WOMEN'S PARTICIPATION IN HOUSING DELIVERY IN SOUTH AFRICA: THE EXTENT OF EMPOWERMENT IN POST-1994 ERA, WITH SPECIFIC REFERENCE TO CASE STUDIES IN KWAZULU-NATAL

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DURBAN 2002

Submitted in fulfilment of the requirement for the Doctor of Philosophy in the Faculty of Human Science, University of Natal, Durban.

25 March 2002

Durban

DECLARATION

I declare that this thesis is my own unaided work, except the acknowledged assistance and referenced citations. It has not been submitted for any degree at any University.

Date: March 25, 2002

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Acknowledgement

I thank God for thus far He has helped me. I thank very sincerely my supervisors, Prof. Ambrose Adebayo of the School of Architecture, Planning and Housing, Dr. Catherine Burns, Director of the Gender Studies Programme and Dr. Dearbhal Ni Charthaigh, former Director of the Gender Studies Programme.

I'm greatly indebted to Dr. Lisa Bornstein, Dr Chineze Onyejekwe and Prof. Peter K'Obonyo for the useful comments and insights that gave shape to this study. Acknowledged is the support of Built Environment Support Group, particularly Colin Max for linking me up with the project leaders and giving me entry into the communities supported by the organisation. Without the patient assistance of Ms Busi Khumalo, Director of Communications, Department of Housing, the wealth of analysis into the policy and progress of housing delivery would have been difficult. Ms Khumalo not only provided the policy documents, and annual reports since the subsidy scheme began, but she also referred me to other useful contacts for which I am grateful. Also appreciated is the assistance of Mr Frank Sokolic, Cartographer in the geography department for assisting me with the maps. I owe a great debt of gratitude to Mr Nana Ndlovu, Ms Greta Maphumulo, Mr Sphiwe Ndima and Mr Campbell for their assistance and patience throughout the field research in the various sites. I thank my family very sincerely for their love and prayers and for the support when the going got very tough. There were many people who provided their support in one way or the other, for which I'm grateful.

Abstract

This study, *Women's participation in housing delivery in South Africa: the extent of empowerment in post 1994 era, with specific reference to case studies in KwaZulu-Natal,* begins with the premise that post-apartheid housing policies, compared to those of the apartheid era, have provided women with greater access to housing. In 1994 the housing backlog was estimated to be about 3.5 million units, with the majority of those in need of shelter being African women. This backlog was due to past policies that largely excluded women from ownership and access to capital or resources to build formal housing. The changes wrought by the democratic dispensation, such as constitutional provision for gender equality, promised women greater participation in the social, political and economic spheres of the country. The recognition of gender equality and housing as rights protected within the constitution was reinforced by pronouncements in various policy documents, such as the housing White Paper that underlined the need for women's involvement in shelter development.

The aims of this study are to examine women's participation in housing delivery and to assess the extent of empowerment arising from their involvement in post-1994 housing development. The emphasis in this study on empowerment arises from the fact that housing development is set within a participatory and empowerment paradigm in the current housing policy. The study discusses participation in "shelter" as embodied in notions of self-help and as applied by implementing agencies such as the World Bank, local government municipals and non-governmental organisations. The analysis indicates that to understand women's role in the housing process, there is a need to move beyond the project approach used by implementing agencies, to a multi-relational approach that focuses on the relationships, processes, and levels of involvement at the implementation and post-implementation stages. The scope of empirical material is confined to KwaZulu-Natal, although South African national past and present policy is analysed in the early chapters. The question this study raises is *whether women will be able to make substantial improvements to the core structure provided through the subsidy, due to their*

weak economic position. Through a gender analysis of the participation process, the study sheds light on women's roles and examines the extent to which women, in particular, have been empowered. Both qualitative and quantitative research instruments were employed to gather data on women's involvement in housing development in the KwaZulu-Natal region chosen for the case studies. The specific areas studied were Nthutukoville, Glenwood II and Thembalihle in Pietermaritzburg and Luganda and Ezilweleni in Durban. The findings of this study show that women were involved at various levels in the housing delivery process and at varying degrees.

The findings of this study yielded different levels of participation which were taken to be indicators of the level of empowerment. These were for instance, decision-making, implementation, post-implementation activities and small business development. In all the areas studied, all the top leadership positions were held by men; in the lower levels the gender representation was equal. In two areas, women played a central role in decision-making and this appears to have been influenced by the high level of consultation with the community. In three areas, women played a marginal role in decision-making, an issue that appears to have been influenced by their roles in the household as well as the influence of the local authorities in the projects. In all the areas except one, women held their stereotypical position of secretary. Where they held the position of treasurer, it was based on the stereotypical notion that they were more trustworthy in money matters than men. The representation of women in decision-making did not challenge the gender ideology that entrenches their subordination, an area that has to be addressed in housing projects if women are to take control of their lives. Few women compared to men were trained in construction. The reasons for this point to both a strong male bias as well as societal attitudes about gender roles in society. Both men and women learnt skills such as plumbing, plastering, and painting, on the job through their involvement in providing labour. The role of women in housing delivery extended to the post-implementation level where they were involved in urban greening and micro-enterprises. Women were also involved in the production and distribution of bricks in three communities but they did not benefit from selling to the subsidy beneficiaries, a

situation that calls for government support of their activities through the awarding of supply contracts.

The elements of these indicators point to the level of women's empowerment as shown in the areas studied. These indicators combined to form what this study refers to as the multi-relational linkages approach to women's participation in shelter delivery. Although various factors are shown to constrain women's involvement at the different levels, the model highlights the role of women and the sustainability of their empowerment as well as the gaps, and points to ways in which these can be addressed. This study therefore recommends the adoption of the multi-relational linkages approach in understanding women's empowerment in shelter delivery and future policy framing. The conclusion argues that women's participation in shelter development cannot be understood by examining their role in one aspect of delivery; the role of women in various aspects is what constitutes their empowerment.

Abbreviations

BESG	Built Environment Support Group
COSATU	Congress of South African Trade Unions
DBSA	Development Bank of South Africa
DOH	Department of Housing
GAD	Gender and Development
GEAR	Growth Employment and Redistribution
IMF	International Monetary Fund
KZN	KwaZulu-Natal
NGO	Non-governmental Organisation
OECD	Organisation for Economic Corporation and Development
PAC	Pan Africanist Congress
PHDB	Provincial Housing Development Board
RDP	Reconstruction and Development Programme
SA	South Africa
SACP	South African Communist Party
SAPs	Structural Adjustment Programme
SSA	Statistics South Africa
TLC	Transitional Local Council
UN	United Nations
UNCHS	United Nations Centre for Human Settlements
WAD	Women and Development
WB	World Bank
WID	Women in Development

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Chapter 1

Background and Problem Statement

1.1 Introduction

The first democratic elections in South Africa in 1994 saw the country make a transition from minority apartheid rule to majority rule. The post-apartheid democratic order saw tremendous changes taking place both in terms of constitutional rights as well as policies. The legal and policy changes radically altered the position of South African women in general and African women in particular. The past 7 years have seen a change from African women in particular, having no rights to having an abundance of rights. Women have experienced a radical change from being powerless relative to men to having equal power. In terms of housing, these shifts represent a major transformation from having access to very little urban housing to broad access to housing. These legal changes are potentially very empowering if pushed to their utmost. Before the notion of women's empowerment in housing delivery is discussed there is need to sketch out the social, political and economic background to the current situation.

South African women are not a homogenous group. They are divided along race, class and other variables. In terms of race, people are still referred to using the apartheid classifications of African, White, Indian and Coloured, the reason being that it is one way of monitoring social transformation. In a country of 43 million people, the highest population density (20%) is found in KwaZulu-Natal, which also has the highest growth rate (SSA, 2000). Out of the 8.4 million people in KwaZulu-Natal Africans comprise 82% of the total population, Whites (6.6%), and Indians (9.4%) and Coloureds (1.4%) (SSA, 2000). Coloureds are subsumed under the same category as Indians due to their low numbers in the Province. Women in KwaZulu-Natal comprise more than half of the total population. Apartheid oppressed all South African women. However the degree of oppression varied because the gender discriminatory laws were framed first with racial discrimination with Whites being the most privileged, followed by Indians, Coloureds and finally Africans. African women

bore the brunt of oppression due to their race, their gender and their class position. The post-apartheid legislation and policies have sought to improve the position of women in general and African women has been drastically altered both in the public and private arena. While the power balance has tilted in favour of women, South Africa men are having to grapple with the changes that have profoundly impacted on their power both, in the public and private domain. It is against this background that this thesis examines the participation of low income women (earning less than R3500 per month) and extent of their empowerment in housing delivery within the current social, political and economic context.

This chapter provides the background to the study on women's participation in housing delivery. The topic is problematised in the section of the problem statement which provides a solid basis for the research project and points to the direction of the whole study. This chapter ends with an outline delineating the chapters that follow and how they relate to the main premise of this study, its policy implications, and its conclusions.

1.2 Problem Statement

Countries all over the world have attempted to address the housing question. Over the past century, a general acceptance has arisen that markets could not be relied upon to provide housing for the poor (Burgess, 1992). The high capital costs of housing and the non-profitability of low-income housing have been constraints on the efficient functioning of housing market. In response to market failure states across the globe embarked on the provision of public housing. In the West, and the North these social housing programmes were initiated even in the late nineteenth century. By the end of the Second World War, they were a common feature of American and European state policy and formed part of the structure of social welfare states (Hardoy & Satterthwaite, 1989).

Anti-colonial movements and the growth of new democracies in the post-1950s ushered in a new era of focus or public housing in the South and East. In responding to the housing crisis in the 1960s, mass housing programmes were launched and financed by governments in the developing countries. In Brazil, informal settlements were bulldozed, while the Brazilian government embarked on construction of public

housing (Burgess, 1992). Due to the high rates of Urbanisation, Developing Countries soon realised that they did not have sufficient resources to sustain public housing initiatives. Of all the housing units planned by the Kenya government between 1974 and 1978, only 8% of the stock were built, while in Nigeria about 25% of the housing units planned for construction between 1976 and 1980 were actually built (Hardoy & Satterthwaite, 1989).

In the case of South Africa the massive housing programmes undertaken in the 1960s were informed by the apartheid ideology (Tomlison, 1998) which was based on racial discrimination. The overriding concern of the apartheid regime was to contain African settlement in the cities, through policies such as the influx control and the Group Areas Act. Not only did the planners from the central state, provinces and cities, create racial policies, they predicated these on the long-term goal of keeping African women and the domestic realm associated with them out of the White-controlled cities. Like the men African women were required to carry passbooks. Unlike African men, the women were required to have permission of their male spouses or relatives before they could travel to the "White Cities". These and other measures were meant to restrict the urbanisation of African women. Furthermore no formal accommodation was made available for African women in the cities, but the lack of shelter did not deter them from seeking a living in the cities and their numbers over the years continued to grow. In general the apartheid government provided very little housing stock for the increasing numbers of Africans in the Urban areas, leading to a housing crisis in the 1980s (Tomlison, 1998) which manifested itself in the growth of squatter settlements and overcrowding in the townships. By 1990, the Nationalist government established the Independent Development Trust (IDT) that began servicing sites through the use of a R7500 'capital subsidy'. The servicing of squatter settlements was objected to by Africans as providing 'toilets in the veld' (Tomlison, 1998).

When the ANC-led government took over in 1994, the housing backlog then was about 1.5 million units in urban areas (Department of Housing, 1994). One of the top priorities of the ANC was to deliver housing to the masses and this was articulated in its policy document, *The Reconstruction and Development Programme* [African National Congress (ANC), 1994)] in which the delivery target was set at one million houses in the five years. By the year 2000, six years after the inception of the White

Paper on housing, over one million housing opportunities had been delivered, housing approximately 4 million people (Mthembi-Mahanyele, 2000[1]; Streek, 2001; Mbeki, 2001). The current housing policy, *A new Housing Policy and Strategy for South Africa,* emerges from a strong culture of human rights activism reinforced by the constitution (1996) that recognises housing as a fundamental human right; "Everyone has the right to have access to adequate housing" (26, (1)). The constitution furthermore includes the non-discrimination clause which states that "The State may not unfairly discriminate directly or indirectly against anyone on one or more grounds, including...gender...". There is gender equality in legal terms; the question is; *what is the reality for African women at the grassroots level?*

While housing is recognised as a fundamental human right, the ability of households to meet their housing needs vary in terms of race, gender and class. Historically, access to housing in South Africa has been determined by race (Tomlinson, 1998). President Mbeki in the State of the Nation Address on 8th February 2001 noted that about 84% of the poor in South Africa are Africans (Mbeki, 2001). While the racial composition of poverty is given prominence, the feminisation of poverty in South Africa is obfuscated by the lack of gender differentiated data in population surveys; as President Mbeki stated, *"Further disaggregation of the economic figures...would show that the most disadvantaged in our country are Black women"* (Mbeki, 2001). Mbeki's view was corroborated by the 1996 Census, which showed that about one third of White women and two thirds of White men earned more than R3500 per month. In contrast, only one in twenty of Black women or men fall into the same income category (R3500 and above) (Statistics South Africa, 1996). In terms of gender, female-headed households comprise the majority of the poor. Poverty can therefore be seen to have a strong racial and gender dimension in South Africa, with African women being the most vulnerable. In terms of access to housing, it implies that most of those in need of housing are Africans, and women in particular.

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[1] Mthembi-Mahanyele, S. 2000. Speech of the National Housing Minister at the Annual Conference of the Institute of Housing of South Africa. 13 October 2000 Durban.

Cf: Mthembi-Mahanyele, S. 2000. Statement by the South African Minister of Housing, ***For the First Substantive Session of The Preparatory Committee Nairobi, 8-12 May 2000.***

The South African government has provided the opportunity for low-income households to access housing through a once-off capital subsidy (Rust & Rubenstein, 1996; Department of Housing (DOH, 1998). The housing subsidy is designed such a way that it provides a housing opportunity but not a complete housing unit. The subsidy is adequate to provide infrastructural services and a core unit. The assumption behind the design of the subsidy is that households are likely to improve on the existing structure over time as funds become available. In essence, the design of the subsidy provides households with the opportunity to engage in incremental housing. High levels of poverty among Africans in general and women in particular make them eligible for the housing subsidy.

The question this study raises is *whether women will be able to make substantial improvements to the core structure provided through the subsidy, due to their weak economic position.* The government grants a subsidy of R16000 (Department of Housing, 1999), initially, R15, 000 (DOH, 1997) across the board to low-income households. Evidence suggests that most of those in well-paying jobs are men, and according to Jeanette Bennett (2000) White men still dominate in top management positions (directorships), while Black directors in South Africa make up a mere 9.2% and women 5.4% (Bennett, 2000) of the directors of the 50 top companies listed in the Johannesburg Stock Exchange. Women are either unemployed (Statistics South Africa, 2000) or self-employed in the informal sector in which their incomes fluctuate according to seasons (Kasongo, 1995; Nair, 1996; Ndinda, 1997). About 48% of employed African women earn R500 or less per month, while 65% of White men earn more than R3 000 per month. (Statistics South Africa, 2000). The October Household survey 1999 shows that unemployment rates among economically active women (32.3%) are higher than among men (22.7%) (Statistics South Africa, 2000). However the rate of unemployment among economically active African women is highest (35%) compared to all other social categories (Statistics South Africa, 2000). Due to their low and unsteady income flows, banks are often unwilling to extend credit to women as they are seen as a high credit risk group and this becomes an obstacle in accessing housing finance.

Despite the various constraints in access to housing, for example, patriarchal forms of ownership, low incomes and relative powerlessness in relationships, women in South

Africa have been involved in the housing delivery process. Areas where women's participation in housing development has been high are for instance, Mpumalanga, Kutlwanong in Kimberly (Peer-Africa, 1997), and Victoria Mxenge in Cape Town (Ismail, 1998). Women's participation has been hailed as an indication of their empowerment (Ismail, 1998). While participation both in South Africa and internationally has been conceived in terms of involvement at the project level, this study argues that to understand the level of women's involvement, *participation has to move beyond the project notion to a multi-relational perspective that examines women's role both at the project level as well as their involvement in the linkages related to shelter.* The participation of women in shelter development leads to further questions such as whether the creation and consolidation of a wealth of skills will have long-term social, political and economic benefits for women? In other words, will women's empowerment in housing last beyond the delivery process in their own communities?

This study aims to investigate women's participation in the housing delivery process in South Africa and to explore the extent to which women are being empowered by their participation in housing delivery. The project focuses on African women for various reasons. Apartheid, which lasted for more than 40 years in South Africa, was a system of racial discrimination with Whites being the most privileged and Africans being the most disadvantaged (Tomlison, 1998). African men were oppressed by the apartheid regime, but African women were most oppressed and examples of their greater level of oppression abound (Naicker, 1995). African men could get employment in the cities, but the movement of African women was restricted through laws and regulations which meant that they could not access employment as easily as African men (Perold, 1985). African men working in the mines were provided with accommodation in single-sex hostels (Walker, 1990).

The African women who found their way into the cities were considered illegal aliens by the authorities and therefore were not provided with accommodation. Due to their limited earning capacity most women could not afford rental housing provided in the African townships (Hansman, 1993). They had to provide for their own accommodation in the form of shacks on the city peripheries, where basic infrastructural facilities were lacking. Some found accommodation in single sex

hostels (Hannsman, 1993; Dawood, 1998). Others had no choice, but to live with their male relatives in overcrowded male hostels (Ramphele,1991). It is out of this context of racial and gender oppression that African women, especially those in urban areas, emerge with greater housing needs than other social categories in South Africa.

African women's need for improved shelter has compelled them to participate in the housing delivery process (Ismail, 1998). While involvement in shelter delivery has been conceived from various perspectives, this study argues that the multi-relational approach to women's participation best highlights their role. The study further notes that women's empowerment may be achieved through other means such as education; however it argues that housing is one of the sectors that has the potential of improving women's status as well as their living standards.

Access to housing has been seen as a way of empowering women and their participation in the delivery process has been applauded as being even more empowering. Various accounts have documented women's role in the housing delivery process (Peer, 1997; Ismail, 1998; Department of Housing, 1998; Department of Housing, 1999; Kallman, 1999) and shown that in the process they have acquired a wealth of organisational leadership and technical skills. However these studies have dwelt on the role of women at the project level without considering their involvement in the various areas related to shelter development. Comprehensive accounts of the way participation the housing delivery process is empowering women are few and these fall short in illustrating how women's participation in housing delivery can benefit them long-term. The significance of the current study lies in exploring the various levels of women's involvement and the sustainability of their empowerment in shelter development.

1.2.1 Aims of the Study

This study focuses on the current housing policy and delivery in South. The aims of this study, broadly defined are:

To examine the factors that influence women's participation in to housing delivery in South Africa (Chapters 3 and 4). This aim is achieved by focusing on the constraints on women's access to shelter in South Africa.

To assess the extent of empowerment in post-1994 housing delivery, in view of the fact that housing development is set within a participatory paradigm in the current housing policy. Information on housing development in general is in abundance in South Africa. Documentation on the extent of women's empowerment is scanty and tends to be based within a narrow framework of women-only projects and without examining women's position in the context of the existing gender relations. To understand the extent of empowerment various sites and not just one were selected for research in order to provide a basis for comparison as well as to draw out common patterns that seem to emerge from the data analysis.

1.2.2 Objectives

Through investigating the extent to which women's participation is empowering them the study intends to tease out the levels of women's involvement and what they perceive empowered them in the housing delivery process. The main aim of the project is to explore what benefits women's experience in housing delivery holds for them in the long-term. The objectives of the study are as follows:

1. To investigate the role of women in housing delivery from a multi-relational perspective
2. To examine women's perceptions of empowerment in terms of housing delivery
3. To draw out the policy implications that arise from women's participation in housing delivery.

The main question guiding this study is: how sustainable are the benefits that women have gained through their participation in housing delivery?

To answer the above broad question, various sub-questions will be asked. These include:

What is the role of women in housing delivery?

Are women involved in the planning and implementation of housing projects?

Are women involved in various building activities such as digging the foundation, brick-laying, and roofing?

Are women involved in the areas related to housing development?

2. In what ways have women been empowered by their involvement in housing development?

In what ways do the women think that they have been empowered by their participation in the housing delivery process?.

3. What are the long-term social, economic and political benefits to women.
In view of the skills acquired in housing construction, do the women aspire to get jobs in the building industry to construct houses similar to the ones they have built in their communities?

Given that the notions of participation and empowerment are underlined by the housing policy, the best way of testing these concepts was by examining the role of women through a gender and development framework. Women and men involved in housing delivery projects were randomly selected for the focus group discussions. Through discussions on the role of both men and women in housing development projects, and through discussions with the key informants, it was possible to assess the extent of women's empowerment.

1.3 Operationalisation and Hypothesis Formulation

In delineating the aims and objectives of this study, an assessment of the current South African Housing Policy framework and what it states about participation was necessary. The notion of participation without Operationalisation remains ambiguous and confusing and this needed to disambiguated for clarity in this research project. The problem with participation has been discussed by various analysts (Moser, 1987; Esteva, 1993; Townsend, 1999; Rowlands, 1997; Cornwall, 1998; Murthy, 1998). The debates around participation and what it constitutes are many and varied. The word participation has in recent years been used by people from different ideological and political positions.

In this study, "participation" refers to involvement in project planning and implementation. It also refers involvement in the sectors related to housing such as the material supplies sector, which forms the Material suppliers, and the forward linked sectors such as furniture, house fittings and so on. This definition has been formulated so as to be in line with the various dimensions related to housing and in order to appropriately locate women in housing development and identify their exact roles as well the extent of their empowerment in housing delivery.

The research in this project is based on existing development theory, hence the hypothesis was derived from the theory and tested against empirical data from the fieldwork (Baker, 1994). This research is premised on the assumption that women have played a significant role in housing development. The central argument in this research relates to participation in the design and execution as well as the related linkages to the specific projects sampled. Through participation in housing provision, it is assumed that women played a key role. The sub-hypothesis assumes that as a result of participation in housing development, women have been empowered.

Concepts and Variables.

The process of operationalisation involves breaking down the main hypothesis into small measurable concepts. According to Baker (1994), concepts refer to abstract terms used to make sense of reality. Participation for this thesis was reduced to planning, implementation and involvement other aspects related to shelter.

The other widely used concept in housing development is housing delivery that refers to the forms used in the actual implementation of housing (Angel, 1977; Walker, 1993; Smit, 1996). According to Angel (1977) a delivery system is "a system of arrangements between people on the one hand, and many other people that have access to housing resources, whether they be land, finance, materials, permits, contacts or simply information" (Angel, 1977:117). The postulated housing delivery system will be reduced to various forms such as upgrading, greenfields, site and service schemes, and roll-overs among others.

The main hypothesis is expressed in the following conceptual terms:
Housing delivery + participation = empowerment
The three concepts were further broken down into smaller manageable units of their independent on the left side of the equation and dependent on the right side of the equation.

Definitions

Gender

Gender is distinct from 'sex' and refers to the "socially constructed categories of masculine and feminine that are differently defined in various cultures" (Bilton, Bonnet, Jones, Skinner, Stanworth and Webster, 1996:660). The term has been broadly to refer to "sets of beliefs and practices about male and female (or other genders) that not only feed into individual identities, but are fundamental to social institutions and symbolic systems" (Bilton, Bonnet, Jones, Skinner, Stanworth and Webster, 1996:660). 'Gender' in this study is used to refer to the social relations between men and women in South African society.

Women

Women in this study are discussed as a sex category as well as an oppressed social group. Women are recognised as an oppressed social category because they are subjected to "gender-based exploitation, powerlessness, cultural imperialism and violence" (Young, 1990:64 quoted in McBride, 2001:18). Women's oppression takes various forms, for example, marginalisation, violence, exploitation and the silencing of their experiences. Although women share a common experience of oppression, there is need to recognise the cross-cutting and fluid nature of women as an oppressed group. Feminist literature cautions against universalising the interests of women and acknowledges the diversity among them and the multiplicity of interests. The 'multiplicity of interests' has often been assumed to refer to interests of different groups. However, as McBride (2001) argues, an individual woman may have a multiplicity of interests which they choose to represent at different times or simultaneously. Thus women representatives may speak simultaneously or separately as members of a geographical region, occupational group or race. Whether women representatives speak for fellow women is dependent upon various factors thus the identification of women for representative democracy is not the only mechanism for supporting women and other oppressed groups.

Female/women-headed Households

Sylvia Chant in the categorisation of Mexican households distinguishes between female-headed single-parent households and female-headed extended households. The

female-headed one parent households in Chant's categorisation, "consist of a mother and her children" (Chant, 1991:234). In this study, families consisting of a mother and her children are referred to as simply *female-headed households.*

Woman-headed extended Households refer to "core woman-headed households with additional relatives" (Chant, 1991:234). In this study, families consisting of a female-head, her children and other relatives are referred to as *extended female-headed households.*

Nuclear households consist of "a married or cohabiting couple and their immediate offspring" (Chant, 1991:234). In this study, the same definition has been applied to discuss households with similar characteristics.

Male-headed extended households consist of "a nuclear family core that resides with relatives other than their own children, such as aunts, uncles, cousins and so on who share economic and domestic functions and resources on the same basis as parent-child households (Chant, 1991:234). In study the term extended male-headed household was used to refer to households with characteristics similar to what Chant referred to as male-headed extended households.

In this study, the term women and female-headed households are used interchangeably, as the household interviews targeted the household heads, and the term men, refers to the male-respondents in the male-headed households. The views of the household heads are therefore taken as representing the men and women in their communities.

Research Assumptions and Choice of Location.

Quantitative researchers have advanced arguments in favour of making broad generalisations about the areas sampled (Brannen, 1992; Bryman, 1992). In this survey, the limitations of having to gather data in a country as vast as South Africa are obvious: logistical, financial and temporal. Considering all these factors, the decision to focus on Durban and Pietermaritzburg was taken against the greater temptation to focus on Durban alone. These areas represent the two major cities in KwaZulu-Natal. Focusing on Ulundi, which is still considered to be in a rural setting, would not have

provided the evidence for the urban housing problem among women. The recurring political violence in the region limited the number of sites sampled. In one of the sites that were to be studied, a councillor was murdered and the risk of going to the area outweighed the merits.

The decision to pick on KwaZulu-Natal was based on the fact that the province has the second highest rate of housing delivery after Gauteng. In the last census, KwaZulu-Natal recorded the highest population concentration in South Africa. Recent studies also point to the rapid rate of urbanisation in the post-apartheid period. The abundance of literature (both published and unpublished) on African women, housing, development and the gender dynamics in KwaZulu-Natal during apartheid and in the post-apartheid period were a strong motivation to focus on the region. The choice of study sites was based on the methodology which was initially the purposive sampling of a housing development organisation. After the group discussion with the first community, the sampling changed to the snow-ball technique, where by the research relied on the initial project leaders to identify the subsequent cases until the five sites were covered.

