

**TOWARDS AN ALTERNATIVE DEVELOPMENT
APPROACH TO LOW COST HOUSING DELIVERY IN
KWAZULU-NATAL PROVINCE**

BY

**PRIMROSE THANDEKILE SABELA
2014**

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BY

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**A thesis submitted in fulfilment of the requirements for the degree of
Doctor of Philosophy (PhD) in Development Studies in the Department of
Anthropology and Development Studies at the University of Zululand**

Supervisor: Prof Christopher Isike

2014

DECLARATION

I Primrose Thandekile Sabela hereby declare that this thesis is entirely my own independent work and all sources used have been indicated and acknowledged by means of references.

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Primrose Thandekile Sabela

2014

DEDICATION

This thesis is dedicated to my late loving husband, Thabo Robert Sabela, to my mother Sindisiwe Gumede and my late father George Gumede.

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ABSTRACT

The question of basic housing for the poor majority of the world's population remains a festering global development challenge given the plethora of housing delivery models which abound. In South Africa, the capital subsidy scheme and the comprehensive plan for the development of sustainable human settlements are the dominant policy models that the post-apartheid government has used to deliver low-cost housing for poor South Africans. While it has recorded some successes, records show between 1994 and 2013, the housing backlog actually doubled and housing targets have never been met. The rapid proliferations of slums and informal settlements as well as widespread protests over housing are indicators of the failures of housing delivery in South Africa.

This study therefore sought to critically assess the effectiveness of the existing housing delivery models/mechanisms in KwaZulu-Natal with a view to develop an alternative approach for low-cost housing delivery in the province. Using a triangulation of research approaches, data collection methods and analysis, the study did an extensive review of secondary and primary literature, surveyed 173 respondents and conducted 27 key-person interviews in two District Municipalities (Uthungulu and eThekweni) in the province.

The study found that the capital subsidy scheme which is largely market-centered has not only failed to house the poor in the study areas, but has also perpetuated poverty as ownership of houses has not contributed to enhancing and sustaining livelihoods. The comprehensive model which was an improvement over the capital subsidy scheme has also failed in this regard. At the core of this challenge is the top-down nature of these models which exclude the vital contributions of the beneficiaries. The consequence of this exclusion is a misplaced conceptualization of what housing means to the poor in terms of sustainable livelihoods. Generally, the study revealed that non-integration of all capital assets such as individual economy, financial capital, social capital and natural capital in housing delivery projects, will not translate into the growth of the poor. The study therefore highlighted the need for and proposed an alternative housing delivery model that is inclusive, transparent, area-focused and evidence-based.

This comprehensive participatory model integrates all capitals necessary to develop and capacitate the poor as it appropriates their economic/financial capital, social capital and natural capitals. It aims to build and enhance poor people's livelihoods, and therefore address challenges such as poverty and unemployment. The model focuses on enhancing the current delivery systems. Apart from the proposed participatory model, the study makes a number of specific policy recommendations to facilitate the proposed model which include the following; first, participatory processes such as the IDPs at local municipal levels should be used to facilitate people's participation in the whole process, from conception, planning, implementation and evaluation. Second, participation from site demarcation and in land use allocation and allocation of housing units by the poor themselves is recommended to help curb corrupt practices around allocation. Third, employment creation should be factored into the location of housing. This should be treated as part of the planning process not an after-thought or 'add-on' type of activity. Fourth, housing planning and implementation should be evidenced-based to be meaningful. The KwaZulu-Natal Research Forum in collaboration with the Department of Human Settlements and Statistics South Africa conduct regular research into housing needs, requirements and their relationship to sustainable livelihoods before embarking on building and delivering houses.

Lastly, the Department of Human Settlements in collaboration with Provincial and Municipal governments should conduct regular post-occupancy evaluation as it could provide valuable information on perceptions with regards to satisfaction with houses.

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ACRONYMYS

BNG	Breaking New Ground
DHS	Department of Human Settlements
FFC	Financial Fiscal Commission
GCU	Government Construction Units
IDP	Integrated Development Plan
IDT	Independent Development Trust
KZN	KwaZulu-Natal
MDB	Municipal Demarcation Board
MDG	Millenium Development Goals
NHF	National Housing Forum
NHFC	National Housing Finance Corporation
NURCHA	National Urban and Reconstruction Agency
PHP	Peoples' Housing Process
POE	Post-Occupancy Evaluation
RDP	Reconstruction and Rural Development Programme
ROU	Record of Understanding
SAHT	South African Housing Trust
SERI	Socio-Economic Rights Institute of South Africa
UNCHS	United Nations Centre for Human Settlements
UNDP	United Nations Development Programme
USAID	United States Agency for International Development

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CHAPTER ONE

BACKGROUND INFORMATION TO THE STUDY

1.1 Introduction

Provision of houses to the poor, has been one of the major preoccupations of development practitioners across the World. There is an increasing perception that since the 1994 to 2013 period of post-apartheid South Africa, the housing delivery approach and strategies in South Africa, and in the specific context of this study, KwaZulu-Natal (KZN) province has been accelerating poverty instead of improving people's livelihoods. It is also argued that the housing subsidy scheme intended to provide the poor with housing has failed to adequately address their housing needs as they cannot gain access to the mortgage-finance market. In this light, a critical question is which policy approach and strategies would effectively address housing problems in KZN province? This study critically analyses the existing housing delivery approach in KZN with a view to determine which policy approach and strategies would effectively address housing problems in the province. The ultimate aim is to develop an alternative approach to effective low cost housing delivery in KZN and which can become a best practice model for the rest of South Africa.

The South African government, since 1994 has delivered more than two million houses to the poor, addressing a backlog that was estimated at 1.6 million in 1994 (Tissington, 2011). However, according to the latest statistics, the shortage has more than doubled between 1994 and 2013 (Tissington, *ibid.*). This raises a number of questions, for example, in the context of this study, what is the relevance of the current policy approaches and strategies aimed at addressing low cost housing shortage in South Africa and in KZN specifically? How much difference has it made

in improving people's livelihoods? This knowledge gap raises issues for investigation. This opening chapter is organised into the background to the problem, research problem, objectives of the study, research questions and hypothesis, significance of the study and methodology used to generate information for this study.

1.2 Background to the Research Problem

How responsible are we as designers to address the needs of an estimated two billion people around the world living in inadequate and unsafe housing? Very! And how prepared are we, as designers, to address a problem of such magnitude? Not very well at all. So what should we do about it? How can we, as design professionals, take more responsibility for helping those who cannot pay our fees, and be more prepared to address needs for which we have little experience?
(Fisher, 2005: 1)

The quotation above acknowledges the fact that professionals involved in housing provision have to understand the housing needs of the people at the lower end of the market, if they are to provide adequate, decent and sustainable housing. A significant challenge facing the South African government is the shortage of housing and lack of basic services characterised by the frequency of mass protests. Smith (2008) maintains that the human settlement challenges are both considerably varied and complex and this is attributed to complicated linkages among households and complex livelihood generation strategies which in turn have enormous implications with regards to housing needs.

It is further stated in Smith (ibid.) that the institutional context which is characterised by different role players such as numerous departments at all levels of governments, agencies involved in housing provision playing different roles and a web of contradictory policies and regulations, adds to the complexity. The housing delivery

processes are characterised by severe capacity challenges at local government level coupled with a number of other societal problems requiring attention and competing for priority with housing provision (Thwala, 2005 and Choguil, 2007).

These societal problems include the HIV/AIDS pandemic, high and rising levels of unemployment, chronic poverty and food insecurity as well as the rapid growth of the population. In addition, a number of varied challenges are identified in the Outcome 8 Delivery Agreement, Human Settlements Report of 2011. These challenges include the rapid increase of household formation, urbanisation and poor planning which has resulted to informal settlement growth (Outcome 8 Delivery Agreement, Human Settlements Report, 2011). The report further maintains that the current state-led housing development approach cannot and will not be in a position to meet the current and future housing needs of the country, hence, it made a call for diversification in the approach to providing low cost housing in South Africa. This call has, therefore, laid the basis for a study of this nature which seeks to basically evaluate the current approach with a view to suggesting an alternative approach, methods and strategies for low cost housing delivery in the specific case of KZN.

The South African Minister of Human Settlements in his 2013 Budget Speech also stated that ‘the continuous allocation of grants for free housing to poorest of the poor is unsustainable going forward’(Sexwale, 2013:6). Furthermore, Sexwale (ibid.) regards the type of delivery as more of a welfare programme approach than a housing policy and argues that it is driven by the triple challenges of unemployment, poverty and inequity. Budgetary constraints were also alluded to, indicating that despite the expected support given to low income households who earn below R3,500 per month, the government has to take into account the housing needs of the ‘gap market’

comprised of households earning between R 3,500 and R 12,500. The latter, do not qualify to obtain the government subsidy, are unable to independently gain access to adequate shelter and the banks /mortgage finance institutions are not willing to provide them with finance.

Gilbert (2004) also raised concern that provision of low cost housing in South Africa is characterised by higher levels of beneficiary movement out of the newly created settlements, back to the slums or squatter settlements. The movement is attributed presumably to lack of satisfaction with the structures provided on the basis of the size, adequacy of space and quality of units and that the location of settlements created tend to be placed far from livelihood generation opportunities. Gilbert (ibid.) further alludes to the multiplicity and shifting needs of the poor, and the argument is consistent with that of Mitlin (2008) and Cross (2006) whose observation suggest that improvements might miss the target of building decent houses for human occupancy because of diverse needs of the poor, social expectations and realities of unaffordable living costs in new settlements including the fact that

Researchers and professionals such as Lankantilleke (1994), Miraftab (2001 and 2003), Gilbert (2004 and 2007), Fisher (2005), Choguil (2007) and Hamdi (2010) are involved in research on various forms of housing development. They are becoming more concerned about issues of adequacy, affordability and sustainability of the whole development process. The questions constantly asked by these scholars relate to whose adequacy? Who decides on what to provide? And the extent to which the intended beneficiaries participate in their own development. The questions posed here assert that, for appropriate delivery of low cost housing, providers have to understand the needs and what housing means for potential beneficiaries.

Available literature by Alexander, Cox, Abdelhalim, Hazzard, Kural and Schukert (1973) has also shown that lack of participation of the poor in their own housing development, is the source of housing problem. This old publication asserts what is still practiced today in low cost housing provision that, in the process of housing provision, the faceless structures are constructed and completed before anyone knows the beneficiary. The units are allocated as complete products to the poor. Included, is the issue of participation of intended users, over decisions on housing delivery to ascertain responsiveness to the housing needs as identified (Alexander *et al.*, 1973). This provides an explanation on why housing problems persists. Scholarly writings and observation on the current delivery tempts one to conclude that the approach needs to be enhanced as it seems unsustainable. It is argued that current delivery is state-focused and tends to undermine the contributions and efforts of other stakeholders including untapped and abundant resources possessed by the intended users.

The form of delivery has also created a dependency syndrome and an entitlement attitude, contrary to the address presented by the Minister of Human Settlements' address, who stated that 'the government does not want to create a beggar culture where people just expect to be given free houses from the State'(Tissington, 2011:8). In spite of this statement, it is worth noting that the delivery of the housing units through the subsidy entails a number of expectations, that the products offered will be acceptable and affordable, and that some credit facility will be readily accessible to make the houses provided affordable to the poor.

Rust (2002) maintains that different players have different expectations of how the policy is to be implemented and what their roles are and whether they have capacity to perform as expected. Presently, there are divergent views within KwaZulu-Natal

Province with regards to delivery of low-cost housing, particularly on the periphery of urban areas. The key questions of how and who should deliver to the poor still remain unanswered. Should it be the provincial government, the district or local level municipality?

Exodo evidence particularly within uMhlathuze local Municipality, which has the highest population than any other municipality within uThungulu district shows that it is difficult to measure or have exact figures of peri-urban settlements in that, informal settlements are not classified as urban or falling within the jurisdiction of uMhlathuze Municipality, as a result the figures and related socio-economic information available is not precise on the size of the population of the district. It is further noted that lack of statistical information has been identified as a major obstacle towards planning for provision of services and development in the area, particularly within uMhlathuze Local Municipality (MDBR, 2002). It is assumed that less information is available on the real and felt housing needs of the poor. The government has taken great and impressive strides to provide housing to the poor. However, it is regrettable to note that millions of people still lack adequate services and housing and the slow delivery is also noted within KZN province especially in uThungulu District Municipality (Stoppard, 2003 and IDP, 2011/2012).

There has been a massive illegal occupation of land within the province coupled with forceful removals of people by the government: this translates into massive demand for housing, which is also indicated by the increase in the development of informal settlements. Interestingly, concern has been registered by various stakeholders responsible for low cost housing development that the current state-led housing development approach will not be in a position to financially and sustainably address

the current and future needs for housing hence a call for diversification in approach to include alternative methods and delivery strategies is required.

The report further notes that the country is faced with rapid urbanisation, poor planning and the fact that 17percent of households in need of proper housing earn between R3, 500 and R12, 800, therefore, excluded from obtaining full subsidy and in the mortgage financial housing market. In this light, it is crucial to understand what alternative mechanisms could be adopted to address the housing problems experienced by the gap market so that the existing housing subsidy is not viewed as selective or accelerating poverty instead of improving people's livelihoods.

Against this background, this study aimed at developing an alternative and effective approach, which would realistically meet the housing needs of the disadvantaged communities, that is low income households with the purpose of improving people's livelihoods. It is also important to look at critical questions such as a 'whose interests are being served by the current models of housing delivery' and what guides policy formulation and the current delivery approach.

1.3 Statement of the Research Problem

Attempts to address the housing question throughout the World have been based on a number of initiatives such as mass housing programmes, shell houses, site and service schemes. There is a growing perception that governments in developing countries have failed to ensure that all citizens are provided with adequate access to basic services including adequate shelter. Notably, the majority of the poor are unemployed and they lack appropriate shelter thus residing in slums, in urban areas.

In South Africa, the National Housing Subsidy Scheme, a once-off capital grant graded according to household income, is one of the dominant and current models that the new unit South African Government has utilised to address low-cost housing problems for the poor since the demise of the apartheid era. Low cost housing provision during the apartheid era was mainly driven by the need to mobilise the cheap labour force. Migrants were therefore provided initially with temporal accommodation (such as hostels) on the edges of declared white areas and in close proximity to growth points (Herve, 2009). Townships were only established when realising that the Black population had no intention of going back to rural areas as was assumed. Houses were provided on a leasehold basis.

The principles of fragmentation, segregation and separation guided the location of settlements or townships. It is noted in the Financial and Fiscal Commission (2012) that the government, through the capital subsidy scheme, has been heavily involved in the provision of freely owned and almost uniform structures to the poor through mass production. According to the General Household Survey (2004), there were 12 194 000 total households in South Africa in 2004. Out of nine provinces, KwaZulu-Natal had 19.5% of the total households.

Despite its existence, various weaknesses of the subsidy scheme have been identified and these include a proven record of unsustainable delivery demonstrated through the rapid proliferation of slums and informal settlements, doubled backlog when comparing the current and 1994 figures, and the failure to improve the living standards of the poor. The model has created a dependency syndrome in that it has made the beneficiaries to rely entirely on the government for housing provision and the government has failed to secure support of the private sector in low cost housing

delivery and has ignored the contributions (financial and human resources) of the poor in housing provision. This study critically examines the effectiveness of the existing housing delivery mechanisms in KZN, and goes further to propose an alternative approach for low cost housing delivery in the province.

The study critically analysed the effectiveness of the existing approach to housing delivery by government in KZN province, in a bid to develop an evidence-based alternative strategy for low cost housing delivery in the province for the purpose of strengthening livelihood security of the populace and curbing the proliferation of informal settlements within KwaZulu-Natal Province.

1.4 Motivation of the Study

To my knowledge, when the government of national unity took over in 1994, the country was characterised by an asymmetrical nature of development with an industrialised and technologically advanced society running in parallel with a socially deprived society living in abject poverty. Studies and media reports on low cost housing delivery show that provision of free housing units to the poor has ignored the needs of the poor, and that, the poor have not been afforded the opportunity to be part of the housing development system. A profile of the basic needs is provided in Deegan (2001), where it is noted that approximately 1,5 million households reside in either shacks or hostels and 45percent of households in South Africa do not have access to grid electricity. In addition, access to water and proper sanitation has been a problem for almost 50 percent of the population.

As a result of the explained grounds, I was intrinsically motivated to add to the body of knowledge aimed at meeting the basic needs of people such as provision of adequate

housing to the needy. What also motivates the study of this nature is the increase in violent protests on the delivery of basic services in the country and this prompted the researcher to propose an alternative approach that could possibly inform housing policy formulation and implementation. Arguably, most studies conducted on housing provision have focused on outcomes such as the number of dwelling units completed or subsidies approved by the government. The capital subsidy scheme has been and remains the cornerstone of low cost housing delivery, through mass housing production as the main form of delivery. Since lack of adequate resources has forced governments to take difficult decisions about the size of dwelling units and plots resulting in provision of poor quality or substandard structures, I was motivated to propose an alternative low cost housing delivery strategy to address these provincial housing challenges. Huchzermeyer (2001) concurs that the housing product provided by the South African government through the capital subsidy scheme falls far short of a dignified house with reasonable space.

According to Murie (1998), citizens are able to meet their housing needs in various ways other than through the market. Support is made available by family and community members who make it possible for the poor to provide themselves with adequate shelter independent of market participation. The need for an alternative approach is also based on the reality that there will be a stage in the near future where poor people would be expected to provide themselves with adequate housing and as Huchzermeyer (2001) relatedly notes, the subsidy will never continue indefinitely.

Hamdi (1991:11) sums up the problem of the current approach by stating:

the more governments built houses, the less they seemed to achieve because the more they built, the more demand they created-and the more they needed to build, the larger they grew, so the more they had to build to balance their books and legitimize their purpose both socially and politically.

The statement above raises concern about development or housing delivery which is state driven, that provision creates more demand for low cost housing. This has been demonstrated by the increased need for housing in South Africa where figures have doubled despite the fact that the government has delivered substantially. The housing backlog has increased instead of narrowing down. The only solution proposed is to find alternative approaches to housing delivery.

1.5 Purpose of the Study

The study critically analysed the effectiveness of the existing approach to housing delivery by government in KZN province, in a bid to develop an evidence-based alternative strategy for low cost housing delivery in the province for the purpose of strengthening livelihood security of the populace and curbing the proliferation of informal settlements within KwaZulu-Natal Province.

1.5.1 Specific Objectives

- (i) To profile housing provision during apartheid era in a bid to provide the historical context.
- (ii) To profile the current state of housing provision and delivery in KZN province.
- (iii) To examine factors contributing to housing problems in KZN province.

- (iv) To analyse the strengths and weaknesses of the current approach to housing delivery by government in KZN province.
- (v) To determine whether the implementation of the current approach to housing delivery improves the housing situation and livelihood security of the populace in KZN Province.
- (vi) To recommend an alternative approach to low cost housing delivery aimed at addressing housing challenges in KZN province.

1.5.2 Research Questions

The study was guided by the following research questions:

- (i) What was the situation in housing provision during the apartheid era?
- (ii) What is the current state of housing provision and delivery in KZN province?
- (iii) What factors contribute to the housing problems in KZN province?
- (iv) What are the strengths and weaknesses of the current housing delivery approach in KZN province?
- (v) To what extent does the implementation of the current approach to housing delivery improves housing situation and livelihood security of the populace?
- (vii) What is an alternative approach to low cost housing delivery in KZN province?

1.6 The Significance of the Study

First, it is envisaged that understanding the state of housing provision and delivery in KZN province would contribute to the body of knowledge on housing challenges or problems in developing countries. As such, profiling the study area formed the basis for identifying the housing problems of the poor populace in a bid to examine the increase in the number of informal settlements, through introspecting alternative approaches to address them.

Second, identifying factors that contribute to housing problems have added to the growing literature on the housing needs and aspirations of the poor, processes and gaps in housing provision approach and delivery strategy, thereby contributed theoretically to various aspects on low-cost housing provision that needed to be improved.

Third, analysing the strengths and weaknesses of the current approach to housing delivery by government provided insights that policy-makers, researchers and training institutions can use to articulate and implement low-cost housing delivery mechanisms and provide an in-depth understanding of the dynamics involved in the delivery processes. In addition, the findings of the study could empower the entire community and public administrators to implement proactive strategies and plans to curb the housing challenges.

Since there is a need for an alternative approach to curb the housing challenges as the subsidy scheme will never continue indefinitely, and, the poor people will be expected to provide themselves with adequate housing, the findings of the study have not only articulated an empowerment strategy in housing for the poor populace, but also raised political and social awareness among the poor populace.

1.7 The Research Methodology

The overall aim of the study was to recommend an alternative model for low-cost housing provision within KwaZulu-Natal province. To achieve this aim, five research questions were addressed.

The nature of the research questions addressed by this study guided the methodology adopted by the study. This section presents the research methodology and the profile of the study area used towards the production of the research output. It is organised into six sub-sections as follows: research design, area of the study, target population, sampling and sampling techniques, data collection methods and tools, operationalisation of the variables and constructs used in this study and includes the data analysis plan.

1.7.1 The research design

Research design is defined by Seltiz *et al.* (1962) in Kothari (2004) as the conceptual structure within which research is conducted. It explains what, where, when, how much and by what means an inquiry or a research study will be conducted. The study borrowed from the interpretivist tradition which, according to Babbie, Mouton, Voster and Prozesky (2009), emphasizes that human beings continuously interpret, create and give meaning to define, justify and rationalize actions and interpretations attached by people in their surroundings or physical immediate settings.

The study used a mixed-method approach to research because of its high level of objectivity and validity. The study was conducted within the quantitative and qualitative approaches to research. Both approaches were used to obtain meaningful information on the housing needs and other socio-economic and demographic profile of the community including information on how people describe 'adequate housing.'

An attempt was made using the qualitative approach to gain insight into the mechanisms used to provide housing to low income groups, problem of housing shortage as perceived by those presently inadequately housed and the extent to which current delivery mechanisms have improved the lives of the recipients of housing units.

The nature of the problem under the study necessitated using the descriptive research design built on the interpretive tradition. It is acknowledged that people are knowledgeable about their immediate physical setting, needs and social lives and the knowledge possessed is used to bring order and a sense of smoothness to daily interactions they become involved in. Descriptive research design is built from interpretive philosophical underpinnings or paradigm, in which researchers contend that human social life, is qualitatively different from other things studied by science. This paradigm asserts that truth depends upon socially- constructed beliefs, norms and perceptions, and thus, there is no universal objective truth in social life. Thus, a body of knowledge of the existing approach to housing delivery by government was generated through analysing the captured insights, beliefs and the respondent's attitudes as well as utilised them accordingly.

1.7.2 Research method

The case study research method organised in a cross-sectional time horizon was used for this study. The unit of analysis was the local government municipality. Two case studies from KwaZulu-Natal Province were used in the study. These include uThungulu District Municipality and eThekweni District Municipality. Studying phenomenon in the natural environment through multiple lenses can enrich the data.

An advantage of multiple-case study analysis is that,

evidence from multiple cases is often considered more compelling, and the overall study is therefore regarded as being more robust (Yin, 1994: 45).

According to Houser (1998), a case study is an intensive investigation of a particular incident, institution or unit in an effort to understand and explain a given phenomenon. Similarly, Stake (1995) conceives a case study as a pursuit of a bounded system, emphasising the unity and wholeness of that system, but confining the attention to aspects that are relevant to the research problem. In this regard, a case has character and boundaries. As a course of inquiry, 'case studies are the preferred strategy when 'how' or 'why' questions are being posed, when the investigator has little control over events, and when the phenomenon lies within some real-life context' (Yin, 1994, p. 1). This is one of its strengths.

In addition, case study research provides a holistic picture and depth of understanding of respondents rather than numerical analysis of data (Stake, 1995). It also enables the researcher to gain the overview of experience, attitudes, opinions, suggestions, expectations and behaviour towards some issues of the target group (Babbie, 2000). Noted also, the case study research is performed at the site where the program or activity occurs naturally, and multiple forms of inquiry (document review, observation, and interviews) are usually utilised. A study that contains more than a single case is called a multiple-case study (Yin, 1994). In this study, four case studies served for multiple-case inquiry.

A case study research method was opted for because it allowed for an intensive and integrated investigation of a definite unit, which is a specific local government institution in South Africa. *The criteria for selecting of sample case studies are three*

fold and all were relevant for selection of case studies for this particular study. The first criterion involved the magnitude of the housing crisis. The crises must be significant, and have attracted the attention of different stakeholders, government, and the general public. The second criterion is the intensity of poor livelihoods in the area. In this regard, such intensity is characterised by high level of unemployment, poverty and linked to public assault. The third criterion is the availability of documentary evidence in order to draw systematically logical conclusions.

1.7.2.1 Limitations of case study research design

There are some limitations in using a case study in research. One disadvantage of using this methodology is the potential lack of scientific generalisability of the data because of subjectivity (Yin, 1994). However, for the study, a number of steps were conducted to ensure trustworthiness of the findings. Since the study was a qualitative one, it ensured validity by giving a fair, credible, honest, and balanced account of social life experienced from the communities under studied. In addition, case study acquires a great deal of time and generates voluminous records (Yin, 1994).

1.7.3 A detailed description of the study area

KwaZulu-Natal is one of the provinces in South Africa, accommodating twenty-one percent of the South African population. It is the second richest province in terms of industries but classified as one among the three provinces with the highest rates of income poverty, together with Limpopo and Eastern Cape. Within KwaZulu-Natal province, two case studies, uThungulu District Municipality and eThekweni District Municipality were chosen for an in depth study. The areas selected are characterised by the high rate of population growth and the great demand for low cost housing. It is noted in the research report on the status of informal settlements in KwaZulu-Natal

that, the informal settlements are estimated at 670 across the province with an annual household increase of 1percent, that is, an increase of households residing in the informal settlements (Housing Development Agency (HAD), 2012). It is further noted that, eThekweni municipality has the highest number of households in the informal settlements when compared with other municipalities in the province. It is, however, acknowledged that the statistics provided may not be a true reflection of the actual number of households in the informal settlements.

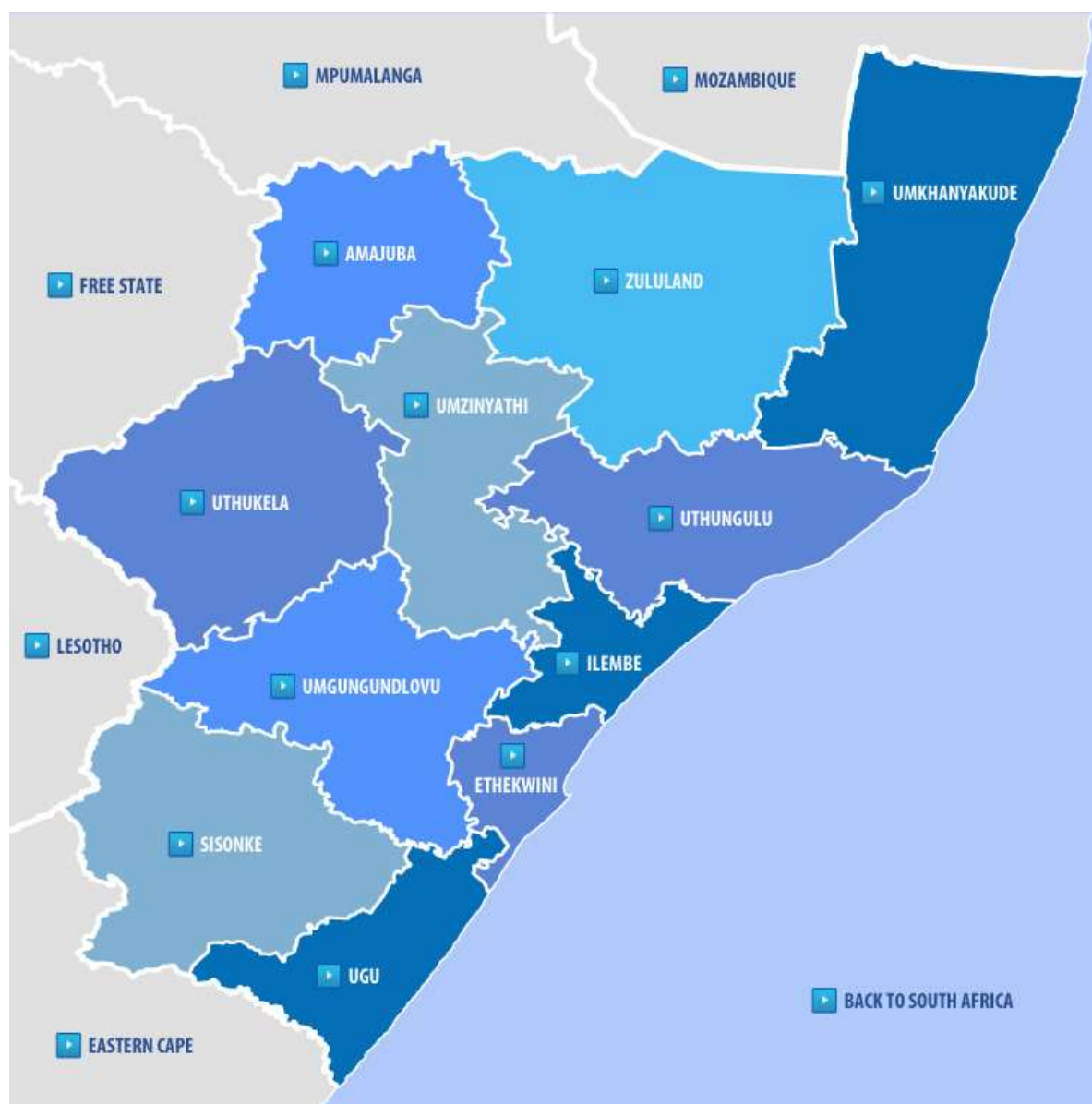
1.7.3.1 Criteria for selecting the study sites

The criteria for selecting the study cases were four folds. First, on the basis of having low cost housing projects, second on proximity of the housing projects to the economic activities to examine specific issues such as the rate of unemployment and illiteracy rate and third on the basis of livelihood generation. Proximity was regarded as a critical element of the study as the concept defines access to facilities and indicates possibilities for livelihood generation. One of the critical housing policy directives to be taken into cognizance in any housing development programme includes location and convenience; hence the study noted these aspects when selecting case studies.

Whilst uThungulu District Municipality (DC28) is a category C municipality and the third largest district municipality in the province of KwaZulu-Natal, eThekweni District Municipality is located on the north-eastern region of the province as depicted in the Figure 1.1. uThungulu district is comprised of six local municipalities, namely: uMfolozi (KwaMbonambi), uMhlathuze, Ntambanana, uMlalazi, Mthonjaneni and iNkandla, and it is characterised by several large industrial giants in the world all located within one of the municipalities (uMhlathuze) and has deep rural areas where

communities are severely poverty stricken. It is also stated in the IDP that the municipality comprises the best and worst of the two economies of the country.

Figure 1.1: Map of KZN District Municipalities

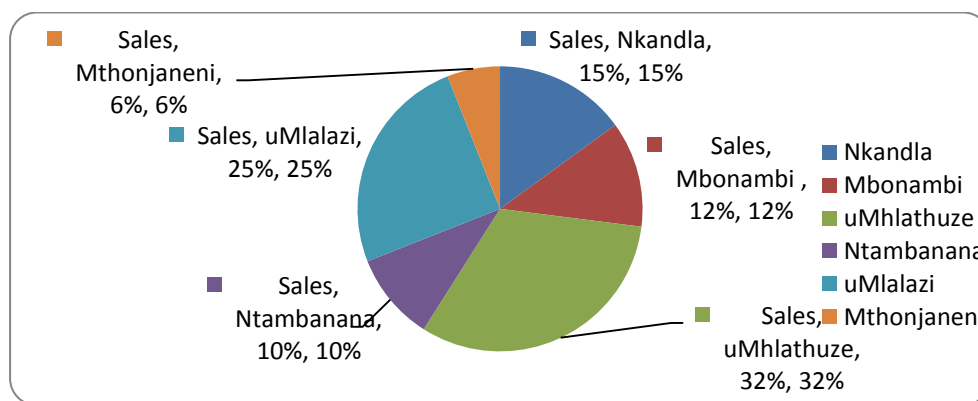


Source: www.cohsasa.co.za/institutions-district/ur

Most of the industries, services and facilities including employment opportunities available are located within uMhlatuze Municipality necessitating high travel costs for the majority of the poor residing in adjacent tribal land and in informal settlements surrounding the municipality. The municipality has the highest population as it attracts

people from the surrounding towns, rural areas and people from other provinces and from outside the South African borders. Figure 1.2 indicates that uMhlathuze Municipality accounts for one-third of the total population of uThungulu District Municipality. It is noted that uMhlathuze and uMfolozi/Mbonambi municipalities, where the study was conducted, account for 44percent of the total population of uThungulu District Municipality. uMfolozi formerly known as KwaMbonambi Municipality is classified as one of the administrative nodes within the district, with economic significance for its agricultural contribution (timber production) to the district. It is indicated in the IDP (2011/2012) that the rate of unemployment is extremely high within the district, in that it is higher than that of the province and growing at a rate of 1.5 percent per annum whilst that of the province grows at 1percent per annum.

Figure 1.2: Population Distribution of uThungulu District Municipality



Source: uThungulu IDP Review, 2011/2012

It is stated in Mann (2007) that about 47percent of total employed earned R1 600 per month and the majority of Africans (58percent) are in this category, with Coloureds making up 2percent, Indians 16percent and Whites 11percent (Mann, 2007). This suggests that the majority of households within uMhlathuze Municipality qualify for

the maximum housing subsidy scheme. The figures presented exclude households in the surrounding informal settlements and rural areas outside the formal towns and settlements. There is a tendency, by the municipal officials to ignore the presence of informal settlements, where the overspill of the urban population is residing. The Municipal Demarcation Board Report (MDBR) indicated that there is a shortage of housing for low to middle income groups. It is mentioned in the report that the bulk of affordable housing is restricted to the rural settlements that are characterised by lack of services and facilities. The report further explains that the extent of the rural settlements is likely to increase due to pressure from surrounding informal settlements. Mann (2007) argues that the municipality is characterised by lack of suitable and conveniently located land for low-cost housing development which has resulted in the municipality not having housing projects implemented through the subsidy scheme of the Department of Housing.

The areas where the study was conducted are characterised by the on-going process of urbanisation and the influx of people with expectations of employment opportunities and access to adequate housing (Vuka Town and Regional Planners, 2002). According to Savides (2003) the population of the city of uMhlatuze has swelled by an incredible 44 percent over the last five years, presenting a tremendous strain on the infrastructure and meeting of needs of the people.

Whilst urbanisation within eThekweni municipality is considered to be the most significant demographic and settlement trend and, noted is the current estimation and projection of a fourteen percent increase of the population between 2007 and 2035 (eThekweni Housing Sector Plan, 2012). It is further stated in the plan that 86 percent

of the population within the municipality is in urban areas and that the urban periphery continues to be a major destination for the newly urbanised. The municipality has large densely populated areas in the inner city, on the urban periphery and in hostels with some located flood-line and landslide areas. The municipality is characterised by a huge and continuing demand for housing as demonstrated by Table 1.1.

Table 1.1: Housing Delivery Since 1994 and its Impact on the Backlog:

Period	Houses P/A	Houses Delivered Cumulative	Dwellings in informal Settlements Only	Dwellings in informal Settlements & Informal Dwellings in backyards	Dwellings in Informal Settlements, Informal Dwellings in Backyards & Traditional Dwellings
1994-2001	33, 343	33, 343	-	-	-
2001-2002	7,623	41,466	-	-	-
2003-2004	10,0000	59,466	-	-	-
2004-2005	15,172	71,966	-	-	-
2005-2006	15,172	87,138	-	-	-
2006-2007	11,552	98,690	-	-	-
2007-2008	16,253	114,943	269,323	313,958	408,544
2008-2009	18,149	133,092	251,174	295,809	390,395
2009-2010	16,575	149,607	234,659	279,294	373,880
2010-2011	9,387	158,994	221,659	266,294	364,493

Source: The eThekweni Housing Sector Plan, 2012: 27

A slight improvement is noted in terms of overall delivery between 2006/07 and 2009/10, but a sharp decline is also noted in 2001/2 with a recent decline noted in 2010/11.

1.7.4 Sample and sampling techniques

This part covers the sample selected from selected areas within uThungulu and eThekweni District Municipalities. It also explains the sampling techniques used to select the respondents.

1.7.4.1 Sample size

A sample size is defined by Bailey (1987) as the number of representative respondents selected for interview from a research population. The number depends on the accuracy needed, population size, population heterogeneity and resources available. In addition, sampling refers to an act of selecting a few people/observations for study and discovers things that apply to hundreds or millions of people/observations not studied (Krishnaswami, 2003).

The expected sample size for this study was 200 respondents. The respondents who participated in this study formed part of a sample extracted from the settlements within uThungulu and eThekweni District Municipalities, that is, settlements established or improved through the capital subsidy scheme, a dominant model used by the democratic government to provide housing to deserving households since 1994.

Table 1.2: Selection of a study sample

No.	Name of the District	Estimated Number of people in settlements established	Target Population	Sample Size
1	uThungulu District Municipality	9206	920	92
2	eThekweni District Municipalities	8140	810	81
3	Key Informants in both Districts			27
	Total	17,346	1730	200

Source: Culled from GHS, 2012

1.7.4.2 Sampling techniques

The 200 respondents under study were sampled through both probability and non-probability sampling. The probability sampling technique was used for selecting 173 respondents who had lived in settlements established or improved through the capital subsidy scheme for not less than ten years since 1994. In this group of respondents, stratified sampling, as one of the probability sampling technique was employed to generate a sample of 173 respondents of different age groups and gender. On the other hand, the study utilised non-probability sampling to select purposively a sample of 27 key informants for this study, thus, making a total of 200 respondents.

Among respondents covered in the group of key informants, were government officials, Non-Government Organisations (NGOs) or Non-Profit Organisations (NPOs), Civil Society Organisation (CSOs), activists, media, CBOs, financiers, other stakeholders involved in construction and administrative processes of housing delivery. In addition, a snowball, one among the techniques for non-probability was used to select preferably the heads of households to generate information such as aspirations on the structures they would prefer to have, housing delivery mode and their participation in the process, and, problems experienced with regards to access, type of ownership, and participation in provision.

1.7.5 Data collection tools

This research employed various methods of data collection tools. The collection tools for primary data included structured and semi-structured questionnaire, face-to-face interviews and observation checklists. The secondary data involved the review of related literature on housing delivery mechanisms and challenges experienced.

The structured questionnaires were directed to 173 respondents who had lived in settlements established or improved through the capital subsidy scheme for not less than ten years since 1994 mainly to collect quantitative information in line with the objectives of the study. Whereas structured questionnaires were used to justify causal explanations for the findings and comparing responses in subgroups of a large population, semi-structured questionnaires were administered with the heads of households to generate qualitative information such as aspirations on the structures they would prefer to have, housing delivery mode and their participation in the housing process.

The observation checklist was used to analyse house structures, patterns, peoples' interactions, and relationships in settlements established or improved through the capital subsidy scheme, operations and activities to get first-hand information in line with the housing challenges. In addition, the study utilised interview guides to supplement data for this study from key informants. The key informants came from key government officials in the respective ministries related to the objectives of this study, NGOs/NPOs, CSOs, media, CBOs, financiers, and stakeholders involved in construction and administrative processes of housing delivery.

1.7.5.1 Documentary Analysis

According to Hastings (2000) researchers tend to concentrate particularly those interested in housing policy issues, on written texts rather than verbal communication and it is further argued that unpublished documents such as minutes of meetings, internal memos and policy development documents remain largely unexplored by housing researchers. For this study, therefore, relevant literature was reviewed extensively to establish a sound theoretical basis on the subject of housing adequacy

and judgment of quality. This involved considerable critical review of the housing policy, housing delivery mechanisms that have been adopted and challenges experienced in housing development.

The review of literature was not confined to the prevailing situation in South Africa only, but included information from developing and developed countries. Literature review also involved collecting and integrating information from books, journals, newspapers, media, reports and information available from the internet.

The analysis of relevant documents was undertaken to determine the housing delivery mechanisms and challenges experienced in order to identify gaps in knowledge in housing delivery in South Africa and other developing countries. The review focused on the housing policy and issues related to and which should guide policy formulation and implementation, such as livelihood generation, employment creation, poverty reduction, homelessness and participation of beneficiaries in housing provision.

Materials were obtained from various sources such as the government documents (white papers, IDP reports, ministerial speeches, press releases, official government reports, minutes of meetings and other official documents), research reports, academic journals, internet search, unpublished documents and lectures and the media (newspaper articles, the television). The documents were critically reviewed to develop the research problem and to understand delivery and what has been done around the field of housing delivery.

1.7.5.2 Questionnaires

Both structured and semi-structured questionnaires were utilised to generate the required data in this study. The structured questionnaire was used to collect

quantitative information to justify causal explanations for the findings and comparing responses in the subgroups of a larger population.

The semi-structured questionnaires were distributed to heads of housing to enrich the study with qualitative information. Qualitative research, most often, seeks to understand the phenomena in question by applying a 'less-structured' methodology to gain richer and insightful information. A questionnaire is a group or sequence of questions designed to elicit information from an informant or respondent when asked by an interviewer or completed unaided by the respondent. When an interviewer is involved, the questionnaire is sometimes referred to as an interview.

1.7.5.3 Interviews

Semi-structured, one-on-one interviews were conducted focusing on definitions of housing needs, aspirations, and resources possessed/available including perceptions on property rights. Interviews were also used to collect information on prevailing perceptions on the existing housing delivery model, challenges, strengths and weaknesses, and elucidate the efficiency of government officials involved in low-cost housing delivery within the municipality, the beneficiaries of the government low cost housing units and those who were still in need of formal structures were also interviewed. The interviews involved asking questions in a standardised format however, the nature of questions asked allowed the respondents to freely provide more information for the study.

1.7.5.4 Structured observation

An observation checklist was used to cross-check information gathered using questionnaires. Observations went beyond listening to various oral expressions as they

were used to analyse interactions and relationships amongst respondents living in the established settlements. A structured observation checklist was used to collect information on the physical characteristics of the area such as availability of road networks, transport, health facilities and the general atmosphere.

It is also noted in Neuman (1997) that actions are significant in research as they provide insight on significant details that might be overlooked and that people express their feelings and attitudes through non-verbal communication. Digital photos were also taken for analysis and further details on the environment.

1.7.6 Data Analysis

A preliminary analysis of data was conducted in order to redesign questions where necessary to focus on the main themes or unit of analysis of the research project. Tape-recorded information was transcribed and analysed and notes of the general themes were generated from the transcribed information. The data was interpreted and discussed on the basis of themes generated. The researcher had to ascertain that the most relevant issues that emerged were identified.

A more detailed and fine-grained analysis of the information was therefore conducted by grouping together the data collected according to specific themes and concepts. This assisted the research to look for variations in responses, compare information and obtain additional themes or information. Eventually, the researcher used the integrated information to develop a theoretical approach that could be adopted in designing and implementing housing projects thus address the housing needs of the poor.

1.8 Limitation of the Study

Some limitations were encountered during field work. The limitations are categorised as either practical or methodological. The study encountered the problems such as the distortion of the originality of ideas during the translation of questionnaires from English to isiZulu, so as to interview the respondents and later from isiZulu back to English for dissertation writing. To address this problem, researcher used language experts so that the resulting translation stayed as prudently possible to the original responses as would be correct.

On the practical side, one problem was that of time to visit the respondents of this study in their settlements and key informants. This research was mainly conducted during working hours. Thus, it was difficult to engage with some of the respondents and key informants since some were busy with their respective works and official responsibilities at the time of the interviews. In consequence, the interviewer had to devote more time by staying longer on field in some days till late day hours so as to meet the targeted respondents.

On the methodological part, the major problem arose primarily because most respondents were not very free to talk about how much they earned as a result of staying in their residence. This question was designed to establish whether the housing subsidy in the province has been accelerating poverty or improved people's livelihoods. They felt suspicious and it took time to win their confidence. Building rapport helped to win their confidence and trust. This process was time consuming and in some cases, there were even some doubts regarding the truthfulness of the answers provided. However, when the same questions were repeated, at least one could see

some logical in connection to the answers they provided. Triangulation of different methods also provided a solution to this problem.

1.9 Ethical Considerations

The researcher sought permission from the various municipalities to conduct research in the areas identified. Letters of request stating the topic as well as the objectives and value of the study were submitted to relevant stakeholders. A letter of consent was also prepared where the beneficiaries were expected to declare their willingness to participate in the project. Hence, participation was free and voluntary. Other ethical issues such as confidentiality and anonymity were explained to the respondents and they were assured that their names or identity would under no circumstances be revealed even after completion of the study. They were granted the opportunity to withdraw from the study should they wish to do so.

1.10 Definition of key Terms and Concepts

Housing adequacy: For purposes of the study, housing adequacy refers to the type of housing which satisfies the needs of the users. It refers to shelter provision which looks at the average size of households and takes into consideration safety and security needs including access to basic services and facilities. A housing unit that is considered adequate looks at the means of livelihood generation which eventually takes into account poverty reduction. This calls for considering the size of the structure provided, its location with reference to convenience and access to employment opportunities and access to the business center. This in turn addresses the question of fragmentation, segregation and separation of land use and promotes integration in urban planning.

Housing delivery: Refers to housing provision mechanisms used to provide low income groups with adequate shelter ensuring that the delivery process is sustainable and the product is habitable. The delivery modes have to be defined by people themselves with adequate support provided by other stakeholders.

Sustainable Housing: Refers to provision of housing taking into consideration the continuity of the costs involved, affordability and housing that addresses identified needs of the users. It explains the quality of what is provided on the basis of sustainable livelihood outcomes, environment fit and the empowerment of the poor.

Housing: The concept housing has numerous definitions depending on the context in which it is used. The definition can be used to fit a political aim, systematically ignoring other important aspects. Listokin (2007) in Jiboye (2011) defines housing as a permanent structure for human habitation, while Godwin (1998) in Jiboye defines the concept as owned space which provides privacy and security. Cross (2008) looks at housing as a platform for households to accumulate assets through investment and savings and, therefore, considers it to be a vehicle towards poverty eradication. The definition of the concept presented in the South African Housing Act, 107 of 1997 puts emphasis on the poor, community support, consultation of the intended users of facilities; integrated development and sustainability of projects. The act defines the concept housing as the establishment and maintenance of habitable, stable and sustainable residential environments which should aim at ensuring viable households and communities.

