Patterns and lived realities: exploring informal social protection across race and education

Annalena Oppel*

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Informal social protection has been recognized as a source of livelihood support for the poor and a critical element of the welfare mix in the global South. While the potential of ISP in contributing to economic welfare is well-documented, less is known about its role in responding to and maintaining horizontal inequalities. Group-based inequality is a key concern of transformative social protection, particularly discriminatory practices and exclusion that shape them. By using a mixed-method approach to social networks, and including non-poor and poor individuals, I provide insights into how support practices differ across race and education in urban Namibia thereby reflecting continued economic inequalities. I argue that ISP plays an important role in understanding transformative approaches to social protection; both by highlighting the importance of exploring ISP beyond a conceptual lens on poverty as well as its potential in maintaining power imbalances in a stratified, unequal society.

Keywords: informal social protection; transformative social protection; horizontal inequality; mixed-method; race; education; Namibia

* LSE Fellow, Department of Sociology and Faculty Associate International Inequalities Institute, London School of Economics, a.oppel@lse.ac.uk, +44 7516 52 1514

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This study establishes a link between studies on informal social protection and social protection for transformation. More specifically, it focuses on the role of informal social protection in responding to and shaping horizontal inequalities – a phenomenon that transformative social protection seeks to redress.

As informal social protection provides important sources of livelihood support in contexts of the global South (Bevan, 2004; Oduro, 2010; G. D. Wood, 2004; G. Wood & Gough, 2006), it is important to understand how such practices are embedded in society at large. This is pertinent as these forms of support, often rooted within the kinship, community, or family, do not follow formalized scripts but are part of social relationships that can exhibit different kinds of meanings and values.

In this study, I explore ISP through a lens of transformation by drawing on the notion of horizontal inequalities which emphasize the element of group membership and related discrimination (Devereux & Sabates-Wheeler, 2004; Stewart, 2005). Hereby, I explore individual support that has occurred in their lives through a social network approach. The type of support is understood through a framework of economic welfare. This framing allows me to explore activities that are typically associated with informal social protection. By including non-poor and poor individuals of different education levels and ethnic identities in this study, I can demonstrate how support practices differ across such characteristics that constitute horizontal inequalities in the Namibian context.

The paper begins with a detailed description of the literature and concepts employed in this study followed by a brief elaboration on Namibia as the context of this study. Subsequently, I introduce the empirical and analytical approach including the research instrument, data, and network metrics used in the analysis. The paper then presents findings based on network metrics and individual case studies and concludes by revisiting understandings of informal social protection and transformative approaches.

1 Informal Social Protection and Transformative Perspectives

Discussions on informal social protection (ISP) hold two important arguments. First, welfare concepts primarily established in the global North fail to account for the many alternative (social) sources of livelihood sustenance in the global South (G. Wood & Gough, 2006). Second, while these alternative sources, particularly community, kinship, or family support, constitute important components of the overall welfare mix, they might benefit some but not others (Bevan, 2004; G. D. Wood, 2004).

In their attempt to describe alternative sources further, and especially interpersonal practices of ISP, studies often utilize formal sources as a reference point. In that, what is described as ISP, gets primarily viewed through a policy lens. It describes and evaluates social practices of mainly economic support, being material and non-material transfers, as to whether they are compatible with formal systems (Heemskerk et al., 2004), whether they are efficient in reaching the most vulnerable (Devereux, 1999), or whether they can function as insurance mechanisms against co-variate shocks (Garance & Debraj, 2006; McDonald et al., 1999). Those and many other insights are important to understanding the economic functions of ISP. They allow policymakers to account for practices that shape the outcomes of formal social welfare; a prominent example of which is sharing pensions or disability grants with members of one's family network (Du Toit & Neves, 2009).

It is however noteworthy, that a majority of studies on ISP equate informal practices with practices of the economically marginalized (Devereux 2000; 2002). For instance, individuals who do not have access to formal public or private welfare services then tend to work in lower-income or informal jobs (Lund, 2012; Vlaminck et al., 2014). Another area would be villages and rural communities often lacking financial infrastructure or formal job opportunities (Werger 2009; Flory 2011; Devereux 2001). This also includes studies that specifically focus on residents in informal settlements (Arnall et al., 2004).

Important insights have been gained from the studies alluded to above. Yet, there is scope for exploring these social practices more holistically. This concerns understanding their role in society as a whole about shaping and being shaped by patterns of social and economic inequalities. Rather than labelling relevant practices as informal or alternative, or centring on the conceptual space of poverty, this study examines their role in responding to and creating prevailing economic inequalities. This is primarily done to link a perspective on poor and non-poor individuals with debates on transformative social protection.

A perspective that seeks to understand social protection as a transformative tool explores this concerning the formal provision of relevant services. Transformative social protection includes elements that seek to tackle discriminatory and other behavioural patterns that contribute to the social marginalization and exclusion of members of a society (Devereux and Sabates-Wheeler 2004) thereby reducing economic and social inequalities. This idea is largely drawn from the emergence of rights-based approaches to social protection while further critiquing individualist approaches to measuring and defining livelihood outcomes (Sabates-Wheeler and Devereux 2008; Devereux and McGregor 2014). In that, it argues that not just economic but also social dimensions of well-being shall be accounted for by establishing a link between livelihood security and social empowerment, thereby emphasizing elements of social justice (Sabates-Wheeler & Devereux, 2007). In that, a transformative perspective further focuses on the social character of an individual. It highlights individuals' experiences and relationships that carry meanings and values (Chambers, 2013; McGregor, 2007) by calling for a greater comprehension of the social-structural context – or in other words, forms of social stratification. Instead of solely assessing individual differences, a transformative lens acknowledges forms of social discrimination based on certain group attributes such as race, gender, or ethnicity. The

resulting group-based inequalities have also been referred to as horizontal inequalities (between groups) as opposed to vertical inequalities (between individuals) (Stewart, 2005).