1.4 Scope and Chapter Outline

This study recognises that participation conceived in terms of the project approach is inadequate in illustrating the exact role of women in housing delivery, hence the reconceptualization of end-user involvement in terms of the multi-relational approach. Furthermore, it is acknowledged that women's empowerment may be achieved through other means such as education; however it is argued that housing is one of the sectors that has the potential of improving women's status as well as their living standards. The theoretical contribution lies in the fact that most feminist research has been general in advocating for equality and improvement of women's status but few studies have been sector specific. This study employs the multi-relational or multi-processorial approach to examine women's role in the housing process and to understand the extent of women's empowerment while also making policy recommendations with the hope that these will be used to effect change in housing development in South Africa.

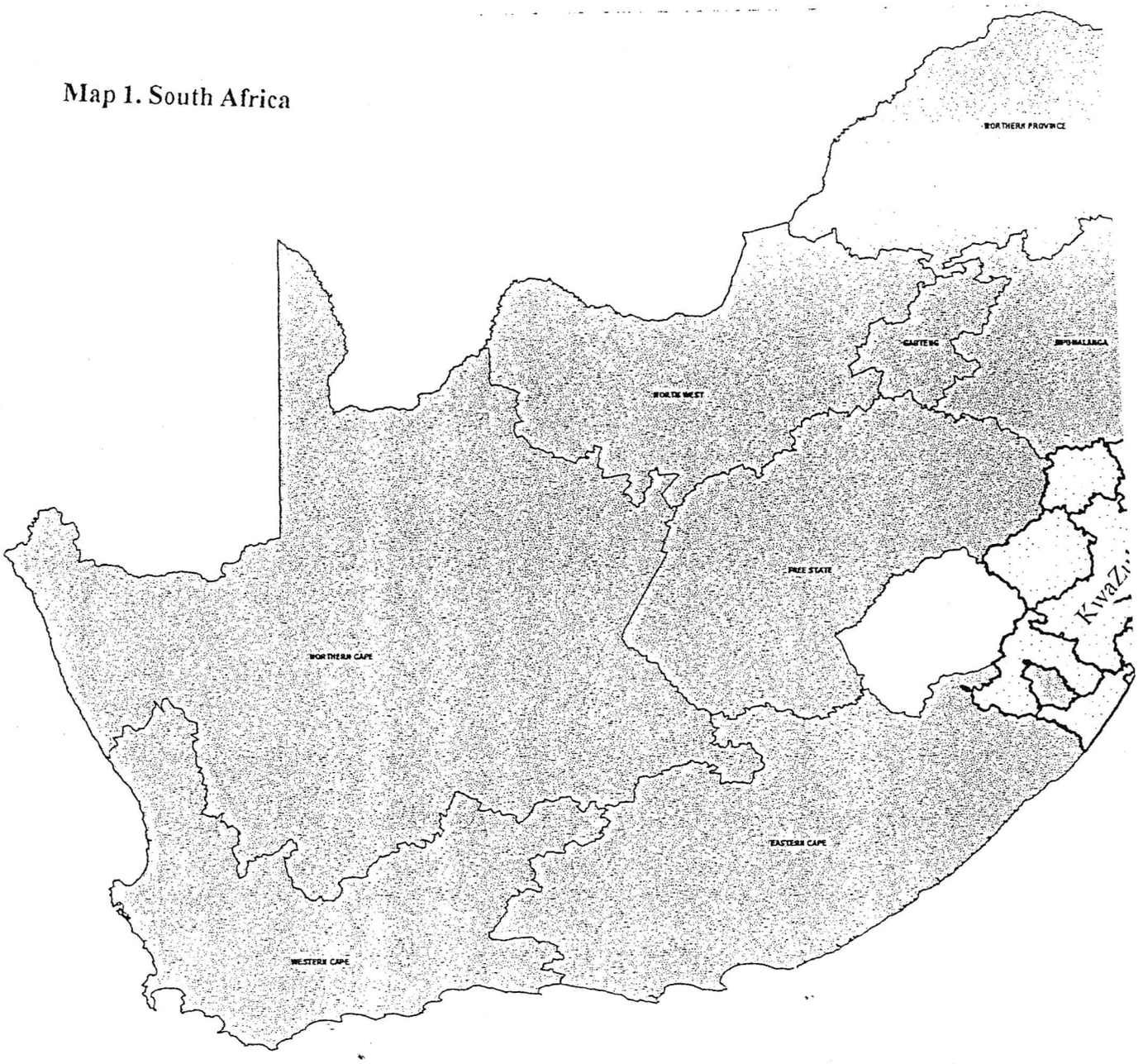
The problem statement, in Chapter One, focuses on South Africa and explores the housing crisis in relation to African women. The aims and objectives of the study are outlined as well as the rationale. Chapter Two comprises the theoretical framework, and Chapter Three deals with the factors affecting women's access to housing in South Africa. The section explores the relationship between education and development with a view to understanding how education influences labour market linkages. Specific factors influencing women's access to housing in South Africa are explored.

Chapter Four critically examines the current Housing Policy and how it addresses women's housing concerns, particularly in the implementation framework. The Chapter raises key questions about women's participation and empowerment within the macroeconomic framework. The relationship between housing and the economy is examined with a view to interrogating where women fit in the framework of linkages to the broader economy. Empowerment, in Chapter Five, is described as a politically loaded term, which has been used by various groups for their own ends. In development discourse, "empowerment" has been described in a multi-dimensional way to depict the achievement of power over the social, economic and political aspects of a community that is considered disadvantaged. The chapter argues that housing is one of the sectors that has empowered women in other developing countries and poses the question as to whether the same is happening in South Africa.

The theorisation around empowerment leads to the analysis and critique of the methodologies that have been employed in studying the concept in Chapter Six. The section raises the pros and cons of using the different methodologies in the social sciences in studying the concept, drawing examples from developing countries, such as Bangladesh and Mexico. The available literature indicates that while quantitative and qualitative methods have been used to study empowerment it is a difficult concept to measure statistically. The study therefore adapts a combination of both quantitative and qualitative approaches. While not entirely without problems this eclectic approach provides useful tools in enhancing the understanding of the extent of women's empowerment in housing delivery. Chapter Seven presents the findings and discussion of the field research which show that women played a key role in shelter development although in certain roles they were constrained by community attitudes

and biases. Chapter Eight is a synthesis of the theory and the findings on empowerment. Policy implications and recommendations are presented. The study concludes by drawing out the key issues arising from the research and its theoretical contribution.

Map 1. South Africa



Date: 19-10-00
Reference: KZN_STD/BL/RM

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Geographic Information System

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Development Information Services, Head Office
Chief Directorate : Development Planning
Department of Taditional and Local Government Affairs
KwaZulu-Natal Provincial Administration

Chapter 2

2. Theoretical And Conceptual Framework

2.1 Introduction

The paradigms that have been influential in shaping Third World development have, overall not resulted in the empowerment of women. The problem statement in the previous chapter stated that this study is informed by development theory and this chapter locates women within the development paradigms -modernisation theory and the dependency approach- and moves on to discuss women in development as well as the gender and development approaches. The chapter ends with a summary of the issues that arise from the discussion of development theory and points forward to the approach adopted in examining women's participation in housing development and the extent of empowerment in South Africa.

2.2 Modernisation Theory

Modernisation theory saw development in terms of the capitalistic definition of economic growth. In Western developmental thinking, development was associated with economic growth, progress and higher levels of civilisation (Burky, 1993:27). Growth was perceived as a natural process, which was achieved through the application of correct and timely inputs. Likewise, it could be impeded by bad conditions but if constraints were removed, the process would continue.

In discussing development theory, Sachs (1993) alludes to modernisation and its development from the 18th century, and shows how the concept changed over time and became synonymous with economic growth after the Second World War. Modernisation theory rose from the context of the United States of America assuming world leadership after the Second World War. Earlier on, economists such as Arthur Lewis had put forward the idea that the purpose of modernisation and development was economic growth in terms of income per capita and this was embraced by the United Nations charter in 1947 (Sachs, 1993:8). As Sachs argued, "Development which had suffered the most dramatic and grotesque metamorphosis of its history in

the hands of Truman, was impoverished even more in the hands of its first promoters, who reduced it to economic growth" (Sachs, 1993:8). Lewis in 1955 had emphasised that the subject matter of development was growth and not distribution. However, such views were countered by leftists (dependentistas) such as Paul Baran. In 1957, Baran in writing about the political economy of growth defined development as the increase in per capita production of material goods. The leftist tendency in some modernisation theorists was countered by right wing political responses. For example, in the 1960s W.W Rostow an exponent of modernisation theory wrote in his non-communist manifesto outlining the stages that a country had to undergo in order to become modernised.

Such approaches viewed modernisation in a narrow sense. The first set of assumptions shared by modernisation researchers were certain concepts drawn from European evolutionary theory (Alvin, 1990). According to the evolutionary theory, social change was unidirectional, progressive and gradual, moving societies from a primitive stage to an advanced stage, and making societies more like one another as they proceed along the path of evolution (Alvin, 1990; Chinchilla, 1983). Societies were perceived as beginning from primitive, simple, undifferentiated traditional stage (gemeinschaft), and ended with the advanced complex differentiated modern stage (gesellschaft). In this respect it is argued that societies could be compared in terms of the extent to which they had moved down from tradition to modernity (Alvin, 1990). The process was assumed to be homogenising, producing tendencies toward convergence among societies, and irreversible (Alvin, 1990, Chinchilla, 1983).

Modernisation scholars held the view that social change was evolutionary and it would take generations to complete and its profound impact would be felt only through time (Alvin, 1990; Chinchilla, 1983). These scholars drew their assumptions from the functionalist theory, which emphasised the interdependence of social institutions, the importance of pattern variables, at the cultural level, and the built-in process of change through homeostatic equilibrium. Talcot Parsons (1960) was one such theorist. This strand of thought postulated that modernisation was a systematic process that pervaded all aspects of social behaviour, industrialisation, urbanisation, mobilisation, differentiation, secularisation, participation and centralisation (Alvin, 1990). Among other things, modernisation meant the transformation of communal

land ownership to a system private ownership. In housing, modernisation meant the adoption of industrialised housing based on Western culture and technical standards. The dominant form of shelter was conventional housing and this led to the bull-dozing of slums and rehousing of the occupants in public housing (Burgess, 1992; Hardoy & Satterthwaite, 1989). Beneria and Sen (1990), referring to the effects of economic development as delineated by Boserup, argued that land reform in Africa led to the loss of women's right to land. The reforms were based on European norms where cultivation was a man's work. The introduction of modern technology in agriculture benefited men more than women and resulted in their marginalisation. Women's economic activities were undervalued and by failing to count women's work in national economic statistics their work remained invisible.

In the 1960s it became clear that modernisation had failed and there was no trickle-down. Conventional housing policies associated with modernisation had little impact on the housing backlog. Modernisation theorists advocated a top-down, directive approach in the implementation of development programmes in which the state played a central role in the development process with little involvement of the intended beneficiaries (Alvin, 1990). This excluded the participation of the target groups and resulted in the failure of development projects (Chambers, 1983; 1997).

Various analysts critiqued the modernisation theory (Frank, 1967; Rodney, 1972; Alvin, 1990; Valenzuela & Valenzuela, 1993; Brohman 1995). The early critiques of modernisation mainly came from neo-marxist scholars (Frank, 1967; Rodney, 1972; Amin, 1977) and these are discussed in the next section on the dependency approach. Later critiques of modernisation arose from scholars of opposing ideological leanings (Alvin, 1991;Valenzuela and Valenzuela, 1993; Brohman, 1995). Alvin (1990) critiqued the idea in modernisation that cultural factors were obstacles to development and that these would disappear in the course of development. Samuel Valenzuela and Arturo Valenzuela argued that modernization theory relied on a reductionist approach, inadequate for the study of a complex phenomenon such as development or underdevelopment (Valenzuela & Valenzuela, 1993). Brohman (1995) noted that the neglect of culture and ethnodevelopment was not an oversight of mainstream theories but a paradigmatic blind spot. The analyst argued that the socio-cultural context within which economic processes were shaped was ignored in the universalist

concepts developed by neo-classical theory and related frameworks. Pointing to the North-South dynamics, Brohman (1995) maintained that modernisation theory lacked both an input from the South itself and provided an inadequate analysis of social relations and structures in specific countries, ignoring patterns of discrimination and inequalities based on social class, ethnicity, gender and so on.

Arguments pointing to the ethnocentrism of modernisationists were advanced with analysts positing that it was biased and unfounded for modernisation theorists to postulate that values which differed from those that were thought to characterise the industrialised North were obstacles to development. Western values were universalised and linked with progress while the values of traditional Third World societies were denigrated and associated with stagnation and underdevelopment. By the end of the 1960s, it had become clear that rapid growth had been accompanied by increasing inequalities. There was general acknowledgement that "development either leaves behind, or in some ways even creates large areas of poverty, stagnation, marginality and actual exclusion from social and economic progress" (Sachs, 1993:13). While the poor had been the 'casualties' of modernization, women in particular had been marginalized by the process (Kabeer, 1994; Snyder, 1995; Snyder & Tadesse, 1995). Kabeer (1994) in particular noted that the first development decade was devoid of any reference to women.

The international development proclaimed on 24th October 1970 called for a global strategy based on joint and concentrated action in all aspects of economic and social life (Sachs, 1993). The UN adopted a unified approach to development planning. Some of these ideas were elaborated in the proposals of Dag Hammarskjold Foundation, which suggested in their 1975 publication, *Another Development: in search for human-centred development.* The publication stressed that development had to be the development of people, and that people had to have greater influence in the process and it had to be integrated development: "a total multi-pronged process that includes all aspects of the life of a collectivity, of its relations with outside world and of its own consciousness" (Sachs, 1993:15). The new approach would leave no sector of the population outside the scope of change and development; would effect structural change in favour of national development to activate all sectors of the population to participate in the development process; aim at social equity including

the achievement of an equitable distribution of income and wealth in the nation; and to give priority to the development of human potential, the provision of employment opportunities and meeting the needs of children.

Just before the 1975 publication of this influential proposal, the Cocoyoc Declaration was announced. The declaration emphasised that the purpose of development "should not be to develop things, but to develop man...Any process of growth that does not lead to the fulfilment of basic needs- or even worse, disrupts them- is a travesty of the idea of development" (Sachs, 1993:15). The declaration emphasised the different approaches to development as well as the goal of self-reliance and the need for fundamental economic social and political changes. The second development decade (1970s) turned out to be different from what had been envisaged. Problems like the degradation of the environment, population, hunger, women, shelter and unemployment increasingly confronted governments and people in the less developed countries.

The glaring exclusion of women led to attempts to include them in the development discourse which became known as women in development (WID). In the first development decade, development was perceived as a definable path of economic and social change passing through various stages until the desired state of development was achieved. Despite the failure of first development decade to result in modernisation and development, the 1970s were declared by the UN the second decade of development and the dethronement of the GNP (Sachs, 1993).

In South Africa urban development was greatly influenced by modernist ideas as exemplified in the low cost housing built in the 1960s, based on the notions public housing in Europe. Examples of these projects include Soweto in Johannesburg, Umlazi, Chatsworth and Kwa Mashu in Durban (Maasdorp, 1983).

2.3 Dependency

The emergence of a body of ideas which came to be known as dependency theory was a critique and response to modernization theory. The proponents of this theory were mainly from the Third World (Frank, 1967; Amin, 1977). The exponents of the dependency approach argued that underdevelopment in the Third World was not a

natural condition but rather a result of the interaction of the South with the North. According to Andre Gunder Frank, the developed countries were never underdeveloped, though they may have been undeveloped. The analyst postulated that contemporary underdevelopment was due to past and continuing economic and other relations between the satellite underdeveloped and the now developed metropolitan countries. Frank (1977) critiqued the assumption that the development of underdeveloped countries could be achieved by injecting capital, diffusing institutions and values to these areas from the international and national metropoles. According to Frank (1967), evidence from the underdeveloped countries' suggested that in the underdeveloped countries, economic development could only occur through delinking from the developed metropoles.

In conceptualising underdevelopment, Frank (1967) examined expansion of capitalism and pointed out that the economic, social, political and cultural relations that we now observe were the result of the historical development of capitalism. Citing the underdeveloped institutions of the less developed domestic areas of an underdeveloped country, the author observed that these too, were as much the product of the single historical process of capitalist development as were the so-called capitalist institutions of the progressive areas. The notion of the satellite relations was not limited to the imperial or international level but penetrated and structured the economic, political and social life of Latin American countries as well as other developing countries. Frank (1967) observed that the chain of constellations and metropoles and satellites related all parts of the whole system from its metropolitan centre in Europe and America to the Latin American countryside.

The metropolis-satellite structure suggested that the satellites served to drain capital or economic surplus out of their own satellites and to channel part of this surplus to the world metropolis. Each national or local metropolis served to impose and maintain the monopolistic structure and exploitative relationship of this system as long as it served the interests of the metropoles which took advantage of the global national and local structure to promote their own development. Frank (1967) argued that underdevelopment in the Third World was not due to the survival of traditional institutions and shortage of capital in regions underdeveloped, but was a result of the very same historical process which also generated economic development, that is the

development of capitalism. In the metropolis-satellite structure, the metropoles tended to develop and satellites to underdevelop.

According to Frank (1983), Third World countries were in their condition due to the exploitation and unequal trade relations with the West. Giving the example of Latin American countries, the analyst observed that countries in that region experienced rapid growth in between the war years when they had less contact with the West, and relapsed back to underdevelopment when they came into more contact with the developed North.

Exponents of dependency, pointed to its various characteristics (Schuurman, 1993). Firstly, underdevelopment was a historical process and not necessarily a characteristic intrinsic to the Third World. The dominant and dependent was a form of the capitalist system. Underdevelopment was a result of the functioning of the world system, the surplus from the periphery. In the process of underdevelopment, multi-national corporations (MNCs), played a key role. They imposed a universal consumption pattern without taking the local needs into account. They used capital-intensive techniques in areas with large labour resources. They out-competed national capital, or undertook joint ventures with local capital. They involved themselves in political and economic affairs through their links with the local bourgeoisie. The penetration of bank and industrial capital and a consumption ideology, it was argued, alienated the periphery from itself and made it dependent on the core leading to marginalization and non-realization of development potential.

In the 1970s dependency theorists drew a lot of criticism from Marxists. Frank was polemical in his arguments. His arguments were not only related to Latin America but about the historical development of the World capitalist system thus he was often placed with world system theorists. One of the criticisms of Frank's work led to the formation of the modes of production theories and emphasised the contrast between Marxists and neo-Marxists. Laclau (Schuurman, 1993) argued that Frank had used a mistaken definition of capitalism; i.e. capitalism was a mode of production, rather than a mode of exchange. He concentrated on what happened to the labour relations that created a product rather than on what happened to the surplus. On the other hand modernisationists argued that there was inadequate empirical evidence that supported

the dependency thesis and that differences in the degree of dependency were causally related to differences in economic development (Schuurman, 1993).

The influence of dependency thinking in South Africa was mainly among Marxist thinkers opposed to the apartheid regime. In the Southern Africa region, countries that were influenced by Marxist thought include Angola, Mozambique and Zimbabwe. Within South Africa various groups that would have subscribed to dependency notions included groups whose ideological positions were grounded in Marxist thought, for instance the South Africa Communist Party (SACP) and the ANC, many of whose leaders had training in Eastern Europe and the former Soviet Union (Hadland & Rantao, 1999). So influential was Marxism in the liberation movement that members who had received their training in Western Europe were considered to be insufficiently radical. To prove their authenticity in the liberation struggle, some members like Thabo Mbeki chose to pursue military training in the soviet union (Hadland & Rantao, 1999). Although restricted in terms of expressing their ideas through banning, Marxist ideas strongly influenced notions of development among the members of these political groups after liberation, as illustrated by the quote from a focus group discussion in Ezilweleni, one of the areas sampled in this study: *By 1994 we had communism in mind; we thought of the unemployed people in the community. Some were trained in brick laying, carpentry, plumbing, plastering and pipe laying*[2].

As the above quotation indicates, Marxist thought was central in the liberation movement in South Africa and so influential at the grassroots level that it informed their conception of how development would occur after the liberation. South African radicals, economists, development practitioners, academics, doctors, lawyers and trade unionists, among others, were largely Marxist in training.

Neo-classical critiques of modernisation gave rise to two development strategies, that the basic needs approach and redistribution with growth in the 1970s and 1980s respectively (Burgess, 1992). The underlying assumption was that growth could be achieved by addressing poverty, unemployment and inequality. The right wing

[2] Participant in the men's focus group discussion in Ezilweleni, one of the field work sites in this study 21st March 2000. Durban: Ezilweleni.

supply-side economics that underpinned these strategies was critical of the Keynesian basis of modernisation which argued that development problems were a result of insufficient aggregate demand. The redistribution with growth strategy, posed that the objectives of growth and equity were not in conflict. Growth could be achieved by focusing on the growth of incomes of the targeted poverty groups. Incomes could be improved through transfers and subsidies and improved access to goods and services such as water, electricity, roads, housing health, education and so on. The basic goal of redistribution was an improvement in the absolute incomes of the poor rather than the redistribution of existing assets; output and employment of the poor and labour intensive measures aimed at increasing productivity. This resulted in the adoption of self-help housing in the 1970s, a concept that is discussed in depth in the succeeding chapters of this study.

Much as international development paradigms influenced planning and implementation of programmes in South Africa, the impact of these programmes was mediated by among other factors, race, gender and class. Despite the high levels of economic growth experienced in South Africa in the 1960s the benefits did not trickle down to the masses as had been envisaged by modernist scholars, and instead the levels of poverty increased and became more visible in the form of squatter settlements in the urban areas. During this period the government began mass housing programs for Blacks which saw the establishment of townships such as Umlazi, Kwa Mashu, Phoenix and Chattsworth in Durban which were completed in the 1970s (Maasdorp & Haarhoff, 1983). The modernization of housing through bulldozing squatter settlements and the construction of formal housing benefited the working class in South Africa. The technicist approach used in the planning and implementation of the mass housing schemes gave little room for beneficiary involvement. Women's involvement as beneficiaries was minimal in these schemes due to their status during this period in South African history, as they were by law were prohibited from owning houses except through their spouses. According to Morris (1981) house ownership was restricted to the productive people and this excluded widows, the aged and jobless. For a period of almost 40 years (1930s to 1970), the only public housing available to Africans in Durban was Umlazi and Kwa Mashu, both of which had about 34100 housing units (Maasdorp & Haarhoff, 1983; Maylam, 1996).

An examination of the Women in Development and other approaches has to take cognisance of these factors that were part and parcel of South African policy and legislation in the implementation of development programmes. Due to the political situation during the first two international women's conferences in Mexico (1975) and Nairobi (1985) the policy debates arising from these conferences cannot be said to have greatly shaped development thinking among women in South Africa. In terms of actual involvement in women and development policies, South Africa appears to have 'leapfrogged' from women in development to Gender and development. However, the ideas of Women and development (WID) are still relevant in analysing the position of women with regard to housing in South Africa.

2.3.1 Women in Development

The fact that there was only one reference to women in the various documents of the 1970 UN New International Economic Order conference showed that the importance of women was still identified in terms of their biological role by those formulating policies for the Third World. Women in development (WID) rose out of the context of women's marginalization in development programmes (Kabeer, 1994). The question was where were the women in all the development programs that were being implemented through out the Third World. The absence of women in development led to attempts to try and integrate them into the development process.

While the liberal feminists accepted and endorsed the assumptions of the modernisation theory, Third World women viewed it as inherently gendered and its portrayal of Third World women distorted (Kabeer, 1994). The impact of projects led to advocacy efforts by liberal feminists for the integration of women into the development process, as workers and producers. This liberal feminist approach was critiqued, for while it appeared to make radical demands for women's inclusion, it failed to challenge the social structures that entrenched women's subordination (Moser, 1993; Kabeer, 1994; Visvanathan, Duggan, Nisonoff, & Wiegersma, 1997). The main argument propounded by WID was that women were overworked and underproductive and they needed to be relieved of the drudgery by being available for alternative work. The need to integrate women into development arose out of the

gender bias that had characterised the first development decade in which women's economic activities were ignored. The focus of WID was economic development. Despite the criticisms, liberal feminists have been credited for the different variants of WID, which are welfare, anti-poverty, equity, efficiency and empowerment (Kabeer, 1994; Visvanathan et al, 1997; Young, 1997).

Caroline Moser (1993) discussed the WID approaches in terms of their ability to meet the practical and strategic gender needs. Practical needs of women are those that require urgent attention (e.g. employment, health services and water supply and shelter) and the strategic needs are those that must be met to change women's subordinate status in society (e.g. legal rights, gender-based division of labour and domestic violence). Each of the approaches emphasised only one aspect of women's life either as workers or mothers, but recent debates around the approaches revolve around ways to support women in their various roles. The next section discusses each of the approaches in detail weaving them into the South African context and illustrating their relevance to our understanding of women's participation in shelter delivery.

Welfare approach

Introduced in the 1950s and 60s, the welfare approach was the earliest approach concerned with women in developing countries. The approach focused on women entirely in terms of their reproductive role and assumed men's role to be productive (Moser, 1993). Its purpose was to bring women into development as better mothers. When training was included, it was for skills deemed necessary for non-working housewives and mothers (Kabeer, 1994; Visvanathan, 1997, Young, 1997). On the other hand, priority was given to capital-intensive industrial, agricultural production in the formal sector with a focus on high economic growth and an increase in the productivity of the labour force that was mainly male. Women were seen as passive beneficiaries of development, recognised in their reproductive role as mothers and care-gives, hence policy interventions sought to meet their practical gender needs through top-down handouts of food aid (Moser, 1993; Kabeer, 1994; Visvanathan, 1997, Young, 1997). The approach was based on notions of liberal feminism with the programs involving the dissemination of information on contraception, the underlying assumption being that women were responsible for limiting families.

Women, rather than lack of resources, were seen as the problem hence family welfare was placed in their hands, without questioning their perceived natural roles (Kabeer, 1994). The top-down handout nature of welfare programs tended to create dependency rather than assisting women to become more independent. However, welfare programs remained popular because they were politically safe and did not challenge the subordinate position of women within the gender division of labour. Such assumptions resulted in the exclusion of women from sectors of the economy that held greater financial rewards, for example the housing and building sector.

The critique of the welfare approach resulted in the development of alternative approaches to women: namely equity, anti-poverty and empowerment. Housing was central in welfare states such as Britain, Norway and Sweden (McGuire, 1981). As stated at the beginning of this sub-section, the welfare approach perceived women in terms of their reproductive role. Elsewhere, housing provision was based on the notion of welfare but in South Africa it was linked to employment and had a strong male bias as shown in the apartheid policies, regulations and urban by-laws. As in most countries, the target group of welfare policy in South Africa was the workforce (1981). Welfare was tied to employment but very few women got formal employment. Large scale employers such as the mine companies were regarded as the functional providers of low cost housing in the form of hostels for miners (Schlyter, 1995). When family accommodation was made available in the 1960s, the criteria for ownership was based on the ability to pay rent (Schlyter, 1995). In the public housing schemes in areas such as Soweto in Johannesburg, Umlazi and Kwa Mashu in Durban, only men with proof of employment in urban areas qualified for accommodation (Morris, 1981). The provision of housing based on formal employment ignored the shelter needs of most women who did not work in the formal sector of the economy but had employment in the informal sector.