It is stated that low cost housing has to be conveniently located in terms of access to economic opportunities, health and educational facilities including other social

amenities. With reference to the Housing White Paper (1994) the approach of the government is aimed at mobilising and harnessing resources, efforts and initiatives of all relevant stakeholders as well as recognizing the initiatives of all who are willing to enhance their subsidies by building and organising the building of their homes.

However, this can only be recognised if for example with adequate support and when local authorities are willing to relax some of their planning and building laws and regulations. The Local Authorities have to be prepared to provide support to the initiatives of people, such as financial, technical, legal and other forms of support to people who are willing to participate in the construction of their own houses. The study is, however, based on Turner's approach where housing is defined with reference to the production or delivery mode. The definition of the concept 'housing' is best summarised in Turner (1972) where it is looked at as a noun/product or as a verb/process, arguably, the definition best describes the situation of housing provision in the developing countries and this is elaborated on in the next paragraphs. When housing is defined as a noun, Turner (ibid) argues that the concept suggests an end product, a commodity or an accounting issue and is measured by standards and specifications and implies strict adherence to set rules and regulations. Critics of this definition argue that defining housing as a noun has a connotation of considering the end product rather than people or intended beneficiaries. The central issue is on who does what for whom.

The Turner approach also maintains that housing can also be defined as a verb and/or a developmental process with active participation of intended beneficiaries in the process of housing provision and is measured by the level of frustration or satisfaction of human and psychological needs. Housing as a verb or process is concerned with the

impact of housing activity on the lives of the housed and focuses on the fulfilment of human needs, be they social, psychological, or economical. The beneficiaries are the main actors in decision making. They have freedom of choice of structures and they direct and manage construction in their own way.

The view adopted in the study is as stated in Sowman and Urquhart (1998), and Turner in his series of publications (1972, 1976, 1978, 1988) where housing is viewed as a developmental process and a means to an end and not as an end in itself, should act as a vehicle for personal and community growth and fulfilment and a situation where production and building provides opportunities for empowerment, employment creation, accumulation of wealth and improvement of health.

With the whole idea of housing as a process, the beneficiaries themselves become main actors, free to choose their dwelling units, free to build their houses and free to use. Furthermore, the culture of members of the community is often reflected in houses, settlements and neighbourhoods created by people on their own. The basis of the Turner approach lies on the question of 'who decides' on the provision of housing development including management of the whole delivery process. Harris (2003) claims that the best result has to be defined in terms of houses that best suit the changing needs and circumstances of the users.

The Capital Subsidy Scheme: Low cost housing delivery in South Africa is provided through the use of various housing delivery models, but after 1994 the most commonly used or dominant model is the capital housing subsidy scheme. It is described as a once-off capital grant graded on a sliding scale on the basis of the household monthly income. The grant on inception was allocated to households classified as indigent or

poor and the initial subsidy was R12 500 for households with a joint income of R0 to R3 500 per month (Behrens and Wilkinson, 2003).

The capital subsidy scheme is in fact regarded as the cornerstone of the Department of Human Settlements for housing delivery to the poor, classified as those households with a joint monthly income ranging between R0 and R3 500 (Behrens & Wilkinson, 2003). It has also been observed that there is a 'gap market' which falls outside the subsidy quantum, comprised of households whose income is above R3 501 and below R12 000, who, do not qualify for the capital subsidy scheme and these households are without adequate shelter and are unable to access finance from financial institutions.

The initial approach to housing delivery was based on the incremental approach and the first Minister of Housing after the democratic elections in 1994, the late Joe Slovo, maintained that what was actually required in the delivery process was support from the government, and, for the government to ensure that locally available technical assistance was provided, as and, when people structurally add or make changes to their government provided starter houses (Huchzermeyer (2001).

However, the policy 'never provided a framework for government support for the subsequent improvement of starter houses' (Huchzermeyer, 2001:306). Further noted in Huchzermeyer (ibid) is the fact that houses have been constructed without knowing the occupants and that the services have been provided on the basis of what is referred to as 'the technocratic caretaker model', suggesting less involvement of the intended users. The South African government in its endeavour to provide adequate housing has spent approximately R99 billion at 2010 values between 1994 and 2010 delivering 2.37 million houses and 687 500 plots. However, the backlog has increased to such an extent that 12-million South Africans are in dire need of housing.

The Report of the Portfolio Committee on Human Settlements (2013) indicates a budget allocation of R28,1 billion for 2013/14, reflecting a 5,9 percent increase to the 2012/2013 allocation of R25,1 billion. Despite this allocation the government fails to clear or reduce the backlog. Looking at the changes in the subsidy allocation per household, in table 1 below, one can deduce from the figures provided that the delivery process is gradually, if not rapidly, becoming unaffordable and unsustainable and that other intervention options need to be adopted.

In 1994, the subsidy per individual household was R12 500 and in 2010/2011 financial year, the subsidy has more than tripled in that R84 000 is allocated per household. What is also noted is the increase in the subsidy grant on almost a yearly basis, as noted in Table1 below (the figures provided are based on a full subsidy). There is an increasing concern that the government made an ambitious promise to the people and that it has proven difficult to maintain a sustained intervention through the use of the housing subsidy given the multiple and shifting needs of the poor and the ever growing waiting list of beneficiaries. Gilbert (2004) refers to the subsidy scheme as a blunt instrument whose contribution in providing the poor with homes is acknowledged in that no other country has ever provided millions of poor households with shelter over a short period of time.

This stems from the fact that the South African Government constructed and handed over 1,1 million houses for the poor, over five years. However, the figures look impressive but the challenge is with the quality of structures provided and the level of satisfaction of the users with what is received. This suggests that lowering of, or compromised standards yield construction of higher than normal number of houses thus the subsidy is stretched to provide more beneficiaries with homes.

The issue of provision on the basis of breadth versus depth raises two fundamental questions. Firstly, is the capital housing subsidy a solution to the housing problems of low income groups? Secondly, does the housing policy through the subsidy scheme provide adequate or decent shelter to the intended users?

Table 1.3 discusses changes in the National Subsidy Scheme. When one looks at the Table 1.3, it becomes clear why Aigbavboa, and Thwala (2011) maintain that while the housing subsidy scheme is regarded as a model of housing provision for the poor, but it has proven difficult to assist the poor using the current model and, very few governments are prepared to offer housing subsidies to the poor.

Table 1.3: Changes in the National Subsidy Scheme between 1994 and 2012

Year Implemented	SUBSIDY AMOUNT	PERCENTAGE INCREASE
1994/1995	R12 500	
1995/1996	R15 000	17%
1996/1997	R16 000	6.2%
1998/1999	R18000	12,5%
2000/2001	R20 000	10%
2004/2005	R31 879	37%
2006/2007	R36 528	45%
2008/2009	R54 650	33%
2010/2011	R84 000	35%

Source: Adopted from Aigbavboa, and Thwala (2011)

It is also pointed out in Rust (2009) and Sexwale (2010) that the current fiscal allocations are inadequate and cannot sustain the present level of funding required to provide adequate and sustainable human settlements. Mitlin and Mogaladi (2010) contended that in 1996 about 80per cent of the South African population qualified for the subsidy scheme and a 5,4 percent increase was noted in 2000. Researchers such as Mitlin & Mogaladi (ibid.), Lemanski (2009) and Huchzermeyer (2001) argue that there is a rapid increase in the number of squatter settlements and backyard dwellers in South Africa and this reflects the rising demand for housing, and problems of poverty

and unemployment. There are also complaints concerning the size and quality of houses provided which possibly contribute to the proliferation of informal settlements. Huchzermeyer (2003) the capital subsidy scheme through the project linked subsidy, a developer-driven provides uniform structures on behalf of the beneficiaries.

Low Cost Housing: There is a tendency to define low cost housing with reference to household income. In the South African policy documents on housing, low-cost housing is defined as housing provided to households with a joint income of less than R3 500 per month. The assumption being, that such households are so poor that they are unable to provide themselves with adequate shelter and are unable to access finance for housing. When defining ‘the poor’ with reference to housing provision, Smit (2007) maintains that the national Department of Human Settlement, formerly known as housing, define the concept with income of R1 501 to R3 500 and households with a joint income of R0 to R1 500 are defined as the ‘hard-core poor’ or ultra- poor households.

The assumption that households with incomes that are above R3 501 have access to mortgage finance is challenged by Smit (2007) who views a severe undersupply of housing for those at the lower end of the income chain. According to Mulok and Kogid (2008) low cost housing is defined as construction aimed at improving the living conditions of certain sectors of the population, particularly those regarded as homeless or residing in backyard shacks and squatter settlements. Sulong (1984) in Mulok and Kogid (2008) define low cost housing as public housing, government housing and cheap housing. The concept is also defined as construction of housing units that are valued at an X amount. On the other hand, Napier (2005) refers to low cost housing as

core housing which often has one or two rooms with a bathroom situated in one corner or outside the house.

For purposes of this study, low cost housing refers to adequate, affordable and sustainable housing characterised by access to social amenities, economic opportunities, basic services such as water, proper sanitation and secure tenure. Linked to the concept low cost housing is the issue of quality which does not only refer to the actual structure but to other aspects. Salfarina, Nor Malina and Azrina (2010) argue that quality relates to specific elements such as the neighbourhood qualities, affordability, location and proximity to facilities and services. Most of the initiatives aimed at housing provision in the developing countries tend to focus attention on addressing the housing needs of the middle and upper income groups (Handelman, 2000). It is generally argued that low-cost housing provision is not profitable enough to attract private sector investment.

1.11 Overview of the Study

Chapter One introduces the study. It provides a general background to the study which includes a statement of the problem, motivation for the study, objectives of the study, research questions, hypothesis, and significance of the study. It also explicates the methodology of the study as well as a clarification of concepts used.

Chapter Two is a review of the relevant literature linked to the objectives of the study. It critically interrogates the effectiveness of the existing approach to housing delivery by government in KZN province in a bid to propose an alternative strategy for low cost housing delivery in the province on the basis of the findings of the study. The

overriding essence is to strengthen livelihood security of the populace and curbing the proliferation of informal settlements within KwaZulu-Natal Province.

While, the theoretical literature reviewed critically analyses the nature of housing problem, within the lens of an existing approach to housing delivery, the empirical literature highlights not only empirical studies conducted on approaches to housing delivery in the developed world and developing countries, but also empirical trends and debates on housing problems. In this part, a critical and analytical literature review of empirical studies was done to reveal insights and an awareness of differing arguments, theories and approaches. In addition, the study discussed the strengths and weaknesses of the relevant literature reviewed. The chapter also critically surveys aspects directly related to the objectives of the study linked with empirical evidences. Equally important, Chapter Two discusses the conceptual framework for the study to explain the relationship between variables under study.

Chapter Three provides a theoretical framework for addressing housing problems in the study area. Since the study analysed the effectiveness of the existing approach to housing delivery in a bid to develop an alternative evidence-based strategy for low cost housing delivery, two primary but divergent approaches were identified. These are the government or state-centred strategy for low cost housing delivery. Each of these approaches were examined through the lens of addressing housing problems.

Chapter Four presents the study's findings and analysis on the effectiveness of the existing approach to housing delivery from a case study of 92 respondents sampled for this study in uThungulu District Municipality. Likewise, Chapter Five presents the study's findings and analysis on the effectiveness of the existing approach to housing

delivery from a case study of 81 targeted respondents in eThekweni District Municipality. The remaining 27 were key informants obtained from both district municipalities. In both chapters four and five, the presentation of the study findings and analysis is in line with the objective of the study. Basically, in each chapter, the study has focused on the type of participation in the existing approach to housing delivery, level of participation and the implication this participation has on the framework for addressing housing problems in the study area.

Chapter Six is a comparative analysis of our findings from the study areas in our two cases. It compares the differences and similarities of the study's findings in both case studies. The chapter presents the results of testing the study's hypothesis in individual cases, and compositely across both cases. The comparative participatory framework in both case studies is used to probe our findings deeper with a view to producing an alternative model of participation for addressing housing problems, improving livelihood security of the populace and curbing the proliferation of informal settlements within KwaZulu-Natal Province.

Chapter Seven is the concluding chapter. It summarises the study and makes poignant concluding remarks from which flow a number of recommendations and suggestions for further research on issues related to the objectives of the study from the national, province, municipal and society level.

CHAPTER TWO

LITERATURE REVIEW

2.1 Introduction

The most critical challenge facing developing countries remains how to provide low to middle income groups with adequate, habitable and sustainable housing. This part of the study reviews literature on housing problems and approaches to low cost housing delivery. The chapter reviews both the theoretical debate and empirical literature in relation to research objectives. To build the theoretical and empirical foundations for the study, the literature was reviewed to explore the following themes: Determinants of housing problems and low cost housing delivery from the global level, developing countries, South African context and zeroed in KwaZulu-Natal. In appraising for approaches to low cost housing delivery, the study discusses the strengths and weaknesses of each approach; and the link between the current approach to housing delivery and improvement of housing situation as well as livelihood security of the populace.

Surveying the empirical literature on housing challenges and approaches to housing delivery is necessary because scholarship is cumulative no matter what one writes. The review is about mapping the frontiers of knowledge on housing challenges and approaches to housing delivery with the objective of discovering knowledge gaps. The review is not simply a description of what others have published on the area of housing challenges and approaches to housing delivery, but rather takes the form of a critical discussion, showing insights and an awareness of differing arguments, and approaches. It also critically synthesises empirical information related to this study to identify unbiased and valid studies, the strengths and weaknesses, similarities and

differences, as well as controversies in previous researches linked to the study purpose.

The chapter is organised into five sub-sections. Sub section 2.1 begins by offering an introductory part of the study. Sub-section 2.2 presents the theoretical literature of the study and sub section 2.3 provides empirical literature or evidences of the study. In this part, an analytical literature review is done. Sub-section 2.4 offers the conceptual framework of the study, and sub section 2.5 provides a synthesis and knowledge gap filled by the study.

2.2. Empirical Literature

The empirical literature analyses the low cost housing provision and delivery problems. By analysing the problems associated with low cost housing provision and delivery, the theoretical literature plays the preliminary role of answering the study research questions prior to the presentation of the research findings. Apart from an in-depth analysis of the problem, the theoretical perspective provides a narrative outline on the themes linked to the study purpose, and the conceptual framework of the study.

Problem Analysis

Problems associated with low cost housing provision and delivery do not only exist in South Africa, especially at KwaZulu-Natal, but have also been a controversial issue in other African countries as well as in other parts of the World (Grey, 2012; Franklin, 2011; Jiboye, 2011; Nour (2011); Walley, 2010; UN-Habitat, 2010; Herves, 2009; UN Report, 2008; Choguil (2007); Kamete, 2006; Onibokun, 2003; Barry and Ruther, 2001; Marsh, 1998; as well as Hundsalz, 1995). The authors argue that lack of adequate housing is undoubtedly a worldwide challenge and that the struggle for

shelter for the poor is far from over. The problems experienced by the poor with regards to provision of adequate shelter are directly related to other daily deprivations, such as, lack of clean running water, proper sanitation, secure tenure and access to economic opportunities. It is noted that cities in the developing countries are characterised by the rapid growth of the population coupled with social and economic changes which severely overburden the capacity of governments to provide urgently needed housing and basic services to people.

This part critically analyses the accumulated knowledge on housing problems and low cost housing delivery. The attributes of the problem in the literature include determinants of housing problems, factors enhancing co-existence of housing problems and the effectiveness of low cost housing provision and delivery strategies.

2.2.1 The global picture of housing problems and low cost housing delivery

The report of the United Nation on 'Shelter and Urbanization' in Handelman (2000) and Ergunden (2001), stated that 100 million people worldwide were homeless and approximately 18percent of these people had no access to clean water and 28percent lacked adequate sanitary facilities. Further noted was the fact that metropolitan areas are doubling in size every ten to twenty years and governments are unable to keep pace with the rapid growth of the urban population with regards to provision of housing and other basic necessities. Interestingly, the United Nations' report in 2010 similarly argued that 828 million people in the developing countries are living in slums and it is estimated that 3 billion or 40percent of the world's population will be in urgent need of housing, basic infrastructure and services. The 2012 report maintains that 22,5 billion housing units will have to be constructed yearly to accommodate the noted growth in population (UN-Habitat, 2012).

Noted in Handelman (2000) was that most houses constructed are designed for the middle to upper classes and public housing available is limited and little of it reaches the truly needy sectors of the population and, this is still noted in literature on low cost housing delivery. In South Africa, for example, the government has designed housing assistance means for the middle income group referred to as the 'gap market' as it has also demonstrated that it struggles to gain access to adequate shelter. It is noted in Erguden (2001) and Grey (2012) that the population explosion in the developing countries prevent substantial improvements in the standard of living and most official housing programmes have failed to accommodate or address the housing needs of the people at the lower end of the market. The UN Report (2008) on population distribution and urbanisation maintains that urbanisation has to a large extent been driven by the concentration of investment coupled with employment opportunities created in urban areas including the transition from low-productivity agriculture to more mechanised and productive agriculture which has produced labour surpluses in rural areas.

2.2.2 Housing problems and low cost housing delivery in developing countries

The section briefly outlines the low cost housing delivery in the developing countries, with special reference to Africa. Focus is particularly on the housing situation in the developing countries and the central aim is to lay a foundation for the analysis of the housing policies and housing development processes. The main focus is on identifying delivery mechanisms in place and to look into the question of current delivery systems whether that has improved the living conditions of the people.

It is, however, acknowledged in Kamete (2006) that housing problems differ between countries, within countries and also within cities and communities. As a result solutions may not be transferable or may not simultaneously tackle all housing problems in all varied complex and dynamic manifestations. However, by reviewing the delivery strategies and policies of other countries, valuable information may be obtained on good practice and to ensure that the mistakes identified are not repeated in housing delivery elsewhere, including South Africa.

The cities of the developing countries now account for 90 percent of the urban population and Jiboye (2011) contends that the growth is projected to reach approximately 5 billion by year 2030 with Asia and Africa having the largest share of the population. Viewed within the African context, Sisulu (2005) projected that Africa's population in 2035 will be estimated at 1.7 billion from 888 million and further stated that the urban population will increase from 353 million to 748 million and that 71.9% of the African population is currently living in slums. Whilst it is noted in Onibokun (2003) that Africa is the fastest urbanising region in the world with the rural population growing at a rate of 2,5percent while the urban population is growing at between 5 and 10percent per year. Grey (2012) in support of the statement argue that, the rate of urbanisation is increasing by 5percent or more and if the trend continues, local authorities will be placed in a position where they are unable to successfully meet demands for housing.

The UN-Habitat (2010) maintains that 40 percent of the African population reside in urban areas and notes that the African governments cannot afford to ignore the on-going rapid urban population and therefore should take early action and spend more

on basic infrastructure, social services and affordable housing stimulating urban economies and generating much-needed jobs. Whereas the UN-Habitat report (2008) maintains that urban areas of the developing world are expected to absorb approximately 3,1 billion urban dwellers while the overall population growth is currently estimated at 2,5 billion. It is also important to consider warnings noted in Sisulu (2005) that the rapidly growing cities are in no way able to absorb the influx hence the development of informal settlements coupled with accentuation in inequality and uneven development. Jiboye, (2011) concur with Sisulu (2005) that the challenges posed by this rate of urbanisation are far beyond the management capacity of developing countries and undoubtedly constitutes critical challenges with regards to sustainable housing provision.

The UN-Habitat (2008) claim that approximately sixty to seventy percent of people in Africa are residing in slums or informal settlements devoid of basic services such as, water, electricity, proper sanitation and adequate shelter, as a result of the rapid growth of the population in urban areas. Most of the population is unemployed or under-employed and the poverty levels are high and continuing to rise given the current and sudden increase in the price of oil and thus increase in transportation costs and the rapid rise of food prices. Erguden (2001) contends that about 35 million units will have to be constructed annually in the developing countries in the next two decades to accommodate newly formed households and to replace inadequate units in urban areas, and this translates into 95 000 housing units to be constructed daily.

The Southern Africa, however, seems to be the most urbanized sub-region in Africa with approximately 62percent of the population living in urban areas with the exception of Botswana, Lesotho and Namibia, where the demographic growth is steadily slowing down (UN-Habitat, 2010). It is further stated that multi-deprivations persist in the low income groups in Southern African urban areas and that consumption of basic utilities such as water and electricity remain segregated and very unequal (UN-Habitat, 2010 and Sisulu, 2005). Herve (2009) perceived an increase of population accelerated by migration in large cities to fuel housing problems in the cities. The population of South Africa, according to Herve (ibid,) has increased by 1.6 percent per annum between 1996 and 2001 which also increases demand for low cost housing and other basic services.

It is correctly noted in Franklin (2011) that cities in the developing countries are faced with one of the greatest development challenge, the rapid rate of urbanisation which brings predominantly poor people to the edges of cities and they remain trapped in slums on the periphery. Hence, out of all challenges facing developing countries, housing is one of the critical issues, noting that this seems to be a global problem and not only a challenge of the developing countries (Hundsatz, 1995 & Marsh 1998).

The countries classified as developing, within the African, Asian and Latin American continents, share similar characteristics which include rapid rates of urbanisation, high levels of poverty, high fertility and mortality rates, economic dependence on developed countries, high rates of unemployment and low levels of education. The UN-Habitat (2010) has also noted that most governments in the developing countries have yet to formulate and implement effective and appropriate enabling strategies to

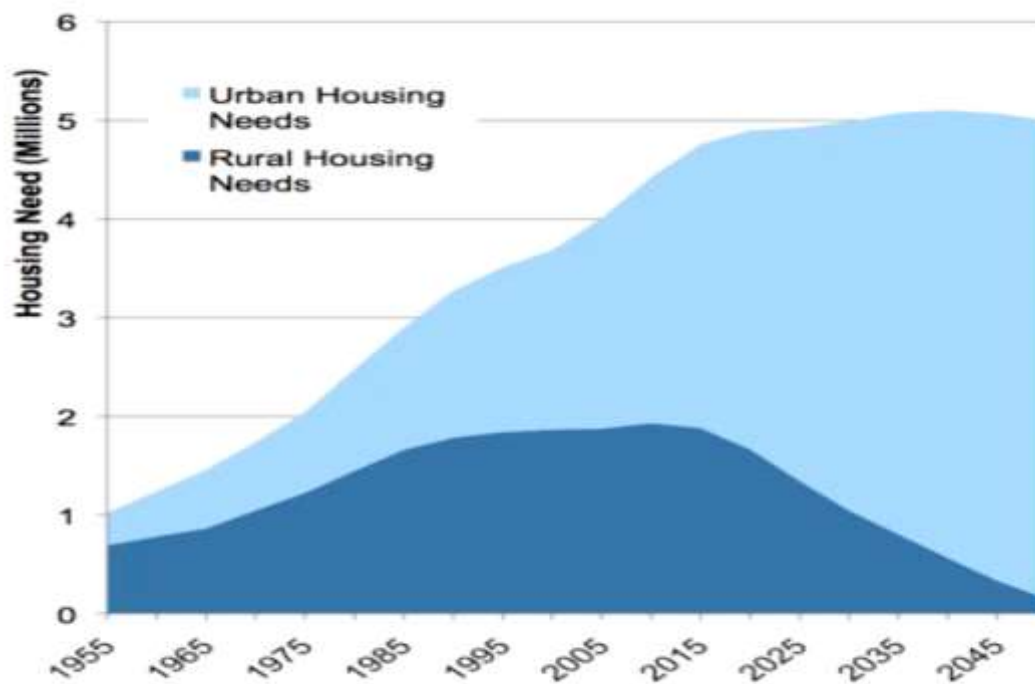
meet the housing needs of the current and future citizens. It is noted that the economies of the developing countries are geared to the needs of developed countries who control the economic activities of developing countries and also determine production levels. The demographic growth has created serious challenges with regards to affordable housing, transportation, waste disposal and other services. Various strategies such as slum clearance, resettlements, public housing, site and service schemes have been adopted by governments in the developing countries, but the struggle for shelter continues (Ogu, 1999; Schilderman, 2010).

It is stated that the situation is exacerbated by the challenges such as the cities that are rapidly expanding, poor and dwindling financial resources and other problems that governments in Africa are faced with. Ikejiofor (1999) contends that considerable resources were deployed for housing production by governments during the 1960s and 1970s when most developing countries secured their political independence but the system has made very limited impact on urban housing problems.

It is further argued in Ikejiofor (1999) that the policies designed by governments in the developing countries were too general, unrealistic and inappropriate to the situation prevalent because they were designed along the policies of the developed countries and were implemented with insufficient knowledge of the nature, scope and dimensions of the housing problems in both urban and rural areas. In Nigeria for instance, Jiboye (2011) argues that the rate of urbanisation has resulted in a total urban population of approximately 63 million or 43percent of the total population, and this constitutes a critical challenge regarding provision of adequate and sustainable housing. Investment in infrastructure and housing has failed to keep pace with the growth of the population.

It is stated in Walley (2010) and Jiboye (2011) that existing housing stock is described as inadequate particularly for low income groups due to a number of reasons which include wrong perceptions of the housing needs of the low income earners who constitute the vast majority of urban dwellers, planning inconsistencies and weak organisational structure as a result of political instability, poor execution of housing policies and programmes, lack of political will and astuteness to the actuation of government housing programmes to logical conclusion and undue politicisation of government housing programmes. Figure 2.1 overleaf indicates the extent of the need for adequate housing in both urban and rural areas. It indicated potential growth of the urban population and the impact this growth might have in the provision of basic services and housing.

Figure 2.1: Projections on the Housing Needs in Africa



Source: Adopted from Walley, 2010

Figure 2.1 provides projections on the needs for housing in Africa and the focus is not on the current backlog. It is noted that more than sixty percent of houses are needed in urban areas and that there will be a need to construct approximately 5 million houses by year 2045. However, Ikejiofor (1999) maintains that flaws that contributed to the huge housing need and backlog included inappropriate and unrealistic policies, heavy reliance on the public sector, narrow conception of the housing needs and preferences of the needy, inadequate database and undue politicisation of programmes, lack of capacity and leadership in most government organisations which tended to frustrate innovative ideas.

It is further argued in Ikejiofor (1999) that the government officials in the developing countries, particularly African countries, have often been more interested in policies that are more into opportunities for personal economic growth. Corruption has also inhibited housing provision in that for example ‘ghost contractors’ or ‘ghost contracts’ in some developing countries in Africa were awarded and are still being awarded tenders and kickbacks which have become an order of the day resulting in random alterations to original tender documents.

Ikejiofor (1999) further contends that successful professionals and government officials resigned from their professions to become service providers or contractors and that derailed housing delivery plans. Most of the units that were delivered to the poor were inconveniently located, inhabitable and were not secured. The whole procedure or experience of public housing delivery in Nigeria and other African countries including South Africa has also been marked by corruption and fraudulent practices from land acquisition, site surveying, clearing for the program, award of construction tender and supply of building materials. Govender (2012) alluded to

maladministration practices and the prevalence of corruption and fraud in the province of KwaZulu-Natal where it is indicated that some officials have signed documents on acknowledgement of debts amounting to R2,8 million. It is further stated that a number of officials have been dismissed for fraudulent practices and corruption.

Usman in Ikejiofor (1999) argues vehemently that officials in Nigeria responsible for the management and administration of public resources have become the wealthiest members of society than those engaged in housing construction. This has also been observed in KwaZulu-Natal Province, in that media reports also noted that one family described as the beneficiaries of eThekweni Municipality housing contracts worth hundreds of millions of rands has purchased two cars worth R17million as presents for entry into the New Year, 2014 (Pillay, 2014). The main concern remains who benefits in housing delivery and what end product is given to lower income groups? The situation in the developing countries on service delivery calls for alternative strategies that will ensure that sustainable and effective delivery is achieved.

In Zimbabwe, Kamete (2006) contends that housing problems have been defined in terms of supply and demand as a result the strategies and policies adopted have focused on quantity of houses produced and that the measurement tool to assess housing delivery has also looked at number of units produced and their contribution to the reduction or elimination of housing deficits. The policies have failed to acknowledge that housing problems are multifaceted and this misconception has led to a situation, where resources have been deployed in a one-sided campaign benefiting some members of society, while others are facing problems such as

overcrowding, lack of proper sanitation, inadequate water supply and other qualitative problems, helplessly witnessing their problems multiplying (Kamete, 2006).

2.2.3 Housing problems and low cost housing delivery in South Africa

The mid-year population estimates of 2011 suggest that the SA population is approximately 50,59 million, with the Black population accounting for 79percent of the total population, Whites and Coloureds making up 9percent each and the last 3percent for Indians/Asians Statistical South Africa (2011). Furthermore, the country is experiencing high rates of urbanisation as the rest of the African continent. The urban population seems to have annually increased by 2,1percent (Sisulu, 2004).

It is reported in Sisulu that between 1996 and 2001 the population in the major cities increased by 10,4percent or by more than 4,2 million people. It is noted that the number of households in the cities increased by 30percent instead of the 10percent envisaged increase. This unexpected increase has a negative impact on planned service delivery within the country, given the diverse challenges South Africa is faced with. The situation suggests an increased demand for housing, education, health and other basic services required by people particularly, the poorest of the poor.

However, it is indicated in Cate (2004) that about 66percent of the South African population was functionally urbanised with 13,5percent of households or 1,6 billion people living in squatter housing on the periphery of towns and cities and 9percent of the households residing in informal or inferior, unrecognised tenure arrangements in predominantly rural areas. Sisulu (2004) maintained that the increase in household number was characterised by a decrease in household size.

The majority of this population is concentrated on the periphery of the major cities living in squalid conditions beyond the reach of health care infrastructure, and beyond reach of normal governance unless government intervenes and where the crime rate is estimated at 20percent higher than any other place (Sisulu, 2004). The national income of the country is unevenly distributed among the different groups with an existence of a wider gap which continues to expand (Sisulu, 2004).

It is maintained in Bond (2003) that class apartheid has amplified and is now even acknowledged in official government statistics. It was reported in Statistics South Africa in 2002 that the average household income for Blacks has shown decline by 19percent between 1994 and 2000, while that for Whites has shown increase by 15percent (Bond, 2003). Furthermore, there has been a 20percent increase in the number of households earning an income of less than R670 per month in 1995 to 28percent in 2000. South Africa is also characterised by a high rate of unemployment.

According to Meth (2007) there is disagreement or rejection of official statistical information on the rate of unemployment in South Africa, but it is currently estimated at 30.5percent with the expanded rate of 41.8percent. Bond (2003) argues that the official measure of unemployment increased from 15percent in 1995 to 30percent in 2000, and that the percentage of unemployed people currently stands at 45percent. These figures suggest worsening poverty and inability to reduce the gap between the rich and the poor which impacts negatively on sustainable provision of housing and other basic services.

In support of the statement on worsening poverty, Herve (2009), notes that a higher percentage of the Black population lives below the poverty line with more than 7

million city-dwellers residing in informal housing either in backyard shacks or squatter settlements. Furthermore, Bond (2003) contends that ten million people were reported having their water cut off and electricity disconnected because of lack of affordability and two million have been evicted from their homes or land since 1994. Herve (2009) concurs with the statement arguing that the disconnection of services is not due the culture of non-payment which was common during the apartheid era but is as a result of real financial inability to pay. This reflects a challenge in terms of service delivery which includes provision of housing for the poorest.

Noted again is that, Sundberg and Thunstrom (1998) are of the view that there is also an acute shortage of housing and noted that backlog has tripled. This was also indicated in Majola (2002) and Royston (1999) that approximately 18percent of households in South Africa are in the informal settlements or squatter camps, suggesting that 1.5 million households or 7.5 to 8 million people do not have adequate shelter. According to Knight (2004) and FFC (2012) approximately 7 to 8.5 million people have been provided with houses in the past ten years.

However, the current statistical information suggests that the number of housing units still needed, are estimated at 2.5 to 3 million which suggest that 7.5 million people are still in need of adequate shelter. It is noted in Cross (2008) that the housing budget increased by 23percent between 2004 and 2008/2009, in that, in 2004 the housing budget was R4,8 billion and increased to R9 billion in 2008/2009. It is further stated that housing currently ranks third in terms of the total state budget size and the major concern is the sustainability as the budget shows consistent and rapid increase.

The housing crisis and the growing informal settlements in South Africa relate to the political history, particularly the policies that restricted the movement of Africans and confined them to homelands, townships and rural areas. Ramasodi and van Bergen (2005) claim that the current crisis is largely due to rapid and accelerated urbanisation and the dismantling of the apartheid influx control measures during the late 1980s. It is also correctly noted in Baumann (2006) that the housing backlog in South Africa has to be viewed in relation to economic inequality in existence, chronic unemployment and the on-going impact of intentional residential discrimination which was shaped by the apartheid system.

This suggests that provision or delivery of low cost housing has to look at issues of livelihood generation, poverty reduction through employment creation and address issues of inequality in terms of gender and racism. According to Snijder (2001) informal settlements seem to play a vital role in providing accommodation to the poor who normally prefer to reside closer to sources of employment where new forms of social organisations grow adaptive to the socio-economic requisites of survival in the city. Reynolds (2001) noted that the country is urgently in need of a coherent policy with regards to low-cost housing provision and urbanisation of the poor. It is stated that the country is trapped in a false township and state-led model that cannot meet the needs of the homeless and unemployed sectors of the population.

2.2.4 The South African housing backlog

The question of housing problems sometimes become distorted, underplayed or ignored as a result of meaning attached to the concept. Housing problems have to be treated within the comprehensive framework of an integrated development strategic framework. It is noted in the Financial and Fiscal Commission (2011) that the demand

for housing is poorly understood due to poor data and lack of common understanding of how backlogs are estimated. However, Marais (2000:1) quoting the World Bank, maintains that ‘the vast majority of the people are housed, despite the very real problems of homelessness in some cities, the percentage of people without any kind of shelter is typically small’. This is supported by a quote from a government official in one of the developing countries who stated:

I am told that our housing deficit amounts to some 10 000 units per year and that we will have to build about 4000 houses just to keep up with the housing backlog. However, each day, as the sun sets in my country, every person has a home to go to. So, where is the housing shortage? (Marais, 2000:1).

The above statement has policy implications with regards to provision of housing to those at the lower end of the market suggesting the importance of having a broader understanding of the concept and dynamics involved in housing delivery or what housing problems are or what access to adequate and affordable housing implies. Majale (2004) cautions professionals, researchers and government officials and others responsible for housing provision about what may be regarded as negligent statements on housing shortages in that, the proportion of the population without shelter is typically small.

Gilbert (2007) maintains that reference to housing problems complicates the delivery process because campaigns aimed at improving living conditions of the poor tend to create settlements that eventually become social ghettos and very few of the efforts have proved successful. The focus tends to be on provision of housing units and crucial livelihood aspects such as poverty and high levels of unemployment seem to be ignored.

Housing researchers have to question whether there is a problem with regard to housing at all, or have to describe what exactly is the meaning of the concept 'housing problems', does it mean informal housing, backyard shacks or traditional housing units or unavailability of basic services (Marais, 2000). Housing problems superficially include housing backlog, affordability issues, lack of access to services and other underlying problems such as unemployment, lack of purchasing power which includes the 'gap market' a concept used to refer to people who are not catered for by the subsidy scheme and who do not earn enough to qualify for a bank loan.

Gardner (2003) defines the backlog as mainly confined at the lower end of the income spectrum and that it also exists between the subsidy cut off (R3 500 – R7 000). The FFC (2012) identified home ownership as unaffordable for the 'gap market', in that the household income seems to be too high for the government subsidy and too low to enable them qualify for housing loans. Napier (1993) defined housing problems in terms of drastic shortage of housing, arguing that there is consensus on the existence of a housing problem and that the problem or backlogs have been evident among Africans as far back as the 1970s.

The National Minister of Human Settlement, Mr Sexwale (2010) mentioned in his speech that the number of informal settlements has also ballooned to more than 2 700 slums occupied solely by white people meaning that poverty and housing problems cut across the colour line. However, it should be noted that the current backlog remains approximately, at over 2,3 million, despite the fact that 3 million fully subsidised housing units have been provided to poor households over the past 18 years (FFC, 2012).

Table 2.1: The South African Housing Backlog 1996-2011

YEAR	HOUSING BACKLOG	SUBSIDY GRANTED
1996	1,5 Million	R14 000
2001	1,8 Million	R22 000
2011	2,3 Million	R84 000

Source: Adapted from the Financial & Fiscal Commission, 2012:13

Tissington (2011) argues that the national Department of Housing in 1999 suggested that the country has a backlog of 3 to 3.7 million households. The table below depicts shortages over a period of 15 years (between 1996 and 2011). Based on the table 2.2 above, it is suggested that the backlog is increasing despite the number of housing units that have been provided to the poor through the subsidy scheme. Surprisingly noted also, is the increase in the subsidy granted by the government for low cost housing provision, as it raises questions on sustainability of the whole exercise.

While it is acknowledged that the rapid growth of the South African population is the resultant of shocking rise in urbanisation, it is correctly stated in Sisulu (2008) that the accompanying housing problems are aggravated by foreign nationals from other countries who qualify for the housing subsidy in terms of the Immigration Legislation namely the Immigrants Act of 2002 and the 1998 Refugees Act.

It is maintained that the immigrants in the past were regarded as a source of cheap labour for businesses owned by Whites and are now facing an increasingly hostile response because of competition they impose with regards to job opportunities and access to basic services and resources (Tessier, 1995). As a result the majority of immigrants reside in precarious conditions characterised by lack of access to basic services such as water, electricity and other facilities (Federation Internationale des ligues des droits de l'Homme (fidh) (2007). What is also noted in the table is that the

backlog is rapidly increasing and the costs of providing a single unit have tremendously increased.

It is noted in Tissington (2011) that the Minister of Human Settlements in 2007 stated that in 2016, approximately R253 billion would be required to clear the housing backlog which suggests that the amount required will be twenty times the entire current annual budget. According to Rust (2010) in Tissington (2011), statistical information on approved housing subsidies is incomplete or inaccurate and it is also difficult to determine whether the units constructed are through the subsidy scheme or without any state support.

Furthermore, some of the state funds have been made available for the transfer of state-owned structures through leasehold, to occupants or converted to freehold. This suggests that no RDP construction actually took place and that reduces the number claimed to have been constructed through the capital subsidy scheme. The Minister of Human Settlement in his Budget Speech in 2010 in support of the statement above, stated that despite all commendable efforts to house particularly people at the bottom-most end of the market, the backlog has grown in 'leaps and bound' and the figures provided in the table above suggests that the government has hardly moved in breaking the backlog.

Being mindful of the current pace of housing delivery (at a rate of ten percent per annum) and the shortage of resources, it would take decades to clear the backlog (Sexwale, 2010:3).

It is mentioned in Tissington (2011) that permanent urban migration is irreversible and growing adding to the backlog as well current trends in household composition. Concern has, however, been raised about the delivery of free housing units to the poor

and the Minister, in the 12th International Housing and Home warranty Conference stated that the government calls for a collective effort to create sustainable housing and that the government cannot sustain the current practice of providing free structure, there has to be a cut-off date Ramovha (2012). It is further noted in Ramovha (ibid.) that the President of South Africa also pointed out that ‘we cannot sustain a situation where social grants are growing all the time and think it can be a permanent feature. The government cannot afford to indefinitely pay social grants to people who are not elderly and who have no physical defects. It cannot be that people with bodies which had no defects ‘form part of the army of those who are in poverty’ (Ramovha, 2012:4).

It has also been noted with concern that the government is only able to clear the backlog at a rate of 10percent and that it would take decades to clear the backlog given the inadequacy of the fiscal allocation for housing and the rapid pace of urbanisation and population growth characterising the country (Sexwale, 2010). A number of questions are raised in Eglin (2009) on budget allocation and the housing backlog, for example, he asks: ‘is the national housing budget getting big?...in charge of the national budget, having to take into account all the pressures from different departments for more of the budget pie, would you increase the budget for housing?’ this is a critical question considering concerns by scholars such as Turner (1976) arguing that massive and nationwide programs designed to effectively address the ever increasing and immense demand for housing would require governments to increase their subsidies to the level.

It is noted in Rust (2006) that South Africa has approximately 79percent of the population classified as eligible for low cost housing subsidy scheme and 90percent of

the population earn less than R7 500 per month. This raises concern with provision of formal structures to the poor because it suggests adjustment in livelihood strategies and household expenditure in that people have to accommodate extra costs such as service charges, maintenance of housing units and a somewhat different style . It is noted in literature that the development of new neighbourhoods has to take into account critical livelihood issues such as poverty, affordability levels, unemployment and others

Linked to concerns about the current housing backlog is the idea of affordable housing delivery which supposedly recognise the needs of low income households, cost of transportation and access to employment, basic services and facilities. Robinson, Scobie and Hallinan (2006) maintain that affordability is not an inherent characteristic in housing but determines a relationship between income and access to appropriate shelter.

Affordability on the basis of low cost housing relates to household access to appropriate housing taking into account the needs and expectations of the users. The concept has to a great extent contributed to the problem of housing backlog in that literature has shown that the poor sell their freely provided properties or make their houses available for rental purposes to generate an income. The beneficiaries move back to informal settlements and continuously become classified as the potential beneficiaries to be provided with shelter adding to the ever increasing backlog. Various reasons have been cited as contributory factors to the backward movement of beneficiaries and these include inadequate space and size of the units provided, location and convenience as well as availability of services such health and

educational facilities and lack of affordability in terms of payment for services provided (water, electricity and municipal service rates).

This may be interpreted in various ways that the poor give priority to non-shelter first and housing issues later or that housing provided is unaffordable. The concepts of affordable provision and housing backlog have to be considered as closely intertwined for effective low cost housing delivery. Meaning housing affordability is seemingly determined by priority given to housing and Stone (2006) correctly claims that households may prefer to reside in unsafe, inaccessible and in conditions that fail to meet physical standards of decency if the costs of obtaining or living under satisfactory conditions prove to be prohibitively expensive and unaffordable.

The policy and low cost housing delivery strategies have to be informed by the housing needs and affordability standards of the intended beneficiaries. This could presumably address the housing backlog question, through participatory processes in housing provision. Robinson *et.al* (2006) identify two approaches that could be used to measure affordability and these are termed, shelter first and non-shelter first. These approaches explain the down raiding syndrome experienced by the government in low cost housing delivery.

The shelter first approach assumes that the first priority on the household budget is given to housing maintenance, bond repayment or rental and other costs are met with the remainder. The grant makes it possible for the poor to gain access to shelter but there are a number of factors that come into play and these involve asking questions such as: Affordability to whom? On what standard? And, for how long? (Stone, 2006). Provision of low cost housing whether free or not has to look at these

questions in that ownership involves long term costs for maintenance, service charges and other costs. Income and labour market conditions determine the ability to meet initial and continuing costs of housing.

2.2.5 Housing problems and low cost housing delivery in KwaZulu-Natal

The South African government remains committed to improving the living standard of all citizens and various policies and legislative developments have been adopted to realise this right. Housing has particularly been viewed as forming the basis for addressing other social challenges such as poverty, and inequality. However, a growing demand for access to basic services has been noted in almost all provinces.

The province of KwaZulu-Natal is the second largest population in South Africa in terms of the population figures and the economic contribution to the national Gross Value Added (KwaZulu-Natal Planning Commission, 2011). However, it is faced with the biggest challenges which influence access to adequate housing and these relate to higher levels of unemployment, poverty and inequality. The highest concentration of the population is found within eThekweni and uMsunduzi complexes followed by Newcastle and uMhlatuze complexes and this suggests an increase in the number of social challenges which include housing, education, health and proper sanitation.

The General Household Survey Report (2011) indicated that 12,1percent of households in South Africa are living in informal dwellings and that 7,3percent of these households are residing in the province of KwaZulu-Natal. There has however, been an increase in both the number of formal housing units produced and the number

of informal dwelling units. The table below provides an overview on the types of housing structures and number of housing units:

Table 2.2: Provincial Overview of Types of Housing Structures and Number of Units

TYPES OF STRUCTURES	NUMBER OF UNITS 1995	NUMBER OF UNITS 2010
House or brick structure	624 437	1 183 381
Traditional Dwelling	554 240	610 043
Informal Dwelling in Backyard	41 639	57 029
Informal Dwelling not in Backyard	147 182	167 671

Source: KZN Planning Commission (2011:54)

Noted in the table is a significant increase in the number of formal housing units within the province. This may be attributed to the structures that are freely provided by the government through the capital housing subsidy scheme which has substantially provided houses to poor households. Further observed in the table, is the increase in the number of informal dwelling units either in the backyards of formal units or not in the backyards. Although this increase reflects failure to address the question of delivery to low income groups but it also suggests movement of the poor to the urban periphery and the natural increase of the population in urban areas, adding to existing backlogs in housing delivery. Assumably, people move to areas where development is about to take place in order to be counted as beneficiaries when the township registry is developed.

2.2.6 A Brief overview on the evolution of the housing policy

A historical background in the development of the housing policy explains to a certain extent the current housing backlog countrywide, mode of delivery and settlement patterns. It is noted in Harris and Arku (2006) that economists tended to view housing as an unproductive form of investment and ignored that house building is a significant

industry in its own right and can also play a vital role due to its social consequence. The construction sector has been considered as a useful counter-cyclical tool to absorb labour that can improve public spending thus leading to economic growth. The economic significance of the housing sector has been underplayed by the social expenditure and not housing as an agent of economic growth (Harris & Arku, 2006).

According to Harris and Arku (2006) most development economists tended to sideline the economic aspects of housing and failed to recognise the potential of housing as a sectoral tool of economic development. It is noted that the labour intensive character and the significance of housing as a source of employment was only given adequate attention in the 1990s. However, it is highlighted that more researchers conducted studies in this field of the construction industry focused more attention on levels of construction influenced rather than reflected on economic growth (Harris and Arku, 2006).

The emergence of a broad consensus on a 'market enablement' approach is also noted with its goal of strengthening the private sector most notably builders, suppliers and financing institutions. The focus was also on the economic aspect ignoring the social and political motives behind housing policy or the role of housing in economic development. The Harrod-Domar Model stressed the importance of capital formation and investment as a means of raising productivity but not investment in housing (Harris *et.al*, 2006).

The Model placed more emphasis on investment in the modern capitalist sectors of the economy for profit maximisation with the assumption that such investments will have a 'trickle down' effect, encouraging labour to move from low-wage into higher-

wage sectors thus generating a higher rate of savings, through shifts in employment status. The approach to economic development reflected the primacy of the economic rather than social motives of housing policies the latter involving alleviation of poverty, creation of job opportunities and construction of healthier, safer and more secure living conditions.