Yet, a transformative lens that incorporates the social-structural context, thus accounting for horizontal inequalities in practices of ISP is rarely applied. This study thus seeks to combine the idea of transformation with ISP by bringing a lens on group-based inequalities to evaluations of ISP as livelihood support. However, rather than assessing whether ISP includes discriminatory practices between individuals, it seeks to understand whether group-based differences in ISP practices can in part be explained or correspond to the discriminatory dynamics that cause economic inequalities across groups.

With ISP playing an important role in individuals' livelihoods and experiences, important insights can be gained in understanding its role in shaping or reproducing social injustice and horizontal inequalities. A burgeoning amount of literature in the field of social psychology provides strong evidence for the role of one's group membership in care-taking or prosocial behaviour, for example being more generous towards friends, or more broadly in-group members than strangers (Abbink & Harris, n.d.; Chen et al., 2013). While this body of research often draws on experimental designs, this study focuses on activities that take or took place in individuals' lives within a framework of ISP. It particularly pays attention to race and education to reflect the continued structural inequalities in the Namibian context and how they might shape the practices of ISP. Thereby it moves beyond a lens on poverty by also including non-poor groups of society. This further enables a first discussion on how ISP reproduces or counteracts group-based inequalities whereby the latter can then be understood as a transformative dynamic. The following section describes the context of the study.

2 Inequalities and Informal Social Protection in Namibia

Namibia is a country in Southern Africa. It shares borders with South Africa, Angola, Zambia, Zimbabwe, and Botswana. As a former German colony named German South West

Africa from 1884 to 1946, Namibia remains the only African country that has been administered by another African country, first being occupied by South Africa in 1915 and coming under the South African administration from 1915 to 1990. Namibia gained its independence on March 21st, 1990. It was under the rule of South Africa that apartheid politics and policies were introduced in Namibia. Since its independence, Namibia continues to be one of the most unequal societies in the world.

On an aggregated level, income inequality measured by the GINI coefficient showed levels of 0.70, 0.60 and 0.59 in 1994, 2004 and 2010 respectively, ranking among the ten most unequal countries (Worldbank, 2017). Only a minority of people depict the living standards expected in an upper-middle-income country (Namibia Statistics Agency & World Bank, 2017). About half of Namibia's population lives in rural areas (53.1 percent) with a trend of urbanization over recent years. However, a total of 32.9 percent of Namibia's population continues to live in traditional dwellings and 20.2 percent in improvised housing units (Namibia Statistics Agency, 2018). Further disparities exist when looking at the ownership of assets: having a car, a washing machine or a refrigerator applies to a minority in the country whereas 53.2 percent, 76.2 percent and 51.8 percent have no access to the aforementioned (Namibia Statistics Agency, 2018).

Apartheid was a political system that institutionalized and reinforced ethnic segregation in South Africa and Namibia. It is a prominently discussed case of human rights violations and structural violence, conflict and power imbalances, as well as social stratification and economic inequalities (Fosse, 1997; Friedman, 2011; Leibbrandt et al., 2012; Matlosa, 1998; Seekings, 2003). Central to these debates are racial and ethnic identities, formerly utilized for social fragmentation and corresponding discriminatory measures including spatial separation or constrained access to public services.

This included discriminatory measures concerning educational outcomes. Following the Bantu Education Act in 1953, in 1958 non-white education entailed four years of primary schooling whereby only 20 percent were to proceed to higher levels. Furthermore, while white education was tax-financed, non-whites had to pay in the form of fees constraining access through affordability (O'Callaghan, 1977). Furthermore, the United Nations Institute for Namibia (UNIN) demonstrated that observed income differentials across white and non-white Namibians surpassed any variations that could have been explained by differing skill levels, thereby reflecting ethnic discrimination based on payment levels (United Nations Institute for Namibia, 1986). Yet, at the same time, on average the white population held permanent jobs across the public and private sectors, and had access to subsidised housing, healthcare, and high-quality schools, as captured in "the expenditure of health care resources for the white population differed from that reserved for the black population at a scale of about 10:1" (Jauch et al., 2009, p. 14). Thus, horizontal inequalities as group-based inequalities accounted for in this study particularly focus on race and education.

However, studies on informal social protection in the Namibian context rarely compare practices across race and education. At first, a consolidated overview shown in Table 1 presents practices of ISP as studied and conceptualized in the Namibian context. Hereby, practices include co-habitation, care, unpaid labour, financial and in-kind transfers as well as opportunity sharing.