Women's access to housing in South Africa was shaped by the state's conception of the family and the way housing policy has historically been developed. For instance public housing provision was based on the notion of the nuclear family, ignoring different family types that existed in the country (Todes and Walker, 1993). Since the nuclear family was considered the norm; other family structures that existed in South

Africa as elsewhere were not considered in housing provision. The fact that nuclear families also had other members living with them, was not put into consideration in the provision of housing. Single mothers had no access to housing except in terms of their relation to men. Elsewhere, Households that did not conform to the ideology of the nuclear family were viewed negatively by the housing agencies and the larger society. Women who happened to fall out of the norm (nuclear family) and were poor were considered to be "undeserving poor" (Dandekar, 1992:7) and when it came to housing provision, such women are treated differentially.

The participation of women in the provision of shelter was autonomous and often spontaneous due to unexpected removals (chapter 3) and later, displacement due to political violence as shown in the case of Nthutukoville in chapter 7. The notion of equity as advocated by the UN Women's decade was a far-fetched cry in South Africa due to the whole social, political and economic spectrum that was founded on inequality based on race and gender. It is against this background that the equity approach of WID is discussed.

The Equity Approach

As the theme of the women's decade (1975-85) its purpose was to gain equity for women in the development process. The equity approach recognised that women were active participants in the development process through both their productive and reproductive roles made an important contribution to economic growth, which was not always acknowledged. While accepting women's practical gender need to earn a livelihood, the equity approach was more concerned with issues of inequality between men and women in both public and private spheres of life and across socio-economic groups. It identified the origins of women's subordination in the family and also in the relations between men and women in the market place (Kabeer, 1994; Young, 1997).

Central to the equity approach was the assumption that women had lost ground to men in the development process and redistributive measures had to include a process in which men shared in ways that women from all socio-economic classes gained and men from all classes lost (or gained less). State intervention through affirmative action policies was seen as the way to meet women's strategic needs of economic autonomy

and equality with men. Such measures would challenge women's subordinate position in society.

In the 1975 International Women's year, it became clear that the interpretation of the conference agenda varied with equality as the central the concern of First World feminists. On the other hand, Third World women articulated their problem as poverty and saw development as the necessary prerequisite for the improvement of women's status. Second World women on the other hand were concerned about peace, claiming that the capitalist system and its associated militarism was responsible for women's problems hence the theme, equality, development and peace. One of the outcomes of the 1975 conference in Mexico was the notion that feminism was ethnocentric and divisive to WID. Critiquing the equity approach, Third World activists argued that to take 'feminism to a woman who has no water, no food and no home is to talk nonsense' (Kabeer, 1994). Third World women at the 1975 International Women's Year conference, felt that the equity approach was drawn from first world experiences and did not take cognisance of their specific cultural contexts.

Despite the criticisms, the equity approach it has continued to provide a framework for governments to improve the status of women through official legislation on issues such as divorce rights, custody of children, property, credit, voting and other citizen rights. Resistance to the demand for equality led to a policy shift among feminists so that their demands coincided with the general direction of development, which stressed on the goal of meeting basic needs (Kabeer, 1994; Young, 1997, Visvanathan et al, 1997).

In housing, the equity approach focused more on the impoverished sections of the population, and arguments were put up for participation. However, before upgrading was proposed, self-help housing had been attempted with only a limited number of houses actually being constructed (Schlyter, 1995). Examples were housing programmes, in Zambia, Kenya and Tanzania. Participation was mainly in the form of the owner of the house managing the construction. In Latin America, many projects built through community-based mutual aid (Schlyter, 1995). In the equity or participatory approach people were not seen as mere recipients, but as participants in the creation of their environment. Their productive role was extended to include the

production of their own house while the state was to support the process. When the equity approach was being advocated elsewhere in the world, the structure of the South African society was based on apartheid, with racist and segregationist policies and therefore notions of equality, let alone gender equity, were out of context in such a society. The housing policies developed during this period in South Africa tended to reflect the broader socio-economic and political context of the country as will be illustrated in Chapter three where the policy context within which the case studies in this research are located, and which also, profoundly shaped women's access to shelter.

When the rest of the world was moving towards gender equity, in resource allocation and in the recognition of women's rights, the government policies in South Africa remained oppressive to all non-Whites and all women regardless of race. The transition to democracy in 1994 resulted in the improvement of women's status in South Africa. The increase in women's representation in national leadership from under 3% to over 27% (109 women) in South Africa was unprecedented (Budlender, Goldman, Samuels, Pigou, Valji, 1999). The number of women representatives in the national assembly increased after the second national elections to 124, with 97 from the ANC, 15 from the New National Party (NNP) 10 from the Inkatha Freedom Party (IFP), one from the Democratic Party and one from the Pan African Congress (PAC). In the provincial legislature 25% of all the seats were held by women. KwaZulu-Natal had the least number of women representatives, where out of 83 seats only 14 (17%) were held by women (Budlender et al, 1999). It was also the first time in South African history that more women held key decision making positions in the country as Ministers, signalling their increased participation in national governance. Ginwala (1999) noted that it was during the 1985 Women's Conference in Nairobi that the South African women in exile made links with women from other developing countries and began to advocate the for the recognition of gender rights as political and economic issues and not just as social matters. The influence of these ideas on women's rights and equality found expression in the demand for the inclusion of gender equality as a clause in the post-apartheid constitution. Thus in the 1996 constitution, gender equality was not subsumed under the general equality clause but rather was engraved as a right among others in the constitution. The constitution went further to include housing, and other basic needs in the bill of rights. These

constitutional provisions were followed up by the creation of the Commission on gender equality whose role was to act as a watch-dog of the government to ensure that gender equality was achieved in all sectors of the economy. Equity in the current housing policies is illustrated in the design of the housing subsidy scheme that grants the poor a housing opportunity through a once off grant, as discussed in Chapter 4 of this thesis. The 1994 housing policy is reflective of the welfare approach in that it aims to meet the basic need for housing among the poorest sections of the society in South Africa, majority of whom are women.

The Anti-poverty Approach

By the early 1970s it became evident that modernisation theory with its accelerated growth strategies based on maximising GNP had failed either to redistribute income or solve the problems of Third World poverty. The benefits of economic growth had not trickled down to the poor. Maslow (1970), a well-known psychologist had postulated the theory of human needs, in which he argued that humans have five fundamental needs: physiological needs, safety needs, social needs, esteem needs, and self-actualisation needs. The theorist perceived these needs in terms of a pyramid with the most basic needs at the base and the most sophisticated needs at the apex. These needs, Maslow (1970) argued, followed a hierarchical order, in that individuals had to fulfil the lower needs before the higher-order needs became important. In Maslow's (1970) theory of human needs, basic needs such as food and shelter had to be met before individuals could think of higher needs such as social needs and self-esteem.

The UN in 1970, passed a resolution that encouraged countries to adopt an integrated approach to development and planning in order to ensure that all groups benefited from development, were provided with the means to take part in development, that development promoted social equity and also fulfilled human potential (Hopkins & Hoeven, 1986). The UN position was encapsulated in the Cocoyoc Declaration of 1974 which stated that the purpose of development "should not be to develop things, but to develop man...Any progress that does not lead to the fulfilment of (basic needs), or even worse disrupts them – is a travesty of the idea of development" (Esteva, 1992:14 quoted in Reid 1995:46). The main concern was that the development models had concentrated on improving the Gross National Product (GNP) to the exclusion of human needs. Development scholars and institutions in

response to the crisis in development formulated various models for development, one of which was the basic needs approach. The ILO was most influential in advocating the adoption of the basic needs approach in face of increasing inequalities between the rich and the poor nations, classes and gender.

The 1976 International Labour Organization (ILO) conference on World Employment emphasised that policies aimed at meeting basic needs could effectively be pursued only in the context of a broader development strategy encompassing economic growth, structural changes and institutional reforms at the national and international levels. A basic needs approach according to the ILO report was one that aims at satisfying the needs of the poorest members of the society. The approach defined development in terms of what people identified as their needs, instead of turning to issues such as growth, industrialisation, increased trade and so on which were essentially means to meet the basic needs (Hopkins and Hoeven, 1986).

While there was no clear agreement on what constituted basic needs, the World Bank (WB) identified 5 core needs that formed the basis of the rest: that is, food, shelter, health and basic education. A basic needs strategy required the participation of people in identifying the needs and in the decisions taken to meet the needs. Elements important in the achievement of basic needs included growth. It was not in opposition to meeting basic needs but patterns of growth had been opposed to meeting basic needs. Basic needs could only be met where there was sufficient growth and where all had a chance to participate (Hick and Hoeven, 1986).

A central component of the anti-poverty approach was to meet basic needs such as food, shelter, education, clothing, fuel as well as social needs such as human rights and participation in social life through employment and political involvement (Kabeer, 1994). Through ILO work in the Third World, the working poor were identified as needing particular attention and the informal sector was seen as the solution. The World Bank also changed focus from poverty to redistribution with growth. Due to the failure of development to trickle down and the exclusion of women in previous development plans, the importance lay in meeting of the basic needs of the family.

The focus was on reducing income inequality in society and not challenging the structural inequalities. The main argument was that the causes of women's poverty and inequality with men lay in their lack of access to private ownership of land and to gender discrimination in the labour market. Redistribution focused on increasing employment opportunities of low-income women through better access to waged work and income-generating projects (Young, 1997; Visvanathan et al, 1997; Kabeer, 1994). The main criticism of this approach was that it did not challenge the gender division of labour in the labour market, in which women were assigned tasks commensurate with their reproductive roles. Poverty among women not as a function of subordination but underdevelopment.

Redistribution of power in anti-poverty programs was said to be reduced because the focus was specifically on low-income women and due of the tendency to encourage projects in sex-specific occupations in which women were concentrated or targeted only women who head households. The particular constraints that women experienced in their gender roles were often overlooked, for example problems in separating the reproductive from the productive work as well as those associated with balancing productive work alongside domestic and childcare responsibilities. In various cases cultural constraints restricted women's ability to move freely outside the domestic sphere and therefore to compete equally with men running similar enterprises. The lack of control over household finances and the inability of women to obtain credit meant that they could not expand their enterprises unless special facilities were provided.

The difference between the equity and anti-poverty approaches was the focus on the productive role of women in anti-poverty, that undermined their reproductive role. Income-generating projects by assuming that women were free the whole day resulted the extension of women's working day in order to also meet their domestic obligations. The emphasis in anti-poverty strategies was on meeting the practical needs of women which are in essence basic needs, for example housing, but these fell short in examining the active role of women in providing these needs. In the equity approach that stressed on the productive role of women, family and children were seen as hindrances; in the anti-poverty, measures, the reproductive needs of women were recognised. Anti-poverty approaches emphasised basic needs. Housing was

defined as a need but put below the other sectors defined as basic needs. In the 1970s the World Bank supported the upgrading of existing slum and squatter settlements (van der Linden, 1986). However, most of the projects were not affordable to the sections of the population with the lowest income and these projects remained middle-class housing, while the poor in upgraded areas did not pay the rates and the condition of cost recovery was not met (Schlyter, 1995). The failure of the WID anti-poverty approach led to the adoption of the efficiency approach in line with the world development trends. Efficiency in housing meant a paradigm shift from the on poverty alleviation only to attempts to achieve efficiency in development as a whole and in housing in particular, through measures such as cost recovery in housing projects. Site-and- services schemes were tried in South Africa but these failed as the intended beneficiaries derided them as 'toilets in the veld' (Tomlinson 1998).

Efficiency

The efficiency approach was adapted as a result of recession in the world economy in the mid 1970s in Latin America and Africa. This was accompanied by falling export prices, protectionism and the debt crisis. To alleviate the situation, economic stabilisation and adjustment policies by the International Monetary Fund and World Bank were implemented by many governments. Efficiency was associated with the IMF structural adjustment programmes (Structural Adjustment Programmes) of the 1980s which through the management of demand and the expansion of supply, aimed at restoring the balance of payments equilibrium, increasing exports and reviving growth rates.

Efficiency measures as outlined by the IMF and World Bank stabilisation programs entailed budgetary reductions in social spending, for example in education, health, housing and the removal of subsidies on essential commodities such as food. Neo-liberal economic policies were critiqued for their underlying male bias (Elson, 1992; Ingrid, 1992). According to Elson, (1992) it was assumed that women's reproductive activities such as caring for children, gathering fuel, processing and preparing meals and caring for the sick and elderly would continue regardless of the biased allocation of resources. Neo-liberal policies defined economies in terms of marketed goods and services and subsistence cash production and therefore excluded women's reproductive work that was necessary for the maintenance of households and

communities. The imposition of SAPs policies meant longer working hours for women both in the market and within the household due to cuts in the public provision of social services such as healthcare, shelter and other services. Cuts in social spending meant less budgetary allocation to housing hence women who form the bulk of the poor find themselves living in unplanned settlements lacking basic infrastructural services such as water, drainage and sanitation, factors that make their reproductive work more difficult to carry out (Schlyter, 1995). Women were seen primarily in terms of their capacity to compensate for declining of social services by extending their working day. The emphasis was on development and not women, the assumption being that increased economic participation for Third World women is automatically linked with increased equity (Elson, 1992; Ingrid, 1992; Kabeer, 1994; Young, 1997; Elson, 1999). The efficiency sought to meet the practical gender needs while relying on all of women's roles and an elastic concept of their time.

In the housing sector, the notion of efficiency found expression in the implementation of site and service and upgrading projects with self-help components which now included women in the implementation phase. Management was central to efficiency and housing finance was no longer provided through the actual projects but rather experts were paid to work with housing authorities and ministries (Schlyter, 1995). Women were drawn into these schemes because they were seen as more reliable than men in repaying. Through participation women demonstrated their efficiency in the maintenance of community services as well as ability to work in construction (Schlyter, 1995). The notion of efficiency is evident in the design of the 1994 housing subsidy scheme in South Africa, which provides an housing opportunity but not a complete housing unit. The details about this scheme are discussed in the section about the post-1994 housing policy.

Empowerment

The fifth approach, empowerment, represents Third World feminist writing and grass roots organising. It addresses women's strategic need to transform laws and structures that oppress them through a bottom-up process of organising around practical needs. The empowerment approach was strongly advocated by Third World women. Its aim was to empower women through greater self-reliance. Unlike the other approaches the

empowerment perspective links women's oppression not only to men but also to colonial and neo-liberal-colonial oppression. The exponents of empowerment recognise the multiple nature of Third World women's oppression that requires a strategy to address it simultaneously. Addressing practical needs is seen as an avenue to address their strategic needs through a bottom-up approach, unlike the welfare, equity and efficiency approach, which underlie a top-down, technicist approach (Kabeer, 1994, Visvanathan et al, 1997; Young, 1997). Empowerment questions the relationship between power and development. While acknowledging the need for women to increase their power, it lays a strong emphasis on the right to determine choices in life and to influence the direction of change through the ability to gain control over crucial material and non-material resources. Unlike equity, empowerment lays emphasis on increasing women's status relative to men. It seeks to empower women through the redistribution of power within as well as between societies. The approach questions the equity approach that assumes that development necessarily helps all men and women and that people want to be integrated into mainstream of Western designed development. Empowerment challenges the prescriptive, unilinear modernist approach to development and seeks a bottom up process driven by the people themselves thus fits more with the dependency approach that advocates people's involvement in their own development (Kabeer, 1994).

Empowerment was articulated by Development alternatives with women for a New Era (DAWN). Dawn distinguishes between long-term and short-term strategies. Long-term strategies are needed to break down the structures of inequality between genders, classes and nations. The short-term strategies correspond to practical gender needs; however, long-term strategies contain a wider agenda than strategic gender needs, with national liberation as a fundamental prerequisite for addressing them. According to Kabeer (1994) short-term change leads to long-term transformation. An example of grassroots organising to meet their practical and strategic needs was the case of Bombay in India where the forum against Oppression of Women began organising around issues as rape and bride burning in 1979. However, it became clear that housing was a greater priority for women in squatter settlements and the focus shifted to address the need. The issues around housing related to women's right to inheritance after divorce, domestic violence and homelessness. By tradition women had no access to housing in their own right, homelessness through the breakdown of marriage or

domestic violence was a problem and the provision of women's hostels a critical practical gender need (Dandekar, 1993). The mobilisation around homelessness raised consciousness of the patriarchal bias in inheritance legislation as well as in the interpretation of housing rights. In seeking to broaden the problem from a women's concern and to raise men's awareness, the forum became part of a nation-wide alliance of NGOS lobbying the national government for a national Housing Charter. Through this alliance the forum ensured that women's strategic gender needs relating to housing rights were placed on the mainstream of political agenda, and have not remained simply the concern of women. Examples of women mobilising around practical needs for shelter are abundant (Elridge, 1998; Rippenaar, 1999; Daily News, 1998; City Press, 1998; Sithole, 1999; Ngobeni, 1998; Madywabe, 1998; Sheehy, 1998). However, it is not clear whether this has led to consciousness raising and organising around strategic needs.

Yet, the fulfilment of practical needs does not necessarily lead to the satisfaction of strategic gender needs. This was demonstrated in the case of Luganda and Ezilweleni in Chapter 7 of this study which suggest that although women were involved in the process of accessing housing in their communities, the men remained the key decision makers. Although women were on the forefront in the struggle to access shelter, their role did not translate into political gains to catapult them into key decision making positions in the community. Neither did this alter the gender relations at the household level for greater equity in the gender division of labour. Women continued to carry out their household chores although they still had to attend meetings as leaders. This discussion is presented in greater detail in chapter seven where the case studies are analysed. Strategic needs are similar to those identified by the equity approach but the strategy for fulfilling them in empowerment is different. Whereas the equity approach uses a top-down government legislation, the empowerment approach uses gendered consultative and participatory planning procedures and political mobilisation, consciousness raising and popular education. These processes ensure that women and gender-aware organisations are included in the planning process (Kabeer, 1994).

The difference between empowerment and the welfare approach lies in the emphasis that welfare places on the reproductive role of women while the focus of

empowerment approach is on challenging women's subordinate position. Empowerment approach assumes that through participation in the outside world women gain greater awareness of feminist issues. Empowerment as an approach did not feature in past housing policies in South Africa. In the current housing policy formulated in 1994, empowerment was mentioned as a key objective. From the whole formulation of the White Paper, it was evident that the housing policy framework incorporated elements of the different WID approaches, but efficiency was the most prominent. A detailed discussion is presented in Chapter 4. The purpose of this study, however, is to investigate the participation of women in shelter development and to determine the extent to which the current policy framework and implementation have contributed to their empowerment.

The problems of having skipped WID into GAD are already evident in that there appears to be no clear distinction between an awareness of WID and GAD. WID has had less impact on South Africa than GAD, which has taken more firmer root in policy, with institutions such as the Commission on Gender Equality tasked with the role of implementing the recommendations of the Beijing Platform of action and ensuring that gender equity is complied with. Within GAD a range of approaches exist. According to Young (1998), the different features of WID do not exist in isolation from other approaches. They may overlap in an organisation or be combined to meet policy objectives in an organisation. While WID aims to integrate women in development projects, the gender and development approach focuses on the inequalities between men and women in relation to development.

2.3.2 Gender and Development (GAD) Approach

The approach recognises that development is a complex process which intends to achieve social and economic improvement of individuals and society as whole. In examining the impact of economic development on any society or group the GAD approach raises questions such as: who benefits, who loses, what trade-offs have to be made and what are the resultant balance of rights and obligations, power and privilege between men and women, and between certain social groups (Young, 1997). The GAD approach does not consider welfare, anti-poverty or equity approaches as opposed alternatives, but considers them as necessary prerequisites for equity. Emphasis is laid on the role of the state in promoting women's emancipation while

recognising its dual role of the state in most developing countries as an employer of labour and allocator of resources. The GAD approach stresses the importance of social expenditure (education, health and training) (Young, 1997) in laying the foundations for economic growth and negates the notion that social reproduction is entirely the concern of individuals, maintaining that it is a social matter. Support for social reproduction is sought at all levels of the state and different agencies.

The Women in Development (WID) approach in taking a liberal feminist approach tried to integrate women in economic development through legal and administrative changes (Young, 1997). In so doing WID failed to challenge the structures that entrench women's oppression; while focusing on women's productive role it ignored the reproductive role. Although the WID approach uses various strategies to minimise the disadvantages of women in the productive sector, for instance through affirmative action kind of programs in the work place (Tong, 1989), but it does not address the structures underlying women's oppression in general. GAD on the other hand, employs strategies that seek to go beyond the current practical concerns (Young, 1997) of women into long term sustainability hence, challenges the structures that constitute women's oppression and calls for changes aimed at changing the gender dynamics for greater equity between men and women. This presents a fundamental difference between GAD and WID. A major critique of GAD is that it is complex both in terms of language and as a planning tool. Analysts pose that societal attitudes are pervasive, influencing the nature of projects and the ability of women to meet their objectives. In development organisations the use of GAD highlighted their gendered cultures and rules. In patriarchal societies, the cultures of development organisations are modelled on male values and cultures, which are retrogressive to women's advancement and reproduce the gender hierarchies and inequalities dominant in the wider society (Young, 1997).

Using the GAD approach this study will examine the ways in which women's participation of women in housing delivery has impacted on their lives. This will be achieved by interrogating women's involvement in housing development as well as in the sectors related to construction and post-implementation activities related to housing. Recognising that construction sector might be a better paid sector than community, social and personal services sector where many women work, this

research questions whether women have gained useful skills that would facilitate their entry into the formal construction sector, and whether the building industry is ready to employ women with building skills. The assumption in this study is that the empowerment of African women is the key to their emancipation. Women in South Africa and elsewhere in the developing countries are oppressed due to their weak economic position. The participation of women in housing delivery is likely to improve their status and this will challenge men's dominance in the home and society as whole.

The gender and development approach in this case is valuable in determining the extent to which the role of women in housing implementation holds long-term economic benefits for them. While the study recognises that empowerment is a contested term (Ramphele, 1993; Forje 1998) that has been used by opposing ideological strands of thought, this project aims to deconstruct what the empowerment of African women in South Africa would entail. Various scholars (Murthy, 1998; Forje, 1998; Hashemi, 1996) argue that it is through economic empowerment that women in developing countries can come out of their oppression. Some studies argue that economic empowerment may lead to family break-ups (Hashemi, 1996); yet others have shown that the economic empowerment of women leads to an improvement in the well-being of the family as a whole (Forje, 1998). The current study aims to investigate whether the empowerment gained through involvement in housing delivery is sustainable in terms of the long-term social, economic and political benefits to women in South Africa. The main criticism levelled against GAD has been that it is an inappropriate, static framework for analysing power and difference which are dynamic variables. The strength of GAD lies in the fact that it goes beyond well being to address the social and mental needs of individuals. While emphasising women's empowerment and male responsibility, it includes a role for the state in programs to bring about equality between the sexes. In this study the conceptualisation of empowerment approach is used to assess whether women have been able to sustainably meet their practical and strategic needs as a result of involvement in housing implementation. A central focus is in establishing the extent of empowerment.

2.4 Summary

This chapter has located women's participation in development projects within the dominant development paradigm. The emergence of women in development approach as an off-shoot of modernisation was a result of the marginalisation of women in development programmes and projects, hence the main concern was with bringing women into the mainstream of development. The features of women in development have been discussed illustrating their relevance to understanding women's housing needs in the Third World and South Africa in particular. The chapter has shown how the shift from WID to GAD occurred in development discourse by highlighting that while WID focused on women only, it was important to understand the impact of development programmes on women by locating them within their society, hence the emergence of GAD. The chapter emphasises that unlike WID, the GAD approach takes the position that development impacts on women and men differently. This chapter provides the root of the issues that underpin women's participation in shelter development in general. The next chapter focuses on the specific factors that influence women's participation in housing delivery.

Chapter 3

3. Factors influencing women's access to housing

It's not sufficient to build a house... In 1995, when we started, the materials cost about R7 500. But now you have to buy the roof, doors, and windows. Out of the subsidy, the builder gets R1 500 for two rooms. If it's one room, the builder gets R900[3].

3.1 Introduction

The above observation by a participant in the women's focus group in Luganda shows that the issues around access to shelter are varied and raise questions whether the current housing policy framework will radically impact on women's participation in housing development. As the statement indicates, the factors that influence access and participation in shelter delivery are complex. To bolster this argument, this chapter will discuss the specific factors that influence women's access to housing, for example, land tenure, education, location in the labour market, income as well as cultural factors. This chapter, discusses the specific factors that influence women's access to housing with a view to locating their participation in housing delivery.

3.2 Land Tenure, Urban regulations and Apartheid Housing Policies

In 1913 the land in South Africa was appropriated by the government which allocated approximately 87% of the land to the Whites and about 13% of the remainder to the Africans although they comprised the majority. The impact of land alienation, the mass removals that followed the passing of the Group Areas Act, passed some four decades later, and the numerous urban regulations restricting the movement of Africans and women in particular, are some of the factors that contributed to homelessness in South Africa.

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[3] Women's focus group discussion, 2nd April 2000. Durban: Luganda. Middle-aged woman, mother of 4.

The urbanisation of African women was restricted by the city by-laws which made it illegal for African women to live in the cities whereas men were legal, because of the labour they provided for the mining industry. Pass laws were devised as a way of controlling the mobility of Africans from the reserves. The pass book was a form of identification but what made it most detestable was the information that it had to provide; pass books had to include where the holder lived, where he/she was employed, whether the taxes had been paid and other information that was meant to ensure total control by the apartheid regime (Ramphele, 1993). Passbooks had to be produced at all points of contact with officials and could be used to control every aspect of life. While it was not until 1952 that African women had to carry pass books the pass book was the more oppressive to women because it contained a section for consent by the district commissioner, and for the father, male guardian or husband to allow women to work or live in another district (Maylam, 1996). This was not African but rather a racist manoeuvre by the regime that gave African men power over African women.

By requiring African women to get approval from their male relatives and male authorities to travel to the cities, the apartheid regime institutionalized the oppression of African women and put them under the mercy of African men. As if passbooks were not a sufficient tool of oppression, in 1964, a total ban was placed on the entry of African women into the urban areas outside the reserves except on a visitor's permit. Only women who were already in employment and those who had the rights of residence could stay in urban areas but others could only come to the cities as contract workers (Morris, 1981).

White women experienced patriarchy in the context of domesticity, which was accompanied by the presence of Black maids to do the household work. Although White women did not share the same positions and incomes as White men, they benefited from their association with the dominant group. High incomes meant they did not have to struggle with household chores but rather, that Black maids were employed at very low rates to accomplish the tasks. Patriarchy for the White women meant that they did not work. In contrast, African women experienced patriarchy in a harsher and more negative form. They (African women) were confined to areas (Bantustans) in which there was little or no means of earning an income and the little

that was produced from subsistence farming was inadequate to meet the household needs. Due to their limited income earning capacity, African women had to labour in their homes as well as in the homes of White women hence experiencing the double shift unlike their White counterparts who knew little about it (Makgetla, 1991, Bernstein, 1985).

The enactment of the Group Areas Act led to forced removals in which people were displaced from areas which were subsequently declared for Whites only, for example, Cato Manor in Durban, District Six in Cape Town and Sophia Town in Johannesburg. In the process of removal, many people lost valuable property for which they were not adequately compensated. According to Hart, "Implementation of the Group Areas Act has seen the destruction and remaking of countless urban landscapes and the displacement of many thousands of ...people from their homes, communities, and local environments (Hart: 1990:124). The compensation given to some of the people was below the market value of their properties. Women and men who had been renting houses in the areas that were affected by removals were neither compensated and resettled along with the property owners (Jeppie & Soundien, 1990; Nasson, 1990).