It is noted that economists focused on improving economic growth and investing in housing was viewed as throwing money into a 'bottomless pit' because the demand will never be satisfied and what seemed to be important was to expand production goods and provide housing for workers producing goods in the steel, iron and cement industries with the assumption that social problems are solved with other problems through developmental interventions (Harris *et.al* (2006). The construction sector is also perceived to absorb labour which improves public spending thus, economic growth.

According to Howenstein in Harris *et.al* (2006) it is imperative to distinguish between temporary and permanent materials for housing construction; productive and unproductive labour; isolated and accessible workplaces. The concepts, to a certain extent, explain the growth and spread of informal/squatter settlements, arguably how they were allowed to develop. This suggests that the development of slums and informal settlements constructed using temporary materials, is usually determined by proximity to employment opportunities and access to basic facilities such as clinics, schools and services such as water. Provision of permanent housing was considered appropriate to serve as incentives for skilled workers needed in remote areas (mines or remote factories) and the use of temporal, traditional building materials was acceptable provided permanent materials were to be exported or used for raising

productive capacity of the economy. The view relates to the development of townships during the apartheid era, in South Africa, where permanent structures were constructed for workers around the business and industrial centers. The townships were developed and houses were provided on a leasehold basis, not full ownership as the case with the RDP houses provided after the democratic elections in 1994. Hence, the section below provides a detailed analysis of delivery mechanisms during the apartheid era and after 1994.

2.2.6.1 The South African Housing Policy Pre- and Post-1994

There have been dramatic changes in the housing landscape in South Africa, and tangible results have been achieved. However, in order to understand current housing delivery and the South African housing policy, it is imperative to recognize the rights question and the legacy of past policy particularly the housing policies before 1994 because the impact of the current policy is highly dependent on the outcomes of policies that were pursued in the past.

The Right to Housing and the South African Constitution

In the submission of the Human Rights Watch (2012) to the Heart of the Post-2015 Development Agenda, it is noted that the Universal Declaration of Human Rights (UDHR), the International Covenant on Civil Political Rights (ICCPR), and the International Covenant on Economic, Social and Cultural Rights (ICESCR), prohibits discrimination in whatever form (political, property, race, sex, national or social origin, religion) and that equality and non-discrimination are binding obligations and do not need instrumental justification. It also stated that the benefits of development have to be enjoyed by all individuals and the nation (Evans & Klasing, 2012).

Within the South African context, the rights of individuals are guaranteed in various policy documents such as the South African Constitution, the Housing Act and various policies. ‘The states parties to the present covenant recognise the right of everyone to an adequate standard of living for himself and his family, including adequate food, clothing and housing, and to the continuous improvement of living conditions. The state Parties will take appropriate steps to ensure the realisation of this right, recognising to this effect the essential importance of international cooperation based on free consent’ (South African Human Rights Commission 7th Report , 2006-2009:131).

The quotation above refers to the provisions of the Constitution of the Republic of South (Act 108 of 1996) whose founding values include human dignity, equality and freedom (Khan, 2003). It is stated that the constitution provides a framework within which transformation is to be effected when addressing major concerns such as issues of equality and discrimination and to ensure that formulation of legislation is consistent with the constitution and the values.

Chapter 2 of the Bill of Rights encapsulates socio-economic rights that relate to housing, health care, food, water and social security. It is maintained in Devenish (1998) that the rights mentioned have to be protected that is right to freedom from hunger, right to shelter, health services and employment. Section 26 (1) of the Constitution of the Republic of South Africa (1996) stipulates that every individual has a right to have access to adequate shelter and a secure place. It is noted that the constitution obligates the state to capacitate people and enable them ‘lead a life of value to themselves and society of which they are part and to enjoy the benefits of the constitutional promise of dignity and freedom’ (Khan, 2003:20).

The rights concept is intrinsically bound to other cross cutting socio-economic rights, such as, right to human dignity, equality, public participation and other rights (Tissington, 2010 and Franklin, 2011). The Housing Act (107 of 1997), states that all spheres of government have to ascertain that housing development is affordable and sustainable economically and socially and defines housing development as the establishment and maintenance of stable and sustainable residential environments.

Access to housing is an integral part of the plan and commitment of the government to improve the quality of life of the people. However, Baumann and Huchzermeyer (2004) identify a legislative gap in that the definition of housing development process which is not aimed at the establishment and maintenance of non-permanent residential structures. This suggests exclusion of all programmes aimed at provision of shelter that is not permanent and the ambiguity of the Act can make it impossible to provide finance through the South African Housing Fund as it is guided by the legislative framework. The document prepared by the Financial and Fiscal Commission (2012) identified a number of challenges facing the housing sector which relate to the rights issue, quality and adequacy such as the non-sustainability of the subsidy scheme given the scale of demand for housing and the costs involved in provision of a standard product. Other issues include the inability to provide subsidised housing and housing affordability among households who earn above R3 500 joint income per month thus fall outside the subsidy eligibility band.

Failure of the government to meet this right to adequate housing has led to a number of ‘service delivery protests’ and a situation termed ‘the legalization of illegality’ referring to the negative impact of unintended consequences explained in the next paragraph (Sexwale, 2010 and Tissington, 2010). The South African constitutional

court has consistently upheld individual rights to adequate housing and this has insured rights to land for millions of households especially those who were denied access by the apartheid segregation policies.

According to Tissington (2010) and Wilson (2011), the negative infringement of the right to adequate housing has led to a number of landmark judicial rulings and this includes cases such as *Government of the Republic of South Africa v Grootboom*; *Provincial Government (Premier) v Abahlali Basemjondolo*; *City of Johannesburg v Blue Moonlight*..

All the rulings identified are dealing with proof of withdrawal of housing rights, mainly by the government, contrary to the constitution and the housing policy with its motto of 'houses for all'. According to the Minister for Human Settlement the rulings have forced the ministry to amend its human settlement policy (Sexwale, 2010). It is further argued that the rulings could virtually collapse government budgets and plans. However, 'the right to adequate housing is qualified by the fact that the rate and reach of realization is not stipulated and access is neither time-bound nor resource-indexed' (Tissington, 2010:12). Seemingly, it is obligatory for the state to provide adequate housing to avoid having more unsavoury judicial rulings and for progressive realisation of the right to adequate housing. The rulings emphasise that the government (all spheres), whilst ensuring compliance with planning and health regulations, have to simultaneously take into consideration the constitutional duty to implement a reasonable housing policy (Wilson, 2011).

The latest development has been an adoption of the *right-based approach* which is closely linked to the equity approach which in turn suggests that no one should be

viewed as a passive beneficiary of development. According to Ljungman (2004), the principle of equality and non-discrimination, for a right-based approach imply that the development effort should focus on the groups that may be excluded or discriminated against on the basis of race, socio-economic class, cultural or political factors.

With reference to housing, a right-based approach holds that a person whose rights remain unfulfilled lives under poverty and lacks access to basic human services and resources. Housing development has to be guided by the realisation of human rights and it is maintained in Ljungman (2004) that development on its own is a human right. Collins, Pearson and Delany (2002) in Ljungman (2004) tabulate differences between a needs approach and a rights approach as indicated in the table in the next page:

Table 2.3: Differences between a Needs Approach and a Rights Approach

Needs Approach	Right-Based Approach
Work towards outcome goals	Work towards outcome and process goals
Recognise needs as valid claims	Recognise that rights always imply obligation of the state
Empowerment is not necessary to meet all needs	Recognise that rights can only be realised with empowerment
Accepts charity as the driving motivation for meeting needs	Regards charity as an insufficient motivation for meeting needs
Focuses on manifestations of problems and immediate causes of problems	Focuses on structural causes of problems as well as manifestations and immediate causes of problems
Focuses on the social context with little emphasis on policy	Focuses on social, economic, cultural, civil and political contexts and is policy-oriented

Source: Collins, Pearson and Delany in Ljungman (2004:7)

A right-based approach is based on the premise that others have obligations to facilitate and fulfil people's rights and fundamental freedom. The approach further suggest that people are entitled to participate in and contribute to economic, social and political development or that people are to participate in development to the maximum of their potential but the state has to provide a supportive environment

(Ljungman, 2004). According to Slarks (2010) legal rights and the rule of law are increasingly being propounded as the panacea for ailing or emerging democracies, and, it is maintained that focus with regards to housing issues has been given to legal and political rights which are regarded as first generation rights and accorded a higher status.

The state has to recognise that all rights are equally important and is obliged to respect, protect and fulfil all rights. While theoretical analysis of rights discourses, legislation and jurisprudence is conducted by human rights lawyers, the practical analyses of government policy regarding the social and economic rights is conducted by development theorists and this reflects lack of engagement between human rights and development schools (Slarks, 2010).

2.2.6.2 The South African housing policy of the apartheid era

There have been dramatic changes in the housing landscape in South Africa, and tangible results have been achieved. However, in order to understand current housing delivery and the South African housing policy, it is imperative to recognise the legacy of past policy particularly the housing policies before 1994 because the impact of the current policy is highly dependent on the outcomes of policies that were pursued in the past. An overview on housing provision during the apartheid era and how it impacted on the current low cost housing backlog is presented in this section.

The information provided aims to shed some light with regards to housing provision specifically focusing on what determined location and the overall policy on urban setting and the impact on living conditions and quality of life on certain sectors of the population. The housing policy during the apartheid era was unique with its strong

ethnic/racial segregation, where the White population (Whites only) was segregated from the non-Whites made up of Black Africans, Coloureds and Indians/Asians (Smith, 2003).

It is indicated in Franklin (2011) and Herve (2009) that the cities in South Africa were shaped by the apartheid system of segregation which created dysfunctional urban structures and great inequality and scholarly writings indicate that it will take decades to make 'deep-reaching' changes to correct the imbalances. The current policy emphasises convenience in location of settlements and promotes integrated human settlement development which is contrary to policy provisions of the apartheid era. However, it should be noted that it has proven extremely difficult to embrace the provisions of the current housing policy because of unavailability of suitably located land and the NIMBY Factor.

Furthermore, the city centers were characterized by prosperity and were predominantly occupied by Whites before 1994 while non-whites populated the peripheries and rural areas (Franklin, 2011). However, Watson (1999) in Herve (2009) claims that the spatial organisation inherited from the apartheid has been reproduced in that housing units are still built on the outskirts of urban areas which forces people to commute to areas of employment on a daily basis with transport costs weighing heavily on the poor.

Interestingly, the demand for housing in South Africa is not a new phenomenon, but dates back to the late 1930s, and early 1940s, after the Second World War, as stated in Rhodie and Venter (1959) that White areas were chaotic. After 1948 the apartheid government launched campaigns to address the problem of demand for housing. As a

result various government structures including the National Housing Commission, the National Building Research Institute, the Department of Native Affairs and local government officials worked collaboratively to deal with the situation. To address the demand, Rhodie and Venter (ibid) maintain that 353 000 housing units were required in 1951.

In 1954 the government introduced the site and service scheme as a solution to the problem of increasing squatter settlements. The assumption was that Black African people will be able to construct their own housing units if provided with serviced sites, and the development was referred to as 'toilets in the veld' (Gusler, 2000). The question of location and affordability notably remained ignored hence the situation led to the development of informal settlements and /or squatter settlements. It is further claimed in Rhodie and Venter (ibid) that 50percent of the families, made up of 13 members or more per household lived in only one room. Realising that squatter settlements were rapidly increasing, formal housing was constructed, popularly known as 'matchbox houses' and that marked the development of 'Bantu' townships.

The racial ascription coupled with residential segregation entailed discrimination in various aspects of life including inferior or substandard housing and services, inconvenient location in relation to employment and business centers for groups classified as non-White including erection of buffer zones and other measures that minimised or prohibited interaction among different racial groups (Smith, 2003). According to Knight (2004) and Franklin (2011) segregation was mandated by law, and this coupled with land dispossession, resulted in Whites owning the best and millions of Black Africans forcibly removed from their homes and confined to

townships, on White farms as labour tenants or impoverished in rural areas in the former 'homelands' or Bantustans.

Gusler (2000) also confirmed that The Natives Land Act of 1913 awarded 87percent of the land to Whites and the remaining 13percent to non-Whites and the Urban Areas Act of 1923 extended segregation into cities, in a way prohibiting Black African residency. The Act worked on the principle of territorial segregation and was aimed at promoting the interests of the white population ignoring the integration of Africans in the urban community. This severely and undoubtedly contributed to the current low cost housing backlog experienced and the uncontrollable growth of slums. The problems of housing shortages for the poor, particularly Black Africans, is mainly due to the assumption by the apartheid government that they were temporary sojourners who would ultimately be repatriated to homelands or other national state. It was assumed that Africans were in urban areas on a temporal basis to provide labour in the mines/industries and services located in white parts of town.

There had been apartheid conscious policy not to construct houses for low-income, but policies to prevent or control over migration and urban residency for Africans. The imposition of the Group Areas Act, Influx Control Laws contributed significantly to the current housing shortages as very little housing was provided for Africans, during the apartheid era (Franklin, 2011). The Group Areas Act of 1951 zoned residential areas for various racial groups, that is, for Whites, Coloureds, Indians and Africans and authorised the government to expropriate existing property rights and forcefully remove and relocate people to areas zoned for occupation by relevant racial groups as per legislation (Newtown, 1998; & Chair, *et.al*, 2000). The Influx Control Laws had two main objectives to ensure supply of labour to specific designated areas

and to limit the number of Africans moving to the cities and towns thus restricting or delaying the urbanisation of Africans. Gusler (2000) maintains that with Verwoed's emphasis on mechanisation which required fewer African labourers, the influx control shifted direction and channelled Africans back to the rural homelands. According to Cate (2004) housing problems emanated from the discovery of gold and diamond which attracted non-whites, particularly Africans to urban areas to sell their labour in newly developing "white towns". According to Newtown (1998) and Cate (2004) the government accommodated Africans in hostels, housing that catered for single males and not families before the 1960s. Herve (2009) concurs with Newtown and Cate (ibid.) that hostels for assumingly temporary and single migrants were constructed in close proximity to urban economic growth points, to ensure availability of labour for white capitalists.

It is maintained that the informal and/or squatter settlements for example, Cator Manor (uMkhumbane) in Durban, District Six in Cape Town and others, mushroomed. When realising that Black Africans were permanently residing in urban areas, dormitory townships such as SOWETO in Gauteng and KwaMashu in Durban, Mitchel Plains and Langa in Cape Town were established for rental and leasehold not full ownership. According to Herve (2009) there are a number of significant acts which allowed the Black African population particularly to own property and these acts include the Black Communities development Act of 1984 and the free Settlement Act of 1989. Another act which ensured the rights to land and residential real estate for all was the Upgrading of Land Tenure Rights Act of 1991. Despite the repellent of these acts, urban and housing disparities still exists suggesting that repelling the acts somehow failed to remedy the ills.

According to Newtown (1998) the four-roomed and sometimes two-roomed structures were provided far from work areas and this contributed to the growth of squatter settlements around towns and cities, such as Sophiatown in Gauteng. Black Africans moved to vacant areas or empty urban spaces that were used as buffer zones separating Whites from Non-Whites. The Influx control legislations controlled access to property rights and attempted to ration granting of such rights on the basis of demand for labour. According to Newtown, (1998) permanent residential rights were given to Africans who had been born in a particular urban area or had lived and worked continuously for the same employer for at least ten to fifteen years.

Looking at the situation within uThungulu District Municipality, particularly uMhlathuze Municipality with regard to the impact of the Group Areas Act, suburbs were divided in accordance with the different racial groups. It is noted that, before 1994, Meerensee, Veldenvlei, Arboretum and Weldenweide were suburbs reserved for the White population Aquadene for Coloured and Brackenham for Indians. Black Africans were located 25 to 30 km or more away in the townships of Esikhaleni, eNseleni and eVulindlela and had to travel long distances to work or to business centers and the majority were in tribal/rural areas characterised by lack of basic services and job opportunities.

2.2.6.3 The National Housing Forum (NHF)

The establishment of the National Housing Forum (NHF) paved way for the formulation of the housing policy or the Housing White Paper of 1994. This is another milestone worth noting, the launch of the National Housing Forum in August 1992, which comprised of key players, such as the major political groups, the

parastatals such as the Development Bank of Southern Africa (DBSA), Independent Development Trust (IDT) and the South African Housing Trust, representatives of the business, construction and insurance sectors and non-government organisations were also active participants.

The National Housing Forum (NHF) created interim arrangement that served until the post-election policies were developed. Discussions between the National Housing Forum and the Apartheid Department of Housing resulted in the promulgation of the Housing Arrangement Act 155 of 1993. The Act made provision for the establishment of a National Housing Board (NHB) to advise the government on national matters. Worth noting against the background provided above on the establishment of the NHB is the fact that various institutions for different racial groups were in existence during the apartheid regime. This suggests that the formulation of one national board for housing provision would assumingly cater for the needs of all racial groups in the country as opposed to representation of the past in decision making on housing development.

The Tricameral System of governance also impacted negatively in terms of housing development for Africans. The system was comprised of all South African racial groups but excluded Black Africans in parliament, who had no voice in decisions on service delivery and housing provision. It had the House of Assembly which had its own Housing Board focusing on the housing needs of the white population and the House of Representatives and House of Delegates each with its own Housing Board looking at the housing needs of Indians and Coloureds, homelands (independent homelands: Venda, Bophuthatswana, Ciskei & Transkei and dependent homelands such as KwaZulu) with their own Housing Boards but controlled by the Housing

Board of the House of Assembly (Gusler, 2000). In preparation for the amalgamated institutions and to save resources, the NHF suggested having one National Board. The Housing Arrangement Act stated above also made provision for the establishment of four Regional Housing Boards for the then four provinces (Transvaal, Natal, Orange Free State and the Cape Province) to look into housing issues at provincial level. Furthermore, the Act made provision for the amalgamation of housing funds and housing institutions.

The Development Bank of Southern Africa (DBSA) and the Independent Development Trust (IDT) invited relevant organizations to address underdevelopment issues including housing problems and the NHF was coined which was to be a major vehicle for discourse on the future housing policy (Gusler, 2000). The NHF was the first consensus-based forum on housing where various stakeholders (indicated in the box below) participated such as the political organisations, development organisations, business organisations and civic organisations (Gusler 2000 and Gardner, 2003).

However, Khan (2003) claims that the way in which knowledge was produced in the NHF tended to limit the policy horizon. The main argument is that a group of consultants from established forces of the apartheid system such as the Urban Foundation and the apartheid funded institutions such as the IDT and who were experienced in building “toilet-towns” and who never challenged white hegemony, played a crucial role in producing reports about housing conditions, delivery, equity and affordability.

It is further stated in Khan (2003) that the reports adopted a limited view of the housing problems and potential solutions and provided inadequate information on the financial difficulties experienced by the potential beneficiaries. This suggests going back to the drawing board to reflect on the current situation and create an informed alternative strategy for effective low cost housing delivery.

It is further maintained in Khan (2003) that the reports generated actually paid little or no attention at all to the political conditions that prevailed in squatter or informal settlements and townships and failed to appraise community participation in the housing delivery process and the role that could be played by the informal finance methods such as savings clubs known as stokvels and other forms of informal financial credits. It is argued that information gaps were thus created. Furthermore, policy formulation failed to recognise that the interest of the state and those of the urban poor rarely coincide and this has a situation where there is lack of policy coherence and this is impacting negatively on implementation (Khan, 2003). This suggests going back to the drawing board to create an informed and appropriate alternative model that would address the mentioned issues.

The housing policy was based on the fundamental understanding that housing is a basic need. The first National Minister of Housing appointed by the first President of the New Government of National Unity, Mr Mandela, was Joe Slovo, and his first objective was to restructure the housing sector in order to achieve a more efficient allocation of state resources (Meyer, 1997). It is noted that there were numerous challenges that the new government had to address despite the huge housing backlog and those included financial constraints; fragmentation of the housing function due to duplication of housing institutions and lack of capacity to carry out responsibilities;

huge differences between rural and urban areas, between provinces and different racial groups; dispersed settlement structures hindering delivery of basic services and socio-cultural amenities; lack of a coherent strategy and duplication and multiplicity in legislation governing housing, land and services; socio-economic and other challenges (The White Paper, 1994 and Gardner, 2003).

However, it is maintained in the White Paper (1994) that opportunities also existed in the housing environment such as the availability of well-developed infrastructure; a participative policy development process (NHF); availability of state and private sector resources and other opportunities. The vision of the housing policy was to provide 1 million housing units within a period of five years. An observable challenge with the vision which is also noted in Harms (1972) is that, it made people to be invisible and the main goal was to achieve stipulated targets which meant accelerated production preventing the intended beneficiaries to exercise real control over the end product. The end result was creation of haphazard and substandard structures. Worth noting is the fact that the first Minister of Human Settlements then known as Housing was in favour of the 'bottom-up' approach in the formulation and implementation of the policy.

2.2.7 Analysis of the housing context after 1994

The analysis of the situation prevailing with regards to housing provision and related issues such as poverty and unemployment in South Africa assists with determining the gaps and shortcomings in low cost housing provision. It answers questions on where we are today and how we got where we are, including factors that have influenced delivery. A better understanding of the situation will assist in the development of the

model as it has to be guided by the current status on delivery including the needs and shortcomings of the model through which shelter provision takes place.

It is correctly indicated in Baumann, Huchzermeyer, Bolnick, Roux and Wimpey (2004) that when the democratic government took over in 1994, it inherited a country with two economies, the First Economy that is highly developed and part of the global market and the Second Economy characterised by individuals and households living under extreme poverty coupled with marginalization and lack of employment (Baumann, Huchzermeyer, *et.al*, 2004).

The authors argue that the focus was placed on one side of the human settlement issue, the 'house', meaning provision of completed housing units to the poor with secure tenure, ignoring other livelihood issues. Notably, in the newly formed Department of Housing, the amendment of the Housing Arrangement Act 155 of 1993 and parliament passing of the Housing Amendment Act 8 of 1994, made provision for the replacement of four existing Provincial Housing Boards with nine Provincial Housing Boards. This was done mainly for administrative and service delivery purposes hence, structural changes were effected and the country changed to nine provinces after the first democratic elections (Rust and Rubenstein (1996).

The Acts also made provision for the extension of the housing subsidy scheme to all areas in South Africa. The amendments were necessary for delivery purposes so that each province has its own board. In fact it should be noted that the national government can formulate guiding policies but cannot be involved in the actual implementation of such policies because of lack of understanding of local needs, appropriate delivery mechanisms and governance issues at local level.

The government realised that access to credit for housing purposes, by the intended or potential beneficiaries was the cornerstone in a sustainable housing delivery process. As a result, in October 1994, the national Housing Summit was held in Botshabelo and that culminated in the formalisation of the Botshabelo Accord between the state, the major financial institutions, the construction/building industry and civic organisation representing the potential beneficiaries of the housing policy.

A Record of Understanding (ROU) commonly known as the Accord was then signed between the Government and the Association of Mortgage Lenders which was to normalise and stabilise the low-income housing market (Sundberg & Thunstrom, 1998). It is further noted that the Accord mainly committed the financial institutions to provide finance to low-income groups earning more than R1500 per month, who were excluded from having access to credit for housing purposes.

The ROU was signed to encourage banks to re-enter the low-cost housing market, and to cover them for political risks, and to deal with historical problems related to housing provision (Sundberg, 1998). It should however be noted that the government has not realised this goal, the mortgage financial institutions (banks) are still reluctant to serve the poor. The Masakhane Campaign was also launched to persuade consumers to resume payment. Secondly the building industry had to try to keep their costs within reach of emerging or small contractors and lastly, it was agreed that a Home Builder's registration had to be established to register delivery of houses to the people and to provide consumer protection and look into the issue of quality of structures delivered to the beneficiaries. It is also noted in Napier (1995) that the vision of the Housing White Paper was pitched at two levels which included provision of adequate shelter with secure tenure to the poor and addressing issues of convenient

location and the nature of the settlements created. A detailed analysis of other institutional arrangements is discussed in the following section which focuses on the key strategies of the housing policy.

2.2.8 The White Paper on housing and key strategies

The White Paper on Housing (1994) was developed through the NHF and it defines housing as the establishment and maintenance of habitable, stable and sustainable residential environments with convenient access to facilities, economic opportunities and social amenities. Furthermore, the White Paper on Housing (1994) states that the government aimed at establishing a sustainable delivery process, which would ensure that all South African citizens have access to housing with secure tenure and within a safe environment.

The housing vision has remained or focused on establishing viable, socially and economically integrated communities in conveniently located areas in terms of employment and other economic opportunities and other amenities. The vision is underpinned by the principles of sustainability, viability, integration, equality and good governance and a holistic approach to development. Despite the vision the government had with regards to the housing development process it has proven difficult to realise the vision, issues of location of settlements on the periphery inequality and others still prevail.

The government also has to create conducive conditions to housing delivery and has to apply legislative, administrative, financial, educational and social measures to ensure that its citizens who are unable to provide themselves with basic services including basic shelter are afforded the opportunity within the resources available.

Emphasis, however, seems to be placed on the need to refine and re-interpret the original strategies of the housing policy for housing programmes and it aims to adopt an integrated approach to social and economic development (Bauman and Huchzermeyer, 2004).

However, the argument is on human settlement development that takes into cognisance the livelihood generation strategies which have been neglected in policy formulation and implementation, maintaining that the policy has been insensitive to the multi-dimensional assets possessed by the poor. It is maintained in Huchzermeyer and Bauman (ibid.) that housing development should aim at reducing vulnerability and improve livelihoods of the poor over and above provision of housing. The seven key strategies of the housing policy are critically discussed below:

2.2.8.1 Stabilising the housing environment

The local development environment in which communities organise themselves and where projects are to be actuated have to be taken into consideration when designing a service delivery and poverty reduction or any project aimed at improving the quality of life people. Swanepoel and De Beer (2011) identified five types of development environment which also have a bearing on housing development and these include the political, psychological, economic, social and cultural environments. It is argued that the existing environmental conditions can support and strengthen development or it can hinder any development initiatives.

With reference to housing delivery, all types of environment identified in Swanepoel and De Beer (ibid) are important, however, this discussion focuses on the political and economic environment which prevailed during the apartheid era and presented tremendous problems in housing delivery after 1994.

The focus is on the culture of non-payment for services provided and bond boycotts which presented problems for the new democratic government. The low income housing sector was characterised as highly risky and the private sector was reluctant to invest in such volatile and unstable environment. The private sector raised concern about the stability of the environment, particularly the mortgage lenders who suffered serious capital exposure due to bond boycotts and it is pointed out in Tomlinson (2007) that various institutions which provided risk mitigation, others serving as guarantors were established as a means of encouraging finance institutions to re-engage in the low-income market.

It is, however, noted that the principles of private sector participation and a people-driven housing process proved not to be achievable given the complexity of the political and administrative risks. To address the situation the government and the Association of Mortgage Lenders reached an agreement on measures to be adopted to stabilise the housing environment through what became known as a 'Record of Understanding' (ROU) as mentioned earlier.

Noted in Baumann, Huchzemeyer *et.al* (2004), is another dimension of a stabilising the environment for informal settlement dwellers arguing that a stabilising factor for them relates to legalising, legitimising and regularisation of their housing arrangements. It should be noted that the NIMBY Factor (Not in My Backyard) seems to stand in the way and requires recognition with reference to normalisation or stability of the environment.

It should be noted that some of the initiatives created were unable to perform as expected and others were created for a short duration. Tomlinson (2007) registers

concern about the appropriateness and correctness of focusing on mortgage loans for the poor and the government has continued its search for housing finance solutions despite the demise of the MIF mentioned in the table below. What else can be done to assist low income households extend the subsidy provided by the state.

Ferguson and Navarrete (2003) proposed the use of new approaches to housing delivery such as progressive housing arguing that investment in housing should be progressive starting with land acquisition and gradual improvement of the structure. This might serve as a solution rather than over-borrowing which results in loss of property with worsening of the economic situation of the beneficiaries (Tomlinson, 2007). It is recommended in Ferguson and Navarrete (2003) and Tomlinson (2007) that sustainable housing provision should involve the use of micro-loans rather than a large mortgage bond. This at different times could expose the beneficiaries to financial difficulties with changes in their economic situation. Was the government able to achieve its mission of creating a stable environment required for housing delivery? This question still requires attention particularly if the private sector is still reluctant to come on board on low cost housing provision. When the government established its policy in 1994, focus was on households with a joint income of R3 500.

The initiatives that were adopted by the government to stabilise the housing development environment are summarised in the table overleaf:

Table 2.4: Housing Institutions for a Stable Housing Environment

INSTITUTION	PURPOSE	DURATION
The Masakhane Campaign	Central approach of the initiative was to build partnerships To encourage people to pay for services, rates and mortgage or rental To change perceptions and attitudes with regards to rights and responsibilities of individuals, communities and local government. Masakhane Focus Week to be organised at local level to demonstrate to local communities how rates, taxes and service charges are used	Long Term Initiative
The Mortgage Indemnity Fund	Established to offset the perceived risk of lending to low income groups. It was tasked with facilitating the flow of new lending by accredited financiers and to underwrite defined political risk associated with non-payment Established to encourage mortgage lenders to resume lending at scale in both the primary and secondary housing market in a sustainable manner in areas where lending was disrupted. Provided lenders with an indemnity insurance for a limited period against loss in certain areas especially if they were unable to repossess	1995 to 1998
Servcon Housing Solutions	Established mainly to offset the perceived risk of lending to low income Group, facilitating the flow of new lending by accredited financiers and to underwrite defined political risks associated with non-payment For loans rehabilitation and normalisation of payment through right-sizing, rescheduling and instalment sale based on affordability. To assist families who had defaulted on their payments through rescheduling and those who were unable to pay to obtain alternative and affordable housing (Relocation Assistance Subsidy Scheme)	1995 and has lingered on till 2005
Thubelisha Homes	A section 21 Company whose mandate was to procure or develop affordable stock for rightsizing. Main function was to establish the demand and secure finance for Rightsizing	
National Home Registration Council	Section 21 Company established to provide standards and guidelines building industry To protect housing consumers from unscrupulous builders by carrying out compliance inspections on homes under construction particularly those constructed through the capital subsidy scheme. To provide a Conciliation and Arbitration service to consumers and Companies	

Source: Survey Data, 2013

The reluctance or lack of willingness of the private sector to participate in housing delivery has caused a shift of financial assistance, as a result, there is a new concept of ‘the gap market’ and the government has extended its support to take into account the housing needs of households with a joint income of R3 501 to 12 000 per month who are regarded as mortgage risks and without shelter but neither qualifying for the

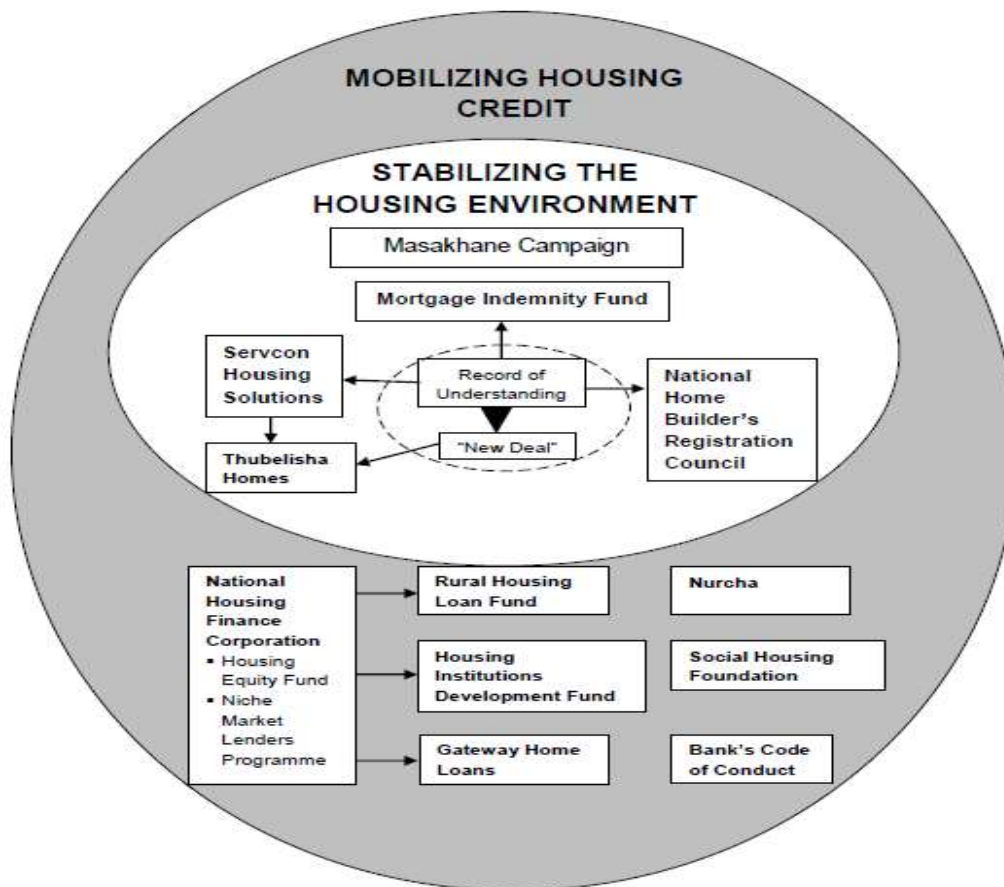
subsidy quantum nor benefitting from mortgage finance. The main question remains: was the government successful in its endeavour to create a stable environment?

According to Cirolia (2012) the housing environment and the political nature of housing delivery is poorly understood there seems to be lack of evidence on the extent to which the state has succeeded in reducing risk or in promoting a more conducive environment. Pillay and Naude (2006) argue that the campaign to stabilise the housing environment, particularly, a campaign to encourage bond repayments has produced mixed results in that the situation has normalised in some areas, whilst households in other areas are characterised by defiance.

2.2.8.2 Mobilising housing credit

The main aim of the strategy was to provide housing credit particularly to those with limited access. Figure 2.2 indicates this relationship in the housing subsidy instruments and how these are interconnected and interdependent. It is demonstrated in the figure overleaf that the institutions created to stabilise the environment needed financial support to nurture and facilitate maintenance of stability in the housing environment at the same time ensuring access to adequate housing. Servcon Housing Solutions and the Mortgage Indemnity Fund are some of the institutions established to offset the perceived lending risks and this required the establishment of the housing financiers. The Housing Finance Corporation was for example established to deal with access to finance. The Relocation Assistance Subsidy Scheme was also created to provide access to housing, particularly to those who defaulted on their bond repayments. The figure demonstrates the interrelationship which exists among the key strategies.

Figure 2.2: Relationships in the Housing Subsidy Instruments



Source: Housing Profile of the Department of Human Settlements in 2012

It addressed redlining issues and discrimination as well as poorly designed credit instruments. According Tomlinson (2007) the government has continued in its endeavour to try and encourage the financial sector to come on board in providing finance to the low-income housing market. Legislative measures passed were mainly to compel banks to lend to low-income groups include the Promotion of Equality and the Prevention of Unfair Discrimination Act (2000) and the Home Loan Mortgage Disclosure Act (2000).

A number of institutions were also established to ensure access to credit or rather ensure that the private sector is brought back into the low income housing market. It is correctly noted in Mackay (1999) that South Africa is in possession of well-

established banking and financial systems but the institutions are still reluctant to finance low cost housing. Tomlinson (2007), on the other hand, has raised a question on why housing finance is viewed as one of the most important instruments in the extension of credit to low-income households and whether it is the right approach.

However, the government and other professionals and researchers assume that households would be able afford to meet their financial obligations. In support Mackay (1999) regard lack of income and higher rates of unemployment as major hindrances, preventing financial institutions to extend finance to the poor and maintains that the culture of non-payment cannot be blamed for lack of access to credit by the poor. The impact of the initiatives and institutions created to encourage financiers is described as patchy and that restructuring has to be considered.

Pillay and Naude (2006), however, noted that low-income households encountered difficulties in obtaining mortgage finance due to factors such as lack of affordability and unavailability of affordable housing stock in the income category of R1000 – R2 600 including perceptions of mortgage lenders and previous experiences of bond boycotts. The section below describes the institutions and initiatives that were established to facilitate access to finance are described below:

- ***The National Housing Finance Corporation (NHFC)***

This is a state-owned development finance institution aimed at providing intermediaries with funding (debt finance, equity finance and capacity building) to widen access for both rural and urban housing loans for a range of tenure types and provided guarantees and other products to support the entry of financial lenders back into low income housing

- ***The National Urban Reconstruction and Housing Agency (NURCHA)***

It provided bridging finance or development capital to support stakeholders in the low income housing provision to enable them to carry out their respective roles. NURCHA also provided housing loans.

- ***The Social Housing Foundation (SHF)***

It provided training, advice and technical support to establish emerging social housing institutions and also supported in policy development and other initiatives aimed at provision of social housing.

- ***Rural Housing Loan Fund (RHLF)***

It was established through an agreement between the South African Government and Germany and funds were received from the German Development Bank mainly to support specifically institutions operating in rural areas to enable farm workers and rural communities gain access to service connections and bulk infrastructure.

- ***Housing Institute Development Fund (HIDF)***

It the type of funding was mainly for pre-institutional establishment phase for capacity building and institutional development. It targeted institutions that needed some form of start-up funding in order to gain entry. The HIDF provided mainly operational funding to existing institutions and those that required equity funds.

- **Gateway Home Loans**

It was an established as a subsidiary of the NHFC and mandated to bridge the gap in the housing market. It provided loan products that ranged between R10 000 and R50 000.

2.2.8.3 Providing subsidy assistance

Various instruments were used to ensure that households with a monthly income of R3 500 and less gain access to adequate housing. The most commonly used currently is the project-linked subsidy scheme. Other instruments included the individual subsidy, institutional, rural, hostel upgrading, discount benefit scheme and the consolidation. All these schemes were designed for poor households who cannot gain access to finance from institutions, with the exception of the Relocation Assistance which was designed mainly for those who defaulted in their bond repayments during the apartheid era.

2.2.8.4 Supporting the enhanced People's Housing Process (EHP)

The EHP involves 'sweat equity' where people were expected to use the subsidy allocation, their energy, time and other available resources in constructing their own structures. A separate grant, known as the Establishment Grant, is paid per individual household if community members opt to build their own houses. A once-off grant which amounts to R579 is paid over and above the subsidy allocation and neither used as a bridging finance nor subtracted from the subsidy, but it is meant for developing a Housing Support Centre for training purposes, and to provide people with technical, social and legal assistance. Therefore, another requirement in PHP is construction of a housing support centre where people can be trained or receive any form of assistance required including construction materials.

A facilitation grant is also provided to facilitate the preparatory work necessary before commencement of housing construction activities. However, it should be noted that the grant is made available for other subsidy schemes such as the consolidation, project-linked, institutional, and rural subsidy schemes. The grant pays for workshops

targeted at facilitating the identification or establishment of a Support Organisation (SO) and the specific amount to be paid is determined by the Provincial Housing Development Board on the basis of needs and requirements.

2.2.8.5 Rationalising institutional capacities

This key strategy involves creation of a rationalised governmental, statutory and parastatal institutional framework for coordination of activities. It is argued the process will address inefficiencies, overlaps, waste of resources and fragmented activities. What is required is for the government to establish appropriate linkages and relationships between all spheres of government and parastatals and to rationalise assets and liabilities of the various statutory housing funds.

Herve (2009) complains of the vagueness of texts regulating reciprocal responsibilities of the spheres of government (national, provincial and local/municipality levels) and the relational problems within the multi-level administrative galaxy. It is argued that the whole process of housing delivery tends to be conflict ridden characterised by disputes over authority and interference in the selection of beneficiaries and administrative blockages in the transfer and allocation of funds.

2.2.8.6 Facilitating speedy release and servicing of land

This strategy refers to the efficient assembly and release of appropriately allocated land for housing purposes. Delays with delivery are mainly due to unavailability of land despite having a land reform policy which relies on three elements, namely restitution, redistribution and tenure. The Development Facilitation, 1995 (Act No. 67 of 1995) was promulgated to ensure that land is made available and accessible for

housing development processes. However, it should again be noted that the Act is available but it is still difficult for the government to obtain land that is conveniently located.

The Housing Development Agency (HDA) was tasked with facilitating the speedy release of land for human settlement development. It is noted in Herve (2009) that land available close to central areas is too expensive and usually reserved for other development activities regarded as more profitable to the municipalities than low cost housing development. Hence the poor are normally located far from business and employment areas and are therefore forced to commute, irrespective of whether they can afford transport costs or not. Inconvenient location largely creates a temptation to opt for illegality and thus leads to alternative housing arrangements suited to the housing needs of the poor, namely, subletting in the townships (backyard shacks) and squatter camps on the periphery of cities.

It is further noted in Herve (2009) that some beneficiaries illegally dispose of the subsidised housing units and return to squatter settlements and backyard shacks, this forced the Minister to ‘announce in 2008 budget speech the start of an audit of occupants’ real status. She also proposed recovering houses by evicting illegal occupants and excluding the owners-a position that was fought by activist associations that denounced a return to the methods of apartheid, with some of them, such as Soweto’s Anti-Privatisation Forum, violently questioning the government’s economic and social policy’ (Herve, 2009:25).

2.2.8.7 Coordinated state investment development

Housing delivery requires an integrated and coordinated action by different stakeholders and that government departments have to work collaboratively to deliver services to the people. The situation currently, is that, houses are constructed and other essential services become an add-on or after thought, such as schools, health facilities transport and other services, as stated in Herve (2009) and other scholars that there is obviously lack of co-ordination and lack of capacity among stakeholders who are supposedly meant to work together in the delivery of low cost housing.

The government achieved its goal of constructing 1 million housing units, though not within a period of 5 years as was envisaged. It is stated in Khan (2003) that 4,5 to 5 million have been given security of tenure and approximately 45percent of the beneficiaries are women and single-headed households.

According to Goebel (2007) approximately 1, 877, 958 housing units have been constructed or were under construction by year 2006. However, a significant proportion of the population is still in need of shelter the housing backlog is estimated at three million units with 720 000 units requiring significant upgrading to meet minimum standards of accommodation. It is further argued by Knight (2001) that the situation is exacerbated by high rates of poverty and unemployment which is estimated to be around 50percent in the townships.

In the 2005 Draft document on a Comprehensive Plan for the development of Sustainable Human Settlements, it is stated that the South African government has invested R27,6 billion between 1994 and 2004 to provide 6,5 million people with

housing. However, the backlog has increased from 1,5 million in 1994 to 2,4 million in 2004. Delivery of housing has slowed down due to budget and capacity constraints, imbalances in the property market resulting in a gap in the supply of housing by the market to households with a joint income of between R3 500 and R7 000 per month.

It also stated in Goebel (2007) that the policy has failed to provide other tenure options to meet the diverse housing needs of the intended beneficiaries. According to Tomlinson (2007) and Herve (2009) location of the poor on the urban periphery far from job opportunities and services and substandard and rapidly deteriorating services contributed to the challenges and the increase in the backlog. The government tends to build massively and inexpensively on land located on the outskirts of urban areas prompting the poor to relocate back to squatter settlements.

Other problems cited include unacceptable model and size of structures as a result, people dislike their units prompting them to sell their houses and move back to squatter settlements. Ebsen and Ramba (2000) contend that most housing projects and programmes tend to be prescriptive and top-down orientated. It is further maintained that the South African Government has been faced with an on-going political pressure to deliver to the poor and the pressure has superseded quality and sustainability considerations and argue that the units may in the long run result in dwellings that are marginal improvements from the existing shacks.

The primary focus of the South African government as stated in Huchzermeyer (2004) has been on quantifying the demand and supply and not on satisfaction or the extent to which the beneficiaries could participate in housing provision including other factors to be taken into consideration in housing provision such as employment creation, and

other livelihood generation issues. As correctly noted in Harms (1972) the most important factors, such as, location in relation to jobs, schools and transportation, quality and sufficient control over the units have continually been disregarded. It is further mentioned that housing needs are fulfilled according to financial ability of the state with exclusion of the resources whether monetary or otherwise of the intended beneficiaries. The construction sector and other stakeholders in housing delivery look at housing as a product and in terms of numbers. Mass production seems to be the key housing delivery strategy, as a result people with inadequate or no resources at all are provided with the lowest quality of housing and living environments

2.3 Further Empirical Literature of the Study

Both the Brookings Institution Center on Urban and Metropolitan Policy and the Urban Institute provide an extensive grounded literature on rethinking local affordable housing strategies: lessons from 70 years of policy and practice in 2003. The Federal housing initiative was the main locus of control or target of their study which, revealed that land use and other regulatory policies can have profound effects on the location and supply of affordable housing. In the study, it was also revealed that rental assistance programmes require deep subsidies if they are to reach the neediest households; moreover, to be successful, rental assistance programmes should avoid clustering affordable housing in low-income neighborhoods and include efforts to raise the incomes of low-income households.

The major implication of their study centers at emphasizing the need to enhance economic empowerment of low-income households in order to enhance sustainability of the housing project and improvement of peoples' livelihoods. This was one among the strengths of their study that this study intended to capitalise on.

In a study that looked at paradigm shift in housing and homeless services, applying the population and high-risk framework to preventing homelessness, Apicello (2010) highlights that reduction in homelessness as a result of targeted, high-risk approaches alone is achievable, but will be short-lived unless low-cost and affordable housing and income are addressed at the local level. Simultaneous implementation and evaluation of both population and high-risk prevention strategies will bring us closer to reaching our goal of ending homelessness. This is contrary to the South Africa's subsidy scheme which focuses on low income households and this may be difficult to implement resulting in housing provision not reaching the target group. Whereas, Apicello (2010) maintains that the approach adopted was targeted, as it focused mainly on the homeless. In South Africa, concern has always been with ensuring that the poor become the main recipients but it seems to be unachievable given the increase in the demand for low cost housing despite delivery which has far exceeded the estimated backlog.

To address sustainability and growth of low income people Levy, Dade and Dumlao (2010) emphasised the use of a range of incomes to necessary affect certain outcomes of other people. It is proposed that people are more likely to mix with those of a similar income, and there is a tradeoff between providing affordable housing and stable, successful mixed-income communities. However to achieve stability, it is important to include a middle income tier between the poorest and wealthiest residents. The Government of South Africa emphasise closing the gap in racism, theoretically, this might be the right strategy, however, the challenge that could emanate relies on the applicability of the intervention. This is a food for thought.