Regarding among whom such practices are explored, most studies depict the focal areas and conceptual underpinnings discussed in section 1, i.e. small or rural communities or those living in poverty. For instance, they focus on general caregiving and shared household arrangements in rural Namibia, highlighting the role of the elderly as caregivers towards vulnerable children (Kalomo, 2018). Others explore social relations of poverty and describe practices around childcare purposes for the urban and rural poor (Tvedten & Nangulah, 1999)

as well as practices of sharing food across urban and rural households (Frayne, 2001, 2004). Ruiz-Casares (2010) then focussed on peer-to-peer support among younger individuals living in youth-headed households in the rural areas of Northern Namibia. A similar regional focus can be found in the studies of food-sharing practices in communal pastures (Schnegg, 2015). To date, there is, however, no study that compares support practices across race and education levels and thus also includes individuals considered as non-poor.

Table 1 An economic welfare-based framework for social support, derived from earlier studies in the Namibian context

Thematic areas	Corresponding activities
Co-habitation, unpaid labour, and care	Sharing of accommodation including or excluding bills Household assistance, such as helping with household chores, gardening, repairs, etc. Caring for elderly/ caring for someone else's children, such as providing food, shelter, spending time Unpaid assistance at work, such as covering shifts, sharing of knowledge, helping with tasks
Financial support	Varying amounts from 100 NAD[1] to more than 5000 NAD
In Kind support	Land Livestock Non-durable goods, such as food, clothing, fuel, other consumables Durable goods, such as furniture, building material, transport vehicles, fridge, TV, etc.
Opportunity sharing	Sharing of job vacancies and contacts Hiring through (personal) contacts Assistance when applying for jobs, such as reference letters, help with application forms, mentoring Sharing of educational opportunities, such as trainings, scholarships, etc. Assistance when applying for education, such as filling out forms, reference letters, etc.

Source: author's own classification, building on empirical studies in the Namibian context including Tvedten and Nangulah (1999), Schnegg (2015), Kalomo et al (2018), Ruiz-Casares (2010), Bond (2011).

3 Empirical and analytical strategy

Support types of ISP as well as horizontal inequalities as discussed in the preceding sections are reflected in the conceptualization and associated data collection of this study. First, and as described in more detail in section 2, practices of support were understood through welfarist

[1] NAD refers to Namibian Dollar, whereby 1 USD amounts to approximately 18 NAD (April 2020).

rationales as reflected in studies on ISP (for example see Oduro 2010; Stephen Devereux 1999; Calder and Tanhchareun 2014). Second, these practices were then observed as activities that took place in an individual's life and thus what took place rather than i.e. what one would typically do which rather captures preferences than actual behaviour. Third, these practices were captured across completed education levels and race. This enables a comparison to what extent ISP is shaped by as well as shaping horizontal inequalities.

To capture the above, I applied a mixed-method approach to social network studies. Social networks incorporate a general recognition that a person's life and well-being are connected to others (Lin, 2002; Simmel, 1955). By accounting for social structures being relationships and their meaning in individuals' life, it also speaks to notions of group membership and thus transformative perspectives that highlight horizontal inequalities.

A mixed method approach can then capture the structure and content of relationships simultaneously. On the one hand, it can evince quantitative, structural properties of networks such as the number of social connections or their frequency of occurrence (Wasserman & Faust, 1994). On the other hand, it can offer qualitative information about the associations and mechanisms which underly structural properties, helping us to understand the social process that creates social patterns and connections (Sarason & Sarason, 2009). Research studies following such approaches were thus generally interested in gaining a deeper understanding of the dynamics of social relationships (Domínguez and Hollstein, 2014; Edwards, 2010; Lumino et al., 2017).

In addition, I focused on egocentric networks which only contain the immediate contacts of an individual. They did not capture a complete social network in a given setting. Hereby, I followed the rationale that individuals have contacts across a variety of social domains such as their family, their neighbourhood, or their workplace (Crossley et al., 2015).

3.1 Research instrument and sampling

To obtain information on how individuals place these support activities within their context, I utilized a two-stage survey document. During the first stage, respondents would map out their social contacts across concentric circles, also referred to as the target method (Spencer and Pahl, 2006), to elicit with whom they engaged in a pre-defined set of support activities. The second stage of the survey instrument followed a structured survey design (fact sheets). Using a table format, respondents would answer closed and open questions about their contacts as well as the support activity. The information would be captured for each activity recorded in stage one and thus each activity drawn on the personal network maps. This included respondents' and their contacts' education level as well as the racial identity of the respondent. These closed questions constituted the quantitative data generated by the survey. The open questions presented the qualitative data generated by the survey. They entailed the stated cause for an activity to occur and the respondent's motivation to undertake the activity.

Study participants were recruited using discretionary sampling. Hence, it included the purposeful selection of respondents whereby individuals' racial identity and language group was applied as a stratification criterion to a balanced sample, whereby age and gender were then applied to generate a balanced sample within racial identity groups across both criteria. Participants were between 18 years and above 65 years old and identified with one of six deliberately selected ethnic identity groups[2]. The sampling site was restricted to urban areas of Namibia and primarily included participants residing in Windhoek. Interviews were conducted by the author and ten research assistants. By establishing a local dispersion in the selection process of study participants, and due to the apartheid design and its resulting spatial segregation in urban spaces, location served as a marker to capture individuals of

[2] Ovambo, Nama/Damara, Herero, Caprivian, White Afrikaans, German

different socioeconomic standing. Using location further ensured that a sample with minimal overlaps was created (for instance, interviewing a contact mentioned by a previously interviewed respondent). This was also ensured in sampling guidelines that prevented assistants from selecting contacts mentioned by a previous respondent which also included persons closely related to previous respondents. The duration of the interviews varied between one and up to five hours. A few interviews had to be interrupted and were completed over two or three sessions owing to the respondent's availability.