In Durban, the implementation of the Group Areas Act resulted in the clearance of various settlements, for example, Cato Manor, where the process began in 1958 was complete by 1965. About 6 062 shacks were cleared and some 82 826 residents settled in the newly established townships of Kwa-Mashu and Umlazi (Maasdorp, 1984). Writing about the clearance of Cato Manor and the conditions for relocation to Kwa Mashu Ian Edwards (1996) noted that "a woman could only acquire domicility rights to live in Durban if she had been born in the city or had been formally employed by one employer for ten years or by various employers for fifteen years" (Edwards, 1996, 121). To qualify for accommodation in Kwa Mashu, the resettlement area, individuals had to be household heads in addition to having legal rights to live in the city. According to Edwards (1996), women who had no domiciliary rights could acquire them through marriage. Widows, divorced, or separated women who had no children did not qualify for family accommodation to the relocation area, Kwa Mashu. Such measures meant that single women were excluded from access to housing and childless women automatically lost their housing on the death of their spouse (Morris,

1981). Women were not considered household heads unless they had formal employment and were legally emancipated. They had to turn from their self-employment in the informal sector where they sold beer, and turn to formal employment "lawful occupations" (Edwards, 1996:122) if they wanted residence in the city. The relocation to Kwa Mashu added to the financial problems of those who qualified for the housing as the cost of accommodation was high. The condition that one had to be married to be relocated to the family housing provided in Kwa Mashu brought a lot of problems to men and women who had been living together but not as married couples. With the promise of family accommodation, some men deserted the women whom they had lived with at Cato Manor and brought their legal wives from the rural areas to occupy the housing in Kwa Mashu. The relocation took its toll on women and men as well, with some women committing suicide, others fighting over the same 'boyfriend', with children getting lost and being deserted in the chaos and others murdering partners who deserted them on clearance from Cato Manor. The case of Cato Manor depicts the impact of the Group Areas Act on individual women and whole communities. The sense of dislocation, loss of identity and crisis accompanied the forced removals. Although both men and women suffered the indignity of forced removals, women bore the brunt of homelessness as the conditions of relocation and residence in urban areas were largely biased against them.

Maasdorp (1984) noted that Cato Manor was not the only area cleared in terms of the Group Areas Act; other areas included Baumanville, the oldest African residential area which was declared a non-residential area. Other shack areas were also cleared and by 1967, the clearance process in Durban was completed. Maasdorp (1984) correctly recorded that among all those cleared, most 'disappeared' as they were not resettled along with others in the new townships. However, according to Ian Edwards (1996) those who did not qualify for accommodation in the relocation areas moved to other existing shack areas such as Malakazi, hence the disappearance noted by Maasdorp.

Regulations that ensured the control of African women's presence in the cities included the restrictions in African trading. In 1963, the Department of native Affairs passed a statement to the effect that African traders were no longer allowed to build or own shops and were restricted from owning more than one shop and from forming

companies or partnerships. African businesses were confined to the provision of daily or essential commodities. Such regulations automatically pushed African women as well as men out of the cities thus affecting their earning capacity. The denial of ownership rights to property in the city meant that Africans did not have any form of collateral to act as security and allow them to borrow funds to invest in housing. Women's living conditions were worsened by because of the housing regulations (Morris, 1981).

Africans considered not to be essential to the urban economy were to stay out of the cities, and most of these people were African women. In 1967 the department of Bantu Administration and Development (formerly Native Affairs) passed a regulation regarding African women and non-productive Africans. According to the circular, African women were not to be placed on waiting lists for family housing in urban areas. Women who qualified for accommodation had to seek it as tenants with registered households putting women in the same position as minors under the state regulations. A divorced woman could only stay in her home if she was not the guilty party and if she had been granted custody of the children. All those who were considered as non-productive Africans (widows, handicapped, and elderly) living in White areas were to be resettled in the homelands (Morris, 1981). By 1968, all family accommodation urban areas was stopped.

The housing position of African women was further aggravated by regulations passed in 1968, which stipulated that housing permits could only be provided to qualified African men over the age of 21 who were employed and had dependants legally living with them (Morris, 1981). According to a circular by the Department of Bantu Administration and Development (1969), proposed to local authorities, where a White city was close to a homeland, the Africans employed in the city would be required to live in the homeland. However, if the distance between the town and the homeland was too great, hostel accommodation was provided for the workers with a view to having them visit their families periodically. As illegal urban residents, African women had very few employment options which confined them to domestic work which is very isolating and highly exploitative (Unterhalter, 1991). Housing for African women was tied to their employment. This was not only in domestic service work but also in farm work (Meer et al, 1997).

Despite numerous laws and Acts banning African women from cities, they still found their way to the White cities, where they made a living by brewing traditional beer, informal trading and working as domestic workers in the homes of the Whites. The lack of accommodation for Africans in Durban forced many of them into domestic service because lack of employment meant that they had to leave the city (Preston-Whyte, 1982; Dawood, 1998). Africans who worked in White residential areas had to live there because they could not find legal accommodation in Black areas. Preston-Whyte (1982) observed that many African women were scattered all over White and Indian residential areas in present day KwaZulu-Natal, where they lived in the premises of their employers. By 1980 there were about 66 577 Africans living in White areas of Central Durban, Pine Town, Hillcrest, and Queensborough (Preston-Whyte, 1992). Although they lived in White residential areas, Africans were not allowed to use the social and recreation facilities in these areas and to access similar facilities, the workers had to travel to the townships. Durban and Pietermaritzburg were no different to other major South African cities.

It is notable that accommodation for Africans in White residential areas was gendered. While most of those who lived in the servant quarters in White residential areas were African women, the servant quarters in flats were mainly controlled by African men who worked as cleaners in the residential flats (Preston-Whyte, 1982). The few African women who worked in apartment flats had to travel to and from their place of work adding to their total expenses. In Durban, there was one hostel with 677 beds for women, providing temporary accommodation (Preston-Whyte, 1992). The situation was worse for them because of cultural practices which meant that while the men could go back to the rural areas and claim their inheritance the women could not. The extent of the housing crisis among African women in particular is shown by the fact that accommodation available to them as long as they worked.

After the 1976 uprising the control measures changed as a result of the findings of the Riekert commission. The recommendations from the commission recognised that there was a group of Africans that were city dwellers and this implied that such Africans were entitled to residence rights, preferential access to jobs and housing. Other Africans would be admitted to those areas as long as their labour was required

and if there was housing for them. These distinctions were aimed at making the influx control system more efficient. While permanent residents were recognised they still remained non-citizens and were required to live in segregated townships. The largest group of Africans in cities was illegal and therefore did not qualify for township housing. Even after the influx control polices were removed in 1986 (Unterhalter, 1991), the constraints to women's access to housing remained. Low and irregular incomes meant that they could not afford decent rental housing except in informal settlements (Ramphele, 1993, Dawood, 1998) that lacked infrastructural facilities such as water, electricity, sewage and drainage facilities. By 1985 it was estimated that 85,000 people were moving to the urban areas and most of these were women (Morris, 1981). In the absence infrastructural facilities women's reproductive work becomes more difficult and further limits their income earning opportunities because a disproportional amount of their time is spent sourcing these services, which according to Parnell (1998) cost more in the informal settlements. Despite offering an housing option, those who lived in squatter camps in Durban and elsewhere, were under the constant threat of removal, more so because of legislation such as the Group Areas Act that gave powers to the apartheid government to clear Blacks from areas that were designated for White settlements or were located close to White residential areas.

In the 1980s, the tricameral parliament was responsible for the budgetary allocations to housing (Rust & Rubenstein, 1996). This parliament had representatives of Whites, Coloureds and Indians. Africans were not represented. The representation of these groups in parliament meant that their interests were prioritised and a lot of housing finance went into meeting the housing needs of Indians and Coloureds. However, the gender bias in house ownership and granting of subsidies remained as all properties were registered in the name of the male head of the household (Morris, 1981). When the South African government tried experimenting with the site and service schemes in the 1970s, gender equity was not made a consideration in the allocation of the sites. As in the case of the subsidies, the sites had to be registered in the name of the male head of household (Parnell, 1996). This resulted in the exclusion of women from house ownership.

Added to the gender biased and racist urban regulations and housing policies were African customary laws in which women were considered minors and therefore

ineligible to enter contracts or own property (URULU, 1998; Mjoli-Mcube, 1998). African women married under customary law were subject to the authority of the husband, who was seen as the head of the family and as a major, an adult under the law. However, the minor status did not apply to all African women because the Zulu code of law regarded a woman as a major with full capacity to enter into contracts and to institute court action. However contradictions existed as under customary law the husband administered all property acquired by him, his wife or his children. Each customary marriage created a separate property unit known as a 'house'. Customary law which was in operation in some areas such as the homelands implied that women were not entitled to land ownership thus limiting their housing access opportunities. Due to the clauses that went with the customary law, women did not own property and if they did it was registered in the name of the husband who alone had the right to administer it. As a result African women married under customary law had no means of owning property and on dissolution of the union they were left destitute.

According to the UNCHS, the importance of secure tenure lies in that it is a necessary component of shelter and sets into motion various processes and issues that are key in the delivery of shelter (UNCHS, 1999). The lack of secure tenure inhibits investment in housing, contributes to poverty and social exclusion, impacting most negatively on women and children. The post-apartheid constitution and ensuing legislation strengthening gender equality have radically altered the position of South African women, particularly the African women. During apartheid, African women were the most oppressed by virtue of their race, class and gender (Walker, 1991; Guy, 1991). To illustrate the change in the position of African women, Guy (1991) discussed the position of pre-colonial African women and compares it with the colonial and apartheid era. The analyst argued that in the pre-colonial African setting, elderly African men had the most power followed by African women and finally the young African men. The coming of a wage economy tilted the power balance in favour of the elderly men, the young men and pushed African women to the bottom of the power hierarchy. This study argues that apartheid legislation and policies aggravated the already worsened situation of African women and relegated them to the lowest status in society. The change from apartheid to a democratic order in 1994 brought about unprecedented changes that had far reaching implications for the empowerment of African women and their status in society. The way women and men have

responded to the changes is illustrated in discussions around women's rights to land tenure which has a direct bearing on their access to housing and empowerment.

By 1994, the country was in a housing crisis due to the huge backlogs that had accumulated over the years. In total, the housing backlog was about 3 million units including the rural areas (Smit, 1995). The current housing crisis in South Africa and among women in particular, resulted from the apartheid legacy that was gender biased in addition to being racist.

3.2.1 Post 1994 Access to Land and Housing

Various policies since 1994, such as housing and land policies, have strengthened the legal position of South African women in general and African women in particular, who emerging from having no rights, now have tremendous power and rights vested in the constitution and sectoral policies such as housing. While the framework of rights and policies is tremendously empowering to women, South African men on the other hand have had to confront the reality of a new era that guarantees the equality of both men and women under the law. The reaction of men to the new status of women has been observed in various arena especially where resources are concerned. The issue of land has also been an area of contestation and negotiation in the context of new legal framework of rights and gender equality. Various analysts have discussed the factors constraining women's access to land as a component of shelter that has a catalytic effect (Meer, 1997; Walker, 1997; Ngubane, 1998; Cross, 1997; 1998; Artz, 1998)[4]. While the discussions and debates around access to land in the various studies mainly focus on rural areas, they hold valuable lessons for urban women who are the focus in this study.

Without land, there can be no shelter. In areas under traditional authority in KwaZulu-Natal, most female-headed households lack the security of tenure. Married women often have to endure abusive marriages in order to access income and other resources necessary for survival. Meer (1997) observed that single women's access to land was dependent on the whims of the chief or headman. There was no specific criteria for

[4] These references are all contained in one book, Meer, S. 1997 (ed).***Women, Land and Authority: Perspectives from South Africa***. Oxford: Oxfam.

land allocation and this implied that the distribution depended on the personalities of the community, leaders, the persuasiveness of those who applied for land, and their circumstances (Meer, 1997). At the household level, women had very little decision-making power, only attaining it when the man migrates to the urban areas. De facto female-heads of household did not necessarily wield authority in the home. This role was deferred to a male relative, a son or husband or brother-in-law. A widow's authority was similarly ambiguous, playing a transitional role in transferring authority from husband to eldest son (Walker, 1997). Meer (1997) highlighted the complexity around women's access to land and housing, arguing that when housing and basic needs were under attack it was the women who mobilised and acted to secure these. However, in community decision-making structures, the representation of women was low leading to a situation where their interests were marginalised while the interests of men, who dominated in authority structures were taken to be representative of community interests.

Where women owned property and had decision-making power in households, this did not always translate into representation and authority in community politics (Walker, 1997). At the community level, women lacked decision-making power which implies that the men took the liberty to make community decisions, which often reflected their interests and not necessarily those of women. Women's attempt to claim their land rights in Kwa Zulu Natal were often been met with resistance by the men which bordered on violence. The use of violence to cower women into giving up their land rights reflects the inability of men to come to grips with women's increased power and legal status guaranteed under the current constitution. The use of violence against women who dare to claim their rights represents a constraint in not only accessing land but also housing. The equality clause in the constitution provides an enabling framework and a strong basis for women to demand equal access to opportunities and property as men.

Whilst the legislation guarantees gender equality, culture and the patriarchal mentality among South African men and women as well become stumbling blocks to women accessing their land and by extension housing rights. In policy terms, women have equal access to resources as men. In practice, there is resistance from the men, and some women too do not understand that they can claim their constitutional rights

because they are constrained by cultural norms and socialisation which teach them that men but not women are to own or inherit land. In such situations women are faced with hard choices. They can either choose to exercise their constitutional rights and risk violence or give up their claim to land for 'relative peace'. Either way, a trade-off has to be made. One way of dealing with the violence directed at women who claim their land rights, is to grant them access to land in ways that allay men's fears about social disintegration when women own land (Meer, 1997). The author (Meer, 1997) postulates that the hostility against women getting land is based on misconceived notions that access to land by women will endanger society. Men attach a political and social value to land unlike women who value land for its productive use.

Noting the problems around women's access to land and in maintaining ownership of the land once it has been transferred, Cross & Friedman (1997) suggested that Freehold tenure offered women the most access when compared to other forms of land tenure. Categories of women who would not have been considered eligible for land allocation under traditional tenure made gains in the context of land invasions (Middleton, 1997). Middleton (1997) poses the question whether the gains from land invasions can be consolidated so as to continue to benefit women and their daughters. The issue of land invasions becomes more pertinent when viewed in the context of urban housing. This study reveals that where women invaded land in urban areas, they were able to retain ownership when the local authorities intervened to extend security of tenure. An example is the case of Nthutukoville, an area sampled in this study where the inhabitants, 59% of whom were women, invaded the land and went ahead to fight for security of tenure even in the face of eviction threats. In the ensuing negotiations in which the invaders secured tenure, the women were able to retain the land and sought ways to service it and make it habitable. This confirms Middleton's (1997) claims that land invasions hold the prospects for ensuring security of tenure for women in urban areas.

The conditions under which women are able to retain control of invaded land are not clear from Middleton's (1997) study. In Nthutukoville and other areas sampled in this thesis, the lack of some traditional authority in land invasions appears to be a factor. Those who led in the invasions appeared to be the recognised leaders among squatters

and these were people who in areas under traditional authorities would not have any form of power. Thus the form of leadership is achieved rather than ascribed. The lack of traditional authority structures in urban areas appears to be a strong factor in assisting women retain invaded land. On the other hand, it may be a disadvantage to women when there are no recognised authorities that can clearly lay a claim on the invaded land.

While women may secure ownership of the land, the position of daughters in inheriting the land and housing is not addressed. Walker (1997) observed that although women were clear about their rights in relation to land, their position regarding their daughter's inheritance of the land was ambiguous. Most women in Walker's (1997) study indicated that their sons and not daughters were going to inherit their land. Walker's study was done in a rural area. The areas sampled in the current study were in urban areas. Discussions with women from Nthutukoville (in the field research of this study) seem to suggest a progressiveness among urban women who appear to have more confidence in their daughters than in the sons. The women in Nthutukoville argued that women were more responsible and could care for families better than the men who in the face of rising unemployment spent the whole day drinking instead of seeking work, they said:

Women build houses men drink the whole day... No jobs for men and women. Even people [are] working in factories work for a short time now. I'm asking myself what is happening now? No jobs. Men become scabengu, rape and therefore crime increases. Women don't sit down. They go to the neighbours and do washing and get R10. It's easy to get jobs like washing. Men can't wash because if children are crying hungry, they say, "Ask mother", that's why we have to work for the R10 per day and give the crying kids bread[5].

Such perceptions, from a community that comprised 59% women, point to a change in the attitude of urban women about men's role in the household and the general acceptance that given the central role of women in household maintenance, women are more responsible.

[5] Women's focus group discussion, 6th may 2000. Pietermaritzburg: Nthutukoville. Middle-aged, single mother of three, factory worker.

Cultural factors may appear to constrain women's access to housing, but factors such as income levels which determine the ability to invest in housing development play a great role in determining women's access to housing credit and loans. Income is closely linked to position in employment and the segment of the labour market where individuals are located.

3.3. Education policies

Various analysts have discussed apartheid education policies and their impact on development in South Africa (Molteno, 1987; Unterhalter, 1991). Molteno (1987) provided an insight into apartheid education policies through a detailed historical analysis of Coloured education at the Cape. The policy of racial segregation that began in 1890 directed enormous resources towards White schools. Government schools were by law open to all peoples but most parents could only afford to take their children to mission schools. As a result there was a major wave of Whites moving from mission schools to government schools that were better funded. Although there were Coloured parents who could afford to pay the fees in Public schools, racism prevented them from having their children admitted to such schools (Molteno, 1987).

Apartheid education was not meant for the benefit of the people but rather to serve the interests of apartheid capitalism in which all Blacks would occupy inferior positions in the economy and society as a whole. The Coloured people got a syllabus of education that was more practical and meant to produce ignorant unskilled graduates only fit to serve the interests of apartheid capitalism, while bringing education more under the surveillance and control of the state. The government's involvement in African education went from being relatively small to very crucial via the introduction Bantu Education Act[6] in 1953. According to this Act, Bantu Education was meant for Africans only. It was aimed at indoctrinating African children and preparing them to take up inferior jobs and positions in the South African economy. The curriculum aimed at providing Africans with African teachers who had inferior training. As a result the students would complete their education with very few or no skills

[6] See appendix for copy of the Act

compared to the other races that got their own specific kind of training with their envisaged role in the apartheid social and economic structure. There was a lot of resistance to Bantu Education through out the history of apartheid, most visibly expressed in the Soweto revolt of 1976, where Black students rose up in protest against learning in Afrikaans.

According to Unterhalter (1991), segregation in education had a great impact on the quality of education among the different racial groups. Huge investments went into White education while less was spent on Indian and coloured education. Derisory amounts were invested in African education. Education for White children was made compulsory in 1903 (Molteno, 1987) but this was not the case for other races. Education for Indians became compulsory in 1979-80, while it was never made compulsory for Africans. Both Whites and Coloureds were allowed free education till the age of 15 until 1930. The low levels of funding in African schools meant that parents had to spend their meagre incomes paying school levies and books for their children. The poor performance among African schools was further affected by lack of infrastructural facilities such as water and electricity in the schools as well as in the homes of the pupils. Studying opportunities for African children particularly in the rural areas were greatly hampered, resulting in poor matric performance which meant that Africans remained concentrated in the low paying unskilled jobs, thereby contributing to the higher incidence of poverty. The low levels of funding in African schools meant that parents had to spend their meagre incomes paying school levies and buying books for their children. The poor performance among African schools was further affected by lack of infrastructural facilities such as water and electricity in the schools as well as in the homes of the pupils.

Job reservation meant Africans were barred from skilled and semi-skilled jobs and differential wage rates were applied to the Blacks and Whites for the same job. Whites had first priority in job allocations and Blacks (non-Whites) followed. In the Cape, Coloureds were given priority in employment over Africans (Parnell, 1998). In Durban, Indians were preferred to Africans in employment and only when Indians left certain jobs such as in cane farms did Africans access the same type of jobs. In KwaZulu-Natal the employment and business hierarchy gave preference to Whites, then Indians and finally Africans (Freund, 1995). Parnell (1998) summed up the

situation by stating that, "The racial allocation of jobs, racially unequal wages, and poor Black occupational mobility lies at the core of the urban poverty in South Africa" (Parnell, 1998:10). When there arose opportunities for skilled workers after the removal of job reservation based on race, Africans could not fill them due to their low educational levels.

According to the World Bank, education produces knowledge, skills, values and attitudes. Basic education, which is attained in formal education helps reduce poverty by increasing the productivity, improving health, and equipping people with essential skills for participation in the economy and society. Basic education includes skills such as language, science, maths and communication provide the foundation for further education and training (World Bank, 1995).

The structural functionalist perspective postulates that investment in basic education leads to the accumulation of human capital which is necessary for higher incomes and sustained economic growth. It is essential for sustained economic growth and poverty reduction. In the case of South Africa the meritocratic view of education held by structural functionalists was certainly not applicable due to racist policies where the quality and content of education was based on race, resulting in huge inequalities in skills between the different race groups, Africans being the most unskilled.

Education contributes to economic growth when investment in both human and physical capital occurs in economies with competitive markets for goods and factors of production. Such markets are the result of macroeconomic growth through increased individual productivity brought about by the acquisition of skills and knowledge. The contribution of education can be established by its impact on productivity measured by comparing differences in earnings over time of individuals with and without particular course of education and the cost to the economy of producing that education. This is known as the social rate of return to investing in education, although it does not capture all the social benefits or all the effects (World Bank, 1995). Rates of return to investment in all levels of education exceed the long run opportunity cost of capital, (usually established at 8-10 times in real terms). In heavily regulated labour markets, incomes are not a reflection of marginal productivity and therefore the rates of return in such situations are distorted. In

apartheid South Africa, earnings did not reflect marginal productivity because wages were determined on the basis of race with Whites earning the highest incomes and Blacks the lowest. Gender discrimination regardless of race was illustrated in the findings of the women's budget, which highlighted that although wage differentials were based primarily on race, in each group women earned less then men (Budlender, 1996). While White women earned more than Black men, White women earned less than White men and African women earned least hence the combination of race and gender made them most vulnerable to poverty (Valodia, 1996). The high poverty levels among African women in particular meant that their access to housing was circumscribed by their low economic status.

While the current housing policy embodies notions of gender equality, it is also reflective of government redistribution efforts and anti-poverty measures, as discussed in the ensuing section. The equity approach was seen as promoting greater participation of women in various sectors of the economy and in this case housing, through the government subsidy that was awarded on an equitable basis regardless of gender. The equity legislation as reflected in the current policy facilitates women's greater involvement in shelter development. The emphasis on equity in the housing policy and awarding of the government subsidy has entailed the greater participation of women in various capacities.

Unemployment patterns in post-apartheid South Africa display the persistence of race and gender inequalities. The unemployment rate, according to the 1999 October household Survey was 36.2% (SSA, 2000) country-wide. The gender disaggregation of the data showed that the rate of unemployment among men in general was 18.4% (SSA, 2000) compared to 25.5% (SSA, 2000) among women, pointing to the vulnerability of women to poverty. The statistics on unemployment further indicated a differentiation in terms of race and class. The rate of unemployment is highest among African women 35% (SSA, 2000) and lowest among White men (4.4%) (SSA, 2000). While the unemployment levels varied according to race, the level of unemployment among women Was higher relative to men of the same race group. The high unemployment rates among Africans and women in particular may explain the high incidence of poverty and the accompanying inability to afford decent shelter, or even be involved in low-cost housing development on an incremental basis. Poverty studies

suggest that there are different levels of poverty the main categories being absolute and relative poverty.

Absolute poverty has been defined as "a level of consumption below which households are considered to have less than a 'minimum standard of living: for example the level of consumption consistent with a minimum level of food intake (calorific consumption)" (SALDRU, 1996:8). Dudley Seers elaborates the notion of absolute poverty by emphasising that below certain levels of nutrition, a person not only lacks bodily energy but also necessities such as good health and interest other things besides food. The analyst (1979) posed that effects of absolute poverty are long lasting impacting not only on the body but also the mental development individuals. The concept of absolute poverty is not in itself unproblematic. As living standards improve, the poverty line is likely to change hence absolute poverty is not really absolute and may in fact vary according to a country's economic performance. This brings us to the notion of relative poverty. Analysts who support a 'relative' concept of poverty "describe those in any society as poor if they are unable to 'participate' in the activities and have the living conditions and amenities which are customary in that society" (Seers, 1979:11). Poverty in South Africa may be explained in terms of these two concepts.

In discussing poverty in the Riverlea community, Nicolete Strong (1996) argued that poverty in South Africa needed to be understood within the context of apartheid. According to the analyst (Strong, 1996) poverty was present when individuals were exposed to risk, insufficient access to social and economic services and few opportunities for income generation. Poverty, the analyst maintained, was linked to high levels of unemployment, hunger malnutrition, inability to pay for or lack of healthcare and basic services. In South Africa the indicators of poverty included high dependency ratios, illiteracy, high infant mortality, low life expectancy, educational levels, employment status and the gender of the household head. Poverty levels among female headed households have been shown to be highest in South Africa as elsewhere in the world (Strong, 1996). The reason for the exceptionally high levels of poverty among women, Strong argued, could be attributed to the fact that for a long time they were excluded from the allocation of resources. In the State of the Nation Address (2001). This study argues that the marginal position of women in the labour

market where they occupy low status jobs and earn low income has also contributed to their poverty levels. A closer examination of women's position in the labour market and the workplace illuminates how this inevitably impacts on the access to and participation in shelter development. Various theories have been advanced to explicate women's position in the labour market. The next section draws on the debates that arise from these theories in order to understand the position of South African women in the labour market and how this continues to influence their participation in the provision of shelter.

3.4 Labour Market Linkages

Economic theories assume that gender roles in society are fixed and are the basis for women's disadvantaged position in the labour market. This leads to the circular argument that because women are not able to earn as much as men in the workforce it makes economic sense for them to stay at home doing unpaid domestic labour. Janet Momsen (1991) argued that economic theories could not fully account for gender differences in the labour market and that the marginalisation of women was the result of discrimination based on social prejudices.

Using the segmented labour analysis, women in South Africa, like in other developing countries, are found in the different sections of the labour market. These are the primary, and, secondary labour markets and also in unpaid labour (Makgetla, 1995). The primary labour market is the formal sector that comprises of steady unionised occupations in the economy and the state. Unionisation in this sector protects workers rights hence providing them with a more stable employment. The secondary labour market comprises of the informal sector in the developing countries, which is characterised by low or non-existent pay, weak legal protection and low levels of unionisation (Makgetla, 1995; Momsen, 1991; Hanson & Pratt, 1995). The proportion of women to men in the different segments of the labour market vary. According to Makgetla (1995) the disadvantaged position of African women in the economy is a result of discrimination in education, hiring, and promotion and the unequal division of labour in the home. The levels of education do not adequately account for the low incomes of African women. A study by Malherbe (1977) revealed that " a non-White with a bachelor's, master's or doctor's degree earns on average less than a White with only a standard V qualification. What is even worse is the fact that while 48% of the

Whites with only a Standard V qualification earn more than R2, 000, only a fraction of 1% of non-Whites who hold university degrees earn more than R2000 a year" (Malherbe, 1977:635). In the Survey conducted by Valodia (1996) at every level of education, African women earned less than Whites and Black men. White women earned more than Black men and women but less than half the incomes of White men with the same level of education. Racial and gender disparities show that while discrimination in pay for the same job persists, it has less impact for occupations seen as women's work.