In a study on microfinance for housing for low/ moderate-income households in Ghana, Derban, Ibrahim and Rufasha (2002) while analysing how housing finance can be provided for low/ moderate-income households in Ghana, propose a strategy to help the low and moderate-income households to meet their shelter requirements. They argue that one of the main reasons why finance for housing has received low attention is the large capital that is needed either to buy or rent a house. It is maintained that microfinance should be built and emphasised if national states need to develop the poor populace. Features such as: small incremental loans, short repayment periods, market rates and innovative forms of collateral such as peer group lending and alternative forms of titles of land present challenges to the provision of housing finance for low/ moderate-income households in Ghana should be planned and strengthened. Their study concluded that microfinance for housing can work in Ghana but needs the collaboration of Government, the private sector and the international donor community. A model of how such collaboration might work and implications for future research need to be discussed. The South African government has in vain tried to encourage banks and other financiers to come on board in low cost housing provision. The proposed incremental loan facilities need to be considered as one approach to housing provision.

In a study of the legacy and challenge of public housing provision in Lagos, Nigeria Adetokunbo (year) reviews the existing literature on public housing and the role of the state, including an overview of housing research in Nigeria. He describes the context of Lagos, as an emerging mega- city and also examines housing development through the LSDPC which was established in 1972 as the government institution for

public housing provision. Specific attention is given to housing during the first civilian administration (1979-1983) which emphasized low-income housing.

In the methodology of his study, primary qualitative data was derived from structured interviews conducted on key officers of the corporation. Quantitative data was also obtained through questionnaire administration on a systematic sample of 806 household-heads from a sampling frame of 8,060 housing units, based on a purposive sample of eight LSDPC estates. Findings indicate decreasing emphasis on low-income housing and increasing commercialisation.

However, the survey shows residents responding satisfactorily to the physical and social environments of their housing. The majority perceived access to their housing to be equitable and the housing density of their blocks and estates to be tolerable; and about 60 percent reported satisfaction with their estates and apartments. These findings are at variance with the popular notion of public housing as both physically inadequate and socially inequitable.

In a review of housing literature, Akeju (2007) viewed housing provision from two diametrically opposed philosophical perspectives. The first school of thought sees housing as 'economic' or 'investment' good. The second perspective views housing as a 'social' good or service, a vehicle for meeting the shelter needs of the lowest-income groups. Conventionally therefore, two contrasting models of housing policy identified are the non-statist and statist perspectives (Kemeny, 1992). These, Clapham *et al.* (1990) referred to, respectively as market model and the social democratic model. The market model suggests that social aims are best pursued with a minimum of state intervention. The social democratic model argues against the market: that

state intervention is required to secure a just distribution of the various rights of citizenship.

These two models of housing policy approximate to the two schools of thought concerning the nature of housing: either as 'economic' good or as a 'social' good or service. The proponents of the non-statist perspective argue that: the unfettered market forces of demand and supply should determine housing consumption; and that the ability of the individual to pay should determine production and provision of housing, without regard to the housing needs of people (Bramley, 1993). In the statist approach, housing assumes a role, which transcends the welfare of the individual and contributes to some greater social good. The approach to housing policy in Nigeria has tended to oscillate between the 'welfare mixed economy' and the 'free market model'. The conventional wisdom today is that "government has no business building houses", and that governments should focus on providing favourable investment climates, infrastructure and mortgage facilities to low-to-middle income families.

In a study of sustainable low-cost housing in Ethiopia with a focus on CSSB-technology, which is one method of constructing houses, Afkari (2010) gather information and perform tests to introduce low-cost housing technologies for the Kambaata Region in Ethiopia. The aim of the research project has been to develop and test new, sustainable, low-cost building technologies intended for the population, with regard to local traditions, needs and affordability. Due to the rapid population growth and urbanisation, housing shortages and overcrowding are major issues in Ethiopia. Homelessness is a major problem especially in the urban areas.

2.4 Conceptual Framework of the Study

The conceptual framework of this study is built on the ideas outlined in analysing the effectiveness of the existing approach to housing delivery by government and modelled within a participatory framework perspective. This descriptive model conceptualises how the existing approach to housing delivery as a variable is linked to the participatory framework of poor populace in a bid to strengthen livelihood security of the populace and curbing the proliferation of informal settlements within KwaZulu-Natal Province. The literature reviewed suggests that major steps have been taken by the government at policy level to address the housing needs of the poor. Seemingly, this does not translate into practice as the poor remain marginalised and discriminated against in terms of access to housing and related services. The study proposes, therefore, a theoretical model that intended to bring into light significant aspects of the housing needs of the population at the lower end of the market. The proposed model identified the shortcomings of the current approach to housing through which the poor have accessed housing.

The study acknowledges that a process of creating facts, evidence and concluding on what can be termed adequate, acceptable or unacceptable, good or bad should not be imposed or be a result of persuasion. Borrowing from McNamee (2004), it is maintained that researchers, policy makers and officials responsible for decision making need to question claims used to make conclusions by asking: ‘whose facts count in the housing development process? Facts by what? And whose standards? And what would count as evidence.’

An attempt to provide answers to the questions will assumingly result in a participatory decision making process and thus ensure an effective and appropriate framework in the design and implementation of housing delivery to low and middle income groups. The basis of this model acknowledges that, meaning, as explained in social constructionist theory, is not an individual phenomenon but requires clarification of beliefs, and values of the group or intended beneficiaries as this assists in establishing relationships that take into cognizance value differences (McNamee, 2004). It is further stated that challenges should be addressed as a collective or in co-construction rather than as facts to be contested and countered.

The study sought to use information and experiences of the people in an attempt to develop a model for low cost housing delivery, arguing that the assumed priorities and needs, by the government, are often most entirely unrelated to the felt and perceived needs of the poor. Hardoy *et al.* (1997) argue that housing challenges cannot be tackled with imported or foreign models as they tend to be inappropriate and originally applied under different cultural and socio-economic circumstances. Furthermore, the models are described as weak, ineffective and unrepresentative of the needs of the poor. The proposed models driven by this study is, therefore, area-specific, focusing on affordability, household structures and the local needs of residents and not based on what has been successful in another area. The development of the model is based on the premise that each area has its own cultural influence on living patterns and shelter forms, thus, housing problems have to be addressed through a multi-pronged approach that will look at various issues based on specific needs of the potential end users.

2.5 Knowledge Synthesis and Summary of the Chapter

The overall assessment of studies on housing challenges and empirical evidences of approaches to low cost housing drawn from the previous interventions in various countries succeeded in documenting a number of key shortcomings in the existing housing industry. As such, they have made important contributions to our understanding of challenges of housing at the local government level, as well as effectiveness of various low cost housing models on addressing housing delivery problems or challenges.

Despite achievements brought by these studies and empirical evidences drawn, there is scant of literature whether the existing model of South Africa, the National Housing Subsidy Scheme, a once-off capital grant graded according to household income, is effective enough to addresses low-cost housing problems for the poor since the demise of the apartheid era. More importantly, there is lack of knowledge on the nature of participation in the implementation of this model. This study contributes to filling the research gap identified. The question the study seeks to provide answers to: Has the National Housing Subsidy Scheme made a difference on strengthening livelihood security of the populace and curbing the proliferation of informal settlements within KwaZulu-Natal province?

CHAPTER THREE

THEORETICAL FRAMEWORK

3.1 Introduction

The purpose of the chapter is to describe the theoretical framework used by this study in an attempt to generate a desired body of knowledge regarding housing problems and low Cost housing delivery. A theoretical framework is conceived by this study as the structure that theorises the research problem, and guides knowledge making process. It has, therefore, implications on every decision made in the research process (Mertens, 1998:3). This chapter is organised into three main sub-sections: the introduction; the theoretical approach to the study of housing problems while linked to the objectives of this study; and lastly, a summary of the theoretical perspective.

3.2 Theoretical Approach to the Study

In this study, the theoretical framework has been informed mainly by viewing lack of participation to be the main driver of ineffective low cost housing delivery. In this regard, I differentiate and connect the two concepts of “low cost housing delivery” and “community participation” in the process of housing delivery to understand dynamics of issues and actors that causes housing problems. I briefly discuss the importance of deconstructing values and assumptions embedded in the current model of housing delivery in South Africa. On the basis of the objectives of the study, this research can be broken down into two primary areas of theoretical research, though of course there are many overlaps in terms of sub- groupings and practice.

The two primary areas are: “participatory theory which centers at empowering poor and middle income people on housing issues” and “institutional theory”.

3.2.1 A Participatory Theoretical Approach to Housing Delivery

Participation does not mean involvement. While involvement entails allowing people in, under certain conditions, to take part in certain action in a prescribed way, participation entails not only having a role to play or a task to complete, but also having ownership of a given undertaking. In this study, lack of community participation in the South African housing delivery model is perceived to be the main source of mass protests on service delivery of by nationwide. Emphasizing this situation, Mafukidze and Hoosen (2009) maintain that a participatory process in the provision of services enables people to better understand their own interests and the interests of others and makes them to realise what would be best for the entire group.

Arguably, through document analysis, this study revealed that housing research rarely involves the users, but professionals and consultants or experts who decide on policy issues including the assumed needs of the poor. This is supported by Jacobs and Manzi (1996) cited in Franklin (2000: 907) who argued that ‘the housing policy research by its very nature tend to focus more on prescriptive and technocratic paradigms rather than analytical and interpretative elucidations. This proclivity of housing research is often stated to be a result of its domination by the pragmatic paradigms of professionals and policy-makers, rather than by the conceptualisation discourses which are apparent in many other social sciences discipline.’

In this light, to theorise housing problems and strategies to address them necessitated me to differentiate and connect the two concepts of ‘low cost housing delivery’ and ‘community participation’ in the process of housing delivery. To start with, when the two concepts are disconnected in the process of housing delivery, most important questions which are normally ignored and remain unanswered tend to emerge. These

include for example looking at ‘whose participation, in whose decisions, and whose actions?’ The concepts such as livelihood generation, sustainability considerations in housing provision and poverty alleviation/ reduction to meet the ever increasing need for shelter at the lower end of the market cannot be realised if people do not take part in that developmental undertaking.

The question which remains unanswered is based on the adequacy, quality, affordability and acceptability of structures provided. Failure to respond to these questions has assumingly resulted in the challenge identified in Baumann (2006) as “downward raiding”, a situation where people exchange their newly acquired structures for cash, which has been observed and reported in newspapers on a daily basis. This suggests the willingness of beneficiaries of low cost housing units, to release assets in order to address the most pressing needs.

It is correctly noted in Sisulu (2008) that the housing problems are aggravated by rapid urbanisation, natural increase of the population, and/or rural-urban migration including the presence of naturalised immigrants who qualify for low cost housing provision by virtue of the country’s Immigrants Legislation. Greenburg and Polze (2008) contend that migrants and immigrants tend to encounter extremely severe housing problems on their arrival in the cities despite promulgations in various legally binding documents on housing rights. It is indicated in Adebayo (2010), Herve (2009), Behrens and Wilkinson (2003) and other scholars, that the housing units provided are on the urban periphery characterised by minimal participation of stakeholders, and that, the state take a centre stage in housing delivery. In support, Bradlow, *et al.* (2011) maintain that the backlog has increased as well as anger caused by shoddy practices. Notably the location of the newly constructed townships seem to

be more of extensions to pre-existing ones, reinforcing an apartheid system which pushed the poor further away from cities.

According to Hamdi in Lyons, Schilderman and Boano (2010), a state-driven approach to provision of housing sometimes pushes people back into the insecurity from which they emerge. It is correctly noted in Rakodi and Llyod-Jones (2002) that a shack seems to be supportive and better meets the social and economic needs of poor households because for them living in a bigger and more formal structure can increase vulnerability when loan repayments or paying for services cannot be afforded.

Why do people sacrifice their newly acquired formal structures and move back to their shacks, where services are inadequate or unavailable? What kind of catalyst intervention will ensure habitable, sustainable, acceptable and affordable housing provision? It is noted in Hamdi (2010) that participatory processes tend to provide more sustainable solutions and 'they are a means of tapping the ingenuity of ordinary people and help to discover ways of solving problems which may not be part of the expert's repertoire' (Hamdi 2010).

It is undeniable truth that participation does not guarantee winning but non-participation definitely ensures failure. Cleaver (1999) maintains that heroic claims are made about participatory approaches to development which includes empowerment and capacity building of the intended beneficiaries, sustainability of projects and other claims, but there is lack of evidence on the type or level of empowerment and the long-term effectiveness of participation. Therefore, the main focus of this chapter is to critically evaluate a participatory approach and its significance in housing provision.

The first part of the chapter defines the concept ‘participation’ and traces its origin and the last part provides a critical reflection and significance of participation and trends in participatory development.

Participatory Development: Participatory development is not a new idea or activity but has evolved over time and has gained increasing popularity in the development process but the history of participatory development in housing delivery is less obvious or inadequately documented. This study contributes to filling the gap. It is also claimed that, without reference to perceptions and capabilities of the intended beneficiaries at grassroots level, housing programmes often fail. Participation has become embedded in various tools and methods underpinning development such as participatory action research; participatory planning, participatory technology development, and others (Schilderman, 2010). Secondly, the achievements of a participatory process are determined on the basis of the initiator of the process whether it is the community or other stakeholders such as the public or private/business sectors. Schilderman (2010) argues that large scale housing delivery programmes have been developer and state driven, and, Non-governmental organisations (NGOs) have been more supportive to community-driven housing initiatives though their involvement has been at the level of relatively small projects.

Community participation came into being because of necessity and its survival during the early stages is attributed to the backing it received from the national governments and international agencies (USAID, UN and others), when it was realised that formal construction was between 30 and 40% higher than informal construction and that it was an accessible method of housing provision to all (Hamdi, 1991). This is supported in Turner (1972) where it is expressed, in relation to studies conducted, that

a squatter with a suitable piece of land that is owned can, and often does build a house for himself, saving up to 50percent compared to a house constructed by a developer or a government agency.

Housing inadequacy is largely felt at the lower end of the market (lower to middle income groups) and more so with continuous increase in cost of housing construction at all levels, to such an extent that even basic housing is beyond reach of a common person. A clear signal is that the poor or disadvantaged have the potential to provide themselves with housing if the necessary external support, such as technical, legal and financial support, is provided. The Minister of Housing of kwaZulu-Natal expressed in the Budget Speech in 1999, that communities need to be actively involved in the delivery process, and need to be provided with skills and employment opportunities.

It was further emphasised that focus should be on the quality and not quantity of houses produced and that more reliable and durable houses are expected where community members participate than initiatives of developers, who are profit-driven (Vapi, 1999). The questions might be how far or how many structures have been constructed with full participation of the poor? What kind of support has been provided and by whom? Participation refers to an active process in which the intended beneficiaries influence the direction of a development project. Participation as defined in Van Der Walt and Knipe (1998) refers to an active process in which people influence the direction and implementation of a project.

Hamdi (1991) also defines participation in terms of interaction between various stakeholders in development processes and, therefore, views participation as a process where professionals, community members, government officials, families and others combine their efforts and work together in a formal or informal partnership to meet

identified needs or to work something out. The idea is drawn from the theory of structure and agency which refers to the recursive relationship presuming that all stakeholders share the responsibilities, benefits and risks of what they have decided on.

The whole participatory approach can be described as a shift from the comfort of the modernisation theory which as indicated earlier, was based on the universal prescription of identical development packages acknowledging that regions are diverse in terms of resources and problems experienced therefore a uniform approach to development is doomed to fail (Dipholo, 2002). The concept participatory development suggests an adaptive process which promotes and recognises indigenous knowledge and technologies, and embraces environmental sustainability and that development is a process by the people for their own sustained growth and not a process for the people.

Blair (1981) identified various ways in which participation should be perceived and firstly suggests looking at the process as policy (an end in itself); communication (transmission of information and knowledge); conflict resolution (assumption that conflict can be reduced if more people, with varying ideas and information, work together leading to constructive problem solving); as therapy means (meaning citizens take conducive and effective actions to solve problems and meet their needs); and as a strategy (way to achieve goals). All aspects mentioned in Blair's definition are linked to this study, and are equally important in the analysis of a participatory approach to housing delivery.

If participation is viewed as an end in itself, it suggests a process which goes beyond implementation will call for community members to change from being passive recipients to active initiators. This will definitely build a sense of empowerment and makes people feel that they have the power to change their lives. This is the missing culture in South Africa's housing subsidy programmes. The definition touches on issues of effectiveness, efficiency and self-reliance which are essential elements in human settlement development.

There are various kinds of local participation in development projects, namely: beneficiary involvement in the planning and implementation of externally initiated projects; external help provided to strengthen or create local organisation for a particular project; and initiatives by local people on their own without any external help (Bamberger, 1986). Sustainability of each method depends on how committed people are in a project and on the perceived benefits by people.

Miraftab (2003) also points out two types of perspectives in human settlement development processes, the Zero-sum relationship and positive-sum or synergistic relationships. The Zero-sum is more of an ad hoc type of participation where people become involved only during implementation of pre-determined projects whereas with the latter people become involved throughout the project cycle, they actively participate in decision making and mobilise their energy positively and are able to operate with other stakeholders on a level playing field.

Cited in Mafukidze and Hoosen (2009), Williams (2006) look at citizen participation as the direct involvement in planning, governance and overall project cycle. In principle, a participatory process entails active involvement throughout the project

cycle but in practice, it tends to confine the beneficiaries in certain specific activities. The poor are commonly invited during project implementation when their time and energy is required. Mafukidze and Hoosen (2009) however, claim that the level of participation is circumstantial. Whose participation counts? What do people do when they participate? In what do they participate in? is participation limited to playing an advisory role?

These questions are adapted from Swanepoel and De Beer (2011) and they are most critical questions in a participatory human settlement development. Participation should comprise of the government (public sector), the private sector, Non-Governmental Organisations (NGOs), and Community-Based Organisations (CBOs).

According to Miraftab (2003) participation involves interaction between the intended users and other stakeholders and this is highly dependent on the conception of a participatory process. The actual sustainability in any project is determined by the depth of community entry in the project cycle. Cleaver (1999) correctly states that the discourses of development are cloaked in the rhetoric of empowerment 'which is implicitly assumed to have a moral value'.

It is argued that participation without power is meaningless, that is decision-making powers. Other crucial principles include ownership, release from the deprivation trap, simplicity and adaptiveness. Housing provision has to ensure that people take ownership of the project, and that, it is manageable, essential components for sustainable delivery. A human settlement project though simple, has to address issues of employment creation, livelihood generation and poverty alleviation.

Arguably, participation is viewed as a fundamental human right and it improves the extent to which development programs meet the needs as identified and perceived by people. It raises commitment to the project which is crucial for sustainability and self-sufficiency of a project (Ward and Chant, 1987). Thus, participation should empower, build capacity and create awareness or non-scientist people. Other relevant concepts to a participatory approach are discussed overleaf:

Capacity Building: Paul (1987:18) cited in Van der Walt *et al.* (1998) maintains that capacity building is an attempt to improve the skills and knowledge of community members to enable them to take full responsibility of their development. It is further argued that capacity building includes the ability to provide and influence change, to make informed decisions, to have access to needed resources, and to manage such resources effectively. According to Paul (1987) developing capacity of community members could contribute to the sustainability of a project and enhance the level of interest and competence of beneficiaries.

With regards to participatory housing delivery in South Africa, it has been characterised by a high degree of tokenism which includes informing, consultation and placation. Informing or consulting community members cannot be described as participatory but as the process towards involving people. The process has so far been a one-way process with the state and outside agents or developers informing people of their housing needs, with decisions based on scientific study of needs. According to Verhagen (1987) reaching people cannot be defined as participation, it amounts to encapsulating people in the process of development agencies, not of their own making, weakening the communities and not empowering them.

The second paradigm is, *the support paradigm* which is now gaining popularity and currently encouraged by the present South African government, through the People's Housing Process. This paradigm has been around for years but ignored by housing providers. It states that intended users themselves have to decide on what is appropriate for them and the kind of support they require to achieve their objectives regarding housing provision. The study has revealed that the houses provided by 'providers' do not really improve the housing conditions of the poor and it is normally used in situations where governments fail to realistically define housing, concentrating on quantity production rather than the process involved in housing production.

According to Turner (1972) housing should not be viewed as a commodity, in terms of numbers or as a manufactured and packaged product but as an activity whereby users themselves are the main actors for economic, social and psychological reasons. He further maintains that the user is the best judge of his own needs and whatever is achieved through this paradigm is through a dialogue between policy makers and the intended users. Linked to the support-provider paradigms are the two concepts of 'the supportive shack' and 'the oppressive house,' coined by Turner (1976), cited in Mehlomakulu and Marais (1999).

It is maintained that a supportive shack gives people accommodation at affordable costs with regards to construction materials and proximity to work, industrial and business centers. An oppressive house provides objects of high cost and quality and it is usually not built according to the needs and affordability levels of the people. The table below compares the supportive shack and the oppressive house, providing

valuable information on the issue of authority and decision making in housing provision.

3.3 The South African Housing Policy on Participation

A participatory approach is observed in various areas of the South African Housing Policy such as the White Paper on Housing (1994), the Peoples Housing Process (PHP). This study acknowledges the government recognition in theory, the significance of community contributions to housing delivery, however, it critiques the actual implementation of it in the housing policy, despite recognition in the White Paper (1994), PHP and Social Compact Agreement.

3.3.1 Participatory processes in the NHF

Tracing a South African participatory process to housing delivery does not commence with the policy itself, activities notably start with the formulation of the initial housing policy as indicated in Jenkin (1999) that the nature of the process involved in the formulation of the housing policy of the democratic government essentially involved participation of stakeholders who varied enormously in composition, experience and orientation.

The National Housing Forum (NHF) which was launched in 1992 in preparation for the formulation of a post-apartheid housing policy which was constituted by participants from different formations and all levels and the main aim was to promote and encourage all stakeholders to be part of the policy formulation process. The NHF is recognized as the first consensus based forum indicative of the willingness of the democratic government to embrace participatory processes in housing delivery activities.

Nevertheless, as noted in the participants of the NHF were a group of consultants who were responsible for creating documents on the housing conditions of the poor which provided a limited view on the extent of the challenges and potential solutions resulting in information gaps. Observations and scholarly writings indicate that the private sector actually played a dominant role in the NHF and NGOs and CBOs, the proponents were unable to push their agenda fully and therefore had to settle for a half deal and this explains current policy contradictions and ambiguities with regards to participatory processes (Miraftab, 2003).

Consequently, this suggests deficiencies in the initial steps towards a participatory approach in housing delivery, in that, the whole process was characterized by the systematic and deliberate exclusion of the intended beneficiaries of the housing units who best understand their circumstances and needs.

3.3.2 Participatory Processes through the Project-Linked Subsidy

Participatory activities in housing provision are further observed in one the housing subsidy instruments, the Project-linked Subsidy Scheme through its obligatory Social Compact Agreement which acknowledged the input of community members in resolving the fundamental challenge related to provision of housing and other services. The social compact agreement was aimed at ensuring that the beneficiaries become involved in their own development. Obligatory agreement was signed by the developer and the Community Partner Organisation on critical issues of standards, affordability, employment and other decision-making challenges (Jenkins, 1999).

However Miraftab (2003) indicated the contradictory nature of the housing policy which combined a developer and /or state driven strategy with a participatory approach. The situation described in Miraftab is explained in Mafukidze and Hoosen,

(2009:14) as promotion of participatory approach ‘within a context in which democratic tendencies are subdued by authoritarian inclinations.’ Current housing delivery in South Africa can be described as a process for the people not by or with the people. Franklin (2011) argues that the current process of housing provision is largely state and/or developer-driven through mass housing production.

It is claimed in Hamdi (2010) that developer- or donor-driven projects are notoriously inappropriate in terms of layout, technologies and have structural defects because of haste in construction and that the process does not take into account the habits and lifestyles of the intended beneficiaries. It is further argued in Miraftab (2003) that people were expected to participate effectively in processes initiated and controlled by the government and private sector basically meaning a top down approach to housing delivery.

Another challenge relates to lack of experience between the developer/state and the Community Partner Organisation (CPO) which may provide reasons for the scrapping of the social compact agreement indicated in (Jenkins, 1999). A notion of power sharing in a participatory process is presented in Miraftab (ibid.) and it emphasizes the importance of achieving the synergistic and generative relationship between communities and other actors in the development process. It is further argued that the assumption with regards to the social compact agreement was that the relationship among stakeholders would be based on cooperation, partnership and complementarity and that the community would participate actively in processes initiated by outsiders. Furthermore, community participation prescribed through social compact was more of decree issued from above rather than a bottom up initiative with adequate institutional support (Miraftab, 2003 and Jenkins, 1999).

3.3.3 The People's Housing Process (PHP)

Another key area of the National Housing Policy is the People's Housing Process, a housing delivery mechanism which is focused on the participation of community members in addressing their housing problems. Clark (2011) defines the PHP as a mechanism in which the beneficiary households build or organise between themselves the building of their own homes.

According to this process, people should actually drive the process with the government and the private sector providing the required support. The provisions of the policy indicate that people have to organise, decide and implement their decisions according to individual family needs, aspirations and affordability. People need to organise the planning, designing and building of their own houses. It acknowledges that the majority of the poor reside in houses created through this process (formal and informal). Skills and initiatives of the people are regarded as of primary importance and it is stated that maximum support with minimal intervention from outsiders including the government should be exercised and the kind of support functions provided should be flexible and effective.

Clark (2011), however, argues that the PHP was developed out of failure of well-established institutions to respond to the housing needs of the poor. It is further maintained that the PHP was introduced as a housing program intended to make inroads into the backlog that was created by the apartheid policies which failed to appropriately address increasing urbanisation in South Africa. Furthermore, the PHP was developed out of growing realisation that 'delivery of housing to all' would not happen as envisaged, the government reverted the concept of participatory housing development.

3.3.4 Breaking New Ground (BNG)

The Comprehensive Plan for housing delivery, officially known as 'Breaking New Ground' (BNG) is reviewed in the study, as it is the latest housing policy. The study looks at the degree to which community participation is embraced in the latest housing policy. The comprehensive plan was developed on the basis of experiences obtained through a comprehensive evaluation of the 1994 Housing White Paper. The results of the review suggested that the actual implementation produced unintended consequences (Tissington, 2011). It is further noted that the review was meant to inform the provisions of the new policy and research agenda as well as to contribute to a 'second generation' housing policy.

However, what has been observed in the objectives of the policy is the absence of community participation in housing development. The focus of the plan is on sustainable human settlement development, accelerated delivery whilst paying attention to the quality of structures produced. The plan is also committed to poverty reduction, employment creation, empowerment and wealth creation including leverage growth in the economy. However, Tissington (2011) notes that delivery through the BNG is characterised by limited impact on poverty alleviation and the structures provided have not become the financial, social and economic asset. Delivery has in fact added to the marginalisation of the poor.

The policy, as noted in Napier and Gavera (2011), does not embrace participatory procedures in housing development but perpetuates chronic dependence on the state beneficence. The housing development process is described as having two phases which include planning, land acquisition, township establishment and provision of a

serviced site. the second phase encompasses construction of houses for the qualifying beneficiaries and the sale of sites to non-qualifying beneficiaries (Department of Human Settlements, 2014).

Concern has also been raised about lack of clarity with regards to the strategic direction of the policy. Charlton and Kihato (2006) in Tissington (2011:65) state that ‘despite this refinement the document does not clearly demonstrate a unifying conceptual foundation which offers policy direction into the future. Napier and Gavera (ibid.) argue that the houses are built and transferred to the beneficiaries despite problems experienced by government with the transition from beneficiary to citizen, which is characterised by receipt of the structure and movement out, back to the queue for housing. It is further argued in Napier and Gavera (2011) that the government has to encourage partnership creation in the construction process for the development of a feeling of ownership and belonging, which are basic ingredients in sustainable housing development.

3.4 An Institutional Theoretical Approach to Housing Delivery

Enhancing healthier management of housing sector requires effective institutions to accomplish the goals. Achieving this goal involves a transformation in institutional practices, processes and culture. Researches show that institutional processes, systemic practices and culture influence behaviours of the people within an organisation. Thus, narrowing systemic gaps that provide the elusive bureaucratic channels through which housing industry function will definitely address housing problems of the populace.

This research study on housing challenges and problems is informed by an institutional theory on the management of housing delivery. The roots of institutional theory run richly through the formative years of the social sciences, enlisting and incorporating the creative insights of scholars ranging from Marx and Weber, Cooley and Mead, to Veblen and Commons. Institutional theory attends to the deeper and more resilient aspects of social structure. It considers the processes by which structures, including schemas; rules, norms, and routines, become established as authoritative guidelines for social behaviour. It enquires into how these elements are created, diffused, adopted, and adapted over space and time; and how they fall into decline and disuse. Although the ostensible subject is stability and order in social life, but understanding housing problem and change in social structures is inevitable (Scott 2004b).

3.5 Summary of the Chapter

Various strategies have been adopted to ensure that participation of the poor is achieved however it is evident that participation in preconceived ideas alienates participants in their own development. It is correctly noted that coercive strategies in low cost housing delivery are more likely to be limited in what could be achieved. Community participation is emphasised in the South African Housing Policy, but characterised by a high degree of tokenism. The studies conducted have alluded to the contradictory nature of the policy, in that it attempts to implement a people-centered approach through the use of a state or developer-driven strategies.

Stakeholder participation, which involves active participation of the beneficiaries and external agents, is crucial, if participatory processes are to move beyond rhetoric and tokenism. Nevertheless, participatory processes put emphasis on power sharing and

equal participation in decision making of the beneficiaries in implementation of the project, institutional processes and systemic practices should be designed in a participatory lense in a bid to create a culture that influence behaviours of the people. Active participation of beneficiaries in development initiatives develop a feeling of ownership and tends to increase satisfaction with the products produced.

CHAPTER FOUR
PRESENTATION, ANALYSIS AND DISCUSSION OF STUDY FINDINGS
OF UTHUNGULU DISTRICT MUNICIPALITY

4.1 Introduction

This chapter reports the findings of the study undertaken within selected areas of uThungulu District Municipality in the province of KwaZulu-Natal (KZN) to critically analyse the housing problems and appraise the effectiveness of the existing housing delivery approach, in a bid to develop evidence-based, alternative approach for low cost housing delivery in the province. The presentation, analysis and discussion of the study findings align with the objectives of this study as presented in chapter one.

This chapter is organised under six main sections: Section 4.2 provides the description of the study areas, while section 4.3 presents the socio-demographic characteristics of respondents in the study area; Section 4.4 profiles the housing situation in the study area; Section 4.5 identifies factors contributing to housing problems in uThungulu District Municipality and Section 4.6 analyses the strengths and weaknesses of the current housing delivery approach within uThungulu District Municipality. Whilst section 4.7 determines whether there is a relationship between the implementation of the current housing delivery approaches and the improvement of housing situation as well as livelihood security, the last part offers the chapters' summary.

4.2 Description of the Study Area

South Africa has nine provinces that have diverse and complex demographic and socio-economic profiles. The Province of KwaZulu-Natal is one of the nine provinces in South Africa accommodating twenty-one percent (21%) of the total population

(Statistics SA, 2012). It is a predominantly rural province and described as one of the richest provinces in the country in terms of industrial base and minerals. Within KwaZulu-Natal province, both, uThungulu and eThekweni district municipalities were selected for this study. Their selectivity was on the basis of their proximity to the urban nodes and characterised by the greatest and ever increasing need for shelter as compared to other areas within the province. The municipalities, where the study was conducted, are also characterised by the rapid growth of the urban population which has resulted in the proliferation of informal and slum settlements around urban nodes.

This chapter, however, presents and analyses the data collected within uThungulu district municipality area. Two case studies, namely: uMhlathuze Village situated within the City of uMhlathuze and Slovos Settlement located in uMfolozi, were used to generate knowledge for this study.

4.3 Presentation of the Study Findings from both Case Studies in uThungulu

The respondents who participated in this study formed part of a sample extracted from the settlements within uThungulu District Municipalities, that is, settlements established or improved through the capital subsidy scheme, a dominant model used by the democratic government to provide housing to deserving households.

The following section presents the results of the study on the basis of themes developed from the objectives of the study. The themes are aligned according to the objectives and the research questions to be addressed in the study. Livelihood generation issues, participatory processes in housing delivery and perceptions on the quality, size and the extent to which the housing units provided addressed the needs of the beneficiaries, were some of the themes.

4.3.1 Socio-demographic characteristics of respondents

The total number of respondents who were sampled in a bid to generate a body of knowledge within uThungulu District Municipality was 92. Apart from this number, a sample of 27 key informants within and outside uThungulu District Municipality was purposively selected to supplement data for this study. Although the initially proposed sample size of this study in uThungulu District Municipality was 92 respondents, at the end of the field survey, the responses of a total of 90 were found to be valid for analysis. The remaining 2 were rejected as 'spoilt' for deliberate misinformation of the researcher in the questionnaires that were self-administered.

Four variables: age, gender, race and marital status of respondents living from the settlement were used to understand the socio-demographic characteristics of the respondents. While age structure was used to analyse an age experience on housing problems from the settlement, gender analysis was also used for analysing the gendered effects of developing settlements within a participatory lens, as well as assessing the strengths and weaknesses of the approaches to housing delivery in a masculinity lens. The marital status of respondents in the settlement was analysed in relation to the empowerment of marginalized groups within the settlements. Table 4.1 shows the socio-demographic characteristics of the respondents.

Table 4.1: Socio-Demographic Characteristics of Respondents (N=90)

		Frequency	Percentage
Gender	Male	21	23.3
	Female	69	76.7
	Total	90	100
Age	20-30	39	43.3
	31-40	25	27.7
	41-50	11	12.2
	>51	15	16.8
	Total	90	100
Race	African	68	75.6
	White	4	4.4
	Coloured	13	14.4
	Indian	5	5.6
	Total	90	100
Marital Status	Married	13	14.4
	Single	24	26.6
	Widow	31	34.4
	Widowed	8	8.8
	Divorced	14	15.8
	Total	90	100

Source: Survey data, 2013.

The statistics in Table 4.1 suggests that the number of males interviewed was less than the number of females and this concurs with the national gender distribution which is characterized by more females than males as noted in the census count of 2011 where women comprise 52percent and men make up 48percent of the South African population (Statistics SA, 2011). Of 90 respondents interviewed within uThungulu District Municipality, 69 (76.7%) were female and 21 (23.3%) were male. Breaking the survey of the study at each settlement level on gender basis, the findings show that Slovos Settlement has more women 38 (55.1%), than uMhlathuze Village 31 (44.9%).

Analysing the gendered effects of house ownership in settlement areas necessitates understanding the failures and success of housing delivery approaches in these settlements. The majority of respondents surveyed by this study were female it is therefore, an undeniable truth that the prospects and sustainability of housing projects should be gendered in favour of females.

Notably, uThungulu district municipality area is a mixed race residential area, comprised of Africans (75.6%), Coloureds (14.4%), Indians (5.6%) and Whites (4.4%). The area has predominantly children and the youth who account for 64 percent of the population. Residents who can be classified as economically active linked to age including the youth and adults make up 69 percent of the sampled area.

Most notably, the mean age of respondents who participated in this study was 26 years of age and the median was 28. The age ranged between 20 and 71 years. The results in Table 4.1 also indicate that 39 (43.3 percent) of the respondents were at the

age range of that is between 20 and 30. This is one of the very effective age group. Its high frequency in this study predicts active strata that understand housing needs, and are able to demand for their rights when societal changes are not brought in their lives. Lack of empowerment in this age group quite often results into mass protests demanding for different issues. When the youthful population is empowered to participate in housing discourses, it makes it easy to know what is happening in the housing delivery system, where and when to intervene; in most cases using their legally allowed organs like civil society organisations, political parties and other structures.

In addition, this age group is perceived to demonstrate high revolutionary goals, and learning autonomy which may not be the case in other generations. With more and more younger generation increasingly seen to be residing or occupying poor population settlements, decision makers have to think strategically on how to address housing problems in line with the new age-based challenges, otherwise, protests against service delivery including housing issues will be a societal norm.

Apart from gender and age, this study analysed the marital status of the people staying in the settlements, as this aspect tends to have implications on access to home ownership. The findings indicated in Table 4.1 indicate that of 90 respondents, 31 (34.4 percent) were widowed, 24 (26.6 percent) were found to be single parents and 13 (14.4 percent) of the respondents were married. As such, more than a half of the study population are single parents. It is noted that addressing their housing problems would presumably not only help them alleviate poverty by using these houses as economic assets, but would also be responding to the socio-cultural problems as well as the economic challenges facing their families.

It was also observed that only 18 percent of residents in the study area have passed Matriculation. This has implications in terms of access to productive employment and livelihood generation. Kuiper and van der Ree (2006) also argue that young people in lower income households tend to drop out of school and enter the job market earlier earning very low incomes. Concern is also raised that the younger generation might become trapped in the vicious cycle of unemployment or under employment with low earnings but increased family responsibilities. It is claimed that if the situation is ignored it might have broader consequences for the country, and Kuiper and van der Ree (2006:5) state that the: ‘youth who have limited job prospects and are frustrated about their future are more at risk of falling into personally and socially destructive activities. In turn deters physical and human investment, and undermines efforts to start a process of local economic development’.

Linked to lower levels of education and the age structure of the respondents in the study area is the possibility of higher than normal rate of unemployment among the youth. It is also noted in Kuiper and van der Ree (ibid.) that inadequate skills and scarce employment opportunities seem to be the main factor that make the youth more susceptible to poverty and unsavoury activities or illegal means of income generation. Bhorat and Kanbur (2005) bring another dimension with regard to educational attainment and employment that, a skills mismatch may be experienced where one receives education which is not in line with the needs of the country or the area where a person resides. This suggests a high demand for skilled labour co-existing with an excess supply of unskilled or inappropriately skilled labour. In conclusion, the educational qualifications may not guarantee access to employment particularly if the quality and type of qualifications accumulated are not in line with the requirements of

the labour market (Bhorat and Kanbur (ibid). Some of the respondents (4,4%) at uMhlathuze Village indicated that they possess tertiary qualifications but were unable to secure employment.

4.4 The Profile of Housing Problems within the Municipality of uThungulu

Objective number one of this study intended to profile the state of housing provision and delivery in KZN province between 1994 and 2013. It is assumed that understanding the profile of the state of housing in the study areas is a prerequisite to the identification of housing problems. This section, therefore, focuses on analysing the state of housing delivery within uThungulu district municipality area. The section starts with a synopsis of the two case studies within uThungulu District Municipality area, namely, uMhlathuze Village situated within the City of uMhlathuze and Slovos Settlement located within uMfolozi Municipality. The two areas were used to generate knowledge for this study.

4.4.1 uMhlathuze Village

uMhlathuze Village where the study was conducted is situated within the City of uMhlathuze, which is one of the six municipalities falling within uThungulu District Council. uMhlathuze Village is the only low cost housing project available within the local municipality. The village has three sub-areas and the first area that was established immediately after 1994 is comprised of two-flat roofed structures as depicted in Appendix E. The second phase has bigger units (refer Appendix F) built through mortgage bonds and meant to serve as a buffer zone or grey area separating the village and the nearby Empangeni Suburbs. The last phase, depicted in Appendix G, is comprised of low cost uniform and monotonous rows of housing units but not of the same standard as those of the first phase as indicated in Annexure A. The

development of the village adopted a project-linked subsidy instrument and the rate of delivery has tremendously increased, providing accommodation to beneficiaries from the nearby squatter settlements, rural areas of kwaZulu-Natal and beneficiaries from other provinces.

4.4.2 Slovos Settlement in uMfolozi

The study also utilised the Slovos Settlement, the only low cost housing project within uMfolozi Municipality, formerly known as KwaMbonambi Municipality. uMfolozi Municipality also falls under uThungulu District Municipality and it covers an area of approximately 1210 square kilometres. The population is estimated at 122,889 with approximately 25, 584 households characterised by an average dependency ratio of 1:5. It is also stated in the IDP that the main focus of the municipality is on slums clearance, and the settlement was established for the purpose of clearing slums that were described as continuously increasing. The inhabitants of the formal houses provided by the municipality were mainly from squatter settlement, where residents of Slovos came from.

A low cost housing case study within the municipality, that is, Slovos Settlement was selected for this study. It was revealed that 507 households from the squatter settlement were the beneficiaries in the low-cost housing project and some of them formed part of the sample for the study. The area is characterised by lack of job opportunities in the settlement and high rates of unemployed and high poverty levels, as shown in the physical environment demonstrated by Figure 4.1

Figure 4.1: Types of Housing Units at Slovos Settlement in uMfolozi



Source: Survey Data, 2013

Theme 1: The Housing Situation within the Municipality of uThungulu

In an attempt to profile the housing situation in the study area, four indicators were chosen to explain the situation in both case study areas. Table 4.2 overleaf provides a summary of the study findings and discusses the indicators for the housing situation in both Slovos Settlement and uMhlathuze Village located at uThungulu district municipal area. The indicators include: the rate of employment, household size; individual household income, and the improvement of the economic situation since moving to the formal dwelling units.

The findings of the study indicated that 43.3% of respondents were employed formally and informally. The high unemployment rate of 56.7% indicates problems of food insecurity, poverty and vulnerability in the area.

Table 4.2: The Housing Profile within the Municipality of uThungulu

Variable	SLOVOS Frequency	U-VILLAGI Frequency	Total Number	%
Employment				
Respondents with Employment	18	21	39	43.3
Respondents with No Employment	27	24	51	56.7
	45	45	90	100
Household Size				
1-3	22	28	50	55.6
4-5	19	15	34	37.8
Above 5	4	2	6	6.6
	45	45	90	100
Household Income				
Below R1000	24	19	43	47.7
R1000 to R2000	17	13	30	33.3
Above R2000	4	13	17	19
	45	45	90	100
Improved Economic Situation	18	16	34	37.7
Improved	21	25	46	51.1
Nor Improved	6	4	10	11.2
Do not Understand	45	45	90	100

Source: Survey Data, 2013

According to the study findings, 47.7% of households receive a monthly income that is below R1000, and a median income of R2000 was also observed in the area. This implicates a higher degree of poverty in the study area. Equally important, 37% of households rely on welfare support as a source of income with the majority receiving the government child grants.

Proximity to economic opportunities and jobs is one of the reasons people move to informal settlements and peri-urban areas. The residents of both case studies reported that their economic conditions have changed significantly for the better with 37.7% indicating a positive outcome for moving into current dwelling units while a high proportion 62% disagreed. The high levels of dissatisfaction are attributed to perceptions that the settlements are located very far from employment sources. It is noted that 62 percent of the dwellings were owned by the residents of both Slovos

Settlement and uMhlathuze Village, which includes dwellings in the formal and informal area.

The data on household ownership data could be difficult to interpret as there was no indication of formal ownership in the form of a title deed. Some people argued that owning the dwelling indicates a strong sense of belonging and permanence, the opinion is applicable in both settings, formal and informal areas. Shack dwellers may own the building materials used to construct their dwellings and report it as home ownership despite the informal nature of their dwelling.

Small household sizes were reported in both Slovos Settlement and uMhlathuze Village with 55.6 % households having 1-3 people and 37.8% of households have 4-5 members. This could possibly indicate a high prevalence of nuclear families and singlehood in the area. The definition of a household in this survey is a group of people who share a dwelling and financial resources consisting of a single person or a group of people.

In general terms, the profile of the two case studies identifies a number of housing problems in uThungulu district municipality area. The area is characterized by lack of job opportunities in close proximity to the settlement and high rates of unemployment, which also fuel incidences of crime. The high unemployment rate indicates a possible problem of food insecurity and vulnerability in the area. Equally important, a low average of households monthly income below R1000, implicates a slightly high degree of poverty in the study area. This is also supported by household's reliance on welfare as a source of income with the majority receiving

child grants, as depicted in Figure 4.5 and 4.6 on sources of income and livelihood activities of the respondents.

4.5 Factors Contributing to Housing Problems

Objective number two of this study intended to identify factors contributing to housing problems in KwaZulu-Natal province. Understanding the source of the problem is a prerequisite to the implementation of better decisions and intervention to address the housing problems. Both Table 4.3 and Figure 4.2 demonstrate the responses of respondents to the question addressing factors behind housing problems.

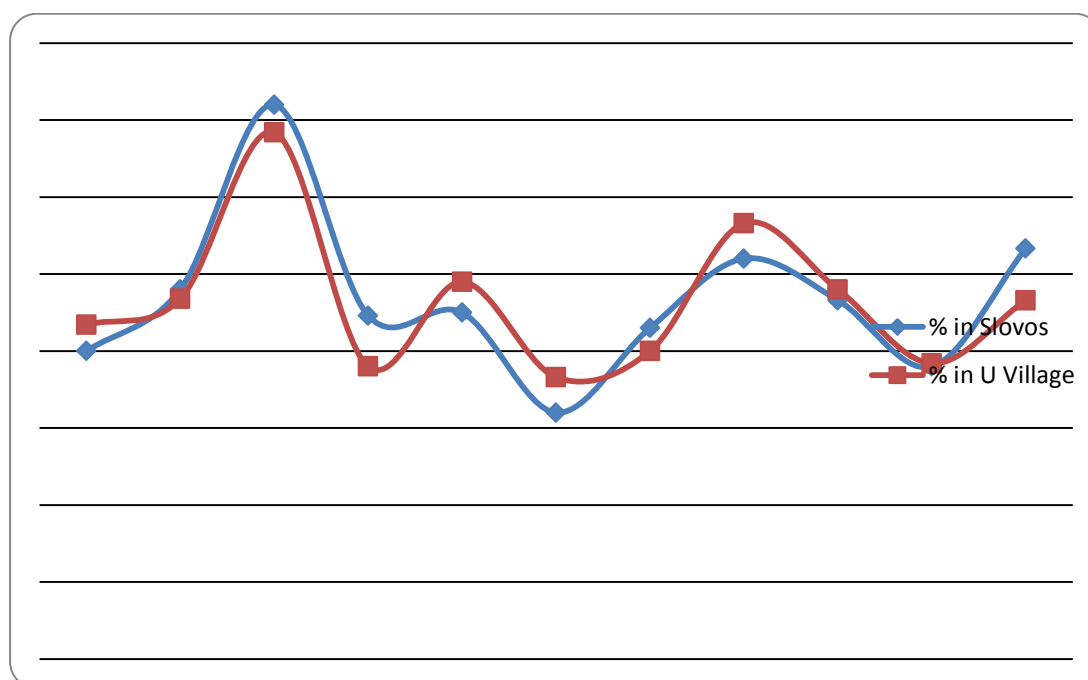
Table 4.3: Factors Contributing to Housing Problems in the uThungulu District

Variable	% in SLOVOS	% in U VILLAGE	Average % in both areas
Gender Inequality	40	43.4	41.65
Lack of Employment Close to the Settlements	48	46.8	47.4
lack of Participation	72	68.4	70.2
Dissatisfaction with Housing Units Provided	44.6	38	41.3
Lack of Income to enhance Sustainability of Houses	45	49	47
Illiteracy	32	36.6	34.3
Poverty	43	40	41.5
Challenges on Access to Household Ownership	52	56.6	54.3
Communication Gaps	46.6	48	47.3
Allocation Procedures and Tenure Options	38	38.4	38.2
Corruption and Fraud Practices	53.3	46.6	49.9

Source: Survey data, 2013.