The methodology employed in this study does not come without limitations. First, due to covering a multitude of support activities, I observed some response fatigue throughout the interview. If this occurred, interviews were broken up into multiple meetings and continued at a later stage. Nevertheless, network measures that account for the size of an individual's network can be subject to the willingness to engage in the survey exercise and can exhibit non-response biases. To account for such, I utilize different measures which capture network size (as discussed in section 3.3) which are then compared across race and education. Neither of these criteria was observed to influence respondents' willingness to engage in the study.

3.2 Data

In total, the data comprises 5735 support activities stemming from egocentric networks of 205 adult Namibians balanced across gender whereby 47 percent are women. In total 165 individuals identify with ethnic identities that experienced discrimination under the apartheid regime which are subsequently referred to as black, including Ovambo, Herero, Caprivian, and Nama/Damara ethnic groups. 40 individuals then identify with ethnic identities such as German Namibian, English, or White Afrikaans who did not experience any discrimination but were put in favourable positions under the apartheid era. The sample mainly comprises Namibians who reside in Windhoek. A notable share of respondents (44 percent) holds a tertiary degree with a little less than a third having completed secondary

degrees and 16 and 8 percent who finished primary or no education respectively. This largely represents the socioeconomic profile of Windhoek residents.

Across the identified themes to capture different types of support (see section 3, Table 1), I observe an equal level of support. Within each category, between 1300 and 1500 activities were recorded with each theme representing roughly one-fourth of all support activities. In the following analysis, I will thus describe support in an aggregated manner to draw out more generic patterns of support across race and education.

It is further noteworthy that 68 percent of support occurs among members of the nuclear family and extended family. Hereby, the extended family includes grandparents, uncles, aunts, nieces, nephews, or cousins. 32 percent of support activities then occur with non-family contacts including friends, acquaintances, colleagues, or strangers. This then also reflects that a majority of support also happens among those that identify with the same ethnic identity which applies to 83 percent of recorded support activities. In part, this also demonstrates that Namibian families primarily rest on intra-ethnic unions. Almost all support from identified family members (96 percent) involves someone who holds the same ethnic identity. This applies to only 55 percent when support activities occur in non-family relationships. Given these initial observations, I distinguish family and non-family support to assess how race and education shape ISP practices. To do so, I utilize network metrics that can capture the extent of individuals' participation or engagement.

3.3 Network metrics: structural patterns and qualitative insights

In this study, I utilize network measures that can describe the structural components of networks (Newman, 2010). Network degree captures the number of relationships observed in an individual's network. I distinguish between the degree that captures all observed support activities an individual recorded and effective size which counts only the number of individuals mentioned. Effect size is always lower than degree as an individual can be

mentioned as being involved in multiple support activities. Density also understood as network closure is a measure of social heterogeneity by calculating the number of unique individuals (nodes) divided over the total number of support activities (edges) of an ego. Lower values thus indicate that an ego engages with fewer alters across multiple support activities. Overall, degree, effective size, and density provide insights into the level or extent of ISP activities.

To explore support by group memberships, reflecting the discussed horizontal inequalities across race and education (see section 2), I compare degree, effective size and density across different and shared characteristics of individuals. Linked to the concept of homophily, such comparisons are similar to i.e. the EI Index of Krackhardt and Stern (1988) which is typically applied to sociometric networks. It measures internal versus external connections of a social group. Following this idea, I compare within and across group participation by race and education using the above-mentioned measures applicable to egocentric networks.

To substantiate this further, I draw on qualitative information that was captured in the survey (motivation and causes, see section 3.1) which I present in two individual case studies. These two cases were selected after insights into support patterns were gained and thus serve as exemplary material. Rather than establishing patterns across cases for generalization, I utilize them to contextualize the network patterns observed. Combined, quantitative and qualitative insights can answer to the transformative element of ISP in that they illustrate differences in within- and across-group support participation by race and education.

4 Support patterns across race and education

Levels of support differ depending on an individual's education level and race in the urban context of Namibia. This then also concerns within- and across-group support defined by race and education.

4.1 Network structures

In general, individuals who obtained tertiary education show the highest levels of support participation (see Table 2). On average they mention about 18 other individuals within their support network across 31 support activities. A share of 41 percent occurs within their educational group and thus with other tertiary degree holders whereas 59 percent then involve others of lower education levels. Those that hold lower education levels generally show slightly lower support participation. On average they report fewer individuals in their network (tertiary degree holders have three more individuals in their network on average). Support participation levels range between 27 for those without education, 23 for primary and 26 for secondary degree holders. These are not vast differences per se which shows that ISP activities can occur across a range of economic levels.[3] Educational peer support then accounts for about one-third of support activities for secondary and primary degree holders and is slightly higher (44 percent) for those without any education.

Regarding race, black Namibians tend to show greater support participation. However, this primarily concerns the number of activities mentioned rather than how many individuals are involved. Looking at the effective size, the number of mentioned individuals is similar in black and white support networks, namely about 17 and 15 respectively. Peer support in terms of education is then more prominent among white Namibians (48 percent versus 36 percent for black Namibians).