Analysts concede that more women were found in the secondary than primary labour market where the incomes are low and irregular. Inequality in incomes persists despite women having qualifications equal to those of men and despite doing similar tasks (Momsen, 1991; Hanson & Pratt, 1995). Research in South Africa showed that despite women comprising more than 60% (Valodia, 1996) of those in the informal sector, most managers were men. African women comprised a mere 4% (Valodia, 1996) of the managers in the informal sector compared to 30% (Valodia, 1996) of African men. In contrast, 10% (Valodia, 1996) of the White women and 14% (Valodia, 1996) of the men in the informal sector held managerial positions. Most women (African as well as others) worked in the informal sector as family labour with no pay. The uniform trend was that there were more male managers in the informal sector from all the race groups than women. In the formal sector, women were concentrated in occupations that have lower income ceilings, poor benefits and less career mobility such as the services sector, teaching and nursing (Valodia, 1996).

Various theories have been posited to explain these gender differentials. Feminists argue that neither economic nor labour market theories sufficiently account for the general pattern of income differentials between men and women. According to Hanson & Pratt (1995) analysts who explicate the gender-based income differentials in terms of human capital, fail to acknowledge that market based outcomes are problematic, and fail to examine the structural problems within the labour market. Economic theories locate women's position in the labour market in terms of their household responsibilities and interpret women's decision as a rational choice made on the basis of additional work responsibilities, hence it becomes irrational to spend many years in pre-job training (Momsen, 1991).

Human capital theorists pose that female occupations are less likely than male occupations to have apprentice-type training periods built into the early years on the job during which time wage levels are suppressed. The theorists argue that female occupations have lower "start-up" costs, which are attractive to individuals who intend to move in and out of the labour force (Hanson & Pratt, 1995). Feminists have critiqued the human capital theory on both theoretical and empirical grounds. In the 1970s and 1980s, they located women's occupational segregation in the home due to the demands of domestic work. Analysts in the domestic labour debate interpreted women's position exclusively in terms of their domestic roles. Women's oppression was explained as being functional to capitalists by keeping the costs of social reproduction low and suppressing the demand for higher wages (Hanson & Pratt, 1995). While both Marxist and socialist feminists disagreed on whether the burden of domestic work was thrust upon women by capitalists or by men as patriarchs, both groups agreed that women's subordination in the home largely explained their subordination the in work place (Hanson & Pratt, 1995). The weakness of the domestic labour theorists lies in that they draw out the temporal rather than the spatial relationship between the home and work.

The labour segmentation theory was critiqued for its inattention to processes that sifted certain categories of workers into different segments, namely White males into the primary and women and other groups into the secondary labour market. The explanations for women's exclusion from the primary labour market focus on sexist practises of male employers and employees (Hanson & Partt, 1995). This is particularly true in the case of South Africa where, not even including the equality clause in the constitution and the enactment of various legislation to ensure gender equality has changed the patriarchal practice in hiring or altered the pattern of the employment landscape. Research suggests that a disproportionate number of directors in the top 50 companies listed in the Johannesburg Stock Exchange (JSE) are White males. Black directors constitute only 9.82% (Business Times, 2000) of the total sample while women in general account for 5.4% (Business Times, 2000) of the all the directors. The differentiation among directors suggests that although race may have provided White women with the opportunity to advance in their careers, gender discrimination was an obstacle to White women attaining leadership positions in the

workplace. While nothing is said about the race composition of women directors it may be right to assume that Black women directors constitute an insignificant minority, considering their high rates of unemployment (35%) (SSA, 2000) in their social category.

The uniform subordinate position of South African women relative to men of the same race group may be understood from a feminist perspective. Most women (African as well as others) work in the informal sector as family labour with no pay. This implies that the income is controlled by the male head of the household who is in most cases a man. Like Indians and Coloureds, African women are concentrated in the survivalist sector in businesses such as street trading, and hawking, but White women appear to be concentrated in the crafts and related sub-sectors of the informal economy (Valodia, 1996). Other informal sector activities include domestic and agricultural work. In these sectors, housing provision is tied to employment hence making workers vulnerable to their employers (Makgetla, 1995; Meer, 1997).

The analysis of labour market linkages helps us to understand the uniformly subordinate position of women in the labour market in the attempt to understand the factors that constrain their access to housing. The different theoretical analyses suggest that race, class and gender of women interact in a complex way in determining their position in the labour market, income and consequently their ability to participate in the low-cost housing market.

Women who were not in formal employment were excluded from house ownership because they could not afford the rentals in the township houses. Moreover, research on the informal sector showed that women were constrained in accessing finance because they found the bank procedures too complex to follow hence some did not even attempt to approach them for capital. This was seen to be the case in Morocco, Sri Lanka, Bangladesh, and Thailand and South Africa (UNCHS, 1985; Salahdine, 1995; Ndinda, 1997). Being in the informal sector where incomes were irregular and the lack of proof of a steady income meant that they had no evidence of creditworthiness and thus excluding them from the formal housing finance institutions. Inevitably, women were excluded from the formal housing market, forcing them to seek alternative accommodation in informal settlements on the city

periphery thus further reducing their income earning opportunities due to the long distances from central business districts, and reducing their chances of accumulating sufficient capital for a housing deposit.

Marxist feminists attribute women's subordinate position in the labour market to the sexual division of labour which allocates them tasks commensurate with their caring roles. When women enter the labour force, they tend to do women's work such as teaching, nursing, clerking, cooking, sewing, and the like. As in the household, women's work is undervalued, and on average a woman's income is less than two-thirds that of a man's comparable work (Tong, 1989). The notion of comparable worth presents an opportunity to challenge the market basis of wages. It questions why some people are paid more while others so little. Income differentials are often attributed to occupational segregation according to gender. As Tong states, "Women in female-dominated occupations earn less than men in male-dominated occupations" (Tong, 1989:59). Gender appears to be a key variable accounting for the income differentials between men and women, with women predominantly earning low incomes relative to men who do similar work. Income differentials based on gender have led to the call for the use of objective criteria in evaluating employees, without paying attention to race, class or gender.

Support for the idea of comparable worth among Marxist feminists arises from the realisation that female-headed households comprise nearly half of all the poor families in the world, a phenomenon encapsulated in the idea of the feminisation of poverty. In assessing the value of work, Marxist feminists pose that the notion of comparable worth should be accompanied with demands for job-security and retraining programs. The advocates note that offering traditionally female jobs security and higher incomes may attract men into these jobs. The notion of comparable worth is seen as a way to alleviate poverty among women through equalising incomes. Marxist feminists contend that although it is possible to rank jobs in terms of objective criteria, even the so-called criteria such as knowledge, skills, mental demands accountability and working conditions are in fact subjective criteria (Tong, 1987).

The socialist feminist perspective unlike Marxism attributes women's subordinate position in the labour market to patriarchy, "a structure of social relations in society

that has a very material basis in men's historical control over women's labor power (Tong, 1989:179). Socialist feminists critique Marxist feminist approach for explaining women's relation to men in terms of worker's relation to capital. Socialist feminists such as Heidi Hartman (Tong, 1987) argued that while the categories of Marxist analysis explicated the generation of a particular occupational structure, they failed to account for women's subordination to men both inside and outside the home. The socialist feminist position was that to understand women's relation to men as well as worker's relation to capital, the Marxist analysis had to be complemented with a feminist analysis of patriarchy. Hartman noted that patriarchy operated in very concrete forms and could not be therefore said to be just a psychological phenomenon (Tong, 1989).

In the labour market, Hartman (Tong, 1989) argued, men maintained control by excluding women from access to jobs that pay living wages and by reproducing women's subordinate position and care-taking role in the workplace. The relationship is codified in the family wage system. Women's low wages and society's need for child-rearing ensures the family will continue to exist as a necessary income-pooling unit.

Saulnier (1996) postulated that whether capitalism and patriarchy were dual systems or a single, unified one, suggestions of socialist feminist programme for dealing with women's subordinate position in the labour market advocated the socialisation of house-work and childcare, and increasing women's incomes (Saulnier, 1996). The analyst observed that the characterisation of men's work as production and women's work as reproduction falsely led to the notion that men create society while women maintain it. Characterising women's work as the production of people, focusing on the content versus the relations of women's labour obscures the fact that women and men are both involved in producing things as well as people. Emphasis on women's domination outside the market can lead to neglect of women's domination in the market.

Socialist feminism has been critiqued for failing to sufficiently address racism (Saulnier, 1996). Critics argue posed that the perspective ignored the fact that the psychology and economics of Black women and men are qualitatively and culturally

different from those of Whites. The difference in the experience of inequality between Black and White women suggests that this should be reflected in the socialist feminist strategies for change. Socialist feminism has been more successful than liberal or radical feminism in drawing attention political-economic systems and in calling for coalitions among economically oppressed groups and not just women. Thus it can be seen that overall the strengths of feminist analysis present a powerful argument for women's subordinate position in the labour market (Saulnier, 1996). But these arguments need to be tied to local racial and class contexts.

For example, six years into post-apartheid South Africa, incomes remain racially skewed with the highest paid group being White men and African women, the least paid (Business Times, 2000; SSA, 2000; Mbeki, 2001). The incomes of White and Asian women are shown to be on the same level (ncome (Business Times, 2000). Affirmative action policies have obviously impacted on the employment scenario in terms of race and gender. The profile on leadership and income levels in the corporate sector display a pattern where the impact of affirmative action policies appears to have been greatest among Black men, White women and Asian women. Race and gender continue to circumscribe African women's position in society. Black women remain at the bottom, both in terms of occupational status, income, and by extension, access to resources such as housing (Mbeki, 2001). On the other hand, White women, due to their human capital endowment and the strong social capital through association with those who dominate in economic power are likely to rise up the corporate ladder faster than Black women of equal human endowments but less social capital endowments.

Another emerging school of thought that strongly complements the feminist analysis is the economic sociology strand which explicates the position in the labour market not only in terms of gender but other sociological variables such as contacts. Exponents of the economic sociology school of thought pose that the embeddedness of economic activity in social life is not a result of accumulated human capital but rather of "social and cultural capital" which is defined as " "Networks of personal contacts and the information, norms and values that are filtered through them do not respect the neat divisions scholars have drawn between the economic and social, between production and reproduction, between work and home; they are the medium

through which individuals develop aspirations and often acquire access to jobs" (Hanson & Pratt, 1995: 7). This impacts on the economic practices of individuals and groups as well as access to particular occupations. The analysis convincingly explicates the position of women in the labour market.

In South Africa Black women's position can be understood in terms of notion of social capital. Unlike White women who, due to their relation to the White men that wield power, are therefore likely to use these powerful contacts to access relatively powerful positions in the labour market, the relation of African women has been with an oppressed group, Black men, who due to their position in the labour market could only access information commensurate with their low status. The 1996 Census indicated that 57% of African women and 41% (CSS, 1999) of Coloured women were concentrated in the elementary jobs where the incomes were also low. Most Black women even in the formal sector work as messengers, clerks, receptionists tea-makers, cleaners and other lowly paid jobs compared to White women of similar human capital endowment (Mjoli-Mncube, 1998), thus putting them out of income levels that would provide access to decent shelter. Although the government has put in place measures to address low-cost housing finance issues, these still remain a problem.

3.5 Housing Finance

International experience suggests the process of accessing housing is so overwhelming that most women drop out even before making the application (UNCHS, 1985). The Solanda housing project in Ecuador illustrates the depth of women's financial problems as well as position relative to men. The project aimed at benefiting about 6 000 low-income households. Out of the 1 175 women who applied, 89% were either single, separated, widowed or divorced (UNCHS, 1985).. Of these, about 75% were found to be ineligible for the least expensive housing option in the project (UNCHS, 1985). About 90% of the women heads of households could not afford the down-payment to be admitted into the project. The Solanda project showed that even if the down-payment had been reduced by half, 77% of the women would still not have afforded it (UNCHS, 1985).

Evidence from Paraguay suggested that women were often discouraged from accessing finance by the accompanying paperwork involved in formal housing and credit institutions. In a squatter settlement in Paraguay, a significant number of women excluded themselves from trying to obtain housing through the formal channels because of "personal insecurities about their situation in life" (UNCHS, 1985:5). About 33% (UNCHS, 1985) of the applicants failed either to pick up or return the completed financial status forms from the Ecuadorean Housing Bank and dropped out of the process before the actual selection process had started.

Studies in housing development are replete with the factors that constrain poor people's access to housing. Women in particular are singled out as a specific social category that remains largely unreached by both public housing as well as site and service programmes in the Third World (UNHCS, 1985; Machado, 1985; Vance, 1985; Nimpuno-Parente, 1987). According to the United Nations Commission for Human Settlements (UNCHS, 1985), women in particular, often lack information about housing programs and credit and experience insecurity in dealing with bureaucratic procedures, the high cost of housing and the inability to afford. The UNCHS (1985) was emphatic "it is not so much in the material aspects of housing that women's needs differ from those of men (although women are undeniably more directly affected by such benefits than men); rather, women's needs appear to differ most dramatically from men's needs in terms of access to housing" (UNCHS, 1985:4). An example was what the UNCHS referred to as "psychological" factors influencing women's access to shelter. These related to specific factors which included intimidation of many poor women by legal and bureaucratic proceedings, discrimination against women trying to secure credit, and culturally and economically induced perceptions of themselves as subordinate to men. Although "psychological" factors were subtle and hard to prove, cumulative evidence pointed to their prevalence and effect on women's ability to access end-user finance. (UNCHS, 1985).

In South Africa access to housing finance has been discussed by various analysts (Mjoli-Mncube, 1998). In examining the criteria used to access housing in the Graceland Village, Johannesburg, Mjoli-Mncube illustrates the weight of the housing finance problem in South Africa. The development of the Graceland village was a partnership between the workers and employers. The corporates contributed by

supporting the provision of infrastructural and community services. The workers using their subsidy and a loan guaranteed by the employers were required to apply for housing in the village. Some of the corporates offered 10% deposit required to secure housing in Graceland village. The firms emphasised the fact that they were equal opportunity firms. The criteria used by the corporates to facilitate access to housing finance included the length of service within the company, status as head of household, employment status, workers who had not benefited from previous company housing policy (Mjoli-Mncube, 1998).

Women had difficulty in meeting the criteria of the five-year period set. Most of them had been employed in low-paying positions as sweepers, tea-makers, messengers and receptionists for more than five years, and some had taken maternity leave and had stayed home longer than the period permitted by the company hence on returning to work, these women had to be re-employed. Most did not understand the implications of their work status whereas the human resource managers took time to explain to the men. On the other hand, most men had been employed as permanent workers but women were first employed as temporary workers and later promoted to a permanent status. In reviewing their length of time in the firm, some women could not qualify despite having been in the company for more than five years. Mjoli-Mncube (1998) attributes the status of women workers as temporary employees to widespread notion that women are secondary income earners, despite growing evidence of the growing rate of women-headed households, which implies that they are the sole providers for their families.

In discussing access to bank finance, the analyst notes that the criteria used is often said to be gender neutral. However a gender analysis of the criteria applied by banks and other lending institutions in granting loans showed they were riddled with gender bias in favour of men. Worse is the fact that even employers involved in facilitating access to housing finance tend to have a strong male bias. To enhance affordability among beneficiaries in the Graceland project, company guarantees of up to 10% deposit were provided to encourage unwilling lenders to extend loans to the permanent employees, most of whom were men. Deposit loans from the company tied to the length of employment in the firms and the working track record were used to enhance affordability (Mjoli-Mncube, 1998). Women again failed to meet the criteria

due to their temporary employment status and their lack of track record in the firms because of work periods interrupted by maternity leave. Their marginal position as cleaners and tea-makers in the corporates meant that they were not well known by the managers. When the opportunity that required their bosses to give them support it was not forth-coming because of their distance from the centre of power. On the other hand, one may argue that the gender dynamics come into play with men who are in authority interacting more with fellow male workers. With the general situation of few women in top positions, it is not surprising that women were less well known by the bosses. While guarantees improved affordability levels, most women could not afford the loan and therefore the company guarantees were irrelevant (Mjoli-Mncube, 1998). It is this gender bias combined with women's position in the labour market where they are lowly paid that militates against their access to housing finance.

While some women would have benefited from their provident fund, the corporates did not allow the loans to exceed a third of the fund. The amounts were so meagre that they would not have made any difference in accessing housing. The analysis suggests that when the income is low, the amounts allocated to other basic needs such as education, food and clothing are also high. As the women in Mjoli-Mcube's study (1998) argued, the fact that they had accounts with retail shops was evidence that they were credit-worthy. Furthermore, the amounts that they had spent over the years on their existing housing pointed to their ability to save and consolidate housing.

The lack of company clout in negotiating for loans often sends potential borrowers straight into the arms of Mashonisas (alternative lenders) who charge exhortbitant interest rates. The alternative lender in the Graceland project was willing to extend credit to women at 32% interest and the men at 23% interest (Mjoli-Mncube, 1998). Ironically, the lender considered his bank as non-discriminatory, arguing that the high interest charged to women was due to their lack of collateral. The women in the Graceland housing project did not qualify for housing due to the factors already outlined. Some women's spouses simply refused to sign the application forms and this automatically disqualified them from accessing bonds because the banks required the consent of the husbands to extend credit to the married women (Mjoli-Mncube, 1998). Another factor is that of male patriarchy grounded in culture which resulted in some women's spouses refusing to sign the application forms. The requirement that a

spouse signs the form for accessing housing was unconstitutional because both men and women are equal under the current constitution and can enter into a legal contract as individuals. Thus the persistence of discriminatory practises of the past where women could not access housing without their spouses consent and women's ignorance of their rights contribute to their low participation in shelter development.

As Mjoli-Mncube (1998) observed, the project beneficiaries accessed far more benefits than their incomes alone could buy. Unfortunately out of all the women who applied for housing in the project, only one woman qualified for housing in the Graceland project. The low incomes earned by women in the formal sector condemn them to the status of the working poor. Their wages are so low that they do not qualify for credit from financial institutions. Women are thus, condemned to the private rental housing sector, often living in squalid conditions for which they pay exorbitant rental. Mjoli-Mncube (1998) attributed the status of women workers as temporary employees to widespread notion that women were secondary income earners, despite growing evidence of the increasingg rate of women-headed households, which implies that they are the sole providers for their families. The Graceland case study illustrates that women's lack of access to shelter is not a function of housing finance alone. It can be attributed to factors such as the length of period one has worked in an organisation which may qualify or disqualify them from accessing company support; the working track record which is a subjective factor dependent on how well known a worker is known by the bosses.

While the factors constraining women's participation in housing delivery appear to be debilitating, this thesis argues that women are not just victims of patriarchal practices both inside and outside their homes. The findings in this study indicate that where women have organised, they have succeeded in securing tenure as well as in making decisions around land utilisation and maintenance in their communities as shown in the case of Ezilweleni, Luganda and Nthutukoville in Chapter 7 of this project. The Solanda project in Ecuador and the Graceland project in Johannesburg point to the problems that women face in accessing housing in general and housing finance in particular. Various analysts (OECD, 1995; Varley, 1992) have cautioned against viewing gender and housing problems in terms of the experiences of single mothers only but to also recognise the housing problems of women in male-headed

households. The example of Graceland illustrates the problems of women in both female- and male-headed households.

The example of Graceland suggests that although the housing finance institutions may direct whole-sale finance to retail lenders, institutional practises among lenders still constrain women's access to end-user finance. Those most affected are female-headed households that neither have the time nor the patriarchal backing to negotiate the complex bank procedures. Despite such constraints this study indicates that female-headed households are more organised and able to plan with few resources because they do not pass the responsibility to anyone else. With the few resources they are able to make greater improvements their shelter. This view is corroborated by other studies in South Africa and internationally (Gwagwa, 1995). On the other hand various studies show that female-headed households are in a weaker position in terms of access and shelter consolidation. Yet it cannot be conclusively stated that male - or female-headed households are better able to contribute to housing improvements. The level of consolidation becomes a function of household income and the contribution to sweat equity. International experience suggests that unless women's access to housing is addressed at the policy level even the most well-intentioned institutions are likely to leave female-headed households marginalised.

3.6 Housing Finance Institutions in South Africa

3.61 National Housing Finance Corporation (NHFC)

The NHFC functions is a wholesale financier that takes investments from contractual savings institutions and directs them to intermediaries servicing the low income housing market. This is done through funding specialised lenders (banks) like the Peoples Bank (Ithala) which provide housing finance to clients not deemed sufficiently credit worthy by the conventional banks. The NHFC also funds institutions which are in the business of acquiring or developing accommodation under rental for ownership instalment sale or tenure arrangements. The institution is mandated to utilise its capital base to share risk with conventional financiers on innovative pilot schemes. Until 1999, about R443 million translating into 136 452 end user loans and 35 881 housing units had been disbursed. In demographic terms, 775 900 people from informal settlements had benefited from the work of the NHFC

(DOH, 1999). What the findings do not state in clear terms are the conditions that accompany the granting of loans to potential beneficiaries.

About 11 out of the 24 Emerging Retail lenders that benefited from NHFC were owned by women or people from 'previously disadvantaged backgrounds' (DOH, 1999). As noted earlier, women in South Africa are diverse and gender alone is an insufficient indicator of change; as chapter 3 indicates, the interaction of race and gender in South Africa makes the position of African women complex. As Stone (1994) emphasises, feminism must acknowledge the diversity among women and this includes validating the experience of different groups. When applied to South Africa the validation of African women's experience in accessing housing finance is obfuscated by the aggregate reporting of data. To measure the extent to which African women have been empowered disaggregating data is not a question of either race or gender statistics but both.

The efforts of the NHFC in mobilising whole sale finance to retail lenders are commendable. The question is whether the criteria used in extending end user finance has been revised to ensure that women by virtue of the concentration in the secondary labour market and their low paid positions in the primary labour market, are not marginalised by a system designed to assist them access housing. The question that recurs at the local level is whether the retail lenders have addressed the factors that constrain women's access to housing finance at an institutional level. An examination of another institution, National Urban Reconstruction and Housing Agency (Nurcha) established address access by providing guarantees to providers of low-cost housing is also revealing.

3.6.2 National Urban Reconstruction and Housing Agency (Nurcha)

The National Urban Reconstruction and Housing Agency (Nurcha) was established as a tax exempt, non-profit company in may 1995. The agency facilitates the development of low income housing by providing loan guarantees. The aims of the organisation include low income housing development by guaranteeing loans made by commercial banks and to focus in the housing needs of families earning less than R1500 per month. The agency aims to promote small medium enterprises in housing development and to strengthen the capacity of institutions involved in low-income

housing and to assist in the development of a housing market that meets the needs of all South Africans.

The organisation provides guarantees for bridging finance. Nurcha shares the risks by providing a guarantee to the lender for up to 70% (DOH, 1997) of the total amount of the loan for home building on Nurcha-approved projects. The agency provides resources where projects need facilitation for development to occur. The organisation also provides guarantees for end-user finance. Skepticism exists that guarantees can help transform poor families into successful borrowers as no guarantee can create the surplus disposable income needed to sustain home loan payments.

By the end of 1999, Nurcha had provided guarantees valued at R33 626 to projects which when completed would deliver 22 153 houses valued at R318 263 614.00 (DOH, 1999). By the end of 1999 the projects supported by Nurcha had built and transformed a total of 38680 houses. This is a substantial increase from the 1097 houses delivered in 1998. What the data does not provide is the gender breakdown of the Nurcha funded projects hence it is difficult to decipher who is benefited or lost from government supported institution. Evidence suggests that even when housing costs are reduced, very few female-headed households are able to afford. In South Africa the criteria used to extend housing finance excludes a lot of women. Often banks pose as employing gender-neutral criteria but a gender analysis of the criteria frequently reveals the underlying male bias built within. Such criteria fails to take cognisance of the special problems that women face in accessing housing finance. Nurcha provides guarantees with the hope that these benefit the poorest.

What these institutions provide are overall statistics of their achievements. However, these do not tell us whether their work increased women's involvement in housing development and empowered them or not. From the statistics provided it is not clear whether the position of women (who are the most disadvantaged in terms of access to housing) has changed. Although effort has been made to disaggregate data in terms of regions and race, the overall picture is that of a gender-blind approach to assessing the impact of institutions set up to facilitate women's greater access to and participation in housing development. Race is important in measuring the rate of transformation in South Africa, but the exclusion of gender fails to indicate whether there has been

change in women's position and if so the impact of among the different groups of women in South Africa. The complex interaction of race and gender is overshadowed by the overriding concern with race. It also problematic when South Africa in leadership position are subsumed under the same category. This obfuscates the diversity and different interests among South African women The data provided is an indication that although women are shown to experience more obstacles in accessing housing finance the way the institutions operate has not changed to be in step with the needs of its intended beneficiaries who are increasingly women due to the removal of legislative and policy barriers to accessing shelter. As the foregoing analysis shows, in every race group, women occupy a lower position relative to men of the same group. The information provided by the institutions set up to address problems of access and speedy and quality delivery is useful; however, information in determining the extent to which these institutions have facilitated women's greater participation in shelter development and subsequent empowerment is scanty.

The existence of institutions aimed at addressing housing has not been sufficient to unblock end-user finance for low-cost housing. The department of housing has consistently urged the financial sector to open up lending to the low income earners to enable them consolidate their subsidy housing. The reluctance of the financial sector to open up lending to low income earners prompted the department of housing to introduce the Home Loan and Mortgage Disclosure Bill (2000) in order to encourage fair lending practices among housing finance institutions (Mthembi-Mahanyele 2000[7]). The aim of the Bill was to enhance equity and fair practice in lending by financial institutions and force them to disclose their lending portfolio (Streek, 2001). Yet as the Minister for Housing, Ms Mthembi-Mayanyele notes, local initiatives demonstrated by banks such as Ithala in KwaZulu-Natal mobilised people to save more than R20 million. Women's saving schemes (stockvels) have been key in mobilising housing finance at the community level and the construction of 8000 houses through out South Africa (Mthembi-Mayanyele 2000).

[7] Mthembi-Mahanyele, S. 2000. Statement by the South African Minister of Housing, ***For the First Substantive Session of The Preparatory Committee Nairobi, 8-12 May 2000.***

In the opening of the 8000th house built through the people's housing process, the Minister reiterated that, "It is no coincidence that the eight thousandth house is launched on this month, bringing to light the perseverance of women in defining a role and taking charge of their lives. This is a clear indication of what women in South Africa are capable of doing. By applying local solutions to local problems, starting a savings scheme among people who are not only homeless but poor, you are teaching us all valuable lessons while at the same time exploding myths around poor people and their ability to take charge of their lives" (Mthembi-Mayanyele 2000[8]). Mthembi-Mahanyele in her pronouncements highlighted the important role that women were playing in shelter delivery through community participation, christened, 'the people's housing process'. Also lauded were the efforts of low-income women in raising housing finance through informal means such as saving in their groups popularly known as stockvels. The savings initiatives of the women also point to a tendency of the traditional lenders to stay away from the lower end of the housing market.