Lack of relevant stakeholder participation in the housing delivery processes was found to be the leading factor (72 percent in Slovos and 68.4 percent at uMhlathuze Village) contributing to low cost housing delivery problems.

Figure 4.2: Factors Contributing to Housing Problems in the uThungulu District



Source: Survey data, 2013.

Other mentioned factors indicated in Table 4.3 in the descending order include challenges on access to household ownership (54.3percent), corruption and fraud practices (49.9), lack of income to enhance sustainability of houses (47percent), gender inequality (41.65percent), poverty (41.5percent), lack of access to employment opportunities close to the settlements (47.4percent), dissatisfaction with housing units provided (41.3percent) which presumably leads to the selling of dwelling units, allocation procedures or criteria (38.2percent), and illiteracy (34.3percent).

Although participation seemed to be the leading factor which contributes to low cost housing delivery problem but unemployment and poverty also rated higher than other factors. Poverty rates however seemed not to be as high as what was physically observed in the settlements. Surprisingly, challenges on access to home ownership rated higher than the expected issues of poverty and unemployment. This is attributed

to allocation procedures and gender inequality, the latter explained in the next sub-heading.

4.5.1 Theme 2: Access to home ownership

Access to household ownership is still a problem affecting not only people who earn less the R3 500 per month but also those earning between R3 501 to R12 500. It is suggested in the Outcome 8 Delivery Agreement, Human Settlements Report (2011) that about 17 percent of households in need of decent housing units earn between R3 501 and R12 800, and thus, are automatically excluded from obtaining the full housing subsidy and cannot gain access to the mortgage-finance market. This new category is referred to in literature as the ‘gap market’.

The study revealed that more women accessed housing through some form of credit facility. The findings of the two study areas combined showed that 75percent of males owned state subsidised (RDP) housing units and are permanently employed as compared to 60percent permanently employed females who gained access to state-provided housing ownership. 25percent males on occasional employment were provided with subsidised housing and very few females were allocated free housing in this employment category.

It was also noted with concern that 71percent of permanently employed females gained access to credit-linked type of home ownership as compared to 50percent males. The table below depicts gender, employment status and access to home ownership:

TABLE 4.4: Gender, Type of Employment and Home Ownership

OWNERSHIP	GENDER	TYPE OF EMPLOYMENT			
		Permanent %	Temporal %	Part Time %	Occasional %
FREE HOUSING	MALE	75	-	-	25
	FEMALE	60	20	20	-
	TOTAL	67	11	11	11
CREDIT- LINKED	MALE	50	33	-	17
	FEMALE	71	29	-	-
	TOTAL	62	30	-	8

Source: Survey Data, 2013

The table above indicates gender perpetual inequality with regards to access to assets, particularly if more females seem to experience circumstantial pressure from external forces that determine access to a decent shelter. Again, the table suggests that gender inequality exist particularly with access to assets, as it suggests a substantial percentage of female respondents gaining access to housing through the use of mortgage bonds, housing loan facilities or any other form of credit facilities available. This is contrary to the slogan of The Department of Human Settlements: *'Housing for All'*.

Seemingly, there are fewer or no hassles for men with regards to securing free housing units and ownership rights. It was also noted with concern that gender inequality in terms of access to assets persists within the settlements surveyed, in that more women than men gained access to housing through the use of credit-linked subsidy. The majority of men were able to gain access to free housing provided by the state. This calls for more studies to be conducted on women's access to assets and more information on gender access to employment opportunities.

4.5.2 Theme 3: Poverty

The results indicated widespread poverty as well as the existence of various forms of gender inequality among the recipients of state-provided houses. Higher levels of poverty are presumably due to rampant unemployment, high illiteracy rates and abnormally low incomes as indicated in the socio-economic and demographic information of the respondents. While focusing on the poverty aspects, Gilbert (2014) maintains that there is no doubt that the poor appreciate receipt of free housing units but argues that there are concerns about the effectiveness of free housing models particularly if people move out of the freely provided structures back to squalid conditions.

It has been observed that that poverty, particularly housing poverty affect all racial groups in South Africa and not only Black Africans as has been the case. Figure 4.3 and 4.4 below depict housing poverty for all racial groups.



Figure 4.3: Housing Need

Sources: Adopted from Harsch, (2013)



Figure 4.4: Housing Effects on Race

Source: Adopted from O'Reilly (2010)

It is correctly claimed in both Harsch (2013 and O'Reilly (2010) that access to a decent shelter coupled with increasing levels of poverty seems to be problematic for all racial groups in South Africa. The pictures above indicate a need for housing and poverty eradication means for all South Africans. The woman pictured above indicated that she has endlessly been waiting for a house, in vain and alluded to the 'waiting list'. O'Reilly (ibid.) further noted that white people under apartheid were highly protected by the state and were privileged in that they were provided with free or heavily subsidised housing units and employment opportunities by the state.

Poverty is described as a condition characterised by lack of access to basic human needs such as housing, water, proper sanitation, health and educational facilities and employment opportunities (Poswa, 2008). The characteristics identified are recognised in the vision and mission of the South African Housing Policy which aims to establish viable, socially and economically integrated communities who have adequate access to health, educational and social amenities including employment opportunities, adequate sanitary facilities, domestic energy supply and portable water (National Housing Code, 2009).

Given the descriptive characteristics of poverty identified above and assertion in the housing vision, one wonders whether the South African government has addressed poverty through housing provision. In terms of numbers, the housing policy has successfully achieved the goal set in 1994 of constructing 1million houses over a period of five years, but concerns have been raised with regards to issues of poverty reduction, the size and quality of housing units produced, affordability, livelihoods, access to basic services and the doubled housing backlog.

Poswa (2008) also argues that absolute and relative poverty persists in South Africa and describes the condition as characterised by a huge pool of poverty surrounding a small island of wealth. It is further noted that poverty levels are high not because the country is poor but due to an enormous gap which exists between the haves and the have-nots. It is also noted that income distribution is grossly unequal with the poor receiving meagre wages, as little as less than R1000 per month, noted in the findings on income and sources of income.

Higher levels of absolute poverty were observed in the study areas particularly at Slovos Settlement and elements of absolute and relative poverty were, to a certain extent observed at uMhlathuze Village. It was observed in Slovos at once that, the immediate physical household settings were characterised by smaller and substandard housing units coupled with lack of basic facilities such as a bed, food preparation and storage facilities refrigerator, a television set, and chair to sit on. This was indicative of the level of poverty. These items were non-existent and the majority of the poor were unemployed and basically dependent on the social grant for survival. The situation might be attributed to high illiteracy rates and high levels of unemployment prevalent in the study areas, the latter is discussed in the following subheading.

With reference to housing provision and poverty reduction, the main question to be addressed relates, to whether the delivery of free housing units alone could be regarded as sufficient in addressing poverty. This has also been raised in Gilbert (2014) who cautions against provision of housing units assuming that new settlements will improve the standard of living of the poor. Gilbert (ibid.) maintains that housing delivery systems could create job opportunities in construction and opportunities in other urban-related sectors without any significant changes in the quality of life of the

beneficiaries. The current approach has failed to address through housing provision the poverty experience of people, and to meet the felt and real housing needs of the poor. One would conclude that the delivery has added to the poor quality of life and that the approach used to deliver is presumably responsible for the move back to informal settlements currently observed.

There are divergent views on the definition and analysis of the concept 'poverty' with reference to housing provision. The concept is explored in terms of affordability, access, location and quality of houses provided. Exploring the relationship between poverty and housing, Tunstall, Bevan, Bradshaw, Croucher, Duffy, Hunter, Jones, Rugg, Wallace and Wilcox (2013) argue that there seems to be stronger evidence on the extent to which poverty affects housing than that housing affects poverty. It is further noted that there is a notable increase in the number of people in what is termed 'housing-cost-induced-poverty' which refers to people's experience of poverty when their affordability levels are affected by sudden changes in the housing costs and related charges such as payment for service charges which normally occur when people move to improved housing units.

In support, Gilbert (2014) also maintains that provision of housing to the poor might not be a cure or remedy to problems experienced, but may entail additional expenses such as utility bills, maintenance costs which may prove excessive thus drive the poor back to squatter settlements. Access to housing and ownership as well as the improved living conditions has been the focal point of the governments with limited attention given to other crucial issues such as unemployment, poverty and the impact of these on the livelihood of recipients has been ignored. The State President, Jacob Zuma, while visiting one of the white squatter settlements stated that poverty is

colour-blind, and that it is somehow embarrassing to talk about white poverty (O'Reilly, 2010). This suggests that provision of housing should be built on a solid framework that takes into consideration social, political, and economic aspects. It is correctly noted in Makinana (2009) that most social challenges experienced by the poor tend to emanate from poverty, unemployment and social exclusion which includes the question of housing shortage and the struggle for space.

It is however claimed in Makinana (2009) and Cross (2006) that South Africa is highly committed in its conviction to eradicate poverty through the social protection needs approach despite its already unsustainable national welfare budget. Cross (ibid.) further alludes to the origins of such huge welfare demands that such demands are triggered by high rates of unemployment and that housing poverty challenges can only be addressed through careful targeting.

Whereas Makinana (2009) argues that the government has adopted a 'shopping list' approach of the international organisations which tends to look at the effects of poverty rather than the root causes which relate to economic, cultural and political problems. Most importantly, low cost housing delivery has to focus attention on poverty eradication among recipients of free houses, given the high rates of unemployment characterising lower income groups.

4.5.3 Theme 4: Employment opportunities close to the settlements

Though it was not within the scope of this study to provide disaggregated data on male-female employment, but the likelihood of having higher levels of unemployed or under employed females may not be disputed. It is noted that women have a higher probability of being unemployed or under employed than men. The study discovered

that the majority of the respondents were unemployed with a substantial percentage citing lack of job opportunities in close proximity to the settlements as the main cause of their status.

Employment opportunities were found to be unavailable even in construction sites within the settlements. It was discovered that the developers hired workers from other areas depriving the beneficiaries of wage employment. This defeats the aspect of housing provision as a developmental process which looks into the needs of beneficiaries, job creation, livelihood generation and active participation of the users of space. It is noted in Mitlin (2008) that there is a need for the poor to be provided with the opportunity to enter the labour market so that they could secure an income particularly with the highly commodified cash economies of towns and cities.

There is a substantial body of evidence that access to employment opportunities suggests improved living conditions. The question on the type of employment, whether productive or unproductive, has to be studied as it directly relates to housing affordability. Kuiper and van der Ree (2006) argue that the question is not bound solely to creation of more job opportunities but to the quality of opportunities created in a bid to provide households with the financial means to gain access to housing, essential services and basic needs. Thus, the housing sector could be used as a springboard for job creation and that employment creation has to be treated as top priority by policy-makers, urban planners and other stakeholders responsible for housing provision.

However, Moran (2009) cautions against provision of housing units to the unemployed and that location does not guarantee access to job opportunities or job-

readiness and that availability of opportunities for employment does not mean that people qualify for the jobs or that the employers will definitely employ them. Moran (ibid), therefore, sees no correlation between proximity to jobs and increased employment. Whereas scholarly writings (Bond, 2003 and Behrens & Wilkinson, 2003) further argue that subsidized low cost housing continue to be located on the urban periphery far from work and business areas making it difficult for the poor to obtain productive employment. It is concluded that location should not be included in the policy as an add-on aspect but should form an integral part of the policy so that it gains recognition when strategies for housing delivery or for the implementation of the policy are designed. This is based on what was revealed by the study, that the poor are unable to easily find employment within the settlement and that there are fewer or no opportunities available externally. Those that people have access to, are located far away and the poor cannot afford their mobility.

It is also stated in Ampofo-Anti (2012) that low income households represent approximately fifty percent (50%) of the South African households but have limited affordability levels due to high levels of unemployment among this group. Gilbert (2004) further notes that the South African Government through the capital subsidy scheme has successfully produced ‘ghettos of unemployment and poverty.’ This is demonstrated in the study findings that the majority of the beneficiaries indicated that they were unemployed and, therefore, unable to maintain their newly acquired structures and cannot afford to pay the charges for rates, water and electricity.

It is further stated in Gilbert (2004:32) that ‘unlike many shack areas, all of the new housing is fully serviced and inhabitants are expected to pay for the services. Given the extraordinary high rates of unemployment in the South African cities, many

families simply cannot afford the sums involved.’ Hence, Crosswell (2012) alluded to the use of labour intensive construction (LIC) in housing provision, as a means of employment creation for community members. It is suggested that various initiatives have been proposed by the South African government, such as the Expanded Public Works Program (EPWP), mainly to ensure that local employment creation is realised through provision of infrastructure including housing. Concern is, however, raised on the question of actual involvement of the residents in these ventures. Are the beneficiaries of development ever afforded employment opportunities in their own development? The question is often ignored in the actual implementation of ideas. Concern has also been raised in Gilbert (2004: 14) about the capital subsidy model and he states ‘indeed the South African experience raises the question whether the very poor should be given a brick-built house rather than aid in some other form.’

4.5.4 Theme 5: Communication challenges

The beneficiaries indicated that they were informed in various forms of information dissemination methods available such as public meetings, political gatherings and through the word of mouth about the new neighbourhood to be developed. Other respondent stated:

We saw a lot of people standing in long queues at the municipal offices and went to investigate, then rushed back home to collect documents required because they were desperately in need of accommodation.’

Some of the beneficiaries also obtained information through friends, neighbours and others that there are houses to be constructed. Most beneficiaries, however, expressed concern about their title deeds that, they were informed by government officials that they own their properties but have not received any ownership documentations.

When asked about their role in the housing delivery process, the beneficiaries indicated that they were only invited to take occupation of completed structure. This has always been the desired outcome of the government that is, providing people with fully completed shelter and ownership rights to ‘proper’ housing. The question often ignored is, who defines the concept ‘decent shelter’, and how will the poor improve their housing units given the existing high rate of unemployment among poor people. The delivery of services was, and still is, purely state-and developer driven.

4.5.5 Theme 6: Lack of stakeholder participation

The study revealed that stakeholders that often serve as a link between the government and intended beneficiaries, such as Community-Based Organisations (CBOs), Non-Governmental Organisations (NGOs) and Non-Profit Organisations (NPOs) were and are still, excluded in the housing delivery systems. Some of the housing units provided were credit-linked and finance was organised by developers, for the beneficiaries. The beneficiaries were excluded in all processes from decision making to the implementation of the projects.

It is assumed that affordability and quality issues could be addressed if the recipients partake in their own development. It is noted in Gilbert (2014) that provision of housing units does not guarantee that the beneficiaries or recipients would be able to earn a living. The question raised by Gilbert (ibid.) relates to whether governments should prioritise provision of free housing units to the poor or focus on specific basic needs such as health and education. Another question relates to the role that needs to be played by the government, that is, provider or supporter role.

The respondents were neither involved in decision making nor serving as employees in the projects. Local resources available and possessed by people were ignored by the developers. It is noted that various complaints were raised about the structures and infrastructural services provided and almost all occupants expressed that they have invested in their properties to improve the quality and to make their structures habitable and for health reasons.

It is correctly noted in Satterthwaite (2001) that the discourse about urban development is dominated by other role players than the affected and the poor people are forced by circumstances to rely on these outsiders to articulate their needs without consulting the poor. It is further claimed that reports are compiled giving the impression of improvements in the living standards of the poor and, that, what has been missing in these reports and debates about service provision, has been the views of the poor.

Despite having a substantial percentage of unemployed household members in the newly created neighbourhoods, the determination by the government to provide adequate housing irrespective of challenges faced by people was noted. The creation of a nation of homeowners has been the driving force in policy formulation and implementation, and not the needs of the people. Other key informants and government officials were constantly referring to 'slum clearance'. This is highlighted in the budget allocation speech of the provincial Minister of Human Settlements in KwaZulu-Natal (2012) who also alluded to the government commitment on slums clearance by 2014. The main concern was that officials somehow disowned the problem related to the clearance of slums. One among the officials, in one of the municipalities cited a parastatal as responsible for the clearance arguing that the poor

are settled on the land that belongs to the parastatal (Transnet) and not the municipality.

Apparently the situation requires a solution which takes into account the needs, expectations and perceptions on what adequate housing means to the poor. It also calls for establishing commitment from the poor people indicating their willingness to contribute towards access to what they describe as decent shelter. The developers, professionals and government officials have to refrain from defining and prescribing what adequate or decent shelter is.

What the government fails to provide answers to are the contentious questions cited in Gilbert (2007:708): 'Does the slum make the slum dweller or the slum dweller the slum?' And Barnes (1926) cited in Gilbert (2007:708) also asks a question: 'would someone who is filthy in one room, be clean in two.' Other critical questions for reflective decision making in effective housing provision include looking at: Whose adequacy? Whose needs are considered in housing delivery?

The notion that the poor cannot provide themselves with services, and that, they have to be 'helped' through the delivery of hand-outs, is regarded as a negative universal mentality which can be dangerous in effective delivery of services (Gilbert, 2007). The continuous allocation of grants for free housing to poorest of the poor is unsustainable going forward (Sexwale, 2013:6). Furthermore, the current mode of housing delivery as more of a welfare program approach than a housing policy driven by the triple challenges of unemployment, poverty and inequity (Sexwale, *ibid.*).

The municipalities ignored the contributions of the poor in their own development and, it is assumed that challenges related to allocation, selling of structures are

attributed to lack of participation. This suggests a need to actively involve the poor in housing delivery, and that they should not therefore be regarded as passive recipients of charity. Ramovha and Thwala (2012) maintain that adequate housing provision can only be implemented through enablement and the role of the state and other development actors has to be confined to facilitation and capacity building in the low cost housing delivery process.

It is suggested that low cost housing provision tends to be driven by political pressure rather than being provided on the basis of the identified needs and defined livelihoods of the poor. This explains why others define housing as a political hot potato as indicated in (Rust & Rubenstein (1996).

Failure to appreciate the role that could be played by the poor in the housing delivery process has encouraged the government to provide housing units to the poor, through mass production. The observation noted, that is lack of participation of the poor in their own development, is supported in an archaic publication by Alexander, Cox, Abdelhalim, Hazzard, Kural and Schukert (1973) where it is indicated that the process of housing provision entails provision of faceless structures whereby housing units are constructed and completed before anyone knows the beneficiary and the units are allocated as complete products to the poor.

Looking at the date of the publication including other old publications, for example, Turner (1972, 1976) and Harms (1972) and others, a number of questions or concerns are raised with regards to whether the providers learn from past experiences or mistakes and whether past experiences or what is termed 'good practice' is ever referred to, in the formulation and implementation of the policies on the basis of

informed decisions. Included is the issue of participation of intended users, whether they are ever considered or given full control over decisions on housing delivery to ascertain responsiveness to the housing needs as identified, by people. To a certain extent this provides an explanation on why housing problems persist.

4.5.6 Theme 7: Allocation procedures and tenure options

The allocation procedures in the study areas were state or municipal controlled. The beneficiaries were provided with house numbers and keys to their housing units, and some, respondents of uMhlathuze Village indicated that they were forced to walk through the settlement to locate their allocated housing units. Whereas in Welbedacht some residents had to engage in protest marches demanding access arguing that households from other areas were being allocated and moving in the newly completed units. It was generally indicated that to be allocated a housing unit, the beneficiaries were expected to deposit the required fee (credit-linked subsidy), if not, they were required to submit all relevant documentation required such as birth certificates of dependents, an affidavit, pay-slips (if available) and certified copies of identity documents and thereafter wait for a phone call from the state officials informing them of their completed housing units.

It transpired that some of the respondents had unsuccessfully been trying to locate their housing units for the past three years or more, meaning the units were allocated on paper, but were physically unavailable. The unfortunate beneficiaries still do not have access to adequate housing. These people have been disadvantaged because they would never benefit from the state if the government data base have inaccurate records or suggest that they were allocated. According to the Socio-Economic Rights Institute (SERI) (2013), the system may record these beneficiaries as having qualified

when they have not been officially and physically given possession of their housing units.

Corruption, fraudulent practices and illegal occupation present allocation challenges. It is correctly claimed in SERI (2013) that selection and allocation of housing units is not a transparent process and tends to create tension because it is more top-down in approach. It is prone to corruption and appears to be done on the basis of access to resources and power and ignores individual household needs.

Furthermore, the researcher discovered that allocation and delivery of services by professionals and/or government officials or any persons other than the beneficiaries has a tendency of breaking the fabric of society. It was discovered that allocation has solely been municipal controlled with the beneficiaries on the receiving side rather than being in the drivers' seat in their own development. Almost all beneficiaries of housing, particularly the areas of study, indicated that they were informed of their completed units, ready for occupation and were never invited in the development process including decisions on 'who lives where'.

Such practices in allocation of housing units deprive people of beneficial practices such as reciprocation and other forms of economic and social support the poor usually engage in, in their attempt to generate a living. Gilbert (2007) maintains that relocation tends to be disruptive to existing networks, both social and economic, and raises costs for the poor in terms of maintenance of structures and transport to work as it lengthens the journey to work and other services. It is noted in Gilbert (2004) that in countries such as Chile, the criteria to allocate subsidies to the poor is not only based on income but the beneficiaries have to show their commitment through their

willingness to accumulate savings, duration of saving (longer savings record), amount saved and willingness to help themselves.

It is further argued that the rules for allocation in Chile are transparent and are characterized by reduced opportunities for corruption and political favouritism. Whereas in South Africa, eligibility to the subsidy is dependent on income, that the poor have to earn a joint household income of R3 500 or less than, and that they need to have dependents. The beneficiaries are also required to submit an affidavit declaring that one is poor or indigent though this does not require any form of verification by the government. The South African criteria for allocation of housing units though transparent, but is open to corruption.

Another dimension on allocation of houses relates to livelihood generation and creation of settlements for low income households. Gilbert (2014) has termed this type of separate location as accurate targeting, and argues that it leads to grouping of the ultra-poor in the same settlement which makes development of livelihood generation activities impossible. The poor in such areas are unable to invest or maintain their structures which eventually become dilapidated over time. Gilbert (2014) refers to the areas as 'slums of the not too distant future'.

4.5.7 Theme 8: Selling and down raiding syndrome

The question on down raiding cannot be easily dismissed as non-existent because individuals may falsify the required documents for individual households to obtain the freely provided RDP housing units. Unqualifying individuals may therefore gain access to and effect elaborate and expensive structural changes to freely provided units to obtain rental income or to avoid buying a plot and enter into a mortgage bond.

Other diagrams showing investments in housing units are indicated in Appendix C. The concept 'down raiding' refers to the selling of structures by the beneficiaries, particularly to well-off individuals. Mitlin (2008) also raises concern about private construction companies, that they are more interested in profit maximisation yet they play a major role and this is directly responsible for low quality housing on sites that are located on the periphery of urban centers with limited public services.

Arguably, Mitlin (*ibid.*) further points out that governments experience difficulties in establishing targeting mechanisms. Selling of housing units was found to be common practice in the study areas, but elements of fear and intimidation made it difficult to obtain in-depth information on the practice. Presumably, the majority were using state-provided housing to generate income for other pressing financial obligations. In that, the beneficiaries were either renting out their structures or selling to the willing buyer.

This was identified as a major problem by the officials and that it proved difficult to verify ownership once people take control of their properties. Presumably, the syndrome is closely linked to the high rate of unemployment within the settlements, lack of affordability to maintain housing units and lack of participation in the whole delivery process which renders the end product unacceptable to the users. It is correctly noted in Gilbert (2004:31) that, the Chilean government has been concerned about lack of movement contrary to the down raiding problem experienced in the South Africa where the government 'is worried about the speed with which beneficiaries are leaving their new neighbourhoods.' One of the respondents stated that:

the poor dispose of their upgraded because of additional costs incurred by living in such improved areas. Life has proven to be too expensive for us and some of us have had services such as water terminated because of a huge debt with the municipality.

Gilbert (ibid.) correctly claims that transferring a capital asset to a household in income poverty never solves their problems and property is viewed as a means of raising finance. Hence, improvements have to be sensitive to the realities of the poor and this suggests their involvement in the process of their development. Further noted in Gilbert (ibid) is that the beneficiaries in Chile are afforded the opportunity to participate in their development, they are not passive recipients of charity but have to show commitment through long term savings which is regarded as a prerequisite for the Chilean beneficiaries to gain access to the housing subsidy. Most probably, the contributing factor to the reason why the beneficiaries never hesitate to dispose of their houses, relates to lack participation, in whatever form, which in turn, results in undeveloped feeling of ownership of the housing development process.

What allocation criteria could be established to ensure that the needy gain access to free houses provided by the government? Why do people move back to squalid conditions and sell their properties for next to nothing? Who should be responsible for housing provision? Should it be the state or the beneficiaries themselves with adequate support? These questions need to be taken into consideration in the review of current delivery processes. Other respondents were not the original owners of properties, but were renting, while others were classified as 'looking after' or caretakers of the houses. The owners were said to be residing in the nearby townships or other parts of the country and some were in the suburbs at Empangeni and Richards Bay, guaranteed of a rental income at the end of each month. Those classified as the 'looking after' or caretakers of properties indicated that they were required to pay for

rates and services. Some of the structures were sold to higher income groups and this is reflected on the type of investment on the modified structures

The unit not improved depicted in the diagram below reflects how the structures looked like before investment and the owner is unable to make structural changes and has no intention of selling the structure. On the other hand, the house across, as shown by Figure 4.5 was freely provided by the government and has been improved to such an extent that it looks like a mansion or mortgage bond house in one of the suburbs.



Figure 4.5: Level of Investment in RDP Structures

However it proved difficult to obtain information on the selling of structures and or interviewing the original owners because most respondents stated that they *'do not want to get into trouble'*. On condition of anonymity, some of the 'users of space' in one of the settlements revealed that some landlords owned more than five subsidised housing units and these were made available for rental purposes. However, people were scared and, therefore, unwilling to divulge information about the selling of housing units and the officials were unable to trace sellers of the structures.

The ‘down raiding syndrome’ was also observed in all areas of study particularly at uMhlathuze Village. One of the key informants argued:

Presumably, people sell their structures to meet other financial obligations and that the well-off take advantage and buy from the poor and renovate the structures. It is also acknowledged that improvements or investments in structures can be due to changes in the socio-economic status of beneficiaries.

Scepticism is, however, registered due to the high rate of illiteracy, unemployment, higher rates of poverty and comments by the respondents that the well-off residing in the nearby townships and suburbs in the city are renting out five or more freely provided housing units.

4.5.8 Theme 9: Corruption and fraud practices

This problem is linked to allocation procedures and the exchange of houses for cash. Allocation of housing units is prone to corrupt practices by government officials and the politicians who tend to interfere or manipulate the process of allocation. Gilbert (2014) claims that flaws in the system make it possible for the leadership to manipulate names on the waiting lists. However, Seri (2013) regards the concept of ‘waiting lists system’ as a myth and argues that it frequently explained as ‘jumping the queue’ and people tend to assume that the system operates in a rational manner. It is argued that in reality there is no waiting list and there are contradictions in the housing policy as it gives priority to the demand at the time such as disaster management programmes that do not have access requirements.

It was discovered that the housing units freely provided by the government are not necessarily owned by the target group, though it proved difficult to obtain information on this aspect. Some of the respondents or tenants were renting the whole unit and

others renting one room. It also proved difficult to obtain information on, who the real owners of the properties were. It is further stated that there are 76 government employees who have currently been charged for misrepresenting themselves to gain access to the institutional subsidy. In addition, one among the key informant, serving as a member of the Ward Committee in one of the settlements had this to say:

Fraudulent practices exist in houses built for indigent households. At once, some of them were sold to people who never registered with the local municipality as beneficiaries.

It was also reported that three officials in KZN have been dismissed due to maladministration practices, fraud and corruption, in 2011/2012 and that 223 government employees have signed acknowledgement of debts totalling R2.8 million (Govender, 2012). These officials allocated themselves housing subsidies despite the fact that they were not regarded as qualifying beneficiaries. The issue of corruption is not only confined to KZN province, it affects other provinces and some countries in Africa.

4.6 Assessing the effectiveness of the current housing delivery approach

Objective number three of this study intended to analyse the strengths and weaknesses of the current housing delivery mechanisms in KZN province. Understanding the strengths and weaknesses of the current housing intervention is a pre-requisite for articulating a new model and strategies to address the housing problems in the area. Table 4.4 demonstrates perception of the beneficiaries on the effectiveness of the current housing delivery approach. 91 percent, both areas combined responded negatively on the effectiveness of the current approach to housing delivery.

Table 4.5: The Effectiveness of the Current Housing Delivery Approach

Questions to measure the degree of Effectiveness	SLOVOS		U-VILLAGE		BOTH AREAS
	Frequency	%	Frequency	%	Avg %
Is the current housing delivery approach effective in addressing housing problems? Respondents said “No”	42	93.3	40	88.9	91.1
Does the model offer Houses of high Quality? Respondents said “No”	37	82.2	39	86.7	84.5
Does the model focus on the Needs of the Poor? Respondents said “No”	41	91.1	37	82.2	86.7
Are you satisfied with procedures and process for housing delivery? Respondents said “No”	38	84.4	41	91.1	87.8

Source: Survey data, 2013.

**Multiple Responses were Allowed

The table indicates that the majority (88%) of respondents were not satisfied with the housing delivery processes in their settlements. The respondents felt that their needs were not addressed by the structures provided.

4.6.1 Theme 10: People’s views on the current Approach to housing delivery

When respondents were asked to offer their views on the effectiveness of the current approach to housing delivery, the majority (91.1 percent) of the respondents in both case study areas perceived the government to have failed to deliver the houses contrary to what was expected the current housing delivery approach through the dominant project linked subsidy which is largely market-centered and driven by the developers. This is because the government has failed to focus on the basic needs of the poor and to effectively use resources possessed by the poor in housing provision. This is supported by the report of the current state-led housing development which maintains that the ongoing housing approach cannot and will not be in a position to meet the current and future housing needs of the country, hence, a call for diversification in approach to include alternative methods and delivery strategies.

Budgetary constraints were alluded to indicating that, the government has to take into account the housing needs of the gap market, which is comprised of households earning between R3,500 to R15, 000. Furthermore, Mitlin (2001) contends that the challenge for government should be on how to support housing and neighbourhood development. He argues as whether the government should enable communities develop themselves and to deliver completed units to the people.

Participation in housing development initiatives would ensure that intervention strategies aimed at housing development would take into consideration the needs, aspirations and priorities of the intended beneficiaries including poverty eradication, employment creation and livelihood generation through housing provision and that this will address the question of user-functionality fit. The concept of participation should not be confused with a 'once-off' consultation in the initial stages to introduce the concept or project but should be an on-going process (Osman, Arvanitakis & Sebake, 2010). Translated in Osman *et.al* (ibid.) this suggests that lack of participation means 'everyone gets Coca-Cola when they might have preference for another drink.'

Provision of housing units comprised of uniform and monotonous development initiatives as a result of the top-down character of the current housing development system. Gilbert (2007) also claims that housing delivery to the poor can be counterproductive if the needs and priorities of the poor are ignored as the real need always lie beyond shelter. The poor have other needs such as food security, employment, and other basic needs.

Bond and Tait (2003) allude to the failure of the government to accurately understand household-scale dynamics and express concern on the top-down approach of the housing policy and delivery process, arguing that an alternative approach to the current model will effectively address delivery problems. It is concluded that the initiatives aimed at the improvement of the quality of life and living conditions of the people, can be directly responsible for creating a dependency culture and assumingly contribute to the current protests on service delivery.

4.6.2 Theme 11: Housing quality and a focus on the needs of the poor

The respondents expressed appreciation of having accommodation and of being afforded ownership rights by the government. However, concern was raised about the quality and size of the structures provided view that the housing delivery subsidy offers houses of desired qualities. The mortgage bond property owners particularly, expressed dissatisfaction with the neighbourhood indicating that they were surrounded by RDP structures and that they were misled by developers who encouraged them to buy houses in the area. Property owners were under the impression that the RDP structures were to be confined to the area facing the nearby township and surprisingly observed construction of more RDP houses than the mortgage bond properties. They expressed concern about the presumed depreciation of the value of their properties because of the RDP structures surrounding them.

About 84.5 percent of respondents in both areas were dissatisfied the quality of housing units provided and with regards to the focus on the needs of the poor, the majority (78.2 percent) of them indicated that the structures provided were not habitable, of substandard quality, had inadequate space as compared to the household size. The respondents expressed their dissatisfaction with the size and quality of the

structures provided. They also indicated that they were dissatisfied with the immediate physical environment, particularly the owners of mortgage bonds who felt suffocated by the surrounding structures.

4.6.3 Theme 12: Satisfaction and meeting of needs

Understanding stakeholder's satisfaction is a pre-requisite for housing project ownership, and thus contributing to the sustainability of the project as it increases people's confidence and believes on the returns of the project. It is noted in the table above that eighty-seven point four percent (87.4%) expressed their dissatisfaction with the quality of dwelling units and sixty-three percent indicated that they were dissatisfied with the size of dwelling units received. A substantial percentage indicated that they were forced by circumstances to renovate or plaster at least the interior of their housing units and the reasons provided included prevention of dust and dampness coming through the walls, which spoiled furniture and caused illnesses.

They also complained of the quality of infrastructure such as roads and the sewerage pipes which were identified as a health hazard in that the pipes leaked and there were delays in fixing them. Gilbert (2004) and Tomlinson (2001) claim that the standard of housing products has been compromised and some of the new neighbourhoods are showing signs of becoming slums in the near future. It is maintained that countries such as Chile, Colombia and South Africa have used the subsidy scheme to provide housing to low income groups, but none has managed to provide good quality housing. When respondents were asked whether their needs have been addressed by the quality of structures provide, a substantial percentage expressed satisfaction with the meeting of housing needs, though there were complaints about the size and quality of structures provided. The question raised by this finding relates to the definition

attached to the concept of 'housing need' by the beneficiaries and providers of structures. Who defines and what elements are taken into consideration.

The respondents indicated that health and educational facilities were only available in the nearby townships. Other complaints identified as major problems included water penetration through the walls, leaking water pipes, dampness, extremely poor wall finishing and cracks in the walls. Within uThungulu, particularly at uMhlathuze Village, the residents indicated that a secondary school is in close proximity to the village, however, it is charging exorbitant fees, about R7 000 per annum and that the fees were unaffordable or well above their means and the majority of households were unable to enrol their children in the school.

The beneficiaries were grateful to the government for the free houses provided, however, the beneficiaries felt that their needs and expectations were not adequately addressed by the type and quality of units received. The majority expressed frustration and dissatisfaction with the structures and the neighbourhood. The Study findings indicated that fifty-nine percent (59%) of the respondents were very dissatisfied with the type of houses.

This is presumptuously due to the manner in which the development process has been administered, which effectively disregarded the real needs and expectations of the intended beneficiaries and the notion that the state, in realizing the constitutional right to adequate shelter, has to provide housing units to the nation. The normal trend reported in literature relates to construction and allocation of completed units on the basis of the slogan 'one-size-fits-all'. The most important lesson learnt from the state-led delivery process is that, provision of fully completed units does not guarantee

satisfaction of, or meeting of needs and expectations, particularly if the beneficiaries are treated as passive recipients of hand-outs.

Ramohva and Thwala (2012) posit that negative perceptions and dissatisfaction expressed by the beneficiaries about state-provided housing normally revolve around poor quality housing units, location of the structures on the outskirts of towns and cities and the type of services provided. It is also noted that the demand for housing remains high despite enormous effort by the government to ensure that the right to adequate shelter is realized.

Some beneficiaries of the current housing subsidy scheme have expressed dissatisfaction with the products being provided and have given various reasons for their attitudes, such as the size of plots and units including the quality of the structure as well as lack of consultation with the intended beneficiaries (Tomlinson, 2001). It is further maintained in Tomlinson that the delivery model currently used by the government is driven by numbers and that more emphasis has been directed to ownership.

However, it has been recognized that other tenure options need to be considered. Provision of bigger structures such as four-roomed structures has proven to be prohibitively expensive. In the policy adopted by the government in 2004, known as 'Breaking New Ground' (BNG), the shift in policy is noted, the focus is now on creation of sustainable human settlements, not on figures (Miltin & Mogaladi, 2010 and the Financial & Fiscal Commission, 2012). Housing delivery efforts have failed to take into consideration the needs of the people and prevalent circumstances and to recognise locally available resources. In support Pugh (2001), argues that delivery

tends to be informed by ideas often transplanted thoughtlessly from the developed to the developing countries. Furthermore, Pugh (ibid) maintains that more appropriate housing knowledge needs to be accumulated for success in service delivery. He therefore, calls for redirection and reform arguing that stakeholder involvement in policy negotiations is essential and proposes comprehensiveness in housing policy development and implementation, though this seems to be a more challenging prescription.

4.6.4 Theme 13: Rapid growth of population and slums

Concern was raised on the rapid growth of the population and the increase in squatter settlements around urban nodes that, this has contributed to the increase in the number of households to be provided with low cost housing units, considering the state resources available. The growth of slums has tripled in all areas and the officials claimed that it has proven difficult to curb the increase. The concerns raised by officials are supported in Cate (2004) who alludes to the massive proliferation of shacks in close proximity to services and employment opportunities.

Criticisms were expressed on the housing delivery system in terms of the size and quality of houses constructed by the developers and some officials were of the opinion that the apartheid housing delivery model was better than the current RDP model, which provide houses that are smaller than the four-room houses of the apartheid era. It was also expressed that the plots currently provided are smaller than those of the apartheid era which were larger and made provision for households to practice urban agriculture or structural investment in the original structure.

In support Gilbert (2004), maintains that no one thought that delivery would be worse than what was done before, basing his argument on a comparative study conducted in three countries that used a targeted capital housing subsidy model, namely Chile, Columbia and South Africa. The study found a constraint in the distance between the housing discourse and the actual policy adjustment and implementation.

Without far-reaching revisions, the underpinnings of the housing policy remain contradicting. 'One could deduce from the discussions held that the officials realized the need for an area specific policy which takes into account the prevalent conditions and the environment as well as the real needs of local people and capacity of the local municipality. It was observed that the plots are generally smaller in size, though bigger in other areas which made provision for extension of structures.

However, the initial policy was based on the incremental approach which was proposed by the first democratic Minister of Housing, the Honourable Joe Slovo, whose policy proposed provision of a starter house or a housing unit that is not fully completed with the assumption that the occupants would be able to improve the structures freely provided. However, no mechanisms were put in place in the initial policy design to support the poor in their endeavour to invest or structurally improve their properties. Adebayo (2011) and Napier (2005) also alluded to the concept of core housing or provision of an uncompleted structure with completion considered as the responsibility of the occupants or owners. It is argued in Adebayo (2011) the government was aware of the inadequacy of structures provided through the capital subsidy scheme but that the inadequacy was somehow regarded as a short term problem assuming that the beneficiaries would be in a position to transform

inadequate to adequate shelter, if given secure tenure. This is linked to how far the beneficiaries have access to employment and the savings ability of the beneficiaries.

4.7 Provision of Free Housing Units and Improvement of People's Livelihoods

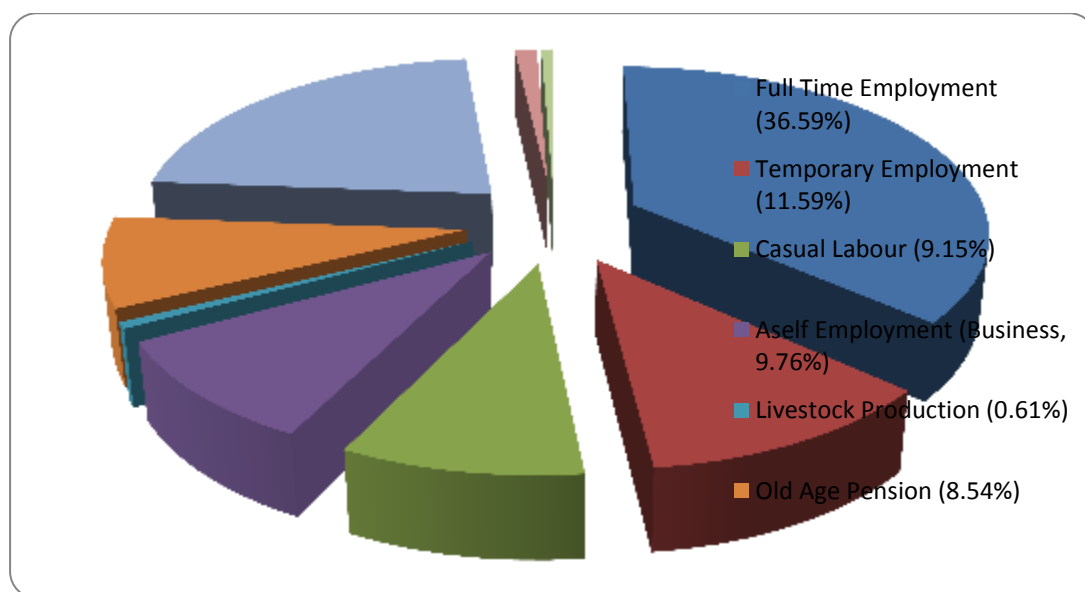
Objective number four of this study intended to determine whether there is a relationship between the implementation of the current housing delivery mechanisms and the improvement of housing situation and livelihood security. Does the provision of free housing units to lower income groups contribute to better people's livelihoods and thereby housing poverty reduction? If it does so, why do people or recipients move out of freely provided housing units? Is it due to lack of affordability, quality of the houses, or that the units do not address the housing needs of the poor? There appear to be a close relationship between people's experience of poverty, material deprivation and housing conditions and that these factors are closely intertwined. To what extent does urban poverty relate to inadequate shelter?

4.7.1 Theme 14: Livelihood generation issues

The focus on this theme is on how the respondents generate their living and how the cost of living is sustained. The essentiality of this information cannot be overemphasised as it has implications on issues such as access to productive resources, affordability and human settlement sustainability. From the study findings in Table 4.2, it was authenticated that 47.7 percent of the respondents received their income below R1000 while 33.3 percent of respondents received between R1000 and R 2000. A small proportion of respondents 19 percent, received above R 2000. The source of income was seasonal, part time, temporal or occasional employment. This suggests a relatively high proportion of people, though employed but highly dependent on the state support for their livelihood. There is, therefore, a significant

difference between the groups of people who are in various income levels and different types of employment. This suggests a relatively high dependence on the social grant which in turn means a relatively heavy dependence on the state. Figure 4.6 indicates the sources of income.

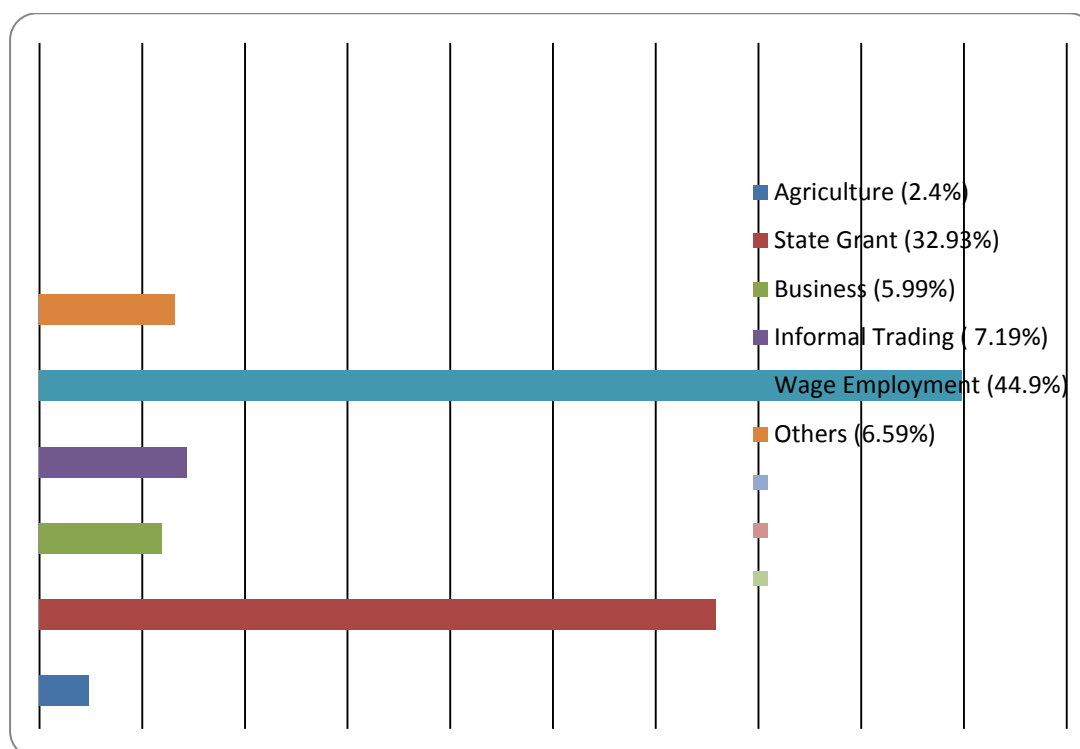
Figure 4.6: The Sources of Income of People Living in Established Settlements



Source: Survey Data, 2013

It should be noted that though the diagram above indicates a higher percentage (37%) in fulltime employment, the beneficiaries were receiving meagre salaries/wages as indicated in Figure 4.6 depicts monthly income categories and type of employment. Others expressed that they were receiving both the income from fulltime or other type of employment and a grant from the state. It also became evident that the respondents in the different study areas were engaged in multiple livelihood activities, though, the majority were more in wage employment.