This within-group orientation is slightly more noticeable when looking at race and education jointly. Half of the support of white Namibians with a tertiary degree involves educational peers. This educational peer support only applies to a little more than one-third of black tertiary degree holders which means that two-thirds of their support is involving others

[3] In this case, this is measured by education. However, support levels remain fairly similar when compared across other socioeconomic markers such as profession or monthly income levels. This allows using education as a proxy to capture overall patterns observed across a range of socioeconomic markers.

with lower education. In addition, support participation is higher for black tertiary degree holders compared to their white peers (33 versus 27 activities on average) also involves more people (18 versus 16).

Overall, these measures present the first patterns which show that ISP exhibits different orientations concerning whom support is provided. Differences can be observed across education but also whether an individual is part of an ethnic identity that experienced discrimination under the apartheid regime. In addition, ethnic identity features as a within-group marker which is particularly high among those with lower education (95 and 89 %) and lowest for white tertiary degree holders (64 percent).

Table 2 Support networks across race and education

Individual characteristics	Degree	Effective size	Density	Same education (mean)	Same education (%)	Same ethnicity (mean)	Same ethnicity (%)
None	27.2	15.1	.62	12.2	.442	23.7	.89
Primary	22.8	15.7	.71	7.7	.343	21.8	.95
Secondary	26.4	15.1	.61	8.5	.342	22.3	.83
Tertiary	31.1	17.9	.61	12.6	.407	24.4	.76
White	25.5	15.4	.64	12.9	.48	16.3	.64
Black	28.6	16.7	.62	9.9	.36	24.9	.87
Tertiary white	27.2	16.6	.66	14.7	.52	16.9	.62
Tertiary black	33.2	18.6	.59	11.5	.35	28.4	.84
Oth. educ black	26.0	15.6	.64	8.9	.36	23.1	.89
Oth. educ white	19.3	11	.59	6.7	.36	13.9	.70

Source: primary data collected 2017/18, authors own calculation

I now compare whether these patterns vary across family[4] or non-family support (see Table 3). This is because families continue to be stratified along racialized ethnic identities in the Namibian context (see section 3.2).

In general, the share of support with family members declines with rising education levels. This implies that those with higher education have more non-family contacts (about 38 percent for tertiary degree holders versus 23 percent for those without primary education). In addition, for individuals with no and primary education, there is a somewhat higher share of

[4] Recall that in this study family comprises members of the nuclear and extended family.

family members with the same education level (between 48 and 35 percent). For tertiary degree holders, this applies to 34 percent of their family members.

When accounting for race, two-thirds of family support of white Namibians classifies as educational peer support. This is considerably lower for black Namibians. Only about one-third of their family members hold the same education level. When combining race and education, black tertiary degree holders provide family support to a majority of members who have lower education levels (73 percent). White tertiary degree holders show 63 percent of support involving family members who hold a tertiary degree as well. More broadly, this demonstrates that white families tend to be more equal in socioeconomic terms than black families in Namibia.

When it comes to non-family members, white Namibians report on average twice the number of contacts as black Namibians. Non-family support then involves between 43 percent and 48 percent of individuals educated at the same level as white and black Namibians respectively. However, we can see that educational peer support generally increases with education levels for non-family members from 34 and 28 percent for none and primary to 45 and 51 percent for secondary and tertiary degree holders. While peer support in terms of education was less prominent in family support of black tertiary degree holders, it is more noticeable for non-family members. More than half (56 percent) of their non-family members share the same education. This applies to 46 percent of non-family contacts of white tertiary degree holders. Thus education seems to be a stronger within-group marker for black Namibians if it involves members outside their own families. It especially applies to black Namibians with higher education.

Table 3 Family and non-family support across race and education

Individual characteristics	Family support (%)	No of family members (mean)	No of non-family contacts (mean)	Family & same education (%)	Non-family & same education (%)	Non-family & same ethnicity (%)
None	.73	10.2	4.8	.48	.34	.54
Primary	.77	10.9	4.8	.35	.28	.87
Secondary	.66	9.2	5.9	.26	.45	.61
Tertiary	.62	9.7	8.2	.34	.51	.46
White	.45	5.2	10.2	.60	.43	.41
Black	.72	10.9	5.7	.30	.47	.62
Tertiary white	.45	5.5	11.1	.63	.46	.37
Tertiary black	.71	11.9	6.6	.27	.56	.54
Oth. educ black	.72	10.3	5.3	.32	.41	.32
Oth. educ white	.45	4.0	7.0	.42	.28	.47

Source: primary data collected 2017/18, authors own calculation

As noted earlier, family members are generally associated with the same racial identity. To what extent it applies to non-family members then differs across education levels. For primary degree holders it can be as high as 87 percent and thus indicates that for this group, ethnic affiliation is a strong enabler of non-family support. This is less notable for other education levels where ethnic affiliation is lowest for tertiary degree holders and particularly so for white Namibians. For black tertiary degree holders, ethnic affiliation determines about half of their non-family support. This then only applies to 37 percent of white tertiary degree holders.

More broadly, with rising education levels, there is a stronger orientation regarding peer support in terms of education as a socioeconomic marker and ethnic identity for black Namibians. This then implies that white support networks, though more homogenous in economic terms when it concerns family members, tend to be more diverse if support transcends family boundaries. It also stresses that there appears to be more socioeconomic heterogeneity within black families which may – in part – explain higher support levels within black families (Oppel 2021a, 2021b). In the following, I shall unpack this further by focussing on two individual case studies of a white and black tertiary degree holders in the Namibian context.