Despite the potential of housing to open avenues for credit, the experience of subsidy beneficiaries, and women in particular having to save through their clubs suggests that there are intervening factors that influence the extent to which linkages have positive multiplier effects. In the case of South Africa, race, class and gender appear to be intervening variables in determining the extent to which a linkage can have positive multiplier effects. The reluctance of banks to lend to subsidy beneficiaries may be explained through notions of race, class and gender. As the Minister for Housing indicated, the banks had withdrawn lending to low income areas: " while banks have been active in the lower end of the market, this has been decreasing at an alarming rate. With government's capital subsidy addressing the needs of the poor, surely it is not too much to ask that those who can afford to repay loans be offered the opportunity to do so and not be punished because they happen to be of a different hue, gender or income level" (Mthembi-Mahanyele, 2000[9]). The areas that experienced a decrease in lending by banks were inhabited by Blacks who were also low income

[8] Mthembi-Mahanyele, S. 2000.Speech by Housing Minister Sankie Mthembi- Mahanyele at **The launch of the Eight Thousandth House in Ouksie, Brits.**

[9] Mthembi-Mahanyele, S. 2000. Speech by Housing Minister Sankie Mthembi- Mahanyele at the African Union of Housing Finance 4 October 2000.

earners or unemployed. Most of those in need of credit are African women due to their low and irregular incomes.

Housing reports (DOH, 1999; 1998) indicate that women have been involved in the delivery process. They are shown to have acquired various skills in project decision making and housing related skills such as reading house plans, contracting, trades such as plumbing, plastering, painting, and so on. The acquisition of new skills is in itself evidence of empowerment. The question that remains is whether employers and communities are ready to recognise these skills and take on women as part of the labour force. The other question is whether women with the newly acquired skills are able to go out and seek employment. This is not clear from the housing reports. What the reports provide in detail are the efforts that the government has made to address the blockages to housing development, particularly housing finance, through the creation of various institutions such as: Servcon housing solutions; Thubelisha Homes; Nurcha; National housing and building registration council (NHBRC); National Housing Finance Corporation (NHFC); Gateway homes and Social Housing Foundation (SHF). When women have access to government subsidies for housing which only provide a core structure meant to be incrementally developed, they experience great difficulties in consolidating the core. This is well illustrated by findings from the five areas sampled for this study.

In the five areas sampled in this study, some of the people received individual subsidies that were used for the purchase and servicing of the land. According to the *National Norms and Standards Regarding Permanent Residential Structures* introduced in 1999, "the internal reticulation services that may be subsidised with the housing subsidy are limited to water, sanitation, roads, storm water and street lighting. This is subject to a maximum limit amount of R7 500 for the provision of the services and acquisition of land" (DOH, 1999:7). This policy came into effect after the inception of the projects researched in this study. Interviewees who had received a full subsidy were left with only about R1 100, while those who did not qualify for the full subsidy are still paying for their land. Developers argue that the hilly topography in Durban made it more costly to service the sites, which leaves very little for the top-structure and the resultant inability of beneficiaries to consolidate their housing.

The beginning of this chapter started with a quotation from the women's focus group discussion, showing how the government housing grant is spent and indicated that the factors that surround end-user participation in shelter development are multifarious. The complexity of the situation was summed up thus;

One thing that perturbs us is the subsidy money dwindles each and every year, but more and more people are homeless. Mass delivery by private companies is disturbing, because it does not consider people's choice... most of the subsidy goes to companies, not to the beneficiary...the houses which are built are disgusting. Government should ensure people friendly houses and quality[10].

The men and women who were interviewed were clearly not happy with the way things were working. The complexity of the factors that impinge on involvement in the housing process is illustrated by the intervening variables such as the performance of the macro-economy and the rate of inflation in the country which determine how much one's subsidy is worth. As the above quotation suggests, the rising rate of inflation has meant that subsidy beneficiaries are getting less value with the same level of grant as before. The timing of the grant becomes critical in determining access to shelter in both quantitative and qualitative terms.

The common understanding in these communities is that access to housing means having the top-structure. They believe that the government should provide them with a complete housing unit. In contrast, official policy supports the concept of incremental housing. Beneficiaries are expected to make an active contribution by developing housing incrementally towards their desired goal. This is an almost impossible prospect for the women in the communities we interviewed. Most work as informal sector traders, and do not have the means to extend their core structures (Ndinda 2001a). The various factors that determine access to shelter impact greatly on the standard of living among various social categories, which inevitably impacts on participation in housing development and the subsequent empowerment of communities, and specifically women whose activities occur at that specific level. Current data points to the general situation of housing and infrastructural services in

[10] Key informant, 6th April 2000. Durban:Luganda

South Africa. It is notable that the impact of the lack of or availability of improved housing conditions is felt most by women due to their triple roles.

3.7 Standard of Living

Occupation as an indicator of income shows that most Whites earn high incomes compared to Africans and Coloureds and therefore can afford better social services. On a national scale in South Africa only about 3% of White households fetch water for domestic use and a mere 1% fetch firewood (CSS, 1998). Access to infrastructural facilities such as water and energy are an indication of the type of housing, which implies that majority of Whites have formal housing and the need for such housing is least among them. This will be further explored in the next section on housing. If unemployment levels and occupational classes are an indication of the standards of living, then Whites can be said to have the lowest levels of poverty. The low unemployment rates among Indians may to some extent explain their better standards of living when compared with other groups classified Black. Indians are shown to have the same standards of living as Whites, with only 3% and 1% (ibid) of the households fetching water and firewood respectively. Water and firewood are used as an indicator of the type of housing available. The data implies that more Indians have access to formal housing compared with Coloureds and Africans. However, Coloureds, are certainly better off than Africans whose unemployment rates are higher and particularly among the women.

The occupational status and income higher income levels provides Whites, Indians and Coloureds with better living conditions than African women who are concentrated in the low paying jobs of the informal economy. While Coloureds and Indians are shown to have almost similar income levels, the living conditions among Coloureds are much lower than those of Indians, with 28% (CSS, 1998) water of the Coloured households fetching water. The 1999 October Household Survey (Statistics South Africa, 2000) does not provide an indication of the level of services among Whites, Indians and Coloureds. The survey indicates that 56% (Statistics South Africa, 2000) of African households have access to running water compared to 48% (ibid) in 1996. The fact that the level of services among Africans appear to have improved may suggest the same for other groups whose figures are not provided with regard to the quality of life indicators such as water and housing. From the occupation and income

levels, it one may infer a consistent trend where the standard of living in South Africa varies in terms of race and gender. Most African women lack the basic necessities of life such as food, clothing and shelter. In terms of housing 65% (Statistics South Africa, 2000) of all the households in South Africa live in formal dwellings. The racial and gender breakdown is not provided for all groups; however, among urban Africans, 59% (Statistics South Africa, 2000) live in formal housing, 25% in shacks and 10% (Statistics South Africa, 2000) in backyard rooms.

3.8. Summary

This chapter has discussed the factors that influence women's access to housing. The section has specifically focused on the relationship between education, development and housing. The relationship between education and the labour market reveals that although the level of skills and education determine position in the labour market, income and position in the labour market, which affect access to housing finance, are mediated by race and gender. African women's access to housing has been circumscribed by their level of education and skills as well as their race and gender. The current housing policy has already impacted on their lives through the provision of water and electricity. The question that remains is whether the current housing policy will have a lasting impact on their greater participation in housing development and empower them in the long-term. To appreciate the factors influencing women's participation in housing markets we need to understand how the current housing policy addresses issues around participation and empowerment. The next chapter discusses South African housing policy since 1994 and delves into issues of participation and empowerment, interrogating where women are located in the whole framework.

Chapter 4

4. Housing in the Reconstruction and Development Programme

4.1 Introduction

The previous chapter discussed the factors that influenced and still continue to affect women's access to housing. Issues such as housing finance land tenure and women's social position may be construed as common issues on an international scale. However, in South Africa the lack of access was aggravated by specific policies such as the Group Areas Act and influx control policies of past governments. In the transition from apartheid to democracy, the ANC devised a policy document known as the *Reconstruction and development Programme* (RDP) that was described as "an integrated coherent socio-economic policy framework". The aims of the programme were to "mobilise people and resources with the purpose of destroying apartheid and the achievement of a democratic, non-racial and non-sexist country". The extent to which these aims have been achieved is subject to debate for before the programme had taken root, it was shoved aside for another neo-liberal macro-economic policy, that is Growth, Employment and Redistribution (GEAR). This chapter, outlines the main elements of the RDP as they relate to housing and gender. Furthermore, the White Paper on housing, as a framework with roots in the Reconstruction and Development Programme, is critically analysed with a view to determining its gender sensitivity and the implications for women in South Africa. The Chapter further examines the relationship between housing and the economy, with specific reference to Gear. Key questions such as the position of women in the various linkages of housing to the economy are raised. The last section provides a gendered critique of the housing delivery systems in South Africa.

4.2 The Principles of Reconstruction and Development Programme

The RDP was informed by the South African situation before the democratic elections of 1994. The government laws and regulations that did not allow most African women to live in the cities affected their housing situation. Women's access to housing was largely determined by their education level which influenced their employment and

income levels, government policies on home ownership, the design of subsidies and their access to housing finance from the formal financial institutions.

The policy framework was based on six principles but for the purposes of this study we will dwell on one of the principles which is to link reconstruction to development (ANC, 1994). This stipulates that the RDP is based on reconstruction and development being parts of an integrated process, which contrasts with the view that growth and development, or growth and redistribution are, processes that contradict each other. In development paradigms growth is the measurable increase in the Gross Domestic Product (GDP) and this results in development. On the other hand, development is viewed as the marginal effort of redistribution to areas of urban and rural poverty. The exponents of the modernisation theory argued that development was a unilinear process, as discussed in Chapter 2 of this study, culminating in sustained economic growth rates of over 5% per annum (Rostow, 1960). As shown in Chapter 2 of this study, the failure of economic growth to meet basic needs of the masses led to a shift from a focus on economic growth only to the focus on meeting the basic needs of the population, a concept that was promulgated in the United Nations Conference in 1970.

The RDP which was the development programme of the ANC for reconstruction of the country broke away from the modernist perspective, arguing that where growth occurred, its sustainability, distribution and the degree to which it contributed to long term productive capacity and human development and its impact on the environment were important questions when considering reconstruction and development. The approach integrates growth, development, reconstruction and redistribution into a unified program. The infrastructural program was seen as central to this link, in providing modern and effective services such as electricity, water, telecommunications, transport, health education, housing and training for all. Various proposals, strategies and policy programmes were outlined in the RDP. These were grouped into five key programmes as discussed below.

4.2. Meeting Basic needs

In the basic needs approach the state was seen to be a key role player in the achievement of basic needs. The processes that keep the poor in their state include

unequal distribution of income and unequal access to centrally provided services and the concentration of the benefits of economic growth in a few hands. For the poor to benefit from growth and development, a more equitable distribution of assets or the factors of production, land, capital, education and technology was important (Hopkins & Hoeven, 1986). While it is often assumed to have a neutral role, the state is dominated by the relative power of the various socio-economic classes. All policy measures affect the relative power of various classes influencing economic processes to their own benefit. In the absence of equality amongst different classes, reliance on market forces to meet basic needs is not realistic. Markets are inefficient in allocating resources when there is an unequal distribution of power based on wealth and asset ownership (Hopkins and Hoeven, 1986). The same can be said about gender.

The distribution of power among the genders in terms of state control is unequal. Men dominate on the corridors of state power. They influence economic processes in their favour and this in itself requires that certain policies be put in place to ensure equity in terms of gender as well as class. In international development the adoption of WID anti-poverty approach was one way of addressing the inequalities in meeting basic needs. The theoretical approach in Chapter 2 of this study alluded to the WID anti-poverty approach and this section discusses it further as one of the approaches that was employed in addressing women's basic needs in international development.

The basic needs perspective underlies the argument for the provision of shelter which in Maslow's hierarchy falls within the first and second order needs. The basic needs strategy in South Africa includes the provision of water, shelter and basic infrastructure to communities. In relation to women the basic needs approach in the provision of housing is now not based on the notion of welfare, but rather on an enabling approach. The White Paper on housing clearly recognises the role of the state in meeting basic needs of the poor. It states, *"The state has a fundamental role and responsibility to implement policies and strategies that will redress this imbalance in the distribution of wealth in the country*[11]". The role of the state is defined within a neo-liberal framework where it is to intervene in terms of policy to

assist people to meet their own needs without creating dependency on the state. Such an approach is consistent with neo-liberalism which advocates for a lesser role of the state in the economy. Neo-liberalism further advocates fiscal discipline, cutting down of state expenditure on social services such as welfare, health, education and housing. The argument is that these services should be accessed through the market as government intervention in the economy distorts prices. The South Africa government aims to meet housing needs within a neo-liberal framework by indicating that these needs will only be met within the resource constraints. This view is enunciated in the housing policy that stated, *"where people due to socio-economic adversity, are not in a position to afford secure tenure, basic services and basic shelter, society in general and the state specifically has the responsibility to address this situation within the resource and other constraints applicable to it. In doing so Government's aim will have to be to ... reduce the levels of dependency and increase levels of independency from state assistance and support. This approach is consistent with the RDP of which housing is an integral part*[12]". The approach adopted by the South Africa government in meeting basic needs within a neo-liberal framework marks a point of departure from the earlier basic needs approaches in which the state clearly had a central role in running the economy. Government intervention in providing basic needs to the poor also marks a point of departure from its macro-economic policy that advocates a market-based approach in meeting these needs.

The approach of the South African government in meeting basic needs within the budgetary constraints is reflective of attempts to reconcile state intervention in a free market environment. Whether this mix of welfarist and market-based approaches in meeting basic needs works is not clear. The evidence from the field research in this study (Chapters 8 and 9) shows that the multifarous approach works under certain conditions but not others. Where communities pool their resources together, contribute sweat equity and are involved in all the stages of the development process,

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[11] Department of Housing. 1994. ***The Housing White paper: The New Policy and Strategy for South Africa.*** Pretoria: Department of Housing [online]. (http:www.housing.gov.za), Retrieved on November 13, 2000.

[12] Department of Housing. 1994. ***The Housing White paper: The New Policy and Strategy for South Africa.*** Pretoria: Department of Housing [online]. (http:www.housing.gov.za), Retrieved on November 13, 2000.

the approach adopted by the South Africa government works. However, where the households have to source materials individually, have a minimal role to play in the planning, design and implementation of the project, the mixed approach has limited success. This the study points to specific aspects of the delivery process that need redress for the government approach in providing basic needs to work. These are drawn out in Chapter 9 of this study.

Housing is not only perceived as a basic need but also a right that is enshrined in the bill of rights. The notion of housing as a basic right is taken further in the housing policy, which speaks about the need for "freedom of choice" in meeting basic needs. However, the right to choose is not inelastic but rather limited to the availability of resources within communities and government fiscus. The policy states thus, *"it is recognised that people should be able to access and leverage resources on a collective basis. The state should promote both the right of the individual to choose and encourage collective efforts (where appropriate) by the people to improve their housing circumstances*[13]*"*. The basic needs approach used in relation to women in South Africa is one that enables them acquire skills in the process of providing their own housing, a fact that was clearly evident in the design of the housing subsidy scheme.

4.2.1 The Housing subsidy Scheme

The current housing subsidy is based on the principle of capital subsidy (Adler and Oelofse 1996). The subsidy uses a targeting mechanism where only those most in need of shelter (earning less than R3500) may be considered for the subsidy. In line with notions of efficiency as discussed in the WID approaches, the design of the subsidy uses a strong targeting mechanism in which subsidy allocations are based on the household income, with the lowest earners accessing the full grant and those earning close to R3500 accessing less. The subsidy is structured according to the different income levels, with a major focus on the lowest income earners, a majority of whom are women. The housing subsidy provides funding options to eligible people

[13] Department of Housing. 1994. ***The Housing White paper: The New Policy and Strategy for South Africa.*** Pretoria: Department of Housing [online]. (http:www.housing.gov.za), Retrieved on November 13, 2000.

in the income bracket of R 3500 per month and below. People married in terms of civil or customary law as well as couples living together but are not married also qualify. The beneficiaries must be lawful South Africa citizens. Recipients of the subsidy must be over 21 years, be legally competent to contract and have financial dependants, a view that received wide criticism from various analysts and organisations. Considering the high unemployment rate in South Africa, the condition that recipients must have financial dependants clearly excluded a lot of deserving single men and women particularly youth. According to Parnell (1996) most South Africa women got their first child in their teens and the conditions of the subsidy therefore excluded a large number of the most vulnerable group of women, who were young poor and had dependants. In the audit on legislation that discriminated on the basis of sex/gender, the commission on Gender Equality (CGE) (1998) noted that "The current subsidy scheme excludes single men and women and only makes provision for those in a relationship or those with dependants. It also excludes parents under the age of 21 thus putting large numbers of young mothers at risk of homelessness as they are highly unlikely to have alternative access to credit" (CGE, 1998:52).

The subsidies were aimed at assisting households acquire ownership of fixed residential properties (housing opportunities) for the first time. The issue of excluding single people raises pertinent questions about the current housing policy. On the surface it appears to be accommodating of all groups of the marginalised; yet close scrutiny reveals that it is strongly based on the Western notion of the nuclear family and the African notion of the extended family where single grown men and women are not accorded status except in relation to their spouses or parents (Walker, 1998). This view, by being incorporated in to the housing policy raises pertinent questions in the light of international trends which point to a steady growth in the proportion of single households (Organisation for Economic Co-operation and Development (OECD), 1995[14]).

[14] The Countries represented in the OECD study were: Austria, Australia, Belgium, Canada, Finland, France, Germany, Greece, Iceland, Ireland, Italy, Japan, Mexico, The Netherlands, Newzealand, Norway, Portugal, Sweden, Switzerland, Turkey, United Kingdom, United States, Poland, Russia and Tajikistan. The observations reflect mainly European and North American trends and not necessarily the trend in Africa or much of the so-called Third World.

International trends point to the growing proportion of single-headed households. For example, 52% of the households in Britain in 1961 were married couples with dependent children and by 1991 the proportion of households constituted by married and cohabiting couples combined had dropped to 25% (OECD, 1995). In the same period (1961-1991) the proportion of lone person households had risen from 4% to 26% (OECD, 1995). The fact that this phenomenon is not widespread in South Africa by no means suggests that it will not surface in the future. Excluding single people from accessing the subsidy suggests that they are not recognised as deserving poor. Furthermore, this raises the issue, particularly among women, that one is not recognised except in relation to others. The exclusion of such individuals from access to housing now merely postpones problems to the future. The question is, who will shelter such groups in their old age, in a policy environment where government expenditure on welfare continues to decline with the implementation of neo-liberal policies as discussed in Chapter 5. It is valid to argue that the limited government resources call for severe targeting hence the restrictions placed on who can access the subsidy and who cannot. What this section does is to raise the debates around the capital subsidy and point to the gaps. This study does not pretend to provide definitive solutions but merely points to issues for redress and further research. It is notable that African women are overrepresented among the poor, with about 48% of them earning less than R500 per month (Statistics South Africa, 2000). These women are currently involved in housing development through various delivery systems and this study contributes to the growing body of literature on women's involvement in shelter delivery.

4.2.2 Types of Subsidies

The different types of subsidies that those who qualified were outlined in the 1997 annual report as follows: project-linked; individual, consolidation, and institutional as well as Relocation Assistance and the Discount Benefit scheme. The various types of subsidies could be linked to the different delivery systems. Project linked subsidies provided beneficiaries with the opportunity to own houses in projects approved by provincial housing boards. The subsidy was linked to the household income as shown in table 4.1

With the individual subsidy households could acquire ownership of an existing property in a project or a property in a project not approved by a provincial housing board. A person could also buy a serviced site and construct his/her own home. The individual subsidy could be used either on a non-credit-linked basis, where only the subsidy amount is used to acquire property or on a credit-linked basis where a home loan is obtained from a mortgage or non-traditional lender to buy a property. Households with a combined household income of less than R1500 qualified for full individual subsidy. These were the destitute, underemployed or unemployed, and some of those permanently employed. The destitute, unemployed, irregularly unemployed and the permanently employed who earned less than R1500 could not make regular payments on either capital or running costs associated with housing. Security of tenure in their case was of paramount importance. Incremental housing, Smit (1996) observed, would not be a realistic option for the destitute or underemployed due to their inability to meet the running costs of high quality infrastructural services.

The author proposed that the ideal housing arrangement for this group would include a large plot, the idea being that the top-structure would not occupy the whole plot and in order to leave some portion for sub-letting or to generate income. Smit (1996) noted that there were trade-offs between plot size and the capital costs; short frontages, helped in minimising the costs of providing infrastructure with minimal costs incurred in services provision, a large residual is left for the core unit. Thus the appropriate delivery system for this group would be in-situ upgrading, rollovers and greenfields development.

On the other hand, the appropriate delivery system of the irregularly employed should include sweat equity (Smit 1996). This broad classification failed to recognise the peculiar situation of female-headed households who were unable to contribute sweat equity due to their household form that meant they were often the sole breadwinners in their families and they had to make a trade-off between contributing labour to construction or work to meet their household needs. When the choice was between daily survival and long-term investment, the priorities were clear.

Table 4.1 Housing Subsidies

Monthly beneficiary income	Previous subsidy amount	Increased subsidy amount
Up to R1 5000	R15 000	16 000
R1 501 to R2 500	R9 500	R10 000
R2 500 to R3 500	R5 000	R5 500
Consolidation subsidies		
Up to R 1 500	R7 500	R8 000

Adopted from: Department of Housing 1999. Annual Housing Report. Pretoria: Department of Housing .

People who received housing assistance from the state in the form of serviced sites (including serviced sites by the Independent Development Trust (IDT) before the new subsidy scheme could apply for the consolidated subsidy to improve on their housing conditions. The consolidation subsidy is provided to upgrade the structure on a serviced site. The consolidation subsidy categories are in table 4.1. The income levels of people living in such sites varied but only those whose income was below the stipulated minimum qualified for the subsidy. The subsidy level of this group was sufficient to provide a core or starter structure that could be incrementally built.

Another form of subsidy was the institutional subsidy available to institutions providing affordable housing to people who qualified for the individual subsidies. Institutional subsidies allowed low-income people to live in subsidised rental accommodation, where the tenure were based on share-blocks, deeds of sale, or full ownership. Developers who opted to provide social housing qualify to receiveed the R 15 000 for each residential unit occupied by beneficiaries. For economic viability, the institutions were allowed to provide housing for households that did not meet the criteria for the individual subsidies.

Another form of subsidy was the relocation assistance, which provided an alternative to defaulting borrowers who were three months in arrears on 5 June, 1995 and where

the rehabilitation of their mortgage loans was not affordable. The relocation instrument provided for the conclusion of a rental arrangement for a defined period to stay on the relevant property, pending relocation to an affordable property. The government provided assistance in the form of a relocation assistance grant equal to the subsidy for which a person would normally qualify, and the banks and the South African Housing Trust (SAHT) provided a mortgage loan that the individual could afford. This process was commonly termed as "rightsizing" (White Paper, 1994).

Finally the discount benefit scheme which promotes home ownership among tenants of state-financed rental stock, including formal housing and serviced sites. In the discount scheme, tenants got a maximum discount of up to R7 500 on the selling price of a property. In most cases the discount was equal to the selling price of the property, which was then transferred free of charge to the tenant. According to Makgetla (1995), the transfer of rental housing to private ownership in townships aimed at giving Black entrepreneurs access to collateral as a basis for getting loans, largely excluded women because the historically the authorities gave the leases to men only. It may appear that under the new government few female-headed households receive title to these houses, thus entrenching gender inequality, with African women in particular lacking household infrastructure, skills, assets, and access to credit. However, as Todes and Walker (1993) noted that in KwaZulu-Natal about 41% of the beneficiaries of rental housing in Durban were women. This suggests that the impact of selling the apartheid rental stock may vary from province to province.

About 1 000 000 households qualified for assistance under the Discount Benefit scheme (DOH, 1998). Up to 1997 a total of 164 906 beneficiaries participated in the scheme, of whom 36 601 received assistance (DOH, 1998). From April 1994 to the end of 1997, 99 000 title deeds were transferred (DOH, 1998). Considering that properties in the past were registered in the name of the male head of household, the question this raises is what proportion of the beneficiaries are female-headed households. While the housing reports provide information on the aggregate number of subsidy recipients we do not know who in terms of gender is benefiting from the housing programme.

The analysis of the housing subsidy scheme and the different subsidy levels reveals that the underlying male bias remains unaddressed. Despite the policy appearing to be all-encompassing, various elements within the policy and its implementation point to underlying the underlying male bias. It is assumed that women can provide their sweat equity and contribute to their housing needs without creating a strain on their multifarious roles in the home and the community. The notion of sweat equity is taken at face-value and seen as unproblematic. It is assumed that all women are free to contribute their sweat equity to the construction of their houses and little consideration is given to the different family forms in South Africa.

The notion of sweat equity assumed that in all households there were enough people that could contribute. This study notes that female-headed households are diverse in terms of age and household composition; some comprise of a young mother and her young children while others comprise of extended family members while others consist some of a elderly female-head with her grown up children and grandchildren. Little attention was given to female-headed households with very young children and or frail elderly relatives who could not participate in construction. This leads to a situation where only those that have resources to hire labour or have grown up sons and daughters who can contribute their labour are able to consolidate their housing (Machado, 1985; Vance, 1985). The result is a double disadvantage for the households (young female-headed) unable to consolidate immediately because the rise in construction and labour costs make it a difficult task to eventually start. Some households have been forced to sell their plots while others have paid very huge costs to build just the core. The findings of this study confirm that while sweat equity may work in some cases, often individuals depend on hired labour for efficiency and effectiveness. People want houses immediately and so they hire skilled labour to do the construction. Sweat equity also works where households have various sources of income which means that as some household members contribute their labour others can look after the income needs of the families (See Chapter 7).

4.3 Developing Human resources

The development of human resources entails planning for the skills supplies to provide the right types of people in the various sectors of the economy. In the 1960s,

various scholars showed that education contributed to the growth of income by improving the skills and productive capacities of the labour force (Psacharaopoulos and Woodhall, 1986). In the 1980s more scholars showed the importance of education in promoting economic growth, arguing that the contribution of education to economic growth was stronger if the complementary between education and other forms of investment were taken into account (Psacharopoulos and Woodhall, 1986). Scholars measuring the contribution of education to economic growth led to the conclusion that increased productivity was a direct result of increased education and that the earning of workers was a measure of their contribution to output. It was assumed that the higher earnings of educated workers were a measure of their increased productivity and therefore their contribution to economic growth and the relationship between inputs and outputs was a simple one, which could be analysed, in aggregate function. Such assumptions were widely criticised (Psacharopoulos and Woodhall, 1986) for they failed to take note of issues such as race, class and gender in various contexts like South Africa.