Figure 4.7: Livelihood Activities of People Living in Established Settlements



Source: Survey Data, 2013

Majority of respondents in the study area 44.9 percent made their living through wage employment. Other livelihood of people living in established settlements include informal trading (7.19 percent), business (5.99 percent), state grant (32.93 percent) and agriculture (2.4 percent). It is noted in Cross (2006) that the social grant provided by the state has become critical for survival of the poor and that the poor engaged in any form of informal trade or business because they are unable to stay afloat on the marginal earnings obtained from survivalists businesses alone. It was also discovered that some of the respondents supplement their meagre incomes with the social grant.

Furthermore, Cross (ibid.) maintains that the housing strategy is somehow regarded as an anti-poverty component that appear to offer a way out of poverty, but concerns raised on the substandard quality and the inconvenient location of the new

neighbourhoods, are somehow contrary to this assertion. Hernando de Soto (1986, 2000) cited in Cross (2006) raised an argument on 'dead capital' investment in informal housing because land is never regularised, hence, the poor are unable to raise loans towards business development as a mechanism for raising income and helping the poor escape poverty. Now, looking at the asset value of the structures provided to the poor with land rights adequately in place, one wonders whether the poor can raise finance for livelihood generation. Another argument relates to the fact that, the poor in informal settlements are able to survive

4.8 The Summary of Chapter Four

This chapter attempted to look at factors influencing housing delivery within uThungulu District Municipality. In a nutshell, the discussion of the findings of this chapter, are organised on the basis of themes generated from the research questions and objectives. The themes were: the housing situation within the district municipality, factors contributing to housing problems, participation in housing delivery, urban poverty, employment opportunities within the settlement, communication challenges, access to home ownership, housing allocation procedures and tenure options, down raiding, corruption and fraud practices, people's views on the current delivery model, quality issues, housing needs of the poor and the rapid growth of the population.

Delivery is mainly state and developer driven with minimal or absence of participation by the affected or potential beneficiaries. The state is fully responsible for all aspect with a conviction of providing a fully completed housing unit. The fact that people receive free housing units delivered by the state perpetuates dependency and the government.

It is evident from the results of the study that low cost housing delivery is unlikely to result to improved living standards, unless the needs of the beneficiaries and factors such as livelihood generation, creation of opportunities for entry into the labour market, access to basic facilities and poverty reduction are taken into consideration.

Housing provision has to be treated as a collective effort. However, the study revealed that housing delivery in the study areas is characterised by lack of participation in that the beneficiaries were excluded in all decision making processes and they were randomly allocated completed housing units.

The delivery of houses to the people and the current practice whereby the beneficiaries exchange their newly acquired structures for cash raises concern on the habitability, acceptability and affordability of structures provided including the sustainability of the whole development process. Research on the high movement of the poor from the newly created settlements or out of their formal and decent shelter, has to be conducted to establish the reasons for this practice and to effectively design what may be regarded as acceptable by the beneficiaries.

The study revealed perpetual gender inequality in terms of access to home ownership and calls for more studies to be conducted around women's access to assets.

CHAPTER FIVE
PRESENTATION, ANALYSIS AND DISCUSSION OF STUDY FINDINGS
IN ETHEKWINI DISTRICT MUNICIPALITY

5.1 Introduction

This chapter reports the findings of the study undertaken within selected areas of eThekweni District Municipality in the province of KwaZulu-Natal (KZN). It provides a critical analysis of the housing problems and appraise for the effectiveness of the existing housing delivery approach in a bid to develop an evidence-based and alternative approach for low cost housing delivery in the province. The presentation, analysis and discussion of the study findings align with the objectives of this study as presented in chapter one.

This chapter is organised under six main sections: Section 5.2 provides the description of the study areas, and section 5.3 presents the socio-demographic characteristics of respondents in the study area; Section 5.4 explains the profile of the housing situation in the study area; Section 5.5 identifies factors contributing to housing problems within eThekweni District Municipality and Section 5.6 analyses the strengths and weaknesses of the current housing delivery approach at eThekweni District Municipality. Whilst section 5.7 determines whether there is a relationship between the implementation of the current housing delivery approaches and the improvement of housing situation as well as livelihood security, the last part offers a summary of the chapter.

5.2 Description of the Study Area

South Africa has nine provinces that have diverse and complex demographic and socio-economic profiles. The Province of KwaZulu-Natal is one of the nine provinces

in South Africa accommodating 21 percent of the total population (Statistics SA, 2012). It is a predominantly rural province and described as one of the richest provinces in the country in terms of its industrial base and minerals. The study areas located within uThungulu and eThekwini were selected on the basis of their proximity to the urban nodes, the rapid growth of the population and that they are characterised by the greatest and ever increasing need for shelter as compared to other areas within the province. The rapid growth of the urban population has presumably resulted in the proliferation of informal settlements and slums around urban nodes.

This chapter, however, focuses on the presentation and analysis of the data collected at eThekwini municipal area. The municipality is home to 3,5 million which makes up one-third of the population of the province (eThekwini IDP, 2011/16 and Sutherland & Buthelezi, 2013). It is also noted in Sutherland and Buthelezi (ibid.) that the population of the municipality is comprised of people with different social, economic and environmental challenges. Within eThekwini district municipality area, two case studies, the Cornubia Project located within the Northern Corridor of Durban and the Welbedacht East housing projects were used to generate knowledge for this study.

5.3 Presentation of the Study Findings from both Case Studies in eThekwini

The respondents who participated in this study formed part of a sample extracted from the settlements within eThekwini District Municipalities, that is, settlements established or improved through the capital subsidy scheme, a dominant model used by the democratic government to provide housing to deserving households.

The following section presents the results of the study on the basis of themes developed from the objectives of the study. The themes are aligned according to the objectives of the study and research questions addressed. Livelihood generation issues, participatory processes in housing delivery and perceptions on housing structures are some of the themes discussed in this chapter.

5.3.1 Socio-demographic characteristics of respondents

The total number of respondents who were sampled in a bid to generate a body of knowledge within eThekweni District Municipality was 80. Apart from this number, a sample of 27 key informants within and outside eThekweni District Municipality was purposively selected to supplement the data for this study. Although the initially proposed sample size of this study in eThekweni Municipality was 81 respondents, at the end of the field survey, the responses of a total of 80 were found to be valid for analysis. The remaining (1) was rejected as ‘spoilt’ and could therefore not be considered for the study.

Four variables: age, gender, race and marital status of respondents living from the settlement were used to understand the socio-demographic characteristics of respondents. Table 5.1 indicates socio-demographic characteristics of the respondents.

Table 5.1: Socio-Demographic Characteristics of Respondents**(N=80)**

		Frequency	Percentage
Gender	Male	25	31.2
	Female	55	68.8
	Total	80	100
Age	20-30	35	43.8
	31-40	23	28.8
	41-50	10	12.4
	>51	12	15
	Total	80	100
Race	African	41	51.3
	White	4	5
	Coloured	3	3.8
	Indian	32	39.9
	Total	80	100
Marital Status	Married	14	17.5
	Single	27	33.8
	Widow	21	26.3
	Widowed	7	8.8
	Divorced	11	13.6
	Total	80	100

Source: Survey data, 2013.

While the age structure was used to analyse an age experience on housing problems from the settlement, gender analysis was used for analysing the gendered effects of developing settlements within participatory lenses as well as assessing the strengths and weaknesses of the approaches to housing delivery in a masculinity lens. The marital status of respondents in the settlement was related to the empowerment of marginalised groups on the settlements.

The statistics provided in Table 5.1 suggests that the number of males interviewed was less than the number of females. Of 80 respondents interviewed at eThekweni District Municipality, 55 (68.8 percent) were female and 25 (31.2 percent) were male. Breaking the survey of the study at each settlement level on gender basis, the findings show that Cornubia settlement project has more women 29 (52.7 percent), than Welbedacht East 26 (47.3 percent).

The figures on gender distribution of the respondents necessitate understanding gendered effects of house ownership, and the actual access to housing on the basis of gender. It also suggests gender sensitivity to the housing needs of women and allocation procedures to avoid discriminatory practices in allocation, including elements of inequality in access to housing. Aligned with the data is the information on the general distribution of the population within eThekweni Metro which indicates a higher proportion of female than males in almost all age groups.

Notably, eThekweni district municipality area is a mixed race (Africans 51.3%, coloured 3.8% Indians 39.9% and white 5%) residential area consisting predominantly children and the youth at 71%. Residents who can be classified as

economically active linked to age including youth and adults make up 74% of the sampled area.

Most notably, the mean age of respondents who participated in this study was 25 years of age and the median was 27. The age ranged between 20 to 63 years. The results in Table 5.1 also show that 35 (43.8 percent) of the respondents were at the age between 20 and 30. This is one of the very effective age group. Its high frequency in this study predicts active strata that understand housing needs, and are able to demand for their rights when societal change are not provided in their lives. Lack of empowerment on this age group quite often results into mass protests demanding for different issues. When youth are empowered to participate in housing discourses, it makes it easy to know what is happening in the housing delivery system, where and when to intervene; in most cases using their legally allowed organs like civil society organisations, political parties and so on.

In addition to that, this age group is perceived to demonstrate high revolutionary goals, and learning autonomy as may not be the case in other generations. With more and more youth generation increasing and occupying poor population settlements, decision makers have to think strategically on how to address housing problems in line with new age-based challenges, otherwise, protests against service delivery including housing issues will be a society norm.

Apart from gender and age, this study investigated the marital status of the people staying in the settlements. The findings of Table 5.1 show that of 80 respondents, 21 (26.3 percent) were widowed, 27 (33.8 percent) were single parents and 14 (17.5 percent) of the residents were married. As such, more than half of the study

population, were found to be single parents. The results of a study conducted on KwaZulu-Natal Informal Settlements in 2009, discovered that 44 percent of households in shacks comprise of single persons (KZN Research Report, 2012). Furthermore, a significant percentage of single parents was also noticeable in shacks and that about 91 percent of single parent households were headed by females. Sisulu (2005) in the speech delivered in the Housing Conference in 2005 stated that one of the objectives of the BNG is to increase the quota given to women in housing provision to ensure that they also enjoy *'a fair bite of the cherry'*.

Addressing the housing problems of single parents, particularly female-headed households would not only help them alleviate poverty by using these houses as economic assets, but would also be responding to the socio-cultural problems as well as the economic challenges facing their families. Single-parenthood is usually associated with a single income therefore lack of affordability and inadequate resources for family sustenance. Female-headship also tends to be associated with high rates of poverty.

It was also observed that 18% of residents in the study area have passed Matric. Higher illiteracy rates were noted within the municipality and this may negatively affect the economic growth of the municipality as it means the majority of residents are unemployed or underemployed. In turn, this suggests inability to afford payment for services provided and a high dependency rate for the municipality.

5.4 The Profile of Housing Problems within the Municipality of eThekweni

Objective number one of this study intended to profile the state of housing provision and delivery in KZN province between 1994 and 2013. Understanding the profile of

the housing status in the study areas is a prerequisite to the identification of housing problems. This section focuses on analysing the state of housing delivery in eThekweni municipal area. The housing backlog as at June 2010 was estimated at 365 449 and the approximate timeframe to eradicate the backlog has been estimated at 28 years due to limited funding availability, lack of suitably and conveniently located land and other administrative and logistical factors (eThekweni IDP, 2011/16).

Within the district municipality area, two case studies, the Cornubia Project located within the Northern Corridor of Durban and the Welbedacht East housing projects were used to generate knowledge for this study. It transpired that housing delivery in the two case studies has been in the form of in-situ and green field development. The study areas are briefly described in the following section.

5.4.1 Welbedacht East Housing Project

The Welbedacht East housing project was implemented in 2002 as a combined green field and upgrade project. The project was implemented as part of the Slums Clearance project which was funded by eThekweni Municipality and the KZN provincial government. This socio-economic survey was conducted to understand the profile on the state of housing delivery as a prerequisite to the identification of housing problems to the residents of Welbedacht East.

The beneficiaries of housing units at Welbedacht were mainly from the informal settlements such as Clairwood and KwaGijima (Lamontville) and others were from The Ark Place of Safety moved for the development of uShaka Marine Flagship project. The latter comprised of Whites, Indians and Blacks.

5.4.2 Cornubia Project

The Cornubia Project is located within the Northern Corridor of Durban within the Municipality of eThekweni, approximately 25km from the Durban CBD and sits adjacent to uMhlanga in the east, Mount Edgecombe in the south, Ottawa in the west and Waterloo in the north, bordered by N2 freeway and M41 arterial and the Ohlanga River, 7 km south of the new King Shaka International Airport (Sutherland & Buthelezi, 2013). The project was developed along the principles of 'Breaking New Ground' (BNG), a policy adopted in 2004 to address the shortcomings of the housing policy adopted in 1994. It is a partnership project between the government (Department of Human Settlements and eThekweni Municipality) and the sugar production giant, Tongaat Hullets (Department of Human Settlements, 2014).

The BNG promulgated the concept of sustainable human settlement development and was therefore adopted in Cornubia in a bid to promote the achievement of non-racial, integrated society through the development of sustainable, integrated human settlement and quality housing. This is in line with the housing vision of eThekweni Municipality which strives for ensuring access to a housing opportunity for all residents of the municipality.

The Phase 1A or a Pilot of 486 units has recently been completed and the units have been allocated to low income households. The project comprised of double storey semi-detached units and the beneficiaries have received freehold tenure. The balance of the units is to be developed as seven phases, for rental for either low or middle income households and will adopt either the community residential units (CRU), social or institutional subsidy mechanisms (DHS, 2010).

The development has catered for different income and racial groups and housing typologies, meeting the objectives of inclusionary housing. Tenure options include ownership and rental accommodation. Although the project is located in close proximity to the new King Shaka International airport, the assumed increase in employment opportunities for the resident community may take time to realise. In fact, it is envisaged that the entire project will create approximately 48 000 permanent employment and 15 000 construction or building related jobs (DHS, 2010).

5.4.3 Theme 1: The housing situation within the municipality of eThekweni

In an attempt to profile the housing situation in the study area, four indicators were chosen to explain the situation in both case study areas. Table 5.2 shows the study findings. The indicators include: the rate of employment, household size; individual household income, and the improvement of the economic situation since moving to the current dwelling.

Table 5.2 discusses the housing profile of the study area. The findings of the study indicated that 47.5% of respondents were employed formally and informally. While the frequency of employment was high (24 respondents) in Cornubia, the Welbedacht East housing project pronounced a low frequency (20 respondents) of employment. Notably, the study revealed a more or less high unemployment rate of 56.7% in both study areas located within the Municipality of eThekweni. This indicates a possible problem of food insecurity, poverty and vulnerability in the area. According to the study findings, 42.5% of households have a monthly income below R1000, and a median income of R2200 was also observed in the area. It was also reported that 37% of households rely on welfare as a source of income with the majority receiving the child support grants.

Table 5.2: The Housing Profile within the Municipality of eThekweni

Variable	Cornubia Frequency	Welbedacht Frequency	Total Number	%
Employment				
Respondents with Employment		14		47.5
Respondents with No Employment	24	26	38	52.5
	16	40	42	100
	40		80	
Household Size		24		55
1-3	20	11	44	28.8
4-5	12	5	23	16.2
Above 5	8	40	13	100
	40		80	
Household Income		18		42.5
Below R1000	16	14	34	38.8
R1000 to R2000	17	8	31	18.7
Above R2000	7	40	15	100
	40		80	
Improved Economic Situation				
Improved	16	18	34	42.5
Nor Improved	22	19	41	51.3
Do not Understand	2	3	5	6.2

Source: Survey Data, 2013

The residents in case studies, the Cornubia settlement project, and the Welbedacht East housing project, reported that their economic conditions have changed significantly for the better with 45.5 % indicating a positive outcome for moving into current dwelling while more than half of respondents, 51.3% disagreed. It is noted 68% of the dwellings were owned by residents of both the Cornubia settlement project, and the Welbedacht East housing project which includes dwellings in the formal and informal area. Some people argued that they own the dwelling to indicate a strong sense of belonging, security and permanence.

Small household sizes were reported in both the Cornubia settlement project and the Welbedacht East housing project with 55 % households having 1-3 people and 28.8%

of households with 4-5 members. This could possibly indicate a high prevalence of nuclear families and singlehood in the area. It is suggested that population growth is not only due to migration of people but also to the natural increase of the urban population and lately the increase in the number and formation of new households which adds to the demand for services. The average household size within eThekweni municipality is 3,6 as opposed to a maximum of 7 within certain settlements located within uThungulu municipality.

Aligned with the findings of the study on the household size, The Financial and Fiscal Commission (2013) maintains that the number of new households in South Africa is estimated to reach 3,6 million by year 2020 and it is postulated that 2,1 million will be residing in urban areas and falling in the income category of R0-R3 499. The cost implications of the increase in the number of households suggests high service delivery costs to the state if the current state-led mode is strictly adhered to without seeking other alternative methods in service delivery, including housing delivery approaches.

To recap, the profile of the two case studies identifies a number of housing problems such as lack of job opportunities in the settlement and high rates of unemployment, which also fuel incidences of crime. The areas are inconveniently located which assumingly contributes to the high rate of unemployment, bringing with it problems of food insecurity and vulnerability in the area. A low average monthly income of R1000 and less for most households implies a slightly higher degree of poverty in the study area.

5.5 Factors Contributing to Housing Problems within eThekweni Municipality

Objective number two of this study intended to identify factors contributing to housing problems within eThekweni Municipality, in KwaZulu-Natal Province. Both Table 5.3 and Figure 5.2 demonstrate the responses of respondents to the question on factors behind housing problems.

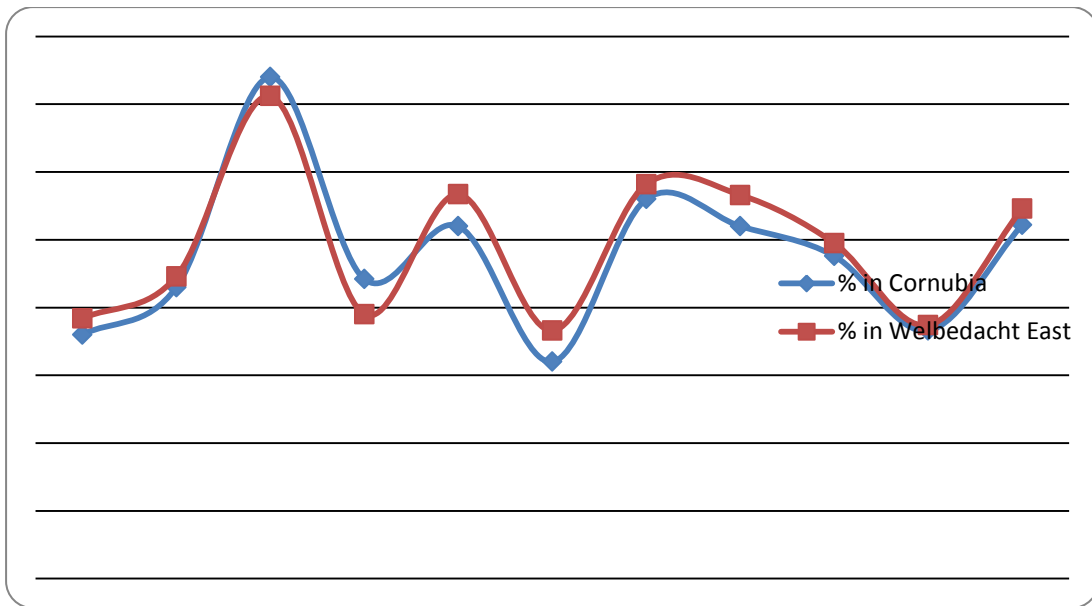
Table 5.3: Factors Contributing to Housing Problems at eThekweni District

Variable	% in Cornubia	% in Welbedacht	Average % in both areas
Gender Inequality	36	38.4	37.2
Lack of Employment Close to the Settlements	43	44.6	43.8
lack of Participation	74	71.4	72.7
Dissatisfaction with Housing and the environment	44.2	39	41.6
Lack of Income for House Sustainability	52	56.7	54.4
Illiteracy	32	36.6	34.3
Poverty	56	58.2	57.1
Challenges on Access to Household Ownership	52	56.6	54.3
Communication Gaps	47.6	49.5	48.6
Allocation Procedures and Tenure Options	36.6	37.4	37
Corruption and Fraud Practices	52.2	54.6	53.4

Source: Survey data, 2013.

Lack of stakeholder participation in housing delivery was found to be the leading factor (72.7 percent) contributing to low cost housing delivery problems in both the Cornubia settlement project and the Welbedacht East housing project .

Figure 5.1: Factors Contributing to Housing Problems at eThekweni Municipality



Source: Survey data, 2013.

Other mentioned factors in Table 5.3 include challenges on access to household ownership (54.3 percent), corruption and fraud practices (53.4), lack of income to enhance sustainability of houses (54.4 percent), gender inequality (37.2 percent), poverty (57.1 percent), lack of access to employment opportunities close to the settlements (43.8percent), dissatisfaction with the size of housing units and the environment which includes location and access to services (41.3percent) which presumably leads to exchange of housing units for cash or backward movement to the informal settlements, allocation procedures (37 percent), and illiteracy (34.3 percent). Apart from lack of participation, urban poverty and lack of income to sustain houses were the leading problems in the area. The majority of these challenges are attributed to inconvenient location of the settlements.

Further aligned to the study are the findings of the survey that was conducted by the municipality in 2009 on satisfaction with the quality of life, where a 36 percent decline in satisfaction was noted in 2008/09 from 33 percent. It was also discovered

that there was a 31 percent increase in dissatisfaction from 28 percent (QOL Survey 2009). Furthermore, the study mentions that the dissatisfaction emanates from the high rate of unemployment, financial and health problems, poverty and the inability of the municipality to meet the basic needs of people.

5.5.1 Theme 2: Lack of stakeholder participation

The study revealed that the whole process of housing delivery was state-driven with lack of participation of stakeholders that normally serve as a link between the government and intended beneficiaries, such as Community-Based Organisations (CBOs), Non-Governmental Organisations (NGOs) or Non-Profit Organisations (NPOs). These were totally excluded in the housing delivery systems which were found to be dominated by developers. Some of the housing units provided were credit-linked and finance was organized by the developers for the beneficiaries.

It was discovered that except for data collection and mapping, the beneficiaries were excluded in all processes from decision making to the implementation of the projects. Community development facilitators or liaison officers were entrusted with tasks which involved calling meetings with local councillors and community members to discuss logistics and social and locational changes. Some of the key informants pointed out that the participatory processes tends to be time consuming which is contrary to the government's mass housing production drive.

The respondents were neither involved in decision making nor serving as employees in the projects. The key informants suggested that there are dynamics involved which impede local employment and these include supply chain management and procurement process challenges. The respondents in Cornubia were happily moved to

the new settlement, which was planned and developed by the government in its quest to improve the living standards of the people.

Welbedacht can be described as having both housing delivery approaches namely: the in-situ and green field hence the government consulted with the residents. The process was consultative but not participatory mainly because people were informed of the development project, particularly, because some of the respondents were expected to relocate to transit camps before being given houses. Therefore, it is concluded that the residents were informed or consulted about the envisaged development but were excluded in the decision making process.

The government has been consumed with the desire to clear all slums and to improve the living standards of the people, even if it meant excluding the beneficiaries in the housing development process. The key informants pointed out that housing delivery has largely been public projects mainly, as part of the efforts to speedily provide the poor with housing and to ensure that people have adequate shelter with secure tenure. Miraftab (2001) argue that in practice, most participatory processes are characterised by a high degree of tokenism, processes are initiated by various agents with an external vision to that of the community or beneficiaries and he contends that the agents have a tendency of idealising and romanticising the poor.

The questions which remain unanswered in housing delivery initiatives remain unanswered relate to whose standards of living needs to be improved? Who decides on what needs to be provided? It is also noted that despite having a substantial percentage of unemployed household members in the newly created neighbourhoods, the determination by the government to provide adequate housing irrespective of

challenges faced by people, is undescrivable. The creation of a nation of homeowners has been the driving force in policy formulation and implementation, and not the needs of the people. Miraftab (2001) further argue that a bottom-up approach has to drive the participatory processes in human settlement development with adequate support from the government.

Other critical questions for reflective decision making in effective housing provision include looking at: Whose adequacy? Whose needs are considered in housing delivery? The notion that the poor cannot provide themselves with services, and that, they have to be ‘helped’ through the delivery of hand-outs, is regarded as a negative universal mentality which can be dangerous in effective delivery of services (Gilbert, 2007).

As noted, the poor should not therefore be regarded as passive recipients of charity in the provision of low cost housing driven by political pressure but rather has to focus on the basis of the identified needs and defined livelihoods of the poor. It is also noted in Pithouse (2009) that housing development in South Africa has been undertaken in a top down and highly authoritarian manner. This seems to be contradictory to the policy which is supposed to be pro-poor and participatory but sliding into an alarmingly anti-poor national housing agenda (Pithouse, *ibid.*).

5.5.2 Theme 3: Urban Poverty

Pieterse (2003) in his book *City Futures: Confronting the Crisis of Urban Development*, indicated urban poverty as one of the major problems facing “mega cities” in the South. Higher levels of poverty are presumably due to rampant unemployment, high illiteracy rates and abnormally low incomes as indicated in the

socio-economic and demographic information of the respondents. While focusing on poverty aspects, Gilbert (2014) maintains that there is no doubt that the poor appreciate receipt of free housing units but claims that there are concerns about the effectiveness of free housing models particularly if people move out of the freely provided structures back to squalid conditions.

In this study, urban poverty, particularly housing poverty is perceived to affect all racial groups in South Africa and not only Black Africans (Ref. Appendix F). Poverty is described as a condition characterised by lack of access to basic human needs such as housing, water, proper sanitation, health and educational facilities and employment opportunities (Poswa, 2008). The characteristics identified are recognised in the vision and mission of the South African Housing Policy which aims to establish viable, socially and economically integrated communities who have adequate access to health, educational and social amenities including employment opportunities, adequate sanitary facilities, domestic energy supply and portable water (National Housing Code, 2009).

It was discovered that the majority of respondents (81.3%) earned less than R2000 per month and if this is divided by the average size of households in the study areas it suggests that the majority live below poverty line which is tentatively calculated at R577 per person per month. Both study areas indicated high levels of poverty mainly due to high levels of unemployment and people felt that they were worse off in the new settlements than where they came from. They argued that moving to Cornubia and Welbedacht made them to be more poorer because some were forced to sacrifice their jobs because of distance and thus unaffordable transport costs to work. Some

respondents in Cornubia indicated that over and above transport costs to work, they were required to pay not less than R200 for transportation of their children to school.

Lemanski (2009) pointed out that most households in the informal settlements survive on less than R1500 per month. It is concluded that moving the poor from informal settlements to formal housing units in newly developed settlements does not change their living wages but adds more costs in terms of transport, maintenance and service fees. It is noted that some were complaining in Cornubia that moving from their shacks has added financial burdens such as transport costs to economic opportunities available far from the settlement and which have been easily accessible before moving to the new settlement.

It is further noted that there is a notable increase in the number of people in what is termed 'housing-cost-induced-poverty' which refers to people's experience of poverty when their affordability levels are affected by sudden change in housing costs and related charges such as payment for service charges which normally occur when people move to improved housing units. Hence the main concern to be attended relates to whether the delivery of free housing units alone could be regarded as sufficient in addressing poverty. This has also been raised in Gilbert (2014) who cautions against provision of housing units assuming that new settlements will improve the standard of living of the poor. Gilbert (ibid.) further argues that housing delivery systems could create job opportunities in construction and opportunities in other urban-related sectors without any significant changes in the quality of life of the beneficiaries.

In support, Gilbert (2014) and Lemanski (2009) also contend that provision of housing to the poor might not be a cure or remedy to problems experienced but entail additional expenses such as utility bills, maintenance costs which may prove excessive thus drive the poor back to squatter settlements. Access to housing delivery or improved living conditions has been the focal point of the governments with limited attention given to other crucial issues such as unemployment, poverty and the impact of these on the livelihood of recipients has been ignored.

Makinana (2009) and Cross (2006), however, maintain that South Africa is highly committed in its conviction to eradicate poverty through the social protection needs approach despite its already unsustainable national welfare budget. Cross (ibid.) further alludes to the origins of such huge welfare demands that such demands are triggered by high rates of unemployment and that housing poverty challenges can only be addressed through careful targeting. Sutherland and Buthelezi (2013) also argue that the housing policy is rooted on social welfare principles and has failed to adequately built address poverty and built sustainable neighbourhoods for poor households.

Furthermore, Adebayo (2011) proposes a mix of income profiles as one of the strategies to de-concentrate poverty and this is supported in Wiesel, Davison, Milligan, Phibbs, Judd and Zanardo (2012) who argue that a more diverse mix of residents in terms of income and tenure type can address area effects and socio-geographic exclusion which tends to exacerbate poverty.

5.5.3 Theme 4: Lack of employment opportunities close to the settlements

Though it was not within the scope of this study to provide disaggregated data on male-female employment, but the likelihood of having higher levels of unemployed or under employed females may not be disputed. It is noted that women have a higher probability of being unemployed or under employed than men. The study discovered that the majority of the respondents were unemployed 53 percent, with a substantial percentage citing lack of job opportunities in close proximity to the settlements as the main cause of their status.

Employment opportunities were found to be unavailable even in areas where the respondents were relocated and it proved difficult to obtain employment even in construction sites within and close to the settlements. The key informants cited supply chain and management challenges as stumbling blocks. The developers hired workers from other areas particularly in the Cornubia project because development occurred in a vacant piece of land (green field) which was not the case in Welbedacht which was characterised by both the green field and in-situ development. It is noted in Mitlin (2008) maintains that there is a need for the poor to be provided with the opportunity to enter the labour market so that they could secure an income particularly with the highly commodified cash economies of towns and cities. Development of low cost housing projects has to ensure that the beneficiaries become involved in the development process to reduce poverty and to make employment opportunities available in new settlements.

There is a substantial body of evidence that access to employment opportunities suggests improved living conditions. The question on the type of employment, whether productive or unproductive, has to be studied as it directly relates to housing

affordability. Kuiper and van der Ree (2006) argue that the question is not bound solely to creation of more job opportunities but to the quality of opportunities created in a bid to provide households with the financial means to gain access to housing, essential services and basic needs.

Thus, housing sector could be used as a springboard for job creation and that employment creation has to be treated as top priority by policy-makers, urban planners and other stakeholders responsible for housing provision. However, Moran (2009) cautions against provision of housing units to the unemployed and that location does not guarantee access to job opportunities or job-readiness and that availability of opportunities for employment does not mean that people qualify for the jobs or that the employers will definitely employ them.

5.5.4 Theme 5: Communication challenges

On the question of how the respondents were informed of the new settlements, it was discovered that public meetings were held with community members at Welbedacht because of the nature of the development which involved the use of both the ‘in-situ’ and the green field. The ‘in-situ’ called for relocation of some of the beneficiaries that were somehow on the way of infrastructural development. It was revealed that some households had to be moved for road construction, sewage and water pipes. With regards to the Cornubia project, the municipality adopted a green field development in a vacant piece of land and various methods were utilised to disseminate information, such as public meetings, leaflets and a word-of-mouth. The respondents were required to register with the municipality to be considered for allocation.

At Welbedacht, there were elements of breakdown in communication which was demonstrated through mass protests by residents who complained of being ignored in allocation. Outsiders were provided with housing units and the residents expressed that they felt neglected by the municipality.

5.5.5 Theme 6: Access to home ownership

Access to household ownership is still a problem affecting not only people who earn less the R3 500 per month but also those earning between R3 501 to R12 500. It is claimed in the Outcome 8 Delivery Agreement, Human Settlements Report (2011) that about 17 percent of households in need of decent housing units earn between R3 501 and R12 800, and thus, are automatically excluded from obtaining full subsidy and cannot gain access to the mortgaged-finance market. This new category is referred to in literature as the 'gap market'. Study findings also show that there are fewer or no hassles for men with regards to securing free housing units and ownership rights.

The majority of respondents in Welbedacht had freehold tenure. Cornubia housing tenure system was characterised by full freehold and rental tenure provided through the institutional subsidy scheme and social housing. There were however mixed feelings about the projects some were dissatisfied with the product whilst others were complaining about distance from employment centers, quality of housing units and that some of the infrastructural services provided such as street lighting were non-functional. The respondents at Welbedacht were satisfied even those who were moved for the provision of infrastructural services, this may be attributed to the consultative process throughout the project and that the fabric of society was minimally disturbed by movement of people to other areas. However, there were complaints about the

waiting period and that unknown households were given houses in the area despite the number of households who have been promised and who have been waiting patiently for allocation.

5.5.6 Theme 7: Allocation procedures and tenure options

The allocation procedures in the study areas were state or municipal controlled and it was expressed that the process was randomly done. The key informants indicated that the residents who were relocated in Welbedacht were provided with temporary accommodation by the municipality and were then allocated completed housing units by the municipality, not necessarily at Welbedacht but in other areas which created confusion. The process though consultative, but never made provision for full participation in decision making. It was indicated that the beneficiaries had to be moved to make way for provision of services for those that remained in the area. The households that were moved were taken care of by the municipality which suggests that the whole process of allocation was governed by the municipality.

However, some of the respondents expressed concern about access to housing units, indicating that completed units were allocated to people unknown and therefore not from the settlement. The area has been characterised by violent protests and demonstrations indicating the level of dissatisfaction and frustration with the manner in which the housing development system has been handled. This suggests lack of participation in the housing delivery process and lack of transparency in allocation. Probably the new comers were from transit camps or temporary accommodation, households that were also promised access to housing.

The respondents were required to submit all relevant documentation required such as birth certificates of dependents, an affidavit, pay-slips (if available) and certified copies of identity documents and thereafter wait for the state or the municipality to officially inform them of their completed housing units. The Research Report (2012) on households in KwaZulu-Natal indicated that 50 percent of households in shacks have been on the waiting list for more than 4 years and that some, though very few, indicated that they have received a government housing subsidy.

It transpired that some of the respondents had waited for more than 20 years for their housing units, for example, in Cornubia one respondent indicated that he was made to wait for 20 years for the house but expressed satisfaction with the unit provided. Lemanski (2009) commented on the slowness of the housing delivery process and that households sometimes wait for more than a decade for housing. Whereas Eglin (2007) in Adebayo (2011:12) the poor remain dependent on the government for service delivery for various reasons and states:

There are few incentives for people to solve their own housing needs..... if a poor household scrapes together a little money together and buys some land, they disqualify themselves for a subsidy in the future as their name will appear on the national housing database as a property owner.

The respondents indicated that they enlisted or registered in the municipal offices to be allocated a housing unit. The Socio-Economic Rights Institute (SERI) (2013) correctly claimed that selection and allocation of housing units is not a transparent process and tends to create tension because it is more top-down in approach. It is also prone to corruption and sometimes appears to be done on the basis of access to resources and power. It was discovered that allocation has solely been municipal

controlled with the beneficiaries on the receiving side rather than being in the drivers' seat in their own development. Almost all beneficiaries of housing in Cornubia and those who were moved in Welbedacht, indicated that they were informed of their completed units, ready for occupation and were never invited in the development process including decisions on *who lives where*.

Surprisingly, the residents in Cornubia indicated that they felt more close to each other despite the fact that they were coming from different areas. This is contrary to the assertion that random allocation of housing units tends to break the fabric of society and therefore deprive people of social cohesion. However, information on practices such as reciprocation and other forms of economic and social support the poor usually engage in, in their attempt to generate a living was never mentioned. Gilbert (2007) also maintains that relocation tends to be disruptive to existing networks, both social and economic, and raises costs for the poor in terms of maintenance of structures and transport to work as it lengthens the journey to work and other services. Cornubia settlements, for example was located 25km away from the urban core.

It is argued in Gilbert (2004) that the rules for allocation in countries such as Chile are transparent and are characterized by reduced opportunities for corruption and political favouritism. Whereas in South Africa, eligibility is dependent on income, that the poor have to earn a joint household income of R3 500 or less than, and that they need to have dependents. The beneficiaries are also required to submit an affidavit declaring that one is poor, however, this does not require any form of verification by the government. The South African criteria for allocation of housing units though transparent, but is open to corruption.

Another dimension on allocation of houses relates to livelihood generation and creation of settlements for low income households. Gilbert (2014) has termed this type of separate location as accurate targeting, and argues that it leads to grouping of the ultra-poor in the same settlement which makes development of livelihood generation activities impossible. The poor in such areas are unable to invest or maintain their structures which eventually become dilapidated over time. Gilbert (2014) refers to the areas as ‘slums of the not too distant future’.

5.5.7 Theme 8: selling and down raiding syndrome

The question on down raiding and selling of housing was not fully responded to in the study areas but cannot be easily dismissed as non-existent. Cornubia was found to be a newly developed settlement that was less than six months old when the study was conducted. It was discovered that the respondents had recently moved to the area when the study was conducted, but some were already indicating a desire to move back to where they came from. A number of concerns were raised about lack of affordability, inaccessible economic opportunities and that transport costs for children to educational facilities was prohibitively expensive.

Some of the respondents strongly felt that, moving back to squatter settlements was the only option available for them. Gilbert (2004:31) argues that the Chilean government has been concerned about lack of movement contrary to the down raiding problem experienced in the South Africa where the government ‘is worried about the speed with which beneficiaries are leaving their new neighbourhoods.’ One of the respondents stated:

Life was much easier where I came from and here there are no job opportunities. I am considering going back to Chesterville.

Hence, improvements have to be sensitive to the realities of the poor and this suggests their involvement in the process of their development as this would enable the beneficiaries understand the benefits and costs involved. Further noted in Gilbert (ibid) is that the beneficiaries in Chile are afforded the opportunity to participate in their development, they are not passive recipients of charity but have to show commitment through long term savings which is regarded as a prerequisite for the Chilean beneficiaries to gain access to the housing subsidy. Most probably, the contributing factor to the reason why the beneficiaries never hesitate to dispose of their houses, relates to lack participation, in whatever form, which in turn, results in undeveloped a feeling of ownership of the housing development process.

Mitlin (ibid.) further argues that governments experience difficulties in establishing targeting mechanisms. Selling of housing units was found to be common practice in South Africa, however, elements of fear and intimidation sometimes make it difficult to obtain in-depth information on the practice. Presumably, there were state-provided housing units that were sold or rented out to generate income for other pressing financial obligations.

The government officials alluded to the down raiding practice as a major problem and that it has proven difficult to verify ownership once people take control of their properties. Presumably, the syndrome is closely linked to the high rate of unemployment within the settlements, lack of affordability to maintain housing units and lack of participation in the whole delivery process which renders the end product unacceptable to the users.

What allocation criteria could be established to ensure that the needy gain access to free houses provided by the government? Why do people move back to squalid conditions and sell their properties for next to nothing? Who should be responsible for housing provision? Should it be the state or the beneficiaries themselves with adequate support? These questions need to be taken into consideration in the review of current delivery processes.

5.5.8 Theme 9: Corruption and fraud practices

This problem is linked to allocation procedures and the exchange of houses for cash. It is noted that allocation of housing units is prone to corrupt practices by government officials and the politicians who tend to interfere or manipulate the process of allocation. Gilbert (2014) claims that flaws in the system make it possible for the leadership to manipulate names on the waiting lists. However, Seri (2013) regards the concept of 'waiting lists system' as a myth and argues that it is frequently explained as 'jumping the queue' and people tend to assume that the system operates in a rational manner. It is argued that in reality there is no waiting list and that there are contradictions in the housing policy as well, such as disaster management programmes that do not have access requirements.

It also proved difficult to obtain information on fraudulent activities in the study areas but it cannot be treated as non-existent. The Minister of Human Settlements in the province stated that there are 76 government employees who have currently been charged for misrepresenting themselves to gain access to the institutional subsidy. It was also reported that three officials in KZN have been dismissed due to maladministration practices, fraud and corruption, in 2011/2012. In addition to that, 223 government employees have signed acknowledgement of debts totalling R2.8

million. These officials allocated themselves housing subsidies despite the fact that they were not regarded as qualifying beneficiaries. Sutherland and Buthelezi (2013) also alluded to corrupt practices in the allocation of housing units and building contracts.

5.6 Assessing the effectiveness of the current housing delivery approach

Objective number three of this study intended to analyse the strengths and weaknesses of the current housing delivery mechanisms in KZN province. Understanding the strengths and weaknesses of the current housing intervention is a pre-requisite for articulating a new model and strategies to address the housing problems in the study area. Table 5.4 in the next page demonstrates the effectiveness of the current housing delivery approach in both areas of Cornubia and Welbedacht East of eThekweni 4

Table 5.4: The Effectiveness of the Current Housing Delivery Approach

Questions to measure the degree of Effectiveness	Cornubia		Welbedacht		BOTH AREAS
	Frequency	%	Frequency	%	Avg %
Is the current housing delivery approach effective in addressing housing problems? Respondents said “No”	34	85	33	82.5	83.8
Does the current model delivery Houses of high Quality? Respondents said “No”	31	77.5	34	85	81.3
Does the model focus on the Needs of the Poor? Respondents said “No”	35	87.5	37	92.5	90
Are you satisfied with procedures and process for housing delivery? Respondents said “No”	32	80	30	75	77.5

Source: Survey data, 2013.

**Multiple Responses were Allowed

5.6.1 Theme 10: People’s views on the current approach to housing delivery

When respondents were asked to offer their views on the effectiveness of the current approach to housing delivery, majority (83.8 percent) of the respondents in both case study areas perceived the government to have failed to deliver the houses contrary to

what was expected. The delivery mechanism adopted was characterised by mass production of housing units, particularly in the Cornubia project, relocation of the displaced in Welbedacht and the structural improvements of informal housing units in Welbedacht. The whole delivery process disregarded issues of poverty, creation of employment opportunities and promotion of economic development of low income groups who happen to be the beneficiaries of RDP housing units.

The delivery mechanism adopted concentrated on the vision of the housing policy with less emphasis on *putting responsive delivery mechanisms in place as a prelude to effective delivery* (Adebayo & Adebayo, 2001:2). The majority of respondents were concerned about lack of affordability which was mainly a resultant of meagre wages received and lack of access to economic opportunities. The household income of the majority was estimated at R2000 per month and job opportunities were not available in close proximity to the settlements. Adebayo and Adebayo (2001:4) argue that:

Locating the poor with sensitivity to their need for proximity to employment, social and other opportunities that optimize their chances to generate incomes is also advocated.

Hence, it is concluded that the government has failed to focus on the basic needs of the poor and to effectively use resources possessed by the poor in housing provision. Furthermore, Mitlin (2001) contends that the challenge for government should be on how to support housing and neighbourhood development. Participation in housing development initiatives would ensure that intervention strategies aimed at housing development would take into consideration the needs, aspirations and priorities of the intended beneficiaries including poverty eradication, employment creation and livelihood generation through housing provision and that this will address the question of user-functionality fit.

5.6.2 Theme 11: Housing Quality

The respondents expressed appreciation of having accommodation and of being afforded ownership rights by the government. However, concern was raised about the quality of the environment in Cornubia particularly. The size of structures provided was also identified as a problem in both areas with more dissatisfaction expressed in Welbedacht. While 31 (77.5 percent) of respondents in Cornubia did not appreciate the quality of houses delivered by the current model of house subsidy, majority, 34 (85 percent) of Welbedacht had the same views as revealed by the Cornubia's respondents.

Out of the 81.3 percent of respondents in both areas who were against of the housing quality and a focus on the needs of the poor, the majority (78.2 percent) of them indicated that the structures provided were not habitable, of substandard quality, had inadequate space as compared to the household size. The respondents expressed their dissatisfaction with the size and quality of the structures provided. They were also dissatisfied with the immediate physical environment.

It is claimed in Adebayo and Adebayo (2001) that low cost housing units tend to be arranged in straight lines, in a monotonous manner (Appendix H), which lacks aesthetic appeal depriving the beneficiaries of improved and critical interrelations between people, socio-cultural and economic aspects and the environment (Pithouse, 2009 and Sutherland & Buthelezi, 2013).

However, it should be noted that the majority of respondents who expressed dissatisfaction in Cornubia, with the structures and quality of the environment were

Africans who also pointed out that the street lightings were not working and have never worked such that it is difficult to move out at night.

Other racial groups, such as the Indian community expressed that they were 'happy' and one respondents has seen an income generation opportunity, as a result, his family has started a 'tuckshop' in the area, to generate a living. Moving from where they were presented a business opportunity. This suggests that households have varied needs as noted in Napier (2006) cited in Adebayo (2010:4) that *the 'poor' are not all of a piece. There are many and varied household situations in which each has its own aspirations and livelihood strategy*'.

5.6.3 Theme 12: Focus on the needs of the poor

The beneficiaries were grateful to the government for the free houses provided, however, the beneficiaries felt that their needs and expectations were not adequately addressed by the type and quality of units received. Understanding stakeholder's satisfaction in the meeting of their needs is a pre-requisite for sustainable human settlement development as it increases people's confidence and acceptability of the project. It is noted in Table 5.4 that (90 percent) of respondents from both areas expressed their dissatisfaction with the meeting of needs through the model used to provide them with housing.

In terms of owning a housing unit or having a formal type of accommodation the respondents were satisfied but a number of concerns were raised which were identified as making life difficult in the new settlements. The concerns raised include for example the cost of living which was increased with changes in the environment. Some of the respondents were unable to make ends meet and were considering

moving back to their shacks. It was, however, difficult to establish whether some have already moved back. As noted earlier, the respondents complained that they were unable to pay for transport to school and to meet other financial obligations.

It is claimed in Gilbert (2004) and Tomlinson (2001) that the standard of housing products has been compromised and some of the new neighbourhoods are showing signs of becoming slums in the near future. It is maintained that countries such as Chile, Colombia and South Africa have used the subsidy scheme to provide housing to low income groups, but none has managed to provide good quality housing.

When respondents were asked whether their needs have been addressed by the quality of structures provided, a substantial percentage expressed satisfaction with the meeting of housing needs, though there were complaints about the size and quality of structures provided. The question raised by this finding relates to the definition attached to the concept of 'housing need' by the beneficiaries and providers of structures. Who defines and what elements are taken into consideration.

This is presumptuously due to the manner in which the development process has been administered, which effectively disregarded the real needs and expectations of the intended beneficiaries and the notion that the state, in realizing the constitutional right to adequate shelter, has to provide housing units to the nation. The normal trend reported in literature relates to construction and allocation of completed units on the basis of the approach of 'one-size-fits-all' (Adebayo, 2010). It is further maintained in Adebayo (ibid.) that the approach tends to disadvantage households or individuals whose livelihood imperatives call for an alternative strategy and location. The most important lesson learnt from the state-led delivery process is that, provision of fully completed units does not guarantee satisfaction of, or meeting of needs and

expectations, particularly if the beneficiaries are treated as passive recipients of hand-outs.