4.2 Network narratives – two case studies

Patterns detected by network measures can provide first indications about the different realities of ISP for Namibians across race and education. While the cases I discuss below are specific rather than generic, they illustrate how horizontal inequalities can resonate in ISP practices in individuals' lives.

Case study 1 described the network of a black tertiary degree holder while Case study 2 does so for a white tertiary degree holder. Hence, both examples stem from groups that were previously identified as high engagers in terms of support levels but showed different orientations in terms of family versus non-family support, shared ethnic identity as well as affiliation by educational level. Case study 1 which I titled 'Becoming a good supporter to the family' illustrates a narrative that captures the higher level of family support for black Namibians (on average the share towards family members was 27 % higher for black versus white Namibians). Support can be based on taking over care responsibilities for another adult member of the family whereas expectations regarding becoming economically independent differ for own versus other family members' children. There is often an underpinning narrative of basic needs that support caters to – be it toiletries, school uniforms, or food. In addition, some activities demonstrate a forward-looking element of enabling social mobility for younger generations such as paying school and university registration and tuition fees that come with the expectations to embrace the educational opportunities granted to younger generations. Further, support includes community investments within the family that involve traditions around maintaining and gifting livestock.

In general, the narrative of Case 1 resembles the rationales of ISP which largely focuses on transfers made in connection with individuals' economic welfare, livelihoods and poverty reduction (Devereux, 1999; Oduro, 2010; Werger, 2009). Yet, the person described in Case 1 would not be typically included in studies on ISP as he is likely to be classified as

non-poor with a stable monthly income and a tertiary degree while living in an urban environment. Yet, as his case illustrates, ISP plays an important role in his life as well as in the lives of those connected to him including some that a considerably less well-off in economic terms.

The social reality is then quite different in Case study 2, being the support network of a white Namibian educated at the tertiary level. While Case study 1 portrays a sense of necessity in providing support, i.e. when taking over care responsibilities or investing and enabling channels of economic mobility of younger family members, this is less explicit in Case 2. Case 2 further illustrates a more balanced split across family and non-family support as observed for white Namibians. Family support does not feature in the main narrative.

Case study 1: 'Becoming a good supporter to the family'
Participant 1 (black) is 43 years old, holds a tertiary degree and holds a managerial position at one of Namibia's ministries.. Participant 1 got married when he was 31 years old. His wife, who also works for the government is six years younger than him. They share household duties which Participant 1 calls 'joint ownership', yet he also describes his wife as the 'boss at home'. Regarding finances, he talks about a flexible arrangement between him and his wife. For instance, the mortgage payment is not formally split but paid by who can do so. This excludes the car rates (Participant 1 is a proud owner of a Mercedes) which are paid by him alone. Participant 1 and his wife have three children, two daughters aged seven and five, and a boy who is seven months old. Participant 1 also provides a home to his two nieces (both 22 years old) who currently study in Windhoek. Regarding his nieces, Participant 1 says that 'they would not secure a better alternative. Living with me is the best option.' This is because one of his nieces is a half-orphan while the father of his other niece is currently in prison. *When Participant 1 recalls who has helped him financially in life, he recalls the year 1996 when he had to buy a school bag and his brother gave him 50 NAD. He laughs and says: 'I could buy more than a school bag back then'. He also recalls that it came with his brother's expectation to 'be serious with school'. He further continues that 'now I am supporting his child. They [family members] support you so you become a good member of the family and send support back in future'.* *Earlier in life Participant 1 also received money from his mother, who had not completed any education and worked as a subsistence farmer. He recalls that she gave him 100 NAD while 'she was already ill. So she decided to give me money for transport, for education, for my future.' His mother expected him to become a 'good member of the family, she said: this is your future, it is all that you have. You mess up, you are out'. He also remembered receiving 120 NAD from his father for transportation to school. Participant 1 says 'money was not a transaction. [But they expected me to be] a good son. Not become a troublemaker. He was worried that I would have a family before I secured employment. I promised him he will never have to pay.'* *A sense of becoming independent is reflected in his current expectations towards his nephews and nieces. Participant 1 provides them a monthly allowance of 600 NAD for school that is split between five nieces and nephews. The money is intended for food, toiletries and sometimes clothing. Participant 1 uses the word 'sacrifice' in his expectations toward them: he wants them to be serios with school but also to maintain themselves when support ends, making it clear that this kind of support is temporary in nature. He also bought the school uniform for his nephew, as 'he did not have anything, so not sure who else would have done it.'* *Yet, this narrative slightly differs for the niece who is a half-orphan from his deceased brother. Participant 1 paid her registration fee for university as well as her annual tuition fees. He is released that future*

tuition payments can be covered by the pension pay-out from the deceased brother. He expects that his niece behaves in exchange for the support but also wants her to succeed and become a supporter of the family. Thus, economic independence in her case seems to be coupled with future reciprocity while this does not seem to be true for his other nieces and nephews.
Participant 1 further provides non-durable assets, such as food and other items, to 'family members who work in non-gainful employment.' He also finances a 'community crawl' back at his village to provide financial assistance as others involved work in casual or 'survival jobs' are pensioners or have no permanent employment. He paid for the crawl to be set up whilst others involved provide 'the labour' meaning the maintenance and looking after the cattle. When his children were born, Participant 1 gave each cattle. He sees it as a 'gesture of investment. It is not a written tradition, but it is a nice thing to do. I never had anything from my parents, I want to avoid the suffrage for them [his children] that I went through.'
Lastly, Participant 1 mentions a friend and his brother when recalling help for applying to university or filling out other application documents. For Participant 1, this support was very important. He says, 'whoever is in a better situation, does it [provide assistance].'