Recent World Bank research provided evidence of the link between education and growth of output (World Bank, 1995). Various studies showed that education strongly affects economic growth and that the general investment has less effect on the growth rates when it is not supported by investment in training. Research showed that there was a clear link between education and other indicators of development such as health and fertility. In South Africa the low levels of investment in training Blacks and women in particular led to low levels of productivity among women as measured by their incomes levels relative men (Statistics South Africa, 2000). The contribution of women to economic growth was shown to be negligible due to their low employment levels in the formal sector. Most women were concentrated in the informal sector where the contribution to the GNP was rarely included in national statistics.

Due to the low investment in human resources in terms of training women in skills other than those in the service industry, the current government is faced with the task of capacity building in housing delivery particularly among women. The White Paper recognises not only the need to build capacity in housing delivery, but also the need to address discrimination in skills training by stating that *"it is essential that new policies and legislative action by the state should be particularly sensitive to the removal of*

entrenched discriminatory mechanisms and conventions in respect of gender, race, religion and creed. Government has particularly identified the need to support the role of women in the housing delivery process". Although the policy guidelines in support of women's participation in shelter development are in place, the implementation of these varies from area to area even within the same province as illustrated in the areas sampled in this study. In two out of the five areas sampled for this project, no women were trained in construction. In both Glenwood II and Thembalihle, women participated as labourers in the provision of infrastructure where they received on-the-job training in basic plumbing. However, the construction work was allocated to the men who were trained on the job. The differences in the type of training were not evident at first glance, but become clear when viewed in the light of the multi-relational approach to participation as highlighted in chapter 6 and elaborated in chapters 8 and 9 of this reseaarch. The previous chapter outlined various factors that account for the low level of women's involvement in housing development, and training features strongly among others. Yet the findings of this study revealed that even where women had training in shelter construction and related skills, their participation in housing delivery remained low. The reasons for this scenario are discussed in detail in the case studies in chapter 8, which highlights the process of delivery in each of the areas sampled.

The White Paper further states that small and medium sized companies will be partnered with larger established companies to support local efforts in housing delivery. To achieve this the White paper indicates that policy emphasis will be *"mechanisms to stimulate the participation of historically disadvantaged emerging entrepreneurs and constantly evaluating and supporting the role of women in the delivery process*[15]*"*. No further details are provided on how the support is to be extended to women nor are any targets set in order to ensure that what the policy states actually happens. Furthermore the housing policy does not differentiate the types of entrepreneurs in the housing sector, leaving the policy statement ambiguous and open to various interpretations. The most common interpretation has been that of emerging contractors, leaving out other key players in the linkages related housing as

the building material suppliers, suppliers of house fittings and so on. This has left gaps in the support provided to communities with skills being provided in certain aspects and not others as illustrated in Chapter 7 where men were equipped with construction skills and women material suppliers received limited support in that they acquired skills in brick-making but not the skills to manage their business and market their products. The result was that the women material suppliers did not have an edge over their competitors. On the other hand, the areas where women had the skills, for instance, in running the dressmaking and food processing business in Luganda, they excelled and curved out a niche for their products in the community. This suggests that skills training is necessary but it needs to be complimented by other skills that assist the beneficiaries to maximise on the opportunities available.

Human resource development in South Africa is related to economic priorities, which emphasise export-oriented growth (Government of South Africa, 1996) and the promotion of small medium and micro-enterprises (SMMEs) (Government Gazette, 1995). Most of the SMMEs operate outside the home environment. Women are concentrated in the so-called survivalist sector where their economic activities are not motivated by the need for accumulation but rather the need to meet their basic needs. Human resource development in the housing sector may hold better prospects for improving the economic position of women because of the better remuneration in housing related activities.

Training for women just as for men has implications for imparting skills that enable them to participate and effectively compete in the economy. The housing construction sector is known to be male dominated in South Africa. Women make up a mere 6% (CSS, 1998) of the total labour force in the construction sector. When women feature, it is as unskilled labourers. The skilled labour-force in the construction sector comprises almost entirely of men with a few women professionals. It is one of the well-paying sectors that have an annual turnover of millions of Rands. Since 1994, the government has made budgetary allocations for housing delivery every year. The total budgetary allocation to housing for the year 2000/2001 was R3, 333 billion

[15] Department of Housing. 1994. ***The Housing White paper: The New Policy and Strategy for South Africa.*** Pretoria: Department of Housing [online]. (http:www.housing.gov.za), Retrieved on November

(Mthembi-Mahanyele[16], 2000). This has meant that those involved in housing delivery whether it is as materials suppliers or contractors have benefited from this allocation. This has generated income for materials suppliers as well as contractors and other housing professionals. With the huge budgetary allocations, the training of women in construction and related trades would ensure that women like men also benefit from the income that accrues from construction work. Imparting skills in housing development would equip women with a wider choice of employment and greater opportunities in life. Women's participation in shelter development was supported b the Habitat II conference, which emphatically stated that, *Women should be actively and practically encouraged to enter shelter-related professions - architecture, engineering, construction, management and planning - which are male dominated* (United Nations, 1996). While Habitat supports the participation of women in housing at the professional level, it is notable that even at the lower levels which include trades related to housing (such as painting, plumbing, brick-laying, carpentry, electrical fitting and so on) women are few if not absent. On the other hand, one would also ask whether women are interested in participating in the housing sector as workers and not just as consumers. This question is further explored in Chapter 7 which points to various scenarios. The findings of the research in this study indicate that various factors influence the direct involvement of women in the construction sector. In KwaZulu-Natal, these include attitudes towards women's participation in construction work, training and outright male bias. While training is hailed as central to women's greater involvement in shelter delivery, intervening factors influence the level of participation and sustainability of this.

The housing policy suggests that communities will be supported to mobilise and participate in meeting their housing needs *"in a way that maximises the involvement of the community and the private sector and leads to the transfer of skills to and economic empowerment of members of the community"*. According to the CSS (1998) incomes in the construction sector are relatively higher than those in the social services sector, which is dominated by women. It is commendable that the housing policy identifies training and skills transfer as some of its objectives; however, the

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13, 2000.

[16] Mthembi-Mahanyele, S. 23rd May 2000. ***Budget Vote. No. 15.*** Pretoria: Department of Housing.

strategy to achieve these is not clearly defined nor are there any targets set to address gender equity in the construction sector.

Another stated objective of the housing process is economic empowerment. Given the low proportion of women relative to men in the construction sector, one may deductively infer that women constitute a low proportion of the actors in the material supplies sector which may also be said to be male dominated. The Housing White Paper again was vague and provided no coherent strategy for dealing with this area. The design of the subsidy was such that it could only be used to access housing. The subsidy was in the form of a voucher, for purchasing building materials from licensed suppliers and contracting labour from established builders. The women under focus in this current study (African women) were rarely found as established material suppliers. This is not to say that Black women were not at all involved in the production of building materials. They were; but most worked in groups that were not licensed as building material suppliers (Ndinda 2001a). Economic empowerment intended in the White Paper did not occur among the impoverished Black women but among the already established big material suppliers. In terms of procurement of building materials the White Paper made no mention of gender as an issue to be addressed to ensure equitable economic empowerment. It is difficult to assess the extent of empowerment unless participation in shelter delivery is deconstructed into various components.

Between 1994-1998, about 937 000 subsidies were approved and 629 000 were actually spent. Initially the target of the government was to have of 5% of the annual budget expenditure on housing. In the 1998/99 budget, the total budgetary allocation to housing was 1.8% (3.7 billion) of the national budget. A further R700 million from the department of Constitutional Development was spent on subsidies for bulk infrastructure (BESG, 1999:5). Considering that the budgetary allocation to housing and the gender composition of the construction and related sectors, the question that arises is who benefits from government budgetary allocations to housing. The findings from each of the case studies sampled for research shed more light. Beneficiary involvement varied from place to place and so did the extent of empowerment. There was no consistent pattern except in terms of decision making at

the community. Evidence supporting these views is found in Chapters 7 and 8 of this thesis.

4.4 Building the Economy

According to Buckey (1993), economic activities entail the mobilisation and management of some or all the factors of production which are land, labour (skilled and unskilled), capital energy tools, machinery, plant management and entrepreneurship. Any economic activities aimed at achieving development must be carried out on a sustainable basis (Buckey, 1993). The returns to the activity must be greater than the costs, i.e. profitable. Profits can only be achieved if the markets are efficient and if the surplus is reinvested in the same activity to produce more profits. Elements necessary for economic growth include are savings, a high rate of investment and reinvestment. If these fail then the economy stagnates.

The government of national unity (GNU) South African government that came to power in 1994 was tasked with the role of building the economy to the extent that growth was achieved. The RD P was the ANC blueprint outlining how the country would be developed. However, the formation of a government of national unity by the ANC and the Nationalist Party meant that policy ideas of both had to be incorporated into development planning. Thus in 1996, the government came up with the Growth, Employment and Redistribution macro-economic policy that combined the views of labour and business. The economic policy (Gear) formulated with the help of World Bank experts, carried a heavy doses of neo-liberal prescriptions as indicated in the policy elements. By the time GEAR came into being economic growth was slow. Among the objectives of GEAR were bringing the fiscal deficit down and keeping inflation in check.

Features of GEAR included liberalisation, fiscal discipline, export-oriented growth, privatization, labour flexibility, a focus on stabilising financial markets in South Africa through the gradual lowering of interest rates while keeping the inflation low (Government Gazette, 1996). These elements of the macro-economic policy were based on the neo-liberal framework of the International Monetary Fund (IMF) and the World Bank (Adelzadeh, 1996). The GEAR framework was similar to that of the IMF Structural Adjustment programmes (SAPs) in Third World countries. The adjustment

packages included: the mobilisation of resources through fiscal discipline, tight monetary policies and increased efficiency of the public sector; improving efficiency in the economy through privatisation; price decontrol, removal of subsidies, increased competition from imports and credit reform; trade policies entail liberalising the economy, with the removal of import quotas and rationalisation of tariffs and reforms to support exports; and institutional reforms involving strengthening the capacity of the public sector and increasing the efficiency of public enterprises with greater support for the productive sectors (Galdwin, 1991; Stewart, 1992; Elson, 1992).

Taylor (1997) is one of the feminists that critiqued the adoption of neo-liberal policies in South Africa. The criticisms were based on the international experience of women in countries where neo-liberal macro-economic policies had been implemented. Commenting on women's employment, Taylor (1997) argued that the deregulation of labour markets had been accompanied by higher rates of female participation in the labour force at very low wages and poor working conditions. Drawing on the impact of neo-liberal policies internationally, the analyst posed that the implementation of GEAR in South Africa was likely to have similar effects. The analysist argued that the deregulation of labour markets in South Africa would lead to the casualisation and feminisation of the labour force. Due to liberalisation, firms are forced to restructure their production and operation processes leading to an increase in out-sourcing and sub-contracting work to home-based workers, most of whom are women. Taylor (1997) argued that the same pattern is likely to be replicated in South Africa

By sub-contracting work to home-based workers, capitalists cut the costs of providing space, reduce their expenditure on expenses such as water and electricity, circumvent the requirement to comply with minimum wage and other benefits. While sub-contracting work provides women with income and yields high profits for the industries, the large pool of unorganised labour has an impact on unionised labour in that whenever there is industrial unrest and disputes occur, the home based workers are able to absorb the shock. On the one hand, this allows strikes to last longer than would be possible under normal circumstances. However, the availability of home-based workers reduces the ability of the working class to force the management to settle disputes. Home-based workers ensure continuity of production, profits and the availability of goods to the society. (Mahajan, 1992).

In critiquing labour proposals in GEAR, Taylor (1997) postulated that women's voices were absent from the document and that the proposals focused on publicly led investments on infrastructure and land reform, focusing on small scale farmers. Due to the marginal position of women in the economy, Taylor (1997) argued, it was unlikely that GEAR would positively impact on their status. She posed that, "since women's voices as workers are not heard across all sectors nor the roles that they play in social reproduction (the care of children, the elderly, maintaining the family as a social unit) recognised, it is unlikely that current strategies will result in a difference for them (Talylor, 1992:14-15). It was further noted that "Nowhere in the plans is there a commitment to the economic empowerment of women through guarantees of specific sectoral job allocations, a rural development strategy which targets women as beneficiaries of land redistribution and small scale farmers, or provides women with micro-credit facilities in the informal sector where they are in the majority. The economic empowerment of women in the public and private sector in a planned process is excluded" (Taylor, 1997:15). The macro-economic policy was devoid of any specific reference to training and education programmes for women that were likely to facilitate government and labour's commitments to growth through human resource development. Areas such as poverty and inequality were glaringly absent from the document.

The emphasis in GEAR was growth at all costs and the strategy to achieve growth was specifically through the market. The strategy is gender biased for within the market economy women's contribution is 'invisible' and not counted. Taylor (1997) argued that GEAR is likely to entrench the existing patterns of inequality and ownership with resources and control remaining largely in the hands of White men (Taylor, 1997). The analyst critiqued the neo-liberal assumptions underlying GEAR, which presuppose that the market is the best allocator of goods and services and that increased investment accompanied by industrial restructuring to increase efficiency benefits all through the trickle down effect. Evidence to the contrary abounds.

The implementation of SAPs in various sub-Saharan countries yielded mixed results. Most analysts agree on the negative impact of SAPs on the Third World countries and Africa in particular, hence the change of strategy by the World Bank to 'adjustment

with a human face' (Galdwin, 1991; Elson, 1992; Stewart, 1992). Adjustment resulted in mass unemployment due to rightsizing of the public sector, increased infant and maternal mortality rates due to privatization of health services, high dropout rates particularly among girls due to the introduction of school fees and the collapse of local industries due to liberalisation policies that opened up local markets to foreign goods that were more competitive in terms of prices, leading to higher rates of poverty (Galdwin, 199; Setwart, 1992; Asfah, 1992; Potts, 1997). The experience of countries like Ghana, Zambia and Zimbabwe points to the adoption of coping mechanisms in the face of increased poverty and destitution. As Taylor notes, :People's ability to respond to the vagries of the market and to provide for themselves through the market requires an asset base which includes land, credit facilities and education and skills that women are denied in South Africa"(Taylor, 1997:17). The lack of an emphasis on human resource development among poor women implies that their ability to cope with the effects of an economic policy dependent on the market to allocate resources, is highly constrained.

In Zambia the implementation of neo-liberal economic policies in the form of SAPs led to the sharp increases in commodity prices; in Barbados female unemployment increased while in Peru, women's real wages fell by 15% within a period eight years (1976-1984) (Stewart, 1992). However, in some cases there was an increase the women's participation rates in the labour force in various countries such as Jamaica, Costa Rica , Chile and Uruguay (Stewart, 1992) whereas a decline was noted in men's employment. The increases in female participation rates may be due to the need for income to support their families. Feminists argue that the increase in female participation rates in the economy is often accompanied by low wages and poor working conditions (Visvanathan, 1997; Fenandez-Kelly, 1997).

The overriding concern with growth deviates from issues of human development and empowerment discussed in the Reconstruction and Development Programme, for example meeting basic needs, addressing inequality and democratising the state, and implementing the Reconstruction and Development Programme (Taylor, 1997). Evident is the fact that GEAR lacks a strategy to address poverty or gender inequalities through employment. This, according to Taylor (1997), goes against government commitment to the creation of a non-sexist society. Inherent in neo-

liberal-liberal economic policies is a strong male bias. Male bias is seen in the way women are drawn as cheap labour into jobs which men decline to take up. This has meant women have less time for their reproductive activities. According to Elson, (1992, 1999) male bias was evident in the assumptions about the household which is the source of labour supply. It was assumed that the household was a unit with a unified single set of objectives, a position that ignored the fact that members within the same unit could pursue different goals and prioritise differently in the use of their time and resources. As a result the planners treated it as an individuals with a single set of objectives.

Noteworthy is the fact that the conceptual framework of GEAR does not link production with the process of social reproduction. Taking a socialist feminist perspective, Taylor (1997) argues that through supporting and participating in production activities, women play an important role in building social capital doing household chores and community tasks, in the non-monetised sectors. The scenario is worsened by the fact that South Africa does not have gender disaggregated statistics on unpaid labour, although working women are also responsible for household work. Excluding the total value of work done by African women promotes the erroneous belief that they are unproductive. Taylor states, " Household and community work in reality transcends market value because it has intrinsic use or human value that is difficult to capture in terms of its exchange value" (Taylor, 1997: 19). The solution to women's oppression and exploitation as suggested by socialist feminists lies in the socialisation of housework and child-care, and in increasing women's incomes (Saulnier, 1996). GEAR like other neo-liberal economic policies is underlined by a strong male bias.

Taylor focused on the likely effects of implementing a neo-liberal economic strategy on women but other analysts documented the impact of GEAR specifically on employment trends in South Africa. (Adelzadeh, 1996; Osborn, 1997; Heintz, 1997; Taylor: 1997; Natrass, 1998). The analysts emphasised the socio-economic impact of the implementation of GEAR and argue that since the implementation of GEAR there had been more job losses than job creation. In particular, Edward Osborn (1997) indicates that while the policy promised the creation of 400, 000 jobs by 2000, about 164, 000 people lost their jobs in 1997 alone. While production in industry was shown

to have increased, employment in manufacturing declined by 6% in 1997. The scholar observes that despite increase in worker productivity, research shows marginal wage increases in manufacturing industries such as furniture and foot wear. According to Heintz, (1997) increased productivity at a rate higher than the rate of economic growth may lead to more job losses. These analyses provide a gender-neutral impact of employment. Taylor (1997) provides a gendered view of the impact of GEAR on South African women.

While the formal sector appears to have shed most jobs (71 000) (Heintz, 1997), more jobs appear to have been created in the informal sector. However, Osborn (1997) cautioned that increased employment in the informal sector at low incomes and poor working conditions were unlikely to address the problems of poverty and inequality in South Africa. Asfah Adelzadeh (1996) argued that the macroeconomic policy appears to have overlooked issues of inequality and redistribution. Adelzadeh (1996) and Heintz (1997) are critical of the fact that the government in its macroeconomic policy failed to indicate the limitations that should be placed on market forces. Heintz (1997) in particular strongly objected to the idea of subjecting human beings to the mercy of market forces arguing that, "subjecting them to the same market forces as produced commodities can threaten the integrity of a society by creating unemployment, increased poverty, encourage poor working conditions and producing environmental degradation (Heintz, 1997:32). While noting the criticisms levelled against GEAR Maria Ramos (1997) strongly defended the policy, arguing that it was necessary for sustained economic growth. It is within this context that the relationship between housing and the economy will be discussed.

4.4.1 The Relationship between housing and the Macroeconomy

Some of the analysts that have discussed the relationship between housing and the economy include van Huyck (1986) Smit & McCarthy (1991) Smit and Van Gass (1991) Currie (1991), Kentridge (1996), Department of Housing, (DOH, 1997) and the World Bank (1991).

The relationship between housing and the economy was viewed from various perspectives. On the one hand housing was perceived as a potential lead sector in the

economy. According to Smit and McCarthy (1991) used the notion of housing as a lead sector to refer to the role that housing could play in reviving or "kickstarting" the economy. Analysts argued that during periods of low economic growth, investment in housing oould be counter-cyclical and be used to stimulate the economy (VanHuyck, 1986). Other analysts understood the notion in terms of sustained disproportionate investment in housing as part of a growth path (Smit and McCarthy, 1991). Smit and von Gass (1991) distinguished between "leading" and "following" sectors. Leading sectors were those that could be stimulated against the general economic trends and are therefore able to "kick-start" depressed economies. In contrast, following sectors tend to go by the prevailing economic trends despite stimulation (Smit & von Gass, 1991). According to the authors, two conceptions of a lead sector were not necessarily contradictory; housing can act as either a lead sector or a following sector.

Currie (1991) postulated that housing that can be used as a lead sector in invigorating economic growth. This notion was based on the assumption that unlike other sectors, housing was not dependent on imports and therefore its ability to cause a strain on the Balance of payments (BOPs) is minimal. Adebayo (2000) in pointing to the developmental impact of housing in Africa pointed to the need for governments in Africa to manage housing as a productive sector of the economy. The World Bank has over the years promoted this view, particularly in relation to site and service schemes.

Van Huyck's (1986) analysis showed that the costs of building materials accounted for a large proportion of the costs of construction followed by labour costs which accounted for between 19 % to 27% of the total value of construction (van Huyck, 1986). Recent research in South Africa suggested that building materials accounted for between 85% and 90% of the total cost of the top structure while labour costs were the second highest (Peer, 1997).

On the micro level, the importance of housing as a productive investment was underlined by Smit and Van Gass (1991) who argued that the sector was an income multiplier through its backward and forward linkages. Housing delivery not only comprised of construction but also of backwardly linked firms such as the materials and building supplies industries (which provide among other things, cement, bricks, and timber) as well as firms that provide services in architectural design, engineering,

valuation, and quantity surveying. Forward Linkages involved firms that are impacted upon by the construction of new housing which generated demand for durable consumer goods such as fittings, furniture and electrical appliances. On the macro level Kentridge (1996) discussed the relationship between housing and the economy in terms various types of linkages.

4.4.2 Linkages between Housing and the broader economy

According to Kentridge (1996) real linkages refer to the effects of housing policy on macroeconomic aspects such as employment, savings and investment, output, consumption, prices and the balance of payments (BOPs). In financial linkages the analyst focuses on the relationship between the finance sector in providing housing finance and the demand for and supply of housing. On the other hand, there are fiscal linkages which are refer to the contribution of the government to the supply of housing through tax and subsidy policy for example the Reconstruction and Development Programme subsidy (Kentridge, 1996). These types of linkages intersect. However the focus in this study is on analysing real side linkages and understanding women's position in terms of the linkage framework. *The question is whether women are found along the chain of linkages and what is their position when examined in the light of the current housing drive.*

The different linkages were closely related and they intersect. For example, the provision of subsidies (Fiscal linkages) affects housing demand which in turn has an effect on the real side linkages. Furthermore a policy of subsidised interest rates distort the financial markets and the supply of credit for mortgage. The supply of housing is as much a function of per capita income as income distribution. Kentridge (1996) like other analysts (Valodia, 1996) noted that income distribution was racially skewed. Whites in South Africa accounted for about 57% (Valodia, 1996) of personal income and 50.3% of employee remuneration. This contrasted with the incomes and remuneration levels of Africans which were respectively 31.4 % and 38% (Valodia, 1996). The implication was that low income groups could not invest in housing which is a capital intensive sector. A more equitable income distribution would result in converting the latent demand for housing into effective demand. As Kentridge (1996) noted that consumption by low income groups had a great multiplier effect. Although the need for housing was said to be about 1.3 million units, the latent demand lay

between 300 000 and 575 000 (Kentridge, 1996). The other argument for income redistribution was that the consumption basket for Africans was more labour intensive and less import intensive. It was therefore assumed that redistribution to this group would result in greater multiplier effects than any other group.

In real linkages the interaction between demand for and supply of housing determines the housing prices. On the supply side, price is affected by the capacity of the building industry to meet demand. High demand and low capacity to deliver leads to housing price inflation. Price is influenced by the supply elasticity of housing inputs which are in turn affected by the capacity utilisation of the construction sector. Investment in housing has an impact on employment levels because its production is labour intensive in nature (Mathey, 1992; World bank, 1995s).

Housing as a wage good implies that the cheaper the product the lower the wage necessary to secure it. Van Huyck (1986) posed that the productivity of housing should not only be calculated in terms of rent alone but also in terms of the incalculable benefits such as community pride which leads to further investment in maintenance and upgrading of the housing and related infrastructure. It was argued that improved housing contributed to increased worker productivity, improved educational performance and decreases in crime and juvenile delinquency. The correlation between educational performance of the youth and living conditions was observed in the United States where the deteriorating living conditions in inner city dwellings were accompanied by poor achievement rates of the youth in those areas (OECD, 1995). This position was first articulated by the World Bank (1975) when it argued that inadequate shelter, and infrastructural services such as water and sewerage facilities or lack of access to income generating opportunities contributed to low family incomes, poor health, and a low ability to absorb education. Similarly, adequate shelter would increase national productivity, economise on urban space and minimise the cost of urban infrastructure. It was further observed that improved location of dwellings in relation to jobs contributed to reductions in traffic congestion and increased household savings by reducing the commuting expenses (World Bank, 1975).

Housing productivity should also be perceived in terms of the direct and indirect employment it generates through backward and forward linkages in the manufacturing sector. Housing alone accounted for about 15% to 20% (World Bank, 1975) of total household expenditure. Investment in housing impacts on income and employment through the utilisation of unemployed or underemployed workers. The low skills requirement in house construction are an important source of employment for unskilled workers. The World Bank analysis showed that about 14 jobs were created in the Republic of Korea for every $10 000 invested on the construction of shelter. The Bank further pointed out that residential construction in rapidly developing countries accounted for between 20-30% (World Bank, 1975) of the total fixed capital formation. The World Bank position was that housing is therefore an investment for the individual households as well as the country.

The fact that housing has a low import content implies that the strain on the balance of payments due to massive investment in housing development is likely to be minimal (World Bank, 1975). High cost housing has a higher import content through the imports used in construction and building materials industries. While housing is not an export commodity, there is scope for export by the industries involved in housing construction but these exports cannot offset the imports. Import levels are determined by the capacity utilisation of the construction and building materials sectors (Kentridge, 1996). The industries that operate at full capacity may need an injection of capital investment which involves importing capital equipment to meet increased demand. This in itself places a strain on the BOPs leading to inflation. Kentridge (1996) contends that while low cost housing is not import intensive, a mass housing programme nevertheless has a negative impact on BOPs. However, this view fails to consider that mass housing could be either contractor built or community built. In the latter case, sthe train on BOPs is minimal because of the labour intensive nature of housing low-cost housing construction, which provides greater scope for employment. The high level of unemployment, coupled with the declining levels of per capita GDP, has a negative effect on demand for and investment in housing.

Housing construction done alongside an electrification programme has a multiplier effect on the demand for consumer durables such as furniture and appliances (Gwagwa, 1995; Kentridge, 1996). In the year 2000 alone, 397 019 electricity grid

connections to residential buildings were made (Mbeki, 2001). The provision of electricity is likely to lead to increased use of electric appliances and the growth of home-based SMMEs. Increased use of electric appliances as a result of accessing electricity is well documented in South Africa. Kentridge (1996) argued that expenditure on home improvements extrapolated over the population of home owners is likely to have an impact on the BOPs as consumables goods such as electrical goods have a high import content. On the other hand, the demand for goods and services may stimulate production in the local industries leading to economic growth (DOH, 1997). Gwagwa (1995) noted that in Inanda housing consolidation took the form of finishes and not extension of the initial structures. Homeowners plastered and painted their houses with the kitchens and lounges receiving priority. The bedrooms were the most neglected. The improvements on the floors consisted of concrete, tiles and carpeting. The analyst observed that 14.9% of male-headed and 9.9% of female-headed households had extended their houses. These were mainly households that had working sons. While the analysis does not provide figures on the amount spent on home improvement and consumer goods, Gwagwa (1995) highlights the gender dimension by suggesting that the women in Inanda invested heavily in home improvements and assisted in paying for the housing loans and the sites. Recent evidence indicates that's expenditure on housing has been rising since 1994. According to the 1999 Annual report, the highest expenditure on housing in all the provinces was in the payment of mortgage instalment (capital) or interest on mortgage bonds (DOH, 1999).