Ramohva and Thwala (2012) posit that negative perceptions and dissatisfaction expressed by the beneficiaries about state-provided housing normally revolve around poor quality housing units, location of the structures on the outskirts of towns and cities and the type of services provided. It is also noted that the demand for housing remains high despite enormous effort by the government to ensure that the right to adequate shelter is realised.

Adebayo (2010) maintains that an information gap exist suggesting a need for comprehensive research into the housing needs of the poor, as this will identify their location needs and strategies to be adopted in housing provision.

5.6.4 Theme 13: Rapid growth of population and slums

Concern was raised on the rapid growth of the population and the increase in squatter settlements around urban nodes. Arguably, the growth of slums has tripled in all areas and the officials claimed that it has proven difficult to curb the increase. Poor procedures and the bureaucratic process for housing delivery is suggested to be behind this problem. The concerns raised by officials are supported in Cate (2004) who alludes to the massive proliferation of shacks in close proximity to services and employment opportunities. Adebayo and Adebayo (2001) blamed the birth of democracy in 1994 which escalated urbanisation and population growth in urban areas which created or added to the housing demand for low and middle income groups. Discussions held with key informants some of whom are government officials pointed to the realisation of a need for an area specific policy which takes into

account the prevalent conditions and the environment as well as the real needs of local people and capacity of the local municipality.

Policy formulation normally takes place at national level but implemented at local level. It turned out that there are contradictions with Huchzermeyer (2001:325) state in support that ‘a constraint lies between the housing discourse and the actual policy adjustment and implementation. Without far-reaching revisions, the underpinnings of the housing policy remain contradicting.’

5.7 Provision of free housing units and improvement of people’s livelihoods

Objective number four of this study intended to determine whether there is a relationship between the implementation of the current housing delivery mechanisms and the improvement of housing situation and livelihood security. In essence, the study intended to investigate whether the provision of free housing units to lower income groups contribute to better people’s livelihoods and thereby housing poverty reduction. There appears to be a close relationship between people’s experience of poverty, material deprivation and housing conditions and that these factors are closely intertwined. To what extent does urban poverty relate to inadequate shelter?

The study findings revealed that a relationship exists between the implementation of the current housing delivery mechanisms and the improvement in the housing situation and livelihood security. In other words, the current housing delivery approach for the majority of low income households, does not translate to the improvement of housing situation and livelihood security. It should be noted that in informal housing, land is never regularised, hence, the poor are unable to raise loans towards business development as a mechanism for raising income and helping the

poor escape poverty. Now, looking at the asset value of the structures provided to the poor with land rights adequately in place, one wonders whether the poor can raise finance for livelihood generation.

5.7 Summary of the Chapter

This chapter attempted to look at factors influencing housing delivery in eThekweni Municipality. In a nutshell, the discussion of the findings of this chapter, are organised in terms of themes alluded from the research objectives. The themes were: the housing situation within the district municipality, factors contributing to housing problems, participation in housing delivery, urban poverty, employment opportunities within the settlement, communication challenges, access to home ownership, housing allocation procedures and tenure options, down raiding, corruption and fraud practices, people's views on the current delivery model, quality issues, housing needs of the poor and the rapid growth of the population.

Housing development within the study areas comprised of both the green field and in-situ development contrary to the housing development within uThungulu which was mainly green field development. Interestingly, in Cornubia despite the development being green field the residents coming from different racial groups and different areas indicated that they felt more close to each other. This is contrary to the general finding on relocation, where concerns are always raised about disruptions to existing social networks and that it deprives people of social cohesion. Location, however, was identified as a major concern for the recipients who also expressed dissatisfaction with the environment and lack of employment opportunities in close proximity to the settlement. Unavailability of services was also stated as a problem and some of the recipients were considering going back to their informal settlements because of lack

of affordability since some were forced by circumstances to resign from areas of employment because of travelling expenses incurred by their move to the new settlements.

Down raiding and selling of houses was not identified as a problem, but the fact that some were considering moving back to their slums, this might probably be a problem requiring urgent attention. Otherwise a situation where the beneficiaries receive and immediately move back to informal settlements in order to go back to the queue could be experienced.

Single-parenthood was found to be extremely high and this is normally associated with problems such as lack of affordability, high poverty rates and problems of unemployment or under employment.

In conclusion, the findings indicate negative implications with regards to housing development, in that, major challenges identified such as poverty, unemployment, singleness and location can force people to move back to informal settlements. This suggests an added burden on the municipality and an increase in the number of people in need of housing.

CHAPTER SIX

THE PARTICIPATORY MODEL FOR LOW COST HOUSING DELIVERY

6.1 Introduction

Objective number five of this study intended to recommend an alternative approach to low cost housing delivery strategy for addressing housing challenges in the province of KwaZulu-Natal. Recommending a low cost housing delivery model is a prerequisite to reduce unemployment and poverty, and improve governance and the quality of people's livelihoods in areas of established settlements. An alternative approach to low cost housing delivery model for addressing housing challenges in KZN province is built from a comparative synopsis of housing delivery practice of both, uThungulu and eThekweni district municipalities of KwaZulu-Natal province. Four case studies drawn from these municipalities: uMhlathuze Village situated within the City of uMhlathuze and Slovos Settlement located at uMfolozi Local Municipality within uThungulu district municipality, and the Cornubia Project located in the Northern Corridor of Durban and the Welbedacht East housing project in eThekweni district municipality, were used to generate knowledge for this study.

6.2 Comparing the uThungulu and eThekweni Housing experience through a Participatory Lens

There were more similarities than differences in the findings of the study areas, in terms of low cost housing experience and challenges. Lack of stakeholders participation in housing delivery characterised all areas and was found to be the leading factor contributing to low cost housing delivery problems in all four cases from both uThungulu district municipality (70.2 percent) and eThekweni district municipality (72.7 percent).

Breaking the survey of participation across the case study level, it was discovered that of all the surveyed four case study areas, Cornubia pronounced more public outcry in line with lack of participation in housing project. This was followed by 72 percent of respondents in Slovos, 71.4 percent in Welbedacht East and 68.4 percent of respondents in uMhlathuze Village.

Other mentioned and interrelated challenges include poor or unequal access to household ownership, corruption and fraud practices, lack of income to enhance sustainability of houses, gender inequality, poverty, lack of access to employment opportunities close to the settlements, dissatisfaction with housing units provided which presumably leads to the selling of dwelling units, allocation procedures or criteria, and illiteracy.

The study recognised that unemployment, lack of income generation opportunities and extremely low wages were contributory factors to lack of affordability and continue to be major concerns to responsive and sustainable housing delivery. It was further noted with concern that gender inequality in terms of access to assets persists within the settlements surveyed, in that more men than women were found to have gained access to housing through the use of credit-linked subsidy, and more pronounced at uMhlathuze Village. The majority of men were able to gain access to free housing provided by the state. This calls for more studies to be conducted on women's access to assets and more disaggregated information on gender access to employment opportunities within, or in close proximity to respective settlements.

The findings of the study suggest that poverty, particularly housing poverty affect all racial groups in South Africa and not only Black Africans as has been the case.

Higher levels of absolute poverty were observed in the study areas particularly at Slovos Settlement and elements of absolute and relative poverty were, to a certain extent observed at uMhlathuze Village, Cornubia and Welbedacht.

It was observed in Slovos at once that, the immediate physical household settings were characterised by smaller and substandard housing units coupled with lack of basic facilities such as a bed, food preparation and storage facilities (refrigerator). This was an indicative level of poverty. When respondents were asked to offer their views on the effectiveness of the current approach to housing delivery, majority (91.1 percent) of the respondents in both district municipalities (case study areas) perceived the government to have failed to deliver the houses contrary to what was expected. This is because the government has failed to focus on the basic needs of the poor and to effectively use resources possessed by the poor in housing provision.

6.3 The Participatory Model for Low Cost Housing Delivery in KZN

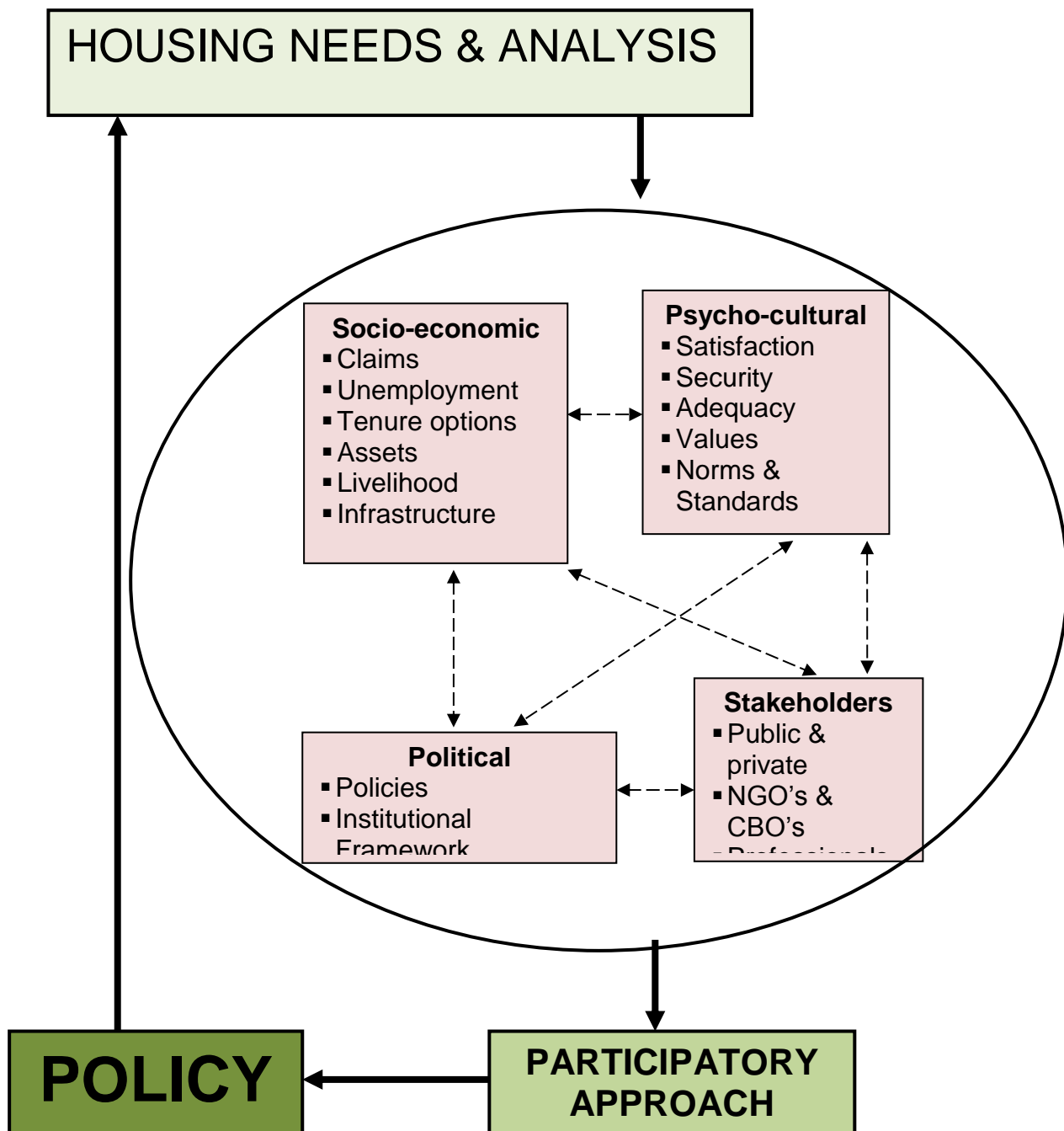
Emphasis on housing delivery has been placed on the quantitative aspects or number of housing units produced and not on the human and livelihood aspects. Noted also, is the fact that, quality and adequacy cannot be defined, judged or achieved through provision of a shelter or roof over one's head. The model presented below (Figure 6.1) is based on the premise that a sustainable human settlement development has to be a participatory process. It believes that the social, psychological and cultural, economic aspects have to be acknowledged in low cost housing delivery, noting that the mentioned aspects are interrelated and interdependent.

What is required relates to an assessment of the government's asset-accumulation strategy particularly for the poor populace. The subsidy was meant to secure a site,

starter house and basic services, to make it possible for the poor to gain access home ownership. It was assumed that the poor will contribute their resources and invest in the improvement of the quality of their environment. Lack of affordability coupled with high rates of unemployment and poverty has undermined this expectation. Based on the introductory discussion above, the following section illustrates a proposed framework for low cost housing delivery. It addresses multiple issues on the basis of housing needs of the people.

A number of variables that have to be taken into consideration in planning include poverty, unemployment, livelihood means and other issues. An empirical evidence for the development of the model is therefore drawn from the four surveys. The model suggests a low cost housing delivery process, explaining what makes it different from the existing and dominant model, the capital subsidy scheme, and an explanation on why it is considered alternative, responsive and effective is also provided. Figure 6.1 below demonstrates a participatory low cost housing model proposed in the study.

Figure 6.1: A Participatory Model for Low Cost Housing Delivery



Source: Sabela Study

It should, however, be emphasised that the existing models and delivery processes such as the public sector model through its capital subsidy scheme, and public-private partnerships are acknowledged and the model illustrated above aims to enhance and

not ignore the current delivery models. It should be noted that aspects identified in the model are interrelated and interdependent.

6.3.1 Housing needs and assets identification

This phase is regarded as the starting point and involves data collection on the needs of potential users, identifying resources available or those resources that can be provided by people themselves and to determine resources required. It is assumed that the whole exercise could stretch the limited state resources available thus enable far more people to benefit in housing delivery. In that, in the current model, the state is solely responsible and people are referred to as beneficiaries or recipients of hand-outs. Noted in Charlton (2009:305) is the fact that ‘housing projects represent a financial burden to municipalities with respect to maintenance and operating costs’.

It is further argued that local councils reluctantly provide houses to the poor mindful of the impact of such projects on their financial health, in that the poverty characterising the inhabitants imply huge investments on the maintenance and management of such neighbourhoods. Adebayo (2011) also argues that the government through its dominance in housing provision set the precedence raising expectations that houses are freely, and failure to ‘give’ resulting in violent protests. The model through the needs identification process maintains that awareness could be created that the poor themselves have resources and that they can adequately provide themselves with decent shelter with support from the government. Adebayo (ibid) argues that housing provision through self-help initiatives has been haphazardly practised. Suggesting that participation of beneficiaries in whatever form has been poorly implemented as it failed to take note of the needs of beneficiaries.

The analysis of data in the first phase involves looking at a variety of aspects such as the socio-economic and psycho-cultural aspect as these will assist in the establishment of fit between the users of space created and the environment and will assist in the development of an in-depth understanding of the constraints or challenges that people are faced with. Investment by people themselves, in whatever form, develops commitment and ensures satisfaction with delivery and leads to the development of a more sustainable human settlement.

The backbone of the model relates to the acknowledgement of the fact that people understand their needs better than the providers, professionals and other external agents involved in low cost housing delivery. The difficulty of quantifying and generalising about the housing needs, priorities and preferences of individuals and communities, is acknowledged and, further recognised, is the differentiation and diversity of needs in terms of gender, age, marital status and other issues. In general, less focus tends to be directed to the assessment of the peoples' needs and in the case of housing delivery, emphasis is usually placed on the number of houses produced for other reasons such as, politically motivated reasons for example, achieving the stipulated target mainly for future elections and other reasons than the real or felt needs identified by people.

As noted in the previous chapters, focus in most housing provision studies tend to be on beneficiary or residents' satisfaction and accessibility to services, which is seldom achieved as noted in Gilbert (2004) that governments in the developing countries have failed to provide adequate housing to the poor and that there are severe limits to what housing policies could achieve. This is linked to the diverse economic and political related goals of governments. Providers somehow ignore that housing programs do

not operate in a vacuum or in isolation but within a context of a range of economic, social, psychological and cultural milieu (Ibem & Amole, 2010).

The essentiality of taking into consideration the needs of people and the housing development environment cannot be over-emphasised in policy formulation and should be noted in the process of adequate housing provision. Adebayo and Adebayo (2001) argue that policy should not be separated from implementation for responsive and sustainable delivery and that the motto should be 'delivery by the people for people'. Baumann and Huchzermeyer (2004) in the report on the study into supporting informal settlements also alludes to the extremity of adherence to broader policy and political agenda at the expense of the felt needs of the people, particularly the poor. It was claimed by respondents that the viability of any housing project is dependent on needs identification by the intended users and willingness to invest resources at their disposal.

People expected to benefit from services provided, including low cost housing, are often marginalised, subjugated and denied what may be regarded as adequate housing leading to the development of unsustainable projects (uir.unisa.ac.za/bitstream/handle/10500/928/03). Noted in Greenberg and Mathoho (2010) is that, there is a slippage into technocratic mode in the White Paper on Local Government in that users or beneficiaries for instance are referred to as 'service consumers' and this automatically excludes them from identifying their needs.

Surprisingly, the South African Constitution (Act 108 of 1996) and other acts noted in Greenberg (ibid) such as the Municipal Structures Act (117 of 1998) and the Municipal Systems Act (32 of 2000), protect and affords people the opportunity to

participate in matters pertaining to their lives. A starting point in any low cost housing delivery system should be on needs identification by people as this will provide disaggregated information on what the needs are and how they are prioritised. Gilbert (2004), noted in Chapter Four maintained that the down raiding syndrome raises concern and suggested that governments have to ascertain whether the poor should be given a house or any form of support, given competing needs of the poor. Identification of needs makes the delivery process to be more effective and appropriate for circumstances which could eventually lead to sustainable delivery.

Therefore, based on the needs and asset identification, a philosophical assumption of the model acknowledges a constructionist theoretical framework which maintains that people socially construct reality by their use of agreed and shared meaning. This suggests that imposed meanings are dictated and organised by dominant providers of services. Information has to be defined on the basis of the needs as identified by people and their experiences rather than expert knowledge.

Worth noting is the fact that housing needs are not confined to the delivery of a completed structure but includes other socio-economic, psychological and cultural needs. Therefore, to achieve satisfaction and a sustainable human settlement, the need for housing cannot be separated and treated in isolation. It is mentioned in Zami and Lee (2010:7) that 'housing cannot be detached from the community in which it is based.' The main question to focus on relates to: what could be done to identify the needs.

It is noted that various models have been developed and used in needs identification such as the 'Consumer Requirements Approach (CRA) which identified four

predicates, namely: the physical character of the dwelling, dwelling control, environmental locus and relative locus (Zami & Lee, 2010). The approach seems to place more emphasis on the physical attributes of housing, how it (housing) is used and acceptability of units. The approach somehow focuses on quantities and ignores the social and cultural aspect of housing.

Another approach, commonly used in the housing needs identification and which could be used in combination with another approach such as Turner's Approach, is the Housing Needs Assessment Approach (HNAA) identified in Zami *et.al* (2010) who argues that it is identified as another widely accepted approach, which was promoted by the United States Agency for International Development (USAID).

The approach (HNAA) also focuses on quantification as it states that the entire population of the world irrespective of social class, whether rich or poor will one day enjoy acceptable housing (Zami *et.al*, 2010). However, the approach (HNAA) regards the incremental approach as the main methodology for housing delivery characterized by the principle of supply and demand and housing is viewed as a technical problem requiring technical solutions. The whole process of housing delivery in the HNAA approach is supply-driven which in most cases exclude the poor and the disadvantaged group.

The proposed model does not ignore the heterogeneity of needs and the difficulty of satisfying diverse and complex housing needs using a single and often imported solution. The model adopts Turner's Approach to needs assessment which argues that active participation of the users in housing needs identification and throughout the housing delivery process is essential. The users' perception of what constitutes

housing and housing adequacy should be considered and be regarded as the starting point in any endeavour to house the poor.

This would assist in determining the most appropriate methodology with regards to housing provision. It is indicated in the model that analysing the needs requires focus on the social, economic, psychological and cultural aspects as these aspects are interrelated and interdependent. On the basis of suggested or potential needs of users, the table overleaf proposes indicators and criteria to be used in assessing adequacy of housing units provided:

TABLE 6.1: Needs Analysis and Indicators

BENEFICIARY NEED	INDICATOR/MEASURE
Economic	Convenient location or proximity to job opportunities and other services; ability to generate livelihood, reduced absolute poverty, savings available for housing
Social	Interaction, reciprocal relations and social cohesion, neighbourhood and facilities
Psychological	Feelings of satisfaction, safety and security, adequate space
Cultural	Recognition of values, acceptable standards and norms (adequate size and space)

Source: Survey data, 2013

It is assumed that well-located structures would be closer to job opportunities with adequate access to facilities and basic services. Zami (ibid) argue that failure of products provided is attributed to more focus on the built environment as the end product rather than the end product as a process. This supports the model proposed which maintains that housing delivery should be viewed as a developmental process characterised by active participation of the people and emphasising issues of employment creation, poverty reduction and a multi-stakeholder participation in housing delivery systems.

It is further maintained that housing is more than just a physical entity, but includes ‘the spatial patterns, comfort, and spiritual covenants, of importance in relation to the social and cultural life of a community’ (Zami *et.al* 2010:8). A slogan currently used by the ruling party ‘together we move South Africa forward’ should apply in housing delivery so that it is not state driven but involves all and used as a starting point in all activities or endeavours aimed at improving the quality of life of people. Delivery should not be on the basis of perceived needs. Therefore, the guiding question should be: what are the real needs of people?

6.3.2 The Socio-economic aspect

The UN Habitat (2010) defines housing as an integral part of a nations’ economy and acts as an engine for sustainable development, poverty reduction and employment creation. It is indicated that housing has a fundamental role in overall economic growth and, therefore, has potential to create employment opportunities, and reduce poverty. However, issues of location have to be taken into consideration in that the poor tend to be located far from economic opportunities which heightens transport costs and might render them unemployed. All taken into consideration, housing could be used as a vehicle for job creation and a measure in poverty reduction.

However, to achieve this role, evidence-based decision making for adequate responsiveness to the needs is identified as the basic ingredient. The White Paper in Housing (1994) arguably postulates that people have a limited perception of housing and fail to look at it as a means of increasing equity and security. It is also noted in Cross (2006) that the most critical element in low cost housing delivery relates to housing as a ‘platform for accumulation’ which has to take place through self-

investment. Households have to be encouraged to save so that they could be able to reach some kind of income security (Cross, 2006).

The construction of low cost housing should not be taken as welfare motivated type of development but as an important wealth component for lower income groups. Mitlin (2008) correctly notes that there is tendency to assume that low income households are unable to save for housing, and their income is needed for consumption. Sexwale (2013), however, contend that housing provision in South Africa, is more of a welfare program approach than a long lasting housing policy as this program is driven by the triple evils of unemployment, poverty and inequity. It is further stated that the government is committed to the poor and the well-developed dependency syndrome is more likely to be perpetuated as a result of the socio-economic circumstances.

The state has to look at various approaches that could be adopted to enhance its own approach and the starting point rests with the definition of the concept 'sustainable human settlement development' and also calls for creativity by all relevant stakeholders. It is also indicated in Adebayo (2010) that housing functions as a safety net, provides a sense of ownership and can be used as an income generation avenue or as collateral for access to credit. Notable is the fact that a direct relationship exists between sustainable housing provision and livelihood generation and creation of employment opportunities. In support, Rust (2011) maintains that housing has to be viewed as a social, economic and financial asset which could be used to generate income, create job opportunities, and thus improve the overall wealth of the entire household, as indicated in the diagram in the following page.



Figure 6.2: Housing as an Asset (Source: Adopted from Rust 2011:7)

As a social asset, it should provide a ‘social safety net for family members, and contributes towards citizenship building by offering the resident household an address and linking them in with the local governance system’ (Rust 2011:6). The three aspects (financial, social and economic) are equally important in housing delivery to low income groups and in sustainable human settlement development. As indicated in Chapter Two, where Harris and Arku (2006) argue that the construction sector should be considered as a tool to absorb labour that can improve public spending, leading to economic growth thus improvement in the living standards. Cross (2003) and Adebayo and Adebayo (2001) also identified housing affordability as a key hurdle and potential problem in South Africa as it prevents the beneficiaries from investing in their properties and it is argued that the starter houses provided by the government have remained as they were on delivery.

The poor are unable to afford maintenance of their houses and a range of on-going charges such as rates, water and electricity. This is supported by the findings of the study which indicated that the majority of respondents in the studies conducted within uMhlathuze Village, Slovos Settlement (uThungulu), Cornubia and Welbedacht (eThekweni), were unemployed with some indicating that they have had water and electricity cuts in the past. The majority of respondents of the study areas are found to be highly dependent on the state for their livelihoods. The question of housing as a tool for labour absorption has not worked in the settlements studied in that there was no evidence of employment generated in the settlements through construction or any other form.

However, literature and scholarly writings on low cost housing provision, acknowledge that it might prove difficult to define the asset value of housing due to the substandard quality and size of physical structures including the poor location on the periphery of urban landscape (Adebayo, 2010). The argument is consistent with that of Boshoff (2004) in Rust (2004, 2007) whose observation indicated that the structures have turned out to be 'dead capital' and that movement up the housing ladder is virtually impossible. Gilbert (2004) suggested that the new neighbourhoods created, particularly through the subsidy schemes were soon to degenerate to ghettos of unemployment and that the government has to take corrective measures with regards to employment creation within the settlement.

Therefore, the starting point for the proposed model, in relation to the three dimensions, namely: the social, economic and financial aspects, remains collection of an area specific data to understand the dynamics, challenges, needs and resources available, covered in the first phase of the model. Linking the three dimensions and

gathering information on the needs and locally available resources is arguably essential for a 'snowball effect' development, in the process of housing delivery. The effect starts with conducting an audit on the resources and skills available in the area. After conducting an investigation on the skills the necessary training gaps can be identified followed by setting up the necessary training facilities for the intended beneficiaries.

This exercise is commonly perceived as a lengthy process by those who believe in the provider paradigm, as they tend to have special interest in building and counting the number of units completed and handed over. It is proposed that the information obtained on the skills audit can be utilized in the project and elsewhere for livelihood generation thus ensuring long term affordability based on the notion that the cost for housing is initial and continuing. A multi-pronged approach in providing low income families with housing takes into account satisfaction of beneficiaries with structures, but never loses sight of prevalent conditions in terms of employment creation and livelihood generation.

It has been observed and noted in the case studies that labour and building materials for houses were obtained externally. The whole process of housing construction, in all study areas, was governed externally without any involvement of the intended beneficiaries, who were only invited to take occupation of completed structures, suggesting a clear division of the construction and occupation phase. Alexander *et al.* (1973) expressed concern on structures constructed and completed without involving the occupants/beneficiaries.

Scholarly writings have alluded to the situation where the beneficiaries move into their structures and sell to the available willing buyer and move back to their shacks partly because of lack of affordability and space needs. Mitlin (2008) maintains that people sell their houses to meet other pressing financial obligations and, therefore, they tend to view their structures as a source of finance out of their financial misery. Cross (2003:6) also reflected to what has been discussed in the literature review on low cost housing provision, the concept of ‘down-market raiding – predatory offers from well-off buyers to tempt the poor to sell their government housing –may often only really reflect the realities of unaffordable total costs of formal housing for shack residents who don’t have wage jobs to underpin housing sustainability.’ It is further argued that neither social welfare grants nor indigency policies can provide a solution to unaffordable formal housing.

Another dimension relates to employment creation and the use of local or emerging contractors and the micro-business sector within the settlement for acquisition of labour and materials for construction. Napier (2005) argues that a significant number of direct and indirect opportunities for employment have been created through the housing delivery process. It is argued that emerging contractors have been given the opportunity to actively participate in housing construction especially with the withdrawal of large construction companies. The main concern raised by this assertion relates to lack of disaggregated data on the number of contractors from within the settlements studied, who were afforded the opportunity to engage in housing construction. Common practice involves appointing contractors on the government database in construction and the whole process becomes open to external contractors who have their own employees, thus excluding locals within the

settlement. With the level of corruption alluded to in scholarly writings and the media, there is no guarantee with regards to appointment of contractors from within, for the proposed 'snowball effect'. However, the model proposes that the concepts 'housing and livelihood generation' are inextricably intertwined and that participation and livelihood aspects in the housing delivery process can be extended and not confined to the actual construction but to acquisition of components and inputs, such as, obtaining cement and locally produced bricks, for a 'snowball effect'.

Local block/brick makers used in the project can obtain materials from the local shop and the whole exercise can create job opportunities for the poor, thus reduce absolute poverty. What is required, remains adequate training, support and regular checks on quality. It is acknowledged however that the type of employment cannot be referred to as productive employment, but can to a certain extent, enable the residents generate a living, and can reduce the higher than normal levels of unemployment, thus reduce poverty characterising low income residential areas. Creation of employment opportunities will also encourage people to save which in turn would enable them to access credit for livelihood generation and not for food purchases.

The social aspect is described on the basis of location of settlements in relation to job opportunities and allocation procedures as determinants of the availability of safety nets for the poor. Literature has shown that the process of re-settling the poor in newly created low cost housing units tend to break the fabric of society, this was demonstrated in the findings of the study. When locating themselves in squatter settlements, the poor create a solid support system which is disturbed when they are offered housing units that create new heterogeneous profiles. Issues of reciprocity are

somehow ignored and there is destruction in financial, emotional and other forms of support provided in the settlement.

The whole process of allocation and resettlement destroys a social net and support system which sustains low income groups. It is proposed that the beneficiaries have to be part of the allocation process as proposed in Cirolia (2012) that housing delivery determines how people live and not only where people live. The essentiality of acknowledging the social aspect which tends to be ignored in low cost housing provision cannot be over emphasized, and the model proposes that the aspect strengthens linkages and plays a major role in pursuit of livelihoods.

6.3.3 The Psycho-cultural aspects

Focus of the model is also on what is termed, subjective needs for housing or the subjective dimension with regards to access to adequate and quality housing. Noted in mass produced housing is the fact that, the programs rarely reflect the values or take note of the culture and other psychological needs of the people. Human beings are territorial in nature and they have values, norms and standards that determine what is regarded as good or bad, desirable or undesirable, elements perceived to be of utmost importance in the context of housing adequacy.

Cultural appropriateness of housing has to be considered as it determines satisfaction and acceptability of what is provided an aspect that is closely linked to the psychological aspect. It is assumed that adequate recognition of the local culture, expectations and preferences can address the down raiding practice which, though supposedly related to the economic aspect, but has an influence on the psycho-cultural aspect. Furthermore, privacy concerns can never be accommodated if provision

implies a one bedroom housing unit for large families with different age groups and taking note of gender related aspects. The question on who defines adequacy and quality has to be noted as well, as this explains the overall aspect of quality of the housing environment as perceived by the users.

Preferences and lifestyle has to be noted and Salama (2006) claims that the most common misconception is that the poor are regarded as individuals or households who do not deserve to live in preferred, quality and nice housing and that this results in planning settlements that are not habitable contrary to the housing policy which identifies habitability and adequacy as the main elements in housing provision. This has created a situation where the beneficiaries obtain or are allocated structures but move back to their 'comfortable' and 'habitable' shacks. The underlying belief, as stated in Salama (ibid), is that, quality and meeting of preferences and aspirations of users is of utmost importance to a sense of pride, ownership and in enabling people to develop a sense of identify with the structures and a personal psychological investment in their housing units.

In fact, the psychological and cultural needs cannot be identified by external stakeholders but by the beneficiaries themselves. It is stated in Onder *et.al* (2010:20) that 'user satisfaction is not only a physical formulation, but it is as well a personal, social and cultural issue that aims to provide satisfaction with the house and its environment at large.' Aydinli (2005) in support also describes the level of housing satisfaction as comprised of design features such as durability of materials used in construction, appearance of the structure and how it meets needs and expectations of the users.

Pertinent questions about housing provision requiring attention include the extent to which housing provision address the needs for safety, security and privacy? An evidence-based decision can only be achieved with needs identification and a participatory design of settlements. If the ultimate goal is to achieve delivery of appropriate, acceptable, adequate and sustainable human settlements in terms of social physical and economic aspects, then, a multi-stakeholder participatory process should guide the whole process.

6.3.4 Stakeholders, roles and participation

A theoretical framework that fails to identify potential stakeholders in housing provision runs the risk of having dominant and subordinate role players without any guarantee of the appropriateness of the position held by each player. A needs and assets identification process has to take into consideration all contextual factors, including the identification of stakeholders and their functions in the decision making process otherwise the model may be left opened for having unnecessary superimposed decisions.

A collaborative effort is essential in a sustainable human settlement creation. Stakeholders or potential stakeholders in housing delivery consist of the public sector or the government (all spheres), the private sector (contractors, developers, business sector or community banks/financers), professionals, civic organization which include Non-Governmental (NGOs), Community-Based Organisations (CBOs), Faith-Based Organisations (FBO) and the users. It is pointed out in Jenkins and Smith (2001) that civil organizations within communities provide a link between professionals, government and the state. The absence of these organisations was noted in the study areas. Based on Turner's housing definition on housing, where emphasis is placed on

a participatory needs identification process, and user satisfaction as one of the reasons why the poor should partake in construction of their houses, the model maintains that people have to be active participants in decision making for a satisfactory end product. It is also emphasised that formation of partnerships is essential as it ensures equality, that no stakeholder feels more important than others or can single-handedly take decisions for other stakeholders and provide acceptable services, in this case acceptable housing units.

Adebayo (2011) argues that the WB and UNCHS supported certain aspects of Turner's Approach in their analysis of housing problems and the realisation that the provider paradigm will never solve or adequately meet the demand for low cost housing without involving the end users and other stakeholders. Furthermore, Adebayo (ibid) correctly notes that the government will have to stop providing completed structures to lower income groups, but engage them and provide the necessary support to households in their endeavours to provide themselves with houses.

Sexwale (2011) cited in Napier and Gavera (2011) warned that dependency has increased to such an extent that the whole process of low cost housing provision puts pressure on the state and may not be sustainable in the long run, hence the state will reach a stage where it cuts-off supply of subsidised structures and people would have to learn to provide themselves with adequate housing.

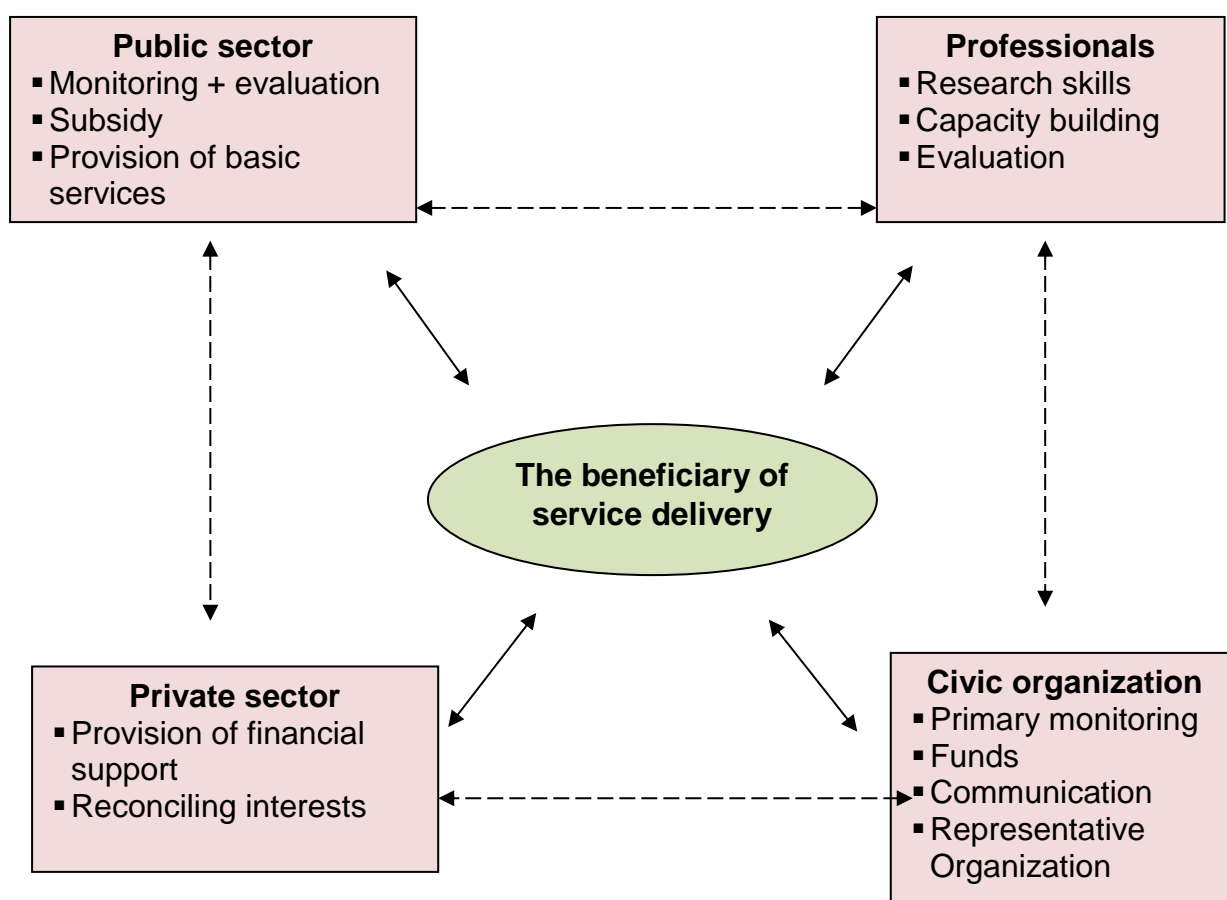
What was observed in the case studies was that, the government and service providers or developers were the main role players in the housing delivery process. Completed structures were provided to beneficiaries who expressed dissatisfaction with products

provided and that they experienced affordability challenges as a result of lack of employment opportunities. Napier and Gavera (2011) argue that the providers of housing tend to be separated from the beneficiaries and that the latter remain on the waiting lists, excluded from participating in their own development. It is further pointed out that there is a clear division between the production phase and an occupation phase and noted in Onder et.al (2010) is the fact that participation of the users in housing provision has a direct effect on user satisfaction.

Government officials also expressed lack of participation at management level in that policies formulated at national or provincial level have to be implemented at grassroots level as directed. This suggests compliance at local level without any adaptation to suit local conditions or meet local needs as identified by beneficiaries. Pitfalls in the current model were identified to such an extent that some officials preferred the apartheid products than what is currently provided and suggested that the state has to revert back and built the four roomed structures of the apartheid era.

The underlying belief of the proposed model is that, the government cannot single-handedly provide adequate and quality products to low income groups, and, that the different stakeholders play different roles which complement each other. However, roles and responsibilities have to be spelt out clearly and there has to be clarification on contractual provisions. The diagram below illustrates the proposed stakeholders, roles and relationships:

Figure 6.3: Potential stakeholders in low cost housing delivery, roles and relationships



Source: Sabela Survey Data, 2013

It is assumed that active participation of the beneficiaries will ensure delivery of adequate structures to the beneficiaries and that the level and rate of downward raiding will be tremendously reduced with an enhanced sense of ownership. The beneficiaries move from being identified as beneficiaries to citizens if afforded the opportunity to participate actively throughout the project cycle. They become a community and not consumers of products. Hence a multi-stakeholder approach has to be adopted for effective and efficient delivery of housing.

Furthermore, the model assumes that civic organisations have a critical role in housing development, poverty reduction as they are closer to people and mostly have capacity to work with people at local level which is commonly a constraint for local

government. Scholarly writings revealed that the local government tends to lack not only capacity but the know-how on participatory processes. All study areas were characterised by the absence of civic organisations in the delivery process with a distinguished presence of developers driving the process. This raises concern especially with widespread protests on service delivery and cases of corruption and fraudulent practices in housing delivery. It is further argued that the housing delivery system has to be progressive which suggest that people should build over time as this will provide them with an opportunity to have commitment to the process, thus enable them to invest more and accept the end product and the neighbourhood.

6.3.5 Policy making and implementation process

Policy making tends to be highly centralised and dominated by political leaders. The model puts emphasis on the fact that the policy has to be informed by the needs of the people, especially lower income groups. Hence, the model placed more emphasis on the evidence-based policy making. It is also noted that the policy has to set guidelines and rules for development mainly for health and safety reasons but should not be prescriptive. The formulation of the policy cannot take place in isolation, without reference to other key stakeholders.

As acknowledged in O'Dwyer (2004:117) that 'a better policy making is more likely to come from the frank acknowledgement that in a democracy we positively want a system that gives recognition to each kind of interest, and not just to those who control slide rule.' The policy and the institutional frameworks has to be guided by the underlying belief that an appropriate policy is evidence-based and informed or guided by the needs of the beneficiaries. Policy and implementation

6.4 Summary of the Chapter

The model focuses on enhancing the current delivery systems and is built on the current delivery model. It acknowledges that people have different needs at the lower end of the market and that it might prove difficult and cumbersome to map and fuse together the divergent needs. Given the difficulty, the backbone of the model maintains that low cost housing delivery systems should establish a fit between the users and the environment.

Delivery has to be informed by research conducted through a participatory process and an area focused research so that it does not put undue emphasis on the physical attributes of housing but focus on the specific needs of the users. Providers with a financial muscle should refrain from transferring projects that were good elsewhere on the assumption that such projects will also address local needs, as this will create neighbourhoods that are unsustainable and inhabitable which also ignore the social, economic and cultural aspects of housing. The poor have to be actively involved in their development and they have to be afforded the opportunity to decide on the most appropriate action on matters pertaining to housing provision.

CHAPTER SEVEN

SUMMARY, CONCLUSION AND RECOMMENDATIONS

7.1 Introduction

This chapter provides a summary of the study key findings, main conclusions, recommendations and makes a proposal for further research in this area.

7.2 Summary of the Study

The study sought to assess the effectiveness of the existing approach to housing delivery by government in KZN province given the proliferation of slums and informal settlements which litter the province as well as the incessant housing delivery protests across municipalities. This was in a bid to develop an evidence-based alternative strategy for low cost housing delivery in the province for the purpose of strengthening livelihood security of the populace and curbing the proliferation of informal settlements within KwaZulu-Natal Province. A descriptive case study research method was used to undertake this study in selected areas of uThungulu and eThekweni District Municipalities in the province of KwaZulu-Natal (KZN) to critically analyse the effectiveness of the existing housing delivery mechanisms in a bid to develop an alternative and evidence-based approach to low cost housing delivery in the province.

A combination of both secondary and primary sources of data was collected for this study. The instruments used for collecting primary data were questionnaires, structured and semi-structured interviews, and a structured observation checklist. Secondary data was obtained from different sources including the government reports, ministerial speeches, press releases and annual reports in the respective ministries

related to the objectives of this study. Secondary information on low cost housing delivery approaches and strategies was also generated from journal articles, the media and the reports of NGOs/NPOs, CSOs and other stakeholders involved in construction and administrative processes of housing delivery. Overall a total of 200 respondents were surveyed. While the probability sampling technique was used for selecting 173 respondents who had lived in settlements established or improved through the capital subsidy scheme, non-probability sampling was used to purposively select a sample of 27 key informants who supplemented information for this study. The following is the summary of the study key findings.

7.2.1 Factors contributing to housing problems

Understanding the source of the problem is a prerequisite to the implementation of better decisions and intervention to address the housing problems. Various factors were identified as contributing to housing delivery problems. The study findings revealed that these factors are linked and interrelates with one another, and all seem to originate from the historical route that poor South African people experienced with regards to access to housing and home ownership. It has also been noted that some of these factors have socio-economic implications on sustainable delivery and access to adequate shelter.

Of all the mentioned factors, lack of peoples' participation in housing delivery was the most cited factor in all study areas. Participation determines responsiveness to the housing needs of people and is closely linked to the development of sustainable human settlements. It could be used as a yardstick to measure acceptability and satisfaction with what is provided. Housing delivery on the contrary has occurred through an elaborate centralised housing delivery framework designed to ensure mass

production of housing units that does not acknowledge the needs of beneficiaries and ignores important issues such as location on the basis of access to employment opportunities, livelihood generation and poverty reduction.

Other problems that were cited as responsible for the housing challenges currently experienced by the recipients and providers of housing units, included gender inequality, lack of access to employment opportunities, lack of affordability and inability to save, dissatisfaction with housing units provided and the environment, and these seemed to be among the leading factors linked to the housing problems.

In addition, the selling of freely provided dwelling units and allocation procedures or criteria were also identified as contributory factors to housing problems. Local community members on the other hand, reported not to have been involved in the process of planning and budgeting at the project level. Nevertheless, the Government of South Africa has already rolled out the participatory methodology for planning and budgeting at the local councils, irrespective of concerns by citizens on the actual practicability of the policy especially in housing issues.

Any gap built in the community engagement planning process has its consequences on monitoring as well as evaluation of a given policy or development intervention. Equally important, widespread poverty as well as the existence of various forms of gender inequality among the recipients of state-provided houses was also ranked among the effects. Higher levels of poverty are presumably due to rampant unemployment, high illiteracy rates and abnormally low income levels as indicated in the socio-economic and demographic information of the respondents.

7.2.2 Assessing the current housing delivery approach

It was noted that the majority of respondents who participated in this study in both district municipalities displayed shared perceptions on the failure of government to address the real and felt housing needs of the poor through the current housing delivery mechanisms. The project-linked subsidy instrument, which is largely market-centred and driven by developers, was found to be the dominant model in low cost housing delivery. The use of the model is seemingly responsible for non-participatory practices in housing delivery as it focuses on quantitative aspect of housing delivery and has failed to focus on the basic needs of the poor and to effectively use resources possessed by the poor in housing provision.

The study findings revealed various weaknesses of the subsidy scheme. These include a proven record of unsustainable delivery demonstrated through the rapid proliferation of slums and informal settlements in the study areas, and the doubled backlog when comparing the current and the 1994 figures. The failure to improve the living standards of the poor also indicates the inability to address the basic needs of people.

The model has created a dependency syndrome in that it has made the beneficiaries to rely entirely on the government for housing provision with minimal or failure to secure support of the private sector in low cost housing delivery. The government has also ignored the contributions of the poor in housing provision in a quest to deliver through mass production of 'one size fits all'. The syndrome is demonstrated in various forms such as 'waiting lists' created by government officials which basically suggests that people should wait for hand-outs. Another form of pressure put on the government to provide houses, is through violent protests for service delivery.