Source: primary data, collected 2017/2018

Instead, there are two groups of non-family contacts: those that could be considered peers in terms of economic class, and those that appear to sit on a lower rank. The first group comprises friends and professional contacts. The second group is farm and service workers. Regarding the first group, support evolves around leisure, networking, mentorship, and facilitation of economic opportunities. Farm and service workers are then mentioned in connection with basic financial and in-kind support to prevent stealing and incentivize productivity. It is unclear to what extent the additional in-kind and financial support addresses the basic needs of workers and whether they are an essential contribution to their livelihoods. Yet, it is noteworthy that farm and service workers are primarily black Namibians which also speaks to lower within-ethnic identity group support observed for white tertiary degree holders. The additional insights gained from Case 2 however demonstrate how these forms of support can continue to replicate power imbalances and dependencies created under the apartheid regime.

Regarding family support, Case 2 then shows that receiving financial support to obtain education seems to be naturalized in that it is a 'sensical' or 'logical' thing to do. It is noteworthy that there was no mention of strong expectations to embrace economic opportunities as illustrated in Case 1. Further, there is an element of maintaining intra-family wealth such as maintaining a farm as a family side business. Contributions to the church were

then considered social etiquette (though church donations can also be found among black Namibians and hence are not a particular feature of white non-family support).

Though the information obtained for case study 2 is based on the same survey instrument and support categories which are aligned with the rationales of ISP (see sections 2 and 3), a look beyond categories and network patterns reveals that social realities of support can be quite different. It illustrates that support that caters to the economic welfare of an individual is not confined to the conceptual space of poverty. ISP also occurs among non-poor individuals who can play an important role in providing support to those that are poor. These aspects have been discussed previously as vertical transfers between better and worse-off households (Devereux, 1999).

Case study #2: 'Support beyond necessity'
Participant 2 (white) is 45 years old, holds a tertiary degree and works in a managerial position in Namibia's private sector. Participant 2 is married and the head of a household of four. He describes himself as the 'breadwinner' of the family as well as a 'family person, family is important.' *When recalling support activities listed under 'unpaid labour', such as assistance at work, Participant 2 refers to a group of male friends he refers to as 'therapy group'. All of them hold tertiary degrees, are aged between 35 and 45 years, and hold higher grade professions including a lawyer, doctor, architects, or working in finance. Participant 2 describes mutual support relationships that happen monthly which include 'personal conversation, information and exchange on current market situations, new exchange, … a men's gossip group over beers.' A slightly larger circle which Participant 2 summarizes as 'well-off professionals' is then included in mutual financial support. The latter being 'common purchases, collective financial transactions, buying common imports, men toys or common event goods such as beer'.* *Regarding professional support, he is a mentor to four male and one female adults. Most of them are younger than Participant 2 and between 25 and 25 years of age, except for one who is 52 years old. Except for one who is still at university, all hold a tertiary degree. Participant 2describes his support as providing 'mentorship, career advice' but also 'transaction specific information' regarding financial matters. He also states that it is a reciprocal agreement, and he can call them for advice as well. His motivation to engage in this mentorship is based on him seeing it as 'career enabling, networking, have[ing] more competent people to achieve Namibian goals.'* *Participant 2 provides money to a local church once a year which he describes as 'church fee and kindergarten funding'. He considers it as 'part of social etiquette' and does it as 'my wife is more religious; it is important to her'.* *Participant 2 also mentions his farm workers when talking about financial support. These are a group of male and female workers, between 30 and 50 years of age. Participant 2 says they are 'traditionally married' and typically did not complete any education. Participant 2 provides them with weekly additional support, between 100 and 200 NAD, which he considers being the 'social component' of a service relationship. However, it also seems to be a matter of prevention. Participant 2 states that 'stealing would be a problem if no money was given. It is important to care for your workers. I want them to get by well. It is a long [lasting] service relationship.'* *This also includes 'second hand durable goods, old kitchen stuff and furniture' which Participant 2 gives to his service workers as he has '…a problem with waste. [I] would not throw away something that others can use. I also give them sheep if they do a real nice job'. Participant 2 uses this kind of support as a 'reward system. If they do their job. [It is a] disposable for unused assets instead of throwing them away.'*

Larger financial transactions include school fees and pocket money for his two children, and general expenses in the household. Participant 2 also mentions his father (having a tertiary degree as well), who paid his tuition fees when he was young. Participant 2 says that receiving this form of financial support 'makes sense. It is a mutually beneficial relationship.' Today, Participant 2 is running the farm (though not as his main profession) with his father, whereby he finances farm expenses which he terms a 'intra-family funding system.' This also includes durable assets which are based on 'common decisions between parents. [It is an] intra-family asset transfer for useful goods.' *Lastly, Participant 2describes his professional network with whose members he exchanges information on a daily basis whereby he estimates that about 60 per cent of his contacts are white and between 20 and 80 years old. He describes a group of people he has known between five to 20 years, most of them having tertiary degrees. Participant 2 engages because it is 'mutual sharing and facilitation of opportunities. [You get] access to advice and skill. [For the] identification of business opportunities.'*

Source: primary data, collected 2017/2018

On a broader scale, ISP can thus instrumentalize existing inequalities and social stratification to create economic dependencies along such lines. For white Namibians this resonates in support practices towards low-skilled labour to, for example, maintain their productivity. For black Namibians, it shows in the support given to poor family members and comes with an expectation of upward mobility. These patterns are no coincidence but arguably a continuance of post-apartheid inequality.