The Housing Report provided the provincial breakdown on housing related expenditure (DOH, 1999). The analysis focused on aspects related to the structure but not consumables. Like in most reports in the department of housing, the data was not disaggregated into gender and the obsession with race obfuscates the importance of gender, thereby failing to highlight which households were actually spending. Using broad categories like race and province provided a general picture but data dissagregation into gender would have provided a more accurate picture of the proportion of households that were involved in consolidation relative to the total subsidy beneficiaries. The lack of gender disaggregated data has been the concern of the United Nations since 1985 (UNCHS, 1985). Availability of gender differentiated data in addition to variables such as race and province would fundamentally assist

housing policy and practice in South Africa through targeting resources where they are most needed and have the greatest impact. The analysis on housing expenditure patterns while useful in displaying general patterns still fails to highlight the impact of the government subsidy in terms of the gender disparities that exist. The lack of gender disaggregated data at the national level in South Africa has been critiqued by the president (Mbeki, 2001). The issue of housing consolidation as it affects women in South Africa is dealt with in Chapter 8. The ability to consolidate has implications for income generating opportunities for inhabitants of low-cost housing.

Investment in housing creates new opportunities for earnings by low income groups (Mathey, 1992). For instance, backyard shacks are built for rental accommodation. In formal housing extra space is rented out and the income accrued from rent is used to service the mortgage loans on the house. The department of housing noted that home ownership encouraged households to save in order to improve on their housing by either adding their savings to the subsidy for a better product or by incrementally improving on the core house (DOH, 1997; Kentridge, 1996). On the other hand, where individuals did not own the housing, often there was no incentive to make any improvements. This is confirmed by the Minister for Housing (Sankie Mthembi-Mahanyele), testifying of her family experience in rented accommodation in Meadowlands, Soweto; said, *My parents were not interested in improving that unit because they would tell us 'we're renting this house, we don't own it, its council property. But when people begin to own property, they look at it as an asset* (Quoted by Streek, 2001). This points to the latent investment potential that homeownership unleashes and the disincentives in having occupancy rights only.

Investment in housing has positive multiplier effects in terms of direct income opportunities for the homeowner and in terms of linkages to the broader economy. Women's informal activities are carried out on the streets as well as in the home. The choice of location may vary but often seems to be determined by a combination of factors (Kasongo 1995; Nair, 1996, Ndinda, 1997, Fadane, 1998). Kasongo (1995) emphasises the need for a specific target market while in Ndinda's study (1997) strategic economic nodes are a key consideration in the location of business. The home is the location of spaza shops, salons and so on, whose proceeds constitute a direct return on the initial investment in the house (Kusow, 1992; Mirafatab, 1993;

Selat, 1993; Mahajan, 1993; Fadane, 1998). Fadane (1998) focused on the relationship between housing and the informal sector with the central theme being the need to provide women in the informal trade in Durban with housing because of the challenge of balancing their triple roles (productive, reproductive and community management). The analyst argued that women had to deal with their reproductive roles (caring for their children) and simultaneously trade on the streets, and leaving their elder children or relatives to source for water and fuel as well as attend community meetings involved in the management of these resources.

The location of housing close to the hub of economic activity makes women's triple role easier to manage. Women living close to the city centres spend less time and money travelling to their business locations. Housing infrastructure such as water, sanitation and lighting impacts on the time that women spend on domestic chores; where there is a high level of infrastructure less time and energy is spent leaving women with more time for leisure and income-generation. The importance of housing to women's economic activities in the home has in recent years become the subject of debate among scholars in housing policy (Kusow, 1993; selat, 1993; Mahajan, 1993; OECD, 1995; Moser, 1995). The OECD recognised that, "For many women working from home offers them an opportunity to combine domestic and community responsibilities with the need to earn an income, and can give them greater control over the labour process than production-line factory work". (OECD:1995:111). The notion of the home as the base of women's micro-enterprises was shown to be of great importance particularly in societies that restricted women's participation in the public domain (Kusow, 1993). Due to the economic, cultural and other reasons, security of tenure remains important for women in particular. The centrality of secure tenure internationally was demonstrated by the mounting of a global campaign by habitat, advocating the extension of land ownership to the urban poor (UNCHS, 2000).

While most analyses focused on the role of shelter in facilitating women's economic activities (Fadane, 1998; Moser, 1995; Mahajan 1993) some studies (Mirafatab, 1993; OECD, 1995) dealt with the debates arising from women's income-generating activities in the home. With reference to Mexico, Mirafatab (1993) noted that women were forced to accept wages less than a third of the minimal wage; *The fact that women subsidise industry this way is justified by the false patriarchal assumption that*

their production is a side activity to their daily domestic chores. Women's production at home becomes an extension of their homemaking activities, which is not seen as "productive work," and is thus valued less (Mirafatab, 1993:227). Sexist notions were used to devalue women's labour and appropriate house space in the name of providing extra income by capitalists because women were seen as secondary income-earners.

The encroachment of household space by capitalists giving rise to high levels of stress in the absence of recreation facilities was critiqued by the OECD which observed that, "the utilisation of family relationships by employers and contractors is creating a new division of labour and is appropriating household space for production, trading or service activities. This can lead to additional stresses on households, particularly if the wider urban environment makes no provision for leisure and recreational activities" (OECD:1995:111). The views from the OECD pointed to the negative impact of home-based work on the household members in areas where planning for residential buildings does not include recreational and leisure facilities. Sub-contracting was adopted to reduce production costs and the price of goods, and therefore improve the international competitiveness. Other analysts maintained that while home-based work was exploitative, it provided women with the much needed income to survive in the face of high unemployment rates and poverty (Fenandez-Kelly, 1997). In India, home-based workers were able to organise and demand higher wages through the Self Employed Women's Association (SEWA), a union for self-employed workers ((Mahajan, 1992). The debates arising from the use of house space for economic activities illustrate that the multiplier effects unleashed through participation in housing development to be either positive and negative, depending on the impact on the overall status of women.

The spin-off effects of investment in housing are incalculable, ranging from providing social security; privacy and improved health of the members leading to reduced infant mortality rates due to the provision if clean water, and increased productivity among the economically active members of society (DOH, 1997; World bank, 1975). The relationship between housing and health has been discussed in Chapter 4. It is worth pointing out here that various studies in South Africa, though on a small scale, have concentrated on the impact of energy use on household budgets and health particularly in informal settlements (Urban Sector Network, 1998). What these studies

do not point to is the fact that at little or no cost, the health issues arising from housing conditions can be addressed in the current subsidy housing by using the passive solar design, adopting alternative sources of energy for example solar energy for heating needs instead of using highly polluting fossil fuels such as coal and paraffin. The overall cost of installing a solar heating system are minimal when compared with the cost of paraffin or coal and their overall effect on the household health as they emit carbon monoxide which when inhaled in large quantities can lead to lung infections or even death.

According to the 1997 annual report (DOH, 1997) housing impacted on GEAR by alleviating poverty through the granting of housing subsidies to the poorest sections of society earning less than R3500 per month. As the Department of housing correctly noted housing can be used as collateral for credit to improve the home and also start small businesses (DOH, 1999). The issue of collateral remained a contentious one; according to the 1999 annual Report, access to credit was still a big problem among subsidy beneficiaries. Government's recognition of the credit problem was reiterated by President Mbeki in his State of the Nation address, by stating that "The Government remains concerned that access to capital, which is key to economic growth and the development of small and medium enterprise sector in the economy, remains difficult for the majority" (Mbeki, 2001).

In examining the relationship between the housing sector and the broader economy, the question that the current research raises is *where are women located in the housing delivery process and other sectors related to housing, for instance material supplies*. Such a question may be addressed by examining their role in the various phases and areas related to shelter delivery. According to 1999 statistics on housing subsidy recipients, 351 479 women were beneficiaries of the subsidy compared 417 493 men countrywide. In KwaZulu-Natal about 56 662 women received the subsidy compared to 59 042 men (DOH, 2000). In all the provinces except Northern province, more men than women appear to have benefited from the current housing subsidy.

A gender analysis of the available literature indicated that women in the housing construction sector comprised about 6% (CSS, 1998) of the total labour force. This scenario points to the dominance of men in the sector. Women still constitute a

minority and various reasons have been advanced for the poor representation of women in construction. While training housing professionals such as architects, construction managers, quantity surveyors, valuers, planners, and policy makers may take between 4 to 6 years (University of Natal, 2001), it only takes between 2-8 weeks[17] to train people in housing related trades such as laying bricks, plumbing, electrical fitting, plastering and carpentry. Considering the time frame and the level of educational qualifications required, for such trades most of the unemployed people would qualify for training. In view of the high rate of unemployment among women that currently stands at 35% (SSA, 2000) in urban areas, it would not only be prudent to train them in housing related trades but would also make economic sense to train the very beneficiaries of the houses in order to retain as much of the subsidy money in the community as possible.

In the material supplies sector, the literature available is silent on the participation of women in the material supplies sector which constitutes the Material suppliers. The available information from one of the Minister's speeches suggests that women entered the sector after participating in the construction of their own houses (Mthembi-Mahanyele, 2000[18]). However, this is mentioned in passing and detailed gender differentiated analysis of the material supplies sector is lacking. Yet it is clear that the sector's economic has been improving, a fact indicated by the high proportion (85%) of people that pointed to the improved performance of the sector since 1994 (DOH, 1999). By 1999 about was 100% of actors in the sector expected better conditions in the construction sector which meant more sales for them. So far the government has spent about R40 billion in housing subsidy grants since 1994 (Streek, 2001). Research suggests that about 85% to 90% of the cost of the top structure in subsidy housing in South Africa is spent on building materials (Peer, 1997). The large proportion of the subsidy spent on procuring building materials raises questions about who are actually benefiting from the government grant.

Among those getting retrenched are people who qualify for the housing subsidy and have applied for it. This implies that they are available to contribute their sweat equity

[17] Interview with Mr Campbell of the Luthuli Community Development Trust. March 28th 2000

in the construction of their own shelter, which would greatly reduce the labour costs. All these are possible scenarios in the current macro-economic situation. Women are largely represented in this group of people. On the other hand, those who embark in building their own houses may do so in self-help groups where the women assist in building homes for their group members using the government subsidy. So far there have been various such initiatives all over the country among which include Cato Manor Development Association (CMDA, 2000), Victoria Mxenge, Kutlwanong civic Association and Retsogile women contractors.

Going by the effects of GEAR on the economy thus far, it becomes evident that its implementation of the policy has led to job losses and limited job creation in the formal sector. At the same time, the growth of jobs created in the informal sector (Heitz, 1997) has increased. Informal sector analysts argue that it acts as a cushion of retrenchments from the formal sector (Kasongo, 1995, King, 1997, Huq &Sultan 1994). The most affected are workers with low levels of skills, of whom women comprise the majority. This implies that the numbers of the unemployed have increased greatly, at a time when the government is investing in housing implementation in the country hence it is assumed that the unemployed can get jobs in construction as unskilled workers and in the process acquire basic skills in building. Among the unemployed there are those with building skills who may also get jobs in the building sector but these are likely to be men, an assumption corroborated in the 1998 statistics of people working on the construction sector (CSS, 1998).

This inevitably impacts on women in particular with the majority being unemployed or underemployed (Statistics South Africa, 2000). The implication is that women's savings potential is low. Without savings of a certain level required by the bank it is not possible to access housing. For economic growth to be sustained the savings potential of women has to be increased through income redistribution. The racially skewed income distribution is largely responsible for the low rate of savings among the poor. Evidence suggests that income redistribution to the masses, is spent on meeting basic needs, goods and for investment in housing (Kentridge, 1996). The

[18] Mthembi-Mahanyele, S. 2000.Speech by Housing Minister Sankie Mthembi- Mahanyele at The launch of the Eight Thousandth House in Ouksie, Brits.

situation becomes complex because economic growth does not necessarily imply that the benefits trickle down to the poor and women in particular.

4.5 Democratising the state and society

The early 1990s were characterised by a move from authoritarian regimes to liberal democracy. The wave of democracy that swept across Africa was best described by Dr. Roger Chongwe, chairman of the African Bar Association who noted that, "there is a [new] wind of change blowing across this continent. It howls for freedom. Whether African leaders like it or not, they cannot stand against it" (Potter 1992:273). Potter defines liberal democracy as states "distinguished from others by (a) competition through elections and multiple parties for political offices, (b) participation of citizens in politics through various forms of collective action at different levels; (c) accountability of rulers to the ruled through modes of representation and the rule of law and (d) civil and political liberties sufficient to ensure the integrity of participation, competition and accountability" (Potter, 1992:274).

It can however be argued that liberal democracy does not necessarily imply the empowerment of women and men to control the decisions and actions that fundamentally affect their lives. Conceding that democratic state forms have their own weaknesses, Potter noted that civil and political liberties were more likely to be maintained and enhanced in democratic state forms than in other forms of government. Further, it was argued that democratisation represented a change in the desirable direction-political development and that states could influence development by taking direct responsibility for it. The state could also help structure development activities of others or even be the enemy of development for disadvantaged classes. In South Africa the democratic state can be said to have had a direct influence on housing development. In terms of directing development, the White Paper on housing began by reaffirming that housing was a basic human right under the constitution and the *government "is under a duty to refrain from taking steps, which promote or cause homelessness. It is held that a person has a right to live in dignity in habitable circumstances...the state specifically has the responsibility to address this situation within the resource and other constraints applicable to it"* (White Paper 1994). The

policy outlined various causes of homelessness in South Africa; yet gender disparities in housing remained camouflaged by the racialised nature of homelessness in South Africa.

The White Paper further stressed the role of the state in shelter development by emphasising that, *"it is incumbent on the state to assist particularly the poor to enable them to be adequately housed whilst the state at the second or third tier government can, through appropriate structures, act as deliverer"* (White Paper, 1994). In this case the South Africa government can be said to have structured development. The document outlined the way the government structured housing development to include beneficiaries and communities as a whole, highlighting that, *"The government is committed to a development process driven from within communities. Through its policies it will encourage and support initiatives emerging from communities or broader social compacts at equipping and empowering people to drive their own economic empowerment, the development of their physical environment and the satisfaction of their basic needs. Policies must recognise and give effect to this approach"* (White Paper, 1994). In this statement was embodied the notion of community participation that was in the South Africa christened the *'People's housing process'*, that is discussed in Chapter 5 under community participation. Empowerment as a noble idea was mentioned in the policy but the document did not deconstruct the term and elaborate what it would entail in the context of housing delivery. The reader is therefore left with politically loaded terms that can be moulded to suit the stakeholders intentions. The role of the state was defined as that of providing support in terms of financial resources and the creation of appropriate institutional frameworks and support structures, and mobilising the private sector to resume lending in low-income areas. The aim was to enable communities to improve their housing conditions on an incremental basis. Institutions established to accelerate the rate of delivery include the National Housing Finance Corporation (discussed in chapter 3), Mortgage Indemnity Fund (MIF) that was established to encourage mortgage lenders to resume lending in low-income areas, National Housing and building registration Council (NHBRC) to regulate the quality of housing built and the Social Housing Foundation (SHF) among others. The private sector was seen as a key player in the provision of housing within the subsidy range hence avoiding distortion in the housing market, and communities as the beneficiaries were expected

to contribute through sweat equity as individuals or as groups. Yet this partnership was not clearly spelt out in the White paper. For instance, *was it the responsibility of the government or the communities to provide infrastructure for the common good or was it the role of the communities and if so with what funding?*

While the role of women in democratic processes in development was not explicitly laid out, it was assumed that they could play their role within the democratic structures that existed in their communities. Such an assumption was far from the truth because international development experience has shown that participation more often than not involves decisions taken by men on behalf of women. This notion is based on the modernist view of the trickle down effect. The assumption is that the benefits of development have a trickle down effect from the centre to the periphery. In Gender terms, men may be perceived as constituting the centre while women constitute the periphery. Development literature is replete with numerous examples of cases where women have not only been marginalised by development but also cases where development failed to occur due to the exclusion of women (Pearson, 1992; Kandiyoti,1997). Taking the example of Gambia, Pearson (1992) showed how a rice project failed due to the exclusion of women in the project. The development planners failed to understand the gender dynamics within the households where rice growing was traditionally been the work of women. Men who have traditionally grew cashew nuts were provided with the support for producing rice and as a result women boycotted the project refusing to provide their labour for free.

The presence of democratic structures does not imply the participation of women in democratic processes of decision-making due to their subordination. Women's subordination is defined as "the generalised situation where men as a group have more social and economic power than women, including power over women. As a result, women come off worse in measurable indices of the outcome of social and economic processes...the way the two genders relate to each other is that the male gender is dominant and the female gender is subordinate" (Pearson, 1992:294). Women's subordination implies that women may not participate in the decision-making committees on housing. Instead women may just act on decisions which may not be in their favour but rather more in favour of men. This indicates that even where there are structures providing for democratic participation, men are more likely to participate

than women. Such assumptions raise questions such as, *what factors promote or hinder women's participation in democratic decision-making structures?*

The implicit inclusion of women into the housing implementation process may be understood from the women in development perspective (WID. The role of women was not clear from the White Paper, but rather, was subsumed under that of communities. The problem with such an approach was that little recognition was given to women's multiple roles and how these would impact upon their involvement in development projects such as housing. Nowhere in the White paper were women mentioned as key stakeholders in the delivery process despite the fact that they are the main users of housing and they constitute more than half the population of KwaZulu-Natal in particular and constitute half the population of South Africa. The participation of women in planning and housing design is likely to contribute to their empowerment through the production of housing that meets their needs and those of other community members as well. The lack of clear policy statements on women's empowerment leaves room for women to be incorporated into the housing implementation process in their traditional role as reproducers, in which case they would have to work as support labourers or just as beneficiaries of the housing subsidies, without really playing a key role.

Noting that housing delivery began in 1994, only in 1998 was the reference group for women formed. The research concerns included women's access to housing subsidies, contractual age and housing projects and design issues in human settlements (DOH, 1998). In the 1999 housing report, the research concerns of the reference group expanded to include women's role in the housing process women and savings, women in rural areas, and women in People's Housing Process. The Department of housing observed that *Whilst it is generally accepted that the housing policy allows women to be empowered through access to the subsidy and to professional economic opportunities, concern has been expressed in many quarters that women are not, in reality gaining anticipated access to these opportunities* (DOH, 1998:23). No elaboration was provided on the anticipated form of empowerment and the main concern of the reference group appeared to be access to the housing subsidy. The report further stated that *The reference group believes that the extent to which housing delivery will be successful and sustainable will largely depend on the active*

involvement of women, with the benefits going beyond housing to the creation of viable human settlement (DOH, 1998:23). Since the creation of the reference group in 1997, this paragraph presents the first clear statement of the department in mainstreaming gender in housing delivery. It appears that as a result of the work of the women's reference group the department of housing disaggregated the subsidy allocation in terms of gender.

Literature review on the areas sampled in this study suggests that culture plays an important role in the level of women's involvement in decision-making. Ngcongo (1993) posited that women were subordinate to men and that women were not expected to take any decisions for that was assumed to be the role of the man as the head of household. This view extended to the public sphere, suggests that although women may hold certain decision-making positions, the ultimate decision-making power rests with the men. An examination of the decision-making structures in each of the communities sampled for this study was most revealing (see Chapter 7). The uniform dominance of men in top decision-making positions was a reflection of unequal gender relations in the Zulu culture. The debates around this scenario are raised in chapter 8. Although men and women were involved in the process. In both cases there was participation but this occurred in gendered ways, in which the subordinate position of women was maintained by keeping them in the middle decision-making levels but excluding them from the top.

Research by the indicator project (2000) showed that Africans (43%) were more informed about the housing subsidy than other population groups. In terms of provinces, most people who had heard about the subsidies were in KwaZulu-Natal (KZN) and Gauteng. The report, however, fell short in disaggregating the information in terms of gender, which would in essence indicate which social category had more access to information. Despite knowledge about the subsidy few people had applied for it. The indicator research attributed the low rate of applications to limited knowledge about the scheme. Requirements that women swear an affidavit proving that all their children that had different surnames belonged to them, were some of the factors cited as discouraging women from applying for the subsidy. This is a sexist requirement as men are not required to go through the same agony as gendered social practices have meant that children take the identity of their fathers! Another factor

that discouraged individuals from applying was the long waiting period which in some cases was said to take up to 9 months. According to the *Indicator* research large proportion in metropolitan backyards believed that housing had improved. The people's Housing Partnership Trust was one of the bodies formed to enhance the speedy implementation of housing. Its focus was on capacity building among poor communities through the development of skills in housing delivery. By 1998 the Trust trained over 150 people in brick making, brick laying and roof. Most of these people were said to be women (DOH, 1998). While this meets the skills need among women in particular, it said little about their actual role in housing delivery at the community level. Furthermore, little was said about the integration of these women into established construction firms as a way of providing them with a steady income or whether on their own women had been able to utilise these skills to earn a living. The questions of long-term social, economic and political impact of women's training in housing delivery remained unaddressed.

Recent housing data showed that women benefited from the housing subsidy in general. Women comprise 37% (indicator, 2000) of all the subsidy recipients nationally. In provincial terms, Eastern Cape, Northern Province and Free State recorded the highest percentage (45%) (Indicator 2000) of women subsidy recipients. These figures indicated that although the notion of equity was integrated in the design of the subsidy scheme, it was not reflected in the implementation. As a result, questions arise as to why there are seem to be fewer women benefiting from the subsidy, yet current statistics on poverty showed that women in general and in particular African women were worse off than all other social categories.

4.6 Implementing the RDP

Although the policy was abandoned, the principles that had been outlined in the document remained a major focus of the government. Meeting of basic needs such as water, housing, electricity, healthcare and infrastructure remained government priorities. The RDP programme continued to operate but from different ministries. While the programme defined the targets of what the ANC wanted to achieve in their first term of office, the White Paper on housing drew the strategy delineating how the target of 1 million houses was to be achieved within a time frame of five years. The implementation framework of the RDP identified land redistribution to the landless,

the construction of over one million houses, provision of clean water and sanitation to all, electrification of 2.5 million homes, provision of accessible healthcare and telecommunications, as its objectives (ANC, 1994). The achievement of these objectives as the RDP document shows would be through a participatory approach in which people would be involved in decision making processes and implementation. Investment in infrastructure is envisaged to increase the demand of construction materials and household items as new homes are delivered. The effect of the manufacturing sector would be to increase the demand for cheaper, more efficient products for meeting the basic needs. If the success of the project were to be measured solely on the number of houses built then we would say that South Africa's housing policy has by far surpassed its target. The numbers are a good indicator of the quantity of houses produced but an inadequate measure of the success of the housing policy and the implementation of the government's development strategy. This study argues that *end-user involvement in every aspect of shelter development is of central importance.*

According to the White Paper on housing states that, *"it is the responsibility of the state to ensure conditions conducive to the delivery of housing. Delivery should take place through the widest variety of mechanisms. It is incumbent on the state to assist particularly the poor to enable them to be adequately housed whilst the state at second or third tier government can, through appropriate structures, act as deliverer".* The housing problem was been approached through a partnership between the various tiers of government, the private sector and the communities. The partnership was seen as the key to the efficient delivery of housing in the country. Housing was seen as contributing to the socio-economic reconstruction of the country from the unequal development wrought by years of apartheid housing policies.

The primacy of participation by the various stakeholders in housing delivery was underscored by *"Government is committed to a process driven from within communities. Through its policies and strategies it will encourage and support local initiatives emerging from communities or broader local social compacts aimed at equipping and empowering people to drive their own economic empowerment, the development of their physical environment and the satisfaction of their basic needs. Policies must recognise and give effect to this approach... this will include not only*

financial resources but the creation of appropriate institutional frameworks and support structures". Embodied in policy were the twin objectives of participation and empowerment in shelter delivery, which form the core of this study. These concepts when interrogated in the light of shelter development raise important questions that lead to debates on shelter delivery and a reconceptualization of participation in housing policy as illustrated by the discussion around empowerment and community participation in Chapter 5.

The current housing policy in South Africa combines the different elements of WID. Housing provision in the Reconstruction and Development Programme was defined as one of the ways to alleviate poverty among the masses of South Africans. The policy in addressing the need for shelter among the poorest sections of society could be said to be welfarist in nature. By targeting the poorest of the poor the housing policy aimed to bring about wealth redistribution and thereby achieve equity in housing access and ownership. In terms of efficiency, the need for shelter is addressed within the budgetary constraints with allocations varying every year depending on the economic situation. End-users, though poor did not access a complete housing unit but rather, a core, to be incrementally increased and improved to suit the needs of the household. Beneficiary participation in shelter development through contributing their sweat equity was assumed to be an efficient way of providing housing by cutting labour costs and maximising on savings. The government provided a subsidy grant to households with the view that the beneficiaries would use their own additional resources to build housing that was in line with their needs. It was envisaged in policy that through on-the job training, communities would be empowered with skills. The participation of communities and women in particular was assumed to lead to their empowerment.

4.6.1 Housing Delivery systems Associated with the Subsidy Levels.

Insitu Upgrading and Greenfields Site and Service/Core Housing

The concept of upgrading "assumes minimum disruption of the existing settlement. Intervention occurs on already settled sites (i.e. in situ) attempts are made to displace as few people as possible" (Smit, 1996:8). Often, some people have to move to other "overspill" sites in order to provide space for the provision of physical services, for

instance connector roads and other infrastructure. Upgrading entails providing basic services such as water, sanitation and basic roads. In some cases, households receive support to improve their top-structures (Steinberg, 1992). The World Bank support for site-and-service was based on the notion that governments could not afford subsidies for either capital or running costs in housing (Ward, 1982; Mathey, 1992).

Both upgrading and greenfields projects are viewed in terms of a two-stage process in which the first stage involves securing the basic health and safety of the residents of the settlement and the second, Consolidation, which involves interventions aimed at the incremental improvement of the existing housing stock. The government plays a supporting role (providing end-user finance, tenure, building advice, easing access to building materials, investment in the public environment etc). Core housing top structures take different forms such as roof-starter where the starter unit comprises of the roof, wall and other components which should be filled by the beneficiary. The foundation starter is provided where the government wishes to regulate the built form and in the accommodation core the whole subsidy is used to provide immediate accommodation for possible beneficiaries.

In upgrading health and safety measures include the provision of water, sanitation, access roads for emergency vehicles, reduction of fire hazards (fire-breaks, dedensification, etc), moving people out flood plain or off geologically unstable areas and lighting of public walk-ways and streets to make them safe at night. A key concern in both greenfields upgrading is cost recovery hence it becomes a problem when high levels of services impose high costs on the poor (Van Linden, 1992). An example is the running cost of water-borne sewerage which is ten times more expensive than pit latrines and communal standpipes.

The second stage that aims at the incremental improvement of the housing stock is also known as the consolidation process (Steinberg, 1992). Interventions aimed at encouraging households make further investment on their housing include providing security of tenure because it is assumed that individuals may not be interested in investing in their housing if they believe it can be taken from them; providing access to end-user finance, investment in the public environment by the government because this is assumed to encourage individuals to also improve their housing environments;

provision of advice and support; providing training in entrepreneurial activities for instance building materials, manufacturing and