The increase of households living under life-threatening conditions and respondent's utterances that they have waited for more than a decade for the government to provide free services are indicative of dependence. Added to this is the fact that the beneficiaries seem to have lost sight of their own responsibilities and capabilities.

In addition, it was further noted that lack of statistical information has been identified as a major obstacle towards planning for provision of services and development in the study areas, particularly within uMhlathuze Local Municipality which is characterised by the rapid rate of urbanisation and growth of the urban population.

7.2.3 Assessing housing delivery versus improvement of people's livelihoods

The study findings showed that the post-apartheid housing delivery mechanisms in KwaZulu-Natal province have been accelerating poverty and unaffordability levels instead of improving people's livelihoods. This is because the ownership of houses has never been translated into an increase of material well-being of the poor. The subsidy as noted has ensured ownership of houses by the poor but has not assured that they are placed on the road to affordability through employment creation and access to credit facilities to ensure that they are in a position to enhance the quality of the units provided.

Available evidence shows that despite owning houses, the poor are unable to sustain themselves and cannot gain access to the mortgage-finance market. The size of houses and location of newly established settlements make it difficult for one to look at the units as developmental assets which could be used for income generation or for any form of livelihood generation. This is authenticated also by poor levels of savings and investments of beneficiaries in the established settlements.

7.2.4 The low cost housing delivery model within a participatory lens

The proposed low cost housing delivery model developed through the findings of this study is viewed as a comprehensive model which reflects all capitals necessary to develop and empower the poor. It integrates all capital assets of the poor such as the economic/ financial capital and social capital of individuals, including the psycho-cultural and natural capital. The model focuses on enhancing the current delivery systems and is built on the current delivery model. It acknowledges that people have different needs at the lower end of the market. It also acknowledges that it might prove difficult and cumbersome to map and fuse together the divergent needs, but believes that through participatory procedures the needs might be addressed. However, people have answers to their problems suggesting that housing provision should left in the hands of the poor who need only adequate support.

Given the difficulty, the backbone of the model maintains that low cost housing delivery systems should establish a fit between the users and the environment. Delivery has to be evidence-based and area focused so that it does not put undue emphasis on the physical attributes of housing but focus on the specific needs of the users. It is further recommended that providers with a financial muscle should refrain from transferring projects that were good elsewhere on the assumption that such projects will also address local needs. It is claimed that, this will create neighbourhoods that are sustainable and habitable which is, also aligned with the social, economic and cultural aspects of the poor populace in line with housing. The poor have to be actively involved in the project or development processes aimed at improving their living conditions. They need to be offered the opportunity to decide

on what is regarded as the most appropriate action on matters pertaining to housing development.

7.3 Conclusion

South Africa has made significant strides in housing delivery to its teeming poor since 1994 in spite of all the challenges it has encountered in building sustainable urban settlements for its citizens. Indeed various post-1994 governments have recorded a sustained progress in providing housing to poor South Africans. For instance between 1994 and 2013, government has delivered over 3 million houses to the poor, recorded a 50% growth in formal housing, provided state-subsidized rental units to over 50,000 and assisted almost half a million households through upgrading informal settlements in 45 priority municipalities between 2008 and 2013. However, the state in active collaboration with the private sector and citizens can do much better than it has done in the last 20 years. The lack of active partnership with and participation of especially the citizens (beneficiaries) in the housing planning and delivery process is at the core of some of the failures in housing service delivery in South Africa as evidenced in the rapid proliferations of slums and informal settlements as well as widespread protests over housing in the country. Therefore, the major challenge here is the philosophy behind the policy, the approach rather than the implementation.

This study contends that the capital subsidy scheme and the comprehensive plan for the development of sustainable human settlements which are the dominant policy models that the post-apartheid government has used to deliver low-cost housing for poor South Africans have both failed the participation test in terms of incorporating the capitals of housing beneficiaries into the planning and delivery processes. For instance, the capital subsidy scheme which is largely market-centered has not only

failed to house the poor in the study areas, but has also perpetuated poverty as ownership of houses has not contributed to enhancing and sustaining livelihoods. The comprehensive model which was an improvement over the capital subsidy scheme has also failed to provide comprehensive low-cost housing for the teeming poor given the meaning of housing for them in terms of sustainable livelihoods. As aforementioned, at the core of these failures is the top-down nature of these models which exclude the vital contributions of the beneficiaries. Generally, the study revealed that non- integration of all capital assets such as individual economy, financial capital, social capital and natural capital in housing delivery projects, will not translate into the growth of the poor. In the light of this challenge, the study therefore proposed an alternative housing delivery model that is inclusive, transparent, area-focused and evidence-based.

This comprehensive participatory model integrates all capitals necessary to develop and capacitate the poor as it appropriates their economic/financial capital, social capital and natural capitals. It aims to build and enhance poor people's livelihoods, and therefore address challenges such as poverty and unemployment. The model is not meant to be a stand alone as it is meant to enhance existing housing delivery approaches and systems.

7.4 Recommendations

Apart from the proposed participatory model which is based on a holistic approach to housing delivery, the study makes a number of specific policy recommendations to facilitate the proposed model:

First, participatory processes such as the IDPs at local municipal levels should be used to facilitate people's participation in the whole process, from conception, planning, implementation and evaluation. This means it should not be confined to consultative activities or simply informing the poor about development projects aimed at improving their standard of living by the government or other agents external to the community. The beneficiaries have to be active agents in their own development. It is acknowledged that the process is lengthy and time consuming but stands to have more benefits. In turn this may address other housing delivery challenges such as the selling of units which assumingly contributes to perpetual growth of informal settlements. Participation could improve livelihood generation among the poor through the use of their homes for income generation, but this should be clearly spelt out during project planning with the beneficiaries.

Second, participation from site demarcation and in land use allocation and allocation of housing units by the poor themselves is recommended to help curb corrupt practices around allocation. Allocation procedures are currently state-controlled and the beneficiaries are informed of what housing units to occupy by the municipality. This tends places too much responsibilities and powers on the state and therefore opens the allocation exercise to corrupt and fraudulent practices. Beneficiary engagement could curb these practices, but this requires engagement from inception not during implementation.

Third, employment creation should be factored into the location of housing. This should be treated as part of the planning process not an after-thought or 'add-on' type of activity. It should be taken as the main ingredient in housing delivery planning and implementation. The government has contemplated on the aspect of employment

creation through the housing delivery process, but this has never been actuated and various reasons have been cited. It is for this reason that this study recommends the recognition of employment creation as early as possible in housing delivery as this will identify the most appropriate strategies and address the question of what to do in housing delivery and how to implement the planned delivery system noting issues of poverty, unemployment and livelihood generation.

Fourth, housing planning and implementation should be evidenced-based to be meaningful. The KwaZulu-Natal Research Forum in collaboration with the Department of Human Settlements and Statistics South Africa conduct regular research into housing needs, requirements and their relationship to sustainable livelihoods before embarking on building and delivering houses. Such a comprehensive and multi-stakeholder investigation will assist in obtaining an in-depth understanding of specific housing needs of the beneficiaries including knowledge and skills they possess and can bring in.

Lastly, the Department of Human Settlements in collaboration with Provincial and Municipal governments should conduct regular post-occupancy evaluation as it could provide valuable information on perceptions with regards to satisfaction with houses. Research on post-occupancy evaluation is rarely done. It is acknowledged that assessing the housing environment before actual delivery seems to be a time consuming exercise but it can yield results that will curb current challenges such as down raiding practices and will produce stable communities and not potential or future slums or 'ghettos of unemployment' as is the case with current delivery. Also, this will help to provide a baseline database on housing complete with indicators to track progress.

7.5 Suggested areas for further studies

There may be need to carry out further research in the following areas to enrich the literature on low-cost housing delivery in South Africa:

- The knowledge base, skills and attitudes of the housing leaders on the existing housing policy and its implementation.
- Regular post-occupancy evaluation to obtain information on satisfaction with delivery and how to improve extant delivery practices to create a baseline study.
- Low cost housing delivery as an instrument of poverty reduction.
- Systemic challenges contributing to poor delivery of low cost housing delivery in South Africa.

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APPENDIX A

**LOW-COST HOUSING
SURVEY QUESTIONNAIRE**
(Interview with household head or representative)

Strictly Confidential

This information is confidential and the name and address of respondents will not be divulged for any purpose other than for the Monitoring and Evaluation. Names will not be linked to the information that is gathered and are required only for the purposes of monitoring evaluation.

SECTION 1: GENERAL

101 Name:.....

Questionnaire Number
House Number
Transect Number

SECTION 3: BUSINESS AND INCOME GENERATING ACTIVITIES (SMMEs)

NO	105 Relation to hh head	301 Type of business	302 Business l	303 How long in business	304 Reason for star business	305 Employees

105 RELATIONSHIP CODES					
Resident Head	01	Grandparent	07	Lodger	13
Absent Head	02	Mother/father-in-law	08	Other family (Specify)	14
Wife, husband, partner	03	Son/daughter-in-law	09		
Son or daughter	04	Brother/sister-in-law	10	Other non-family (Specify)	15
Father or mother	05	Sister or brother	11		
Grandchild	06	Household helper	12		

301 BUSINESS / IGA CODES			
Shopkeeper /spaza /tuckshop	01	Manufacturing	16
Selling goods on the street	02	Processing / Drying	17
Bar/tavern shebeen	03	Restaurant & hotel	18
Sewing and selling clothes	04	Craft	19
Building or repairing houses	05	Service	20
Collecting wood/fuel for sale	06	Welding	21
Self-employed Artisan	07	Child care	22
Transporting market goods	08	Eco-tourism	23
Professional / technical	09	Other	24
Traditional healer	10		
Taxi operator	11		
Taxi owner	12		
Repairing shoes	13		
Mechanical repairs	14		
Mining or quarrying	15		

302 BUSINESS / IGA LOCATION CODES	
Residential stand	01
Business site in local communal area	02
Business site in other communal area	03
Business site in local town	04
Informal site in local communal area	06
Other specify	12

303 BUSINESS / IGA TIME CODES	
Less than 1 month	01
1 –6 months	02
6 – 12 months	03
1 – 2 years	04
More than 2 years	05

304 BUSINESS / IGA REASON CODES	
Main or only income	01
Additional income	02
Forced by unemployment	03
Can make more money this way	04
Means to survive	05
Other (Specify)	06

305 BUSINESS / IGA EMPLOYEES CODES	
One	01
Two – five	02
Five – ten	03
Ten and above	04
None	05

SAVINGS AND CREDIT

306 Use of credit facilities:.....	307 Institutions:
308 Informal sources (family, friends and moneylenders) :	309 Collateral for security:

306 USE OF CREDIT CODESS			
Agriculture		Business	
Buy equipment	01	Purchase inputs and services	06
Buy livestock	02	Working capital	07
Buy land	03	Purchase land/Equipment/Buildings	08
Pay wages	04	Other business expenses	09
Other inputs and services (seeds, fertiliser, ploughing)	05		

Personal use	
Buy food	10
Pay medical expenses	11
Pay school fees	12
Pay for funeral	13
Pass on as loan	14
Buy furniture	15
To pay off debt	16
Contribute to <i>stokvel</i>	17
Other (Specify)	18

307 INSTITUTIONS CODES	
Agricultural cooperative	01
Commercial Bank (ABSA, FNB, Standard)	02
Land Bank	03
Micro lender	04
Government Agencies (Khula etc.)	05
Shops, eg, Edgars, Score etc	06
Development Corporation	07
NGO village bank / co-operative	08
Supplier of agricultural inputs	09
Other (Specify)	10

308 INFORMAL SOURCES CODES (family, friends and moneylenders)	
Family members and friends	01
Neighbours	02
Local dealer / shop	03
Stokvel	04
Money lender (<i>mashonisa</i>)	05
Employer	06
Church	07
Other (Specify)	08

309 COLLATERAL SECURITY CODES	
None	01
Land	02
House and homestead improvements	03
Equipment	04
Livestock	05
Crops	06
Bank card	07
ID book	08
Television / fridge	09
Other (Specify)	10

SECTION 4: OWNERSHIP OF RESIDENTIAL PROPERTIES

401 Rented property :..... <i>(specify)</i>	402 Reasons for renting : 	403 Type and size of properties: <i>(specify)</i>	404 Relation to owner Related 01 Unrelated 02 <i>(specify)</i>
---	--	---	--

401 RENTED PROPERTY COD	
Room in the main house	01
Back room	02
Flat	03
Other(Specify)	04

402 REASONS FOR RENTING CODES	
To be next to where I work	01
To be independent	02
Other (Specify)	03

403 SIZE AND TYPE OF PROPERTY CODES	
4 Roomed house	01
1 single room in the house	02
1 single room (back room)	03
Flat	04

OWNERSHIP OF PROPERTY

405 if owned	
Paid in cash	01
Credit-linked	02

SECTION 5: BASIC NEEDS OF THE COMMUNITY – SERVICES

501 Type of sanitation:	502 Main source of energy for lighting: Cooking: heating:	503 Health care:.....
504 Water sources:.....	505 Disposal of refuse:	506 Housing structures:

501 TYPES OF SANITATION CODES	
Flush toilet Sewer	01
Flush toilet tank	02
Chemical toilet	03
Pit latrine with ventilation	04
Pit latrine without ventilation	05
No toilet	06

502 MAIN SOURCE OF LIGHTING/COOKING/HEATING CODES	
Electricity	01
Solar energy	02
Fuel wood	03
Gas	04
Paraffin	05
Other (Specify)	06

503 HEALTH CARE FACILITIES CODES	
Hospital	01
Clinic	02
Mobile clinic	03
Medical practitioner	04
Traditional healer	05
Other (Specify)	06

504 WATER SOURCES CODES	
No Access to Pipe	01
Pipe water (dwelling)	02
Pipe water (yard)	03
Pipe water <200m	04
Pipe water >200m	05
Regional Local School	06
Borehole	07
Spring	08
Rain-water tank	09
Dam/pool/stagnant	10
River/stream	11
Water vendor	12
Other (Specify)	13

505 REFUSE CODES	
Removed one week	01
Removed less often	02
Communal dump	03
Own refuse dump	04
No disposal	05
Not Applicable	06

506 HOUSING STRUCTURES CODES	
Formal housing structure	01
Informal housing structures	02
Traditional structures	03
Other (Specify)	04

SECTION 6: LIVELIHOOD OF THE HOUSEHOLD

601 Type of livelihood activities: Other(<i>Specify</i>):	602 Monthly income: Other(<i>Specify</i>):	603 Sources of Income: Other(<i>Specify</i>):
504 Household expenditure:;;;; Other(<i>Specify</i>):		

601 LIVELIHOOD ACTIVITIES CODES	
Agriculture	01
State support	02
Business	03
Informal trading	04
Wage employment	05
Other (specify)	06

602 MONTHLY INCOME CODES	
No income	01
R1- R1 000	02
R1 001-R4 800	03
R4 801-R9 600	04
R9 601-R19 200	05
R19 201- R38 400	06
R38 401- R76 800	07

MONTHLY INCOME (CONT.)	
R76 801-R153 600	08
R153 601-R307 200	09
R307 200-R614 400	10
R614 401-R1 228 800	11
R1 228 801-R2 47 6005	12
R2 457 601 and more	13

603 INCOME SOURCE CODES			
Full time employment	01	Old age pension	07
Temporary employment	02	Welfare grants	08
Casual labour	03	Child maintenance	09
Self employment (business)	04	Contributions from other family members	10
Crop production	05	Other (Specify)	11
Livestock production	06		

604 EXPENDITURE SOURCE CODES			
Food	01	Burial society and savings, stokvel	07
School fees, uniforms, books/equi	02	Personal items (toiletries, washing powder, etc.)	08
Clothes	03	Telephone (cellular phone, talk time)	09
Transport (bus fares, taxis fees)	04	Water (transport, purchase, pumping)	10
Vehicles including instalment	05	Rental (housing/accommodation)	11
Energy	06	Other (Specify)	12

HOUSEHOLD DURABLES

605 Household durables: Other(<i>Specify</i>)
--

605 HOUSEHOLD DURABLES CODES	
Sofa/Coach/Lounge suite	01
TV	02
Electric or gas stove (hob and oven)	03
Vehicles	04
Fridge	05
Generator	06
Radio	07
Telephone (landline or cell)	08
Computer	09
Other (Specify)	10

PERCEIVED QUALITY OF HOUSEHOLD LIVELIHOOD

Questions	Very satisfied	Satisfied	Neither Satisfied nor dissatisfied	Dissatisfied	Very Dissatisfied	Do not know
606 Taking all things together, how are you with your living conditions on the whole these days?	01	02	03	04	05	06
607 To what degree can your household meet basic needs of food, shelter, clothing health and education?	01	02	03	04	05	06
608 Taking everything into account, how satisfied are you and members of this household with the type of housing	01	02	03	04	05	06

Question	Rewarding	Frustrating	Between the Two	Uncertain/ Do not know
609 Can you describe what your Life is like at present?	01	02	03	04

SECTION 7: PERCEIVED COMMUNITY LEVEL OF LIVELIHOOD AND SUSTAINABILITY

701

How satisfied are you and members of this household with the following socio-economic aspects of living in this area?

Socio-Economic Aspects	Very satisfied	Satisfied	Neither satisfied nor dissatisfied	Dissatisfied	Very dissatisfied	Unsure/ Don't know	N/A
Economic Aspect							
Cost of living	01	02	03	04	05	06	07
Credit facilities	01	02	03	04	05	06	07
Savings	01	02	03	04	05	06	07
Access to Resources							
Access to medical services	01	02	03	04	05	06	07
Access to adult skills training	01	02	03	04	05	06	07
Services (water & sanitation)	01	02	03	04	05	06	07
Social and Cultural Aspects							
Respect shown to the household by the local community	01	02	03	04	05	06	07
Traditional ceremonies	01	02	03	04	05	06	07
Recreation and leisure	01	02	03	04	05	06	07
Reciprocity and exchanges (<i>ukunanelana</i>)	01	02	03	04	05	06	07
Access to affordable credit	01	02	03	04	05	06	07
Pensions (grants)	01	02	03	04	05	06	07
Job opportunities	01	02	03	04	05	06	07
Government subsidies (e.g. housing)	01	02	03	04	05	06	07
Physical Aspects/Services							
Communication facilities	01	02	03	04	05	06	07
Markets stalls	01	02	03	04	05	06	07
Roads and access roads	01	02	03	04	05	06	07
Bridges	01	02	03	04	05	06	07
Electricity supply to the dwelling	01	02	03	04	05	06	07
Educational facilities	01	02	03	04	05	06	07
Health services	01	02	03	04	05	06	07
Community halls	01	02	03	04	05	06	07
The size of the dwelling units	01	02	03	04	05	06	07
The quality of the dwelling units	01	02	03	04	05	06	07
Safe and clean water to drink	01	02	03	04	05	06	07
Sanitation (specify)	01	02	03	04	05	06	07
Traditional Council governance	01	02	03	04	05	06	07
Security against crime and violence	01	02	03	04	05	06	07

702

Can you name the groups/organizations that are most active in ensuring that you obtain a housing subsidy or a house in this area (make an X on the group/organization you choose)

Government (National)	01
Provincial authority	02
Uthungulu District Municipality	03
City of Umhlatuze Municipality	04

NGOs (Non Governmental Organisation)	05
CBOs (Community Based Organisation)	06
Political organizations	07
Trade unions	08
Teachers unions	09
Youth organizations	10
Women's organization/church organizations	11
Self help organizations	12
Professional bodies	13
Burial societies	14
Stokvel, saving clubs	15
Disabled associations	16
Sport clubs	17
Other (Specify)	18

**LOW-COST HOUSING
SURVEY QUESTIONNAIRE**
(Ucwaningo Nenhloko Yekhaya noma ommele)

Strictly Confidential

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INGXENYEYOKUQALA 1: OKUXUBILE

101 Igama (akuphoqelekile).....

Inamba Yemibuzo

Inamba Yendlu

Inamba Yokusebenza (transact)

INGXENYE 2: UMSEBENZI NOKUNGAQASHWA

NO	105 Ukuhlobana Kwakho nenhloko	201 Uhlobo lom sebenzi	202 Uqashwe Kuphi	Awuqashiwe (yenza isiphambano)	203 Kungani ungasebenzi	205 Iholo	206 Uxhaso lukahulumeni

201 UHLOBO LOMSEBENZI KHODI	
Ngokugcwele	01
Ngezikhathi zonyaka	02
Ngokungagcwele	03
Ngezikhathi ezithile	04
Uma kwenzeka	05

202 UMKLAMO WOMSEBENZI KHODI	
Kwezolimo	01
Mayini	02
Lapho kwakhiwa imikhiqizo	03
Kugesi, Amanzi	04
Lapho Kwakhiwa khona	05
Ezitolo (abathengisi)	06
Ezomgwaqo nokuxhumana	07
Kwezamabhezini	08
Ezomphakathi	09
Ekhaya Lomuntu	10
Okungachazeki	11

203 ISIZATHU SOKUNGASEBENZI KHODI	
Angiwucingi umsebenzi	01
Ayikho imisebenzi eduzane	02
Ayikho ndawo imisebenzi	03
Angilungele ukusebenza (ngikhubazekile)	04
Ngalahlekelwa /ngadilizwa	05
Ngenza imisebenzi yasekhaya	06
Okunye (chaza)	07

105 UBUDLELWANE KHODI					
Inhloko Yekhaya	01	Gogo/Mkhulu	07	Ngiqashile	13
Ayikho inhloko	02	Mamazala/Babazala	08	Isihlobo somndeni (Chaza)	14
Nkosikazi/Ndoda/Masihlalisane	03	Mkhwenyane/Makoti	09		
Ndodana / Ndodakazi	04	Dadewabo/mfowabo makoti/mkhwenyan	10	Abukho ubuhlobo nomndeni (chaza)	15
Baba/ mama	05	Mfowethu/dadewethu	11		
uMzukulule	06	Umsizi ekhaya	12		

205 IHOLO LENYANGA KHODI	
Alikho iholo	01
R1-R4 800	02
R4 801-R9 600	03
R9 601-R19 200	04
R19 201- R38 400	05
R38 401- R76 800	06
R76 801-R153 600	07

206 UXHASO LUKAHULUMENI KHODI	
Olwezintandane	01
Olwezingane	02
Impesheni	03
Olwezingane ezigadiwe	04
Okunye (Chaza)	05

INGXENYE 3: AMABHIZINISI NENDLELA YOKWENZA IMALI (SMMEs)

NO	105 Ubudlelwane Nenhloko	301 Uhlobo Lwebhizinisi	302 ILikuphi ibhizinisi	303 Usunesikhathi Esingakanani Ukulo	304 Isizathu Sokuqala Ibhizinisi	305 Izisebenzi

105 UBUDLELWANE CODES					
Inhloko Yekhaya /uSokhaya	01	Gogo/mkhulu	07	Umqgashi	13
Ayikho Inhloko Yekhaya	02	Mamazala/babazala	08	Ilunga lomndeni(chaza)	14
Inkosikazi, Indoda, umasihlalisane	03	Mkhwenyane/Makoti	09		
Indodana noma indodakazi	04	Dadewabo/Mfowabo kamakoti/mkhwenyan	10	Abukho ubuhlobo	15
Ubaba noma umama	05	Dadewethu/ mfowethu	11	Nomndeni (chaza)	
Umzukululu	06	Umsizi ekhaya	12		

301 UHLOBO LWEBHIZINISI KHODI			
Isitolo /spaza /tuckshop	01	Umkhiqizo	16
Ukudayisa emgwaqeni	02	Ukwenza nokomisa	17
Indawo yotshwala /shebeen	03	Ehotela/ ndawo yokudla	18
Ukuthunga nokuthengisa izingubo	04	Umsebenzi wezandla	19
Ukwakha nokulungisa izindlu	05	Ukusebenzela (service)	20
Ukuthenza/ ukudayisa okokubasa	06	Ukushisela	21
Umsebenzi wobuchwepheshe	07	Ukunakekela izingane	22
Ukushayela inqola yezimpahla	08	Ezemvelo nokungebeleka	23
Uchwepheshe	09	Okunye	24
Inyanga	10		
Driver wetaxi	11		
Umnikazi wetaxi	12		
Ukuthunga izicathulo	13		
Ukukhanda (moto, radio)	14		
Emayini	15		

302 I BHIZINISI LIKUPHI KHODI	
Ekhaya	01
Endaweni yomphakathi ngakini	02
Kwenye indawo yomphakathi	03
Edolobheni	04
Endaweni engeyona eyebhizinisi Emphakathini	06
Okunye (chaza)	12

303 ISIKHATHI USEBHIZINISINI KHODI	
Ngaphansi kwenyanga	01
1 –6 izinyanga	02
6 – 12 izinyanga	03
1 – 2 iminyaka	04
Ngaphezu kweminyaka emibili (2)	05

304 ISIZATHU SEBHIZINISI KHODI	
Ukungenisa imali yokondla ikhaya	01
Ukwenezela iholo	02
Ukungasebenzi	03
Ukwenza imali eningi	04
Indlela yokuziphilisa	05
Okunye (Chaza)	06

305 IZISEBENZI EZIQASHIWE EBHIZINISINI KHODI	
Uyedwa	01
Babili kuya kwabahlanu	02
Bahlanu kuya humikwabayishumi	03
Bayishumi kuyaphezulu	04
Abekho	05

UKONGA NOKUKWELETA

306 Ukusetshenziswa kohlelo lwezikweletu:.....	307 Inhlangano:
308 Izindawo ezingenamigomo zokweboleka (umndeni, abangane, ababolekisi :	309 Isibambiso sesikweletu:

306 UKUSETSHENZISWA KWEZIKWELETA KHODI			
Ezolimo		Bhizinisi	Ngokwezidingo zakho
Ukuthenga izinsizakusebenza	01	Ukuthenga okokusebenza namasevisi	06
Ukuthenga imfuyo	02	Ukuqhuba ibhizinisi	07
Ukuthenga umhlaba	03	Ukuthenga umhlaba, indawo nokunye	08
Ukukhokhela izisebenzi	04	Ezinye izindleko zebhizinisi	09
Okunye kokusebenza n namasevisi (njengezimbewu, umanyolo)	05		
			Ukuthenga ukudla
			Ukukhokhela imithi
			Ukukhokhela isikole
			Ukukhokhela umngcwabo
			Ukukhokhela imalimboleko
			Ukuthenga ifenisha
			Ukuqeda isikweletu
			Ukongga estokofeleni
			Okunye (chaza)

307 IZINHLANGANO KHODI	
Inhlangano yokubambisana yezolimo	01
Ezohwebo namaBhangi (ABSA, FNB, Standard)	02
Ibhange Lomhlaba	03
Ababolekisisimali abancane	04
Izinhlangotho zikahulumeni (Mvula Tr)	05
Izitolo ezinkulu	06
Izinhlangotho Zokuthuthukisa	07
Izinhlangotho ezizimele,	08
Abathengisis bezinsiza zezolimo	09
Okunye (chaza)	10

308 EZINGENAMIGOMO KHODI (umndeni abangane nebabolekisi ngemali)	
Umndeni nabangane	01
Omakhelwano	02
Izitolo sendawo	03
Stokvel	04
<i>Umashonisa</i>	05
Umqashi	06
Isonto	07
Okunye (chaza)	08

309 ISIBAMBISO SOKWEBOLEKA IMALI KHODI	
Akukho	01
Umhlaba	02
Umuzi Nakho konke okulungisiwe	03
Izinsiza kusebenza	04
Imfuyo	05
Izitshalo	06
Ikhadi Lasebhange	07
Umazisi	08
Mabonakude/ifriji	09
Okunye (Chaza)	10

INGXENYE 4: UBUNIKAZI BOMUZI

401 Umuzi Oqashisile :..... (Chaza).....	402 Isizathu Sokuqasha:	403 Inhlobo nobukhulu bendlu: (Chaza).....	404 UkuhlobanaNomnikazi: Sihlobene 01 Asihlobene 02 (Chaza)
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401 UMUZI OQASHIWE KHODI	
Ikamelo elilodwa endlini	01
Ikamelo ngemuva	02
Ifulethi	03
Okunye (Chaza)	04

402 ISIZATHU SOKUQASHA KHODI	
Ukuba seduze nomsebenzi	01
Ukufuna ukuzimela	02
Okunye (Chaza)	03

403 UBUKHULU NOHLOBO LWENDLU KHODI	
4 Indlu yonke engu 4rum	01
1 ikamelo ngaphakathi endlini	02
1 ikamelo (ngemuva)	03
Flat	04

UBUNIKAZI BOMUZI

405 Owami
Ngawukhokhela ngokugwele 01
Ngenza isikweletu 02
Okunye (Chaza)

INGXENYE 5: IZIDINGONGQANGI ZOMPHAKATHI

501 Indlela yokuthutha ukungcola/indle:	502 Siwatholaphi amandla kagesi ukuze si: sikhanyise: Sipheke: Sifudumeze:	503 Umtholampilo:.....
504 Umthombo wamanzi:.....	505 Ukuthuthwa kukadoti:	506 Izindlu:

501 IZINHLOBO ZOKUTHUTHA INDLA KHODI	
Indlu encane ehambisayo	01
Indlu esebenza ngethangi	02
Ithoyilethi lamakhemikhali	03
VIP	04
Elomgodi	05
Ayikho indlu encane	06

502 AMANDLA KAGESI OKUKHANYISA, PHEKA, FUDUMEZA KHODI	
Ugesi	01
Amandla okushisa kwelanga	02
Izinkuni	03
Iges	04
Phalafini	05
Okunye (Chaza)	06

503 UMTHOLAMPILO KHODI	
Isibhedlela	01
Ikliniki	02
Ikliniki ewumahambanendlwana	03
Ukuya kodokotela	04
Izinyanga	05
Okunye (Chaza)	06

504 UMTHOMBO WAMANZI KHODI C	
Ayikho indlela yokudonsa	01
Ipayipi lidonsela ekhaya (endlini)	02
Ipayipi lidonsela (egcekeni)	03
Ipayipi lidonsela ngaphandle<200m	04
Ipayipi lidonsela kude>200m	05
Siwathola esikoleni	06
Sinepitsi	07
Emthonjeni	08
Sisebenzisa ithangi lemvula	09
Edanyini	10
Emfuleni	11
Kwabawadayisayo amanzi	12
Okunye (Chaza)	13

505 UKUNGCOLA KHODI	
Kuthuthwa Kanye ngeviki	01
Akuthuthwa njalo	02
Silahlala endaweni yomphakathi	03
Sinendawo yethu yokulahlala	04
Asinayo indawo	05
Akusithinti lokhu	06

506 UKUMA KOMUZI KHODI	
Wakhiwe kahle ngesitini	01
Awakhiwe kahle	02
Owesizulu	03
Okunye (Chaza)	04

INGXENYE 6: UKUZIPHILISA KWEMINDENI

601 Uhlobo lwezindlela zokuzondla/ zokuziphilisa Ezinye (Chaza):	602 Iholo Ngenyanga: Okunye(Chaza):	603 Umthombo Weholo: Okunye (Chaza):
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504
 Izindleko Zekhaya:;;;;
 Okunye (Chaza):

601 IZINDLELA ZOKUZONDLA KHODI		602 Iholo Ngenyanga KHODI		Iholo Ngenyanga (kuyaqhubeka.)	
Ezolimo	01	Alikho iholo	01	R76 801-R153 600	08
Uxhaso lukahulumeni	02	R1- R1 000	02	R153 601-R307 200	09
Ibhizinisi	03	R1 001-R4 800	03	R307 200-R614 400	10
Ukuhweba njengasemgwaqeni	04	R4 801-R9 600	04	R614 401-R1 228 800	11
Ihlo lasemsebenzini	05	R9 601-R19 200	05	R1 228 801-R2 47 6005	12
Okunye (chaza)	06	R19 201- R38 400	06	R2 457 601nangaphezulu	13
		R38 401- R76 800	07		

603 Umthombo Weholo KHODI			
Emsebenzini oqashwe kuwo	01	Impesheni	07
Emsebenzini ngokungagcwele	02	Isibonelelo sikahulumeni	08
Itoho	03	Uxhaso lwezingane lukahulumeni	09
Ibhizinisi lakho / ukuzisebenza	04	Uxhaso oluvele kumalunga omndeni	10
Ekulimeni izitshalo	05	Okunye (Chaza)	11
Ekuthengiseni izilwane	06		

604 ISISUSA SEZINDLEKO KHODI			
Ukudla	01	Umasingwabisane, stokvel, ukunga imali	07
Imali yesikole, nokuqondene nase	02	Izidingo zomzimba (okokugeza, washa, nokunye)	08
Izingubo	03	Ucingo (makhalekhukhwini, nokunye)	09
Imali yokugibela (bhasi/taxi)	04	Amanzi (izindleko zokuwathutha, phampa)	10
Imali yemoto (instalment)	05	Imali yomqasho	11
Ugesi/ paraffin, gas	06	Okunye (Chaza)	12

IMPAHLA YOMNDENI ENGASHESHI UKUGUGA

605
 Izimpahla Zomndeni Ezinkulu:

 Okunye (Chaza)

605 IZIMPAHLA ZOMNDENI EZINGASHESHI UKUGUGA KHODI	
Izihlalo (Sofa)	01
UMabonakude	02
Isitofu sikagesi nohavini	03
Imoto	04
Ifriji (isiqandisi)	05
Isiphehli (jenereyitha)	06
Umsakazo	07
Ucingo (lwasendlini noma umakhalekhukhwini)	08
Ikhompyutha	09
Okunye (Chaza)	10

UMUZWA NGOLAWULOZINGA LOKUZIPHILISA KOMNDENI

Imibuzo	Nganelisekile Kakhulu	Nganelisekile	Ngiphakathi nendawo	Anganelisekile	Anganelisekile kakhulu	Angazi
606 Konke sekubekwe ndawonye uzwa injani ngenhlalo yakho?	01	02	03	04	05	06
607 Umndeni wakho ukwazi Kangakanani ukugcina Izidingongqangi zempilonjengokudla, ukugqoka ezempilo nokufunda?	01	02	03	04	05	06
608 Uma ubuka konke , wena Nomndeni nanelisekile kangakanani ngohlobo lwendlu yenu	01	02	03	04	05	06

Umbuzo	Inembuyiselo	Iyakunqunda	Phakathi Nendawo	Awunasiqiniseko/ Awazi
609 Ungayichaza kanjani impilo yakho njengamanje?	01	02	03	04

INGXENYE 7: UMUZWA NGEZINGA LOKUZIPHILSA NOKUZIGCINA KOMPHAKATHI

701

How satisfied are you and members of this household with the following socio-economic aspects of living in this area?

Izimpawu Zokuhlalisana nezomnotho	Nganelisekile kakhulu	Nganelisekile	Ngiphakathi Nendawo	Angenelisekile	Angenelisekile kakhulu	Angazi	Akukho
Izimpawu Zomnotho							
Izindleko zokuzondla	01	02	03	04	05	06	07
Izizinda zokweboleka imali	01	02	03	04	05	06	07
Ukulondoloza imali	01	02	03	04	05	06	07
Ukutholakala kwezidingo							
Kwezempilo	01	02	03	04	05	06	07
Koqeqesho nokufunda kwabadala	01	02	03	04	05	06	07
Amanzi nenhlanzeko	01	02	03	04	05	06	07
Ukuhlalisana Nempucuzeko							
Inhlonipho (ekhaya nasemphakathini)	01	02	03	04	05	06	07
Amasiko nemicimbi yesintu	01	02	03	04	05	06	07
Okwenjabulo Nokunethezeka	01	02	03	04	05	06	07
Ukunanelana	01	02	03	04	05	06	07
Ukutholakala Kwemalimboleko	01	02	03	04	05	06	07
Izimpesheni Noxhaso	01	02	03	04	05	06	07
Amathuba emisebenzi	01	02	03	04	05	06	07
Uxhaso kuhulumeni (izindlu)	01	02	03	04	05	06	07
Izingqalasizinda							
Ezokuxhumana	01	02	03	04	05	06	07
Izimakethe zokuthengisa	01	02	03	04	05	06	07
Imigwaqo nezindlela zokuhamba	01	02	03	04	05	06	07
Amabhuloho	01	02	03	04	05	06	07
Ugesi ezindlini	01	02	03	04	05	06	07
Izindawo zokufunda	01	02	03	04	05	06	07
Ezezempilo	01	02	03	04	05	06	07
Amaholo omphakathi	01	02	03	04	05	06	07
Ubukhulu bendlu	01	02	03	04	05	06	07
Izingabunjalo lendlu	01	02	03	04	05	06	07
Amanzi ahlanzekile naphephile	01	02	03	04	05	06	07
Amasu okuthutha ukungcola	01	02	03	04	05	06	07
Ezokuphatha zendabuko	01	02	03	04	05	06	07
Ezokuphepha nokuvikeleka	01	02	03	04	05	06	07

702

Ubani kulezizihlangano namaqembu ongathi wakusiza noma owakukhuthalela ngokuthola uxhaso lukahulumeni lwezindlu (yenza loluphawu X maqondana nalowo owakusiza)

uHulumeni Omkhulu	01
uHulumeni weProvinsi	02
uHulumeni Wesifunda	03
uHulumeni Wasekhaya	04
Izihlangano ezingezona ezikahulumeni ezisiza umphakathi ngentuthuko	05
Izihlangano Zomphakathi zasekhaya ezisiza abantu ngentuthuko	06
Izihlangano Zepolitiki	07
Izihlangano Zezisebenzi	08
Izihlangano Zothisha	09
Izihlangano Zabantu Abasha	10

Izinhlango Zebesifazane noma zeSonto	11
Amaqembu Azisizayo	12
Izinhlango Zochwepheshe	13
Izinhlango Zomasingcwabisane	14
Izinhlango zokonga imali nezitokfela	15
Izinhlango zabakhubazekile	16
Amaqembu ebhola	17
Okunye (Chaza)	18

APPENDIX C

UNSTRUCTURED QUESTIONS: BENEFICIARIES

- 1 .Where did you live before moving to uMhlathuze Village and why did you move to the area?
2. How did you obtain information about the housing units?
3. Is this the only residence? If not, where is the other residence? Why do you keep another Residence? Which one is regarded as your permanent residence? And why)
4. How did you participate in the process of housing provision?
5. How would you like or would you have liked to participate in housing provision
6. What issues are of utmost importance to you as a resident of uMhlathuze?
7. Any problems with access to finance for your house. (specify and how did you overcome those problems)
8. Has living in the area changed your life (economically, socially and otherwise. Can you explain how your life has changed?
9. Compared to where you lived before you moved here, are you nearer or further from your workplace; shopping facilities; health facilities, church, educational facilities and police station?
10. Have you renovated your house? How much have you spent, how much have you spent, if I may ask, why did you renovate?
11. Has someone from the local municipality been to your house to check on satisfaction, challenges and other issues?
12. If yes, were you assisted with your concerns.
13. Any other information you would like to add.

THANK-YOU

APPENDIX D

1. Wawuhlalaphi ngaphambi kokuthutha uze lapha?
2. Waluthola kanjani ulwazi ngalendawo?
3. Kungabe ukuphela kwekhaya onalo leli? Uma kungenjalo, kungano ubono kungumbono omuhle ukuba namakhaya amabili? Iliphi ikhaya obono kuyilona khaya langempela (home)? Kungani ucabanga kanjalo?
4. Iliphi iqhaza ongathi walibamba ekwakhweni kwaendlu yakho?
5. Uma ungalibambanga, wawungafisa ukulibamba kanjani?
6. Iziphi izinto ozibona zisemqoka kuwe njengesakhamuzi salendawo?
7. Iziphi izinkinga ngokwezimali ohlangabezane nazo mayelana nokuthola lendlu? Wazinqoba kanjani lezinkinga osuzibalile?
8. Ingabe ukuhlala kulendawo kuyishintshile impilo yakho? Ishintshe kanjani?
9. Uma ubuka lapha okade uhlala khona nakulendawo, ubona kanjani ngokuba seduze nezidingongqangi njengomsebenzi, izitolo, imitholampilo, isonto, izikole, emaphoyiseni, nokunye?
10. Kukhona osuke wakwenza kulendlu ukuyilungisa? Kungabe kukuthathe imali engakanani? Yini eyenze wabona kufanele ukuba ulungise?
11. Ungabe usuke wvakashelwa abacwaningi bakaMasipala bezokwenza ucwaningo ngezindlu nokweneliseka kwakho ngendlu nendawo, ngezinkinga ohlangabezana naza nokunye?
12. Uma kungukuthi yebo, wakuthola ukusizakala emuva kokuvakashelwa?
13. Ikuphi okunye ongafisa ukukusho mayelana nalendawo, indlu, nokunye

Ngiyabonga

INTERVIEW SCHEDULE FOR OFFICIALS/ NGOs and DEVELOPERS/CONTRACTORS

The researcher interviewed the respondents without any help from assistant researchers. This was done for probing purposes.

1. What role have you played in housing provision?
2. What would you say was the best period for you in terms of housing provision: Pre- or Post-1994? Can you tell me the reasons why?
3. What can you say about Public-Private Partnership with regards to provision of housing in your area.
4. Does the private sector play any role in housing provision? Specify
5. What models are used to deliver houses to the people?
6. What in your opinion is the best model?
7. What is the aim of providing low-cost housing to the people?
8. How are the beneficiaries selected?
9. What is your target group?
10. Comment on the tenure systems in government provided structures
11. Any credit facilities available for the beneficiaries? Specify
12. Partnerships: With whom
Assisting in what
How
Is it helping to alleviate the problem?
13. Reflections on housing shortages. Is it a problem?
14. If it is, how big is the problem
15. How huge is the demand for low cost housing on the municipality?
16. In your opinion, does the municipality have capacity to meet the housing demand?
17. Is the municipality able to satisfy the housing needs of the people
18. Is there any study that has been conducted on satisfaction?
19. How would you define delivery approach (good, satisfactory, bad: comment).
20. Are the principles of 'breaking New Ground' taken into consideration in housing provision?
21. What feedback mechanisms are in place to check on delivery?

22. Are there any contestations for land? Which different interest groups? And how does this affect housing delivery?
23. What would be the best delivery model, in your opinion and why?
24. Any noticeable growth in the informal settlements?
25. Does the government allow people to use their structures for income generation? If no, why?
26. How are the beneficiaries involved in construction of their structures? (Comment on skills provision, employment, income generation and other forms of involvement).
27. Do you believe in separate land use (industrial, residential and business)
28. What can you say about housing delivery as one of the strategies for poverty alleviation
29. What other information you would like to add?

THANK-YOU

APPENDIX F



Housing Poverty Has No Race

Source: O'Reilly, 2010

APPENDIX G



Source: Survey Data, 2013



Different versions of low cost housing units at uMhlathuze (Phase 1)

Source: Survey Data, 2013

APPENDIX H



Mortgage-bond housing units forming a grey area separating low cost and the local suburb (Buffer zone)

Source: Survey Data, 2013

APPENDIX I



Uniform and monotonous units: common low cost housing (free RDP structures)

Source: Survey Data, 2013

APPENDIX J

PARTICIPANT INFORMED CONSENT DECLARATION

I am Primrose Thandekile Sabela, a registered student for the doctoral degree in Development Studies, at the University of Zululand, in the Department of Anthropology and Development Studies. The aim of this study is to collect information on the research entitled: *“Towards an Alternative Development Approach to Low Cost Housing Delivery in KwaZulu-Natal Province.”* The research is conducted mainly for academic growth and development and is of no commercial value. The information will solely be used to complete the research document. Your participation in the study will also increase the body of knowledge on low cost housing delivery and add to growing literature on housing people who are unable to provide themselves with adequate shelter.

Participation in the study involves no medical investigations or testing. Confidentiality is guaranteed as no names will be revealed to anyone in the final document or in future. No one will be able to trace any information back to you. Participation is entirely voluntary with no risks associated with participation. The results will be shared in the form of conference/seminar presentations and publication in academic journals.

If you agree to participate in this study, please sign this informed consent letter and note that this declaration will be kept only for record purposes as anonymity is guaranteed.

I _____ have read the contents of the declaration and confirm that adequate information has been provided in the language I understand. I fully understand what is expected from me and have not been coerced in any way to participate in the study. I therefore, willingly and voluntarily participate in the above mentioned study.

Participant’s Signature

Date

APPENDIX K

IMVUME YOKUBAMBA IQHAZA KUCWANINGO

Igama lami ngingu Primrose Thandekile Sabela, ngifunda eNyuvesi YakwaZulu, oNgoye, ngenza iziqu zobudokotela emkhakheni wezokuThuthukiswa koMphakathi Nezokufunda ngomuntu. Inhloso yalolucwaningo ukuthola ulwazi ngeqhaza elibanjwe ngabantu nabobonke ababhekela umphakathi ngezindlu zomxhaso. Isihloko socwaningo simi kanje: *“Towards an Alternative Development Approach to Low Cost Housing Delivery in KwaZulu-Natal Province”*. Lolucwaningo luqondene nokufunda kuphela akukhonzuzo enjengemali nokunye okutholakalayo futhi akukho mali ekhokhwayo noma ezotholwa ngalo. Kuphela ukwandisa ulwazi mayelana nokwakhiwa nokunikezela ngezindlu zomxhaso nokunezezela kulwazi olukhona mayelana nokunikezwa kosizo lwezindlu kubantu.

Ukubamba iqhaza kulolucwaningo akuzukudinga ukuba kwenziwe imicikilisho enjengokubhekwa nokucutshungulwa kwezempilo. Kuzokuba yimfihlo futhi ngeke kudluliselwe kumuntu ukuthi wake wabamba iqhaza kulolucwaningo, negama lakho ngeke linikezwe muntu. Ayikho futhi imininingwane yakho eyodalulwa kunoma ngubani abukho ubungozi ongangena kubo ngokubamba iqhaza. Futhi uvumelekile ukushiya uma uzwa kungasakulungeli ukuqhubeka kulolucwaningo.

Uma uvuma ukubamba iqhaza kulolucwaningo, ngicela usayine lencwadi yokuvuma. Ingeyokugcina marekhodi kuphela akukho lapho ezosiwa khona.

Mina _____ ngiyifundile lencwadi emayelana nokubamba iqhaza kulolucwaningo. Ngियाqinisekisa ukuthi konke kuchaziwe ngolimi engilwejwayele nengilwaziyo. Ngियाqonda ukuthi yini edingeka kimi angiphqwanga ukubamba iqhaza. Ngakho-ke ngizolibamba iqhaza ngokuzikhethela kulolucwaningo.

Ukusayina

Usuku