Thus, how this support responds to prevailing horizontal inequalities – both in the structural patterns of networks as well as in individual narratives – is important to understand ISP's role in transforming or perhaps maintaining forms of discrimination.

5 Conclusion: informal social protection and transformation

Informal social protection ISP has been recognized as an important source of livelihood support in the global South (Bevan, 2004; Oduro, 2010; G. D. Wood, 2004; G. Wood & Gough, 2006). Yet, this literature is rarely brought into dialogue with transformative approaches to formal social protection. Through a focus on social justice, transformative approaches acknowledge horizontal inequalities that stem from or continue to produce social and economic discrimination (Devereux & Sabates-Wheeler, 2004). They thus seek to include elements that redress such forms of inequalities and discrimination. While it is important to understand the transformative potential of formal provisions, ISP plays an important role in the overall welfare mix of the global South. With ISP thus being a part of

the portfolio of economic support individuals have access to, it is important to understand its role in enabling transformative formal approaches but also to what extent ISP can be transformative in itself. In this study, I provide a first attempt to link these two debates by illustrating how practices of ISP differ across race and education levels – both elements which constitute horizontal inequalities and former or continued discrimination in the Namibian context. While these findings may be particular to the urban context of Namibia, I discuss more general implications regarding transformative approaches.

The results of this study suggest that rather than counter-acting group-based inequalities and differences, ISP is embedded in and thus thereby reproducing unequal structures. First, it is important to recall that 83 percent of support activities occur among members of the same racial identity. This already implies that ISP rarely cuts across racial divides. In addition, when black and white Namibians achieve a similar socioeconomic standing, i.e. both have a tertiary degree, group-based inequalities seem to translate into vertical inequalities. Hereby, the socioeconomic heterogeneity reaching 'down below' remains greater for ISP practices of black and not white Namibians (see also Oppel 2021a). Findings that support this dynamic include, for example, black tertiary degree holders showing fewer support activities with educational peers than white tertiary degree holders (32 versus 50 percent of their support activities). Two-thirds of black tertiary degree holders' support reaches down to others with lower education levels which also stresses that there is greater socioeconomic heterogeneity within black support networks, particularly regarding lower levels of education. This contrast is even more pronounced when looking at support among family members only. For white Namibians educated at the tertiary level, family support involves two-thirds (63 percent) of their educational peers. For black tertiary degree holders, a majority (roughly 73 percent) of family members they support hold lower degree levels. Overall, while black and white Namibians support a similar number of people, black Namibians record a higher number of

activities across mentioned contacts. This can further indicate that there may be a greater necessity to support others due to the overall lower socioeconomic standing of black versus white Namibians (see also Oppel 2021b). In addition, network narratives reflected in the discussed case studies serve as an example that highlights the different realities of support for black versus white tertiary degree holders.

More broadly, I show that ISP stretches across non-poor and poor individuals (in this study explored as adults with no and up to tertiary education). While it can thereby tackle inequality within groups by reaching members of the same racial identity group who are worse off, this seems to occur more frequently for members of marginalized groups. Hence rather than ISP being a transformative element that addresses some of the relative economic disadvantages experienced by members of a certain group, it can also maintain or replicate these disadvantages. First, by not addressing the source of relative economic disadvantages, and second, by compensating for such disadvantages and hence potentially reducing an overall necessity to address them. It thereby shifts the burden of transforming a social-structural context on those who were able to overcome some of these structural barriers and discrimination by supporting the majority who did not.

In line with previous arguments that stressed the importance of relationships and social-structural context (Chambers, 2013; McGregor, 2007), I thus propose that ISP constitutes an important element in debates on transformative social protection. First, by showing that ISP is embedded in the larger socio-structural context of a society and cannot be solely understood in conceptual spaces of poverty, rural development, or small communities alone. Second, by suggesting that ISP responds to and reproduces horizontal inequalities stemming from former and continued discrimination. Third, a first exploration of a more nuanced understanding of how horizontal inequalities resonate in the intimate practices of family and non-family support can inform formal initiatives that seek to reduce power

imbalances, dependency, and discrimination that result in different and perhaps adverse dynamics of informal support.

Further research can link ISP and transformative social protection by exploring how horizontal inequalities define lived realities and economic behaviour in different contexts. A more nuanced understanding of the social structure of contexts can enable more targeted formal responses that can redress social and economic imbalances, especially those borne from historical discrimination.

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Conflict of interest

The author certifies that they have NO affiliations with or involvement in any organization or entity with any financial interest or non-financial interest in the subject matter or materials discussed in this manuscript.

Data availability

The datasets generated and/or analysed during the current study are not publicly available due to privacy agreements with respondents and the data protection guidelines of the ethical review committee of the University of Sussex but are available from the corresponding author upon reasonable request.

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