!

A. Demographic Data

1. Location: _____

2. Age

under 18 18 – 30 30 – 55 56 – 65 66 or older

3. Gender

Female Male Genderqueer/Non-binary

_____ (fill in space) Prefer not to disclose

4. Marital status

Married (type: _____) Co-habiting Single
Divorced Widowed Prefer not to disclose

B. Basic household information

1. How many people are living with you? Number: _____ Ages: _____

2. What is your status in the dwelling?

Owner of the dwelling Tenant Subtenant Other _____

3. Who is the legal owner of the land?

Government Myself Friends/Relatives Other _____

4. How are you accessing water and sanitation?

Individually Shared Not at all

5. How are you accessing electricity?

Individually Shared Illegal access Not at all

6. Since when are you living in this area? _____

6a. If not born here, where are you originally from? _____

6b. If not born here, what was the reason to come to here? (Choose up to 3, 1=most relevant reason; 2= 2nd relevant reason; 3=3rd relevant reason)

Looking for Job/business Cash access Studies Family/friends
 Environmental hazard Persecution Impoverishment/lack of income
 Other _____

7. Do you plan on staying here permanently? Yes No

7a. Why? _____

C. Tenure Security

1. Since when are you living on this plot? _____

2. How was the plot chosen?

There was space I was assigned to it by local authorities
 I was assigned to it by the community I moved in to someone's dwelling
 Other _____

3. Did you spend money on the plot since you moved here (e.g. garden or renovations)?

Yes No

3a. If yes, in what did you invest? _____

3b. If yes, how much N\$ did you invest? _____

3c. If no, why not? _____

3d. If no, would you invest if you had a guarantee to stay here permanently?

Totally agree Agree Don't agree Don't agree at all

4. Have you ever been forced by the government to leave your home? Yes No

5. Do you fear to be forced by the government to leave your home? Yes No

6. Do you have official documents stating your right to live on this plot? Yes No

6a. If yes, who issued it? Government Landlord Other

6b. If yes, what kind of document is it?

7. Do you consider selling your dwelling? Yes No

7a. If yes, why?

7b. If no, why not? _____

8. Do you plan to pass your dwelling to your children? Yes No

8a. If yes, why? _____

8b. If no, why not? _____

9. Do you face land conflicts within your neighbourhood? Yes No

9a. If yes, what type of conflict? _____

9b. If yes, were you able to resolve it? Yes No

10. Do you own any other land in Namibia? Yes No

10a. If yes, what type of land/title?

Freehold title Sectional title Communal land right certificate

Customary land right certificate Non-registered land rights

11. Where would you go, if you were forced to leave your plot here? _____

D. Social Cohesion and Community Organization

1. Do you feel comfortable at your place? Yes No

1a. If yes, what are the reasons for it? _____

1b. If not, what are the reasons for it? _____

2. Do you have relatives in your neighbourhood? Yes No

3. How is your relationship with your neighbours?

Very good Good Bad Very bad

4. Do you trust your neighbours in general?

Very much Much Not really Not at all

5. Do you trust your neighbours to manage money for you?

Very much Much Not really Not at all

6. Do saving groups exist in your community? Yes No I don't know

6a. If yes, what are they saving for? _____

6b. If yes, are you part of one? Yes No

6bb. If yes, what are you saving for? _____

6bc. If no, why not?

No time No trust in other members No interest Other _____

7. Would you be willing to invest into basic infrastructure (sanitation, running water and electricity), if you could save enough money with a saving group?

Very much Much Not really Not at all

7a. If “very much” or “much”, would you expect a land title in return? Yes No

7b. If “not really” or “not at all”, why not? _____

E. Household Income

1. What is your occupation? _____

2. What is your monthly household income? N\$_____

3. What is your household's source of income? _____

4. Are you saving some of the money? Yes No

4a. If yes, how much on average per month? N\$_____

4b. If yes, what are the main reasons to save for? (Choose up to 3, 1=most relevant reason; 2= 2nd relevant reason; 3=3rd relevant reason)

Improvement of dwelling Education Creation of business Health
Electronic devices Car Other _____

4c. If no, why not? _____

5. Would you take a loan if you could? _____

5a. If no, why not? _____

5b. If yes, for what would you use it? (Choose up to 3: 1=most relevant reason; 2= 2nd relevant reason; 3=3rd relevant reason)

Improvement of dwelling Education Creation of business
Health Electronic devices Car
Other _____

5c. If yes, what would be the highest amount of a loan you would take? N\$_____

6. Would you be willing to invest money into the basic infrastructure of your plot if you had an official guarantee to stay there long-term?

Very much Much Not really Not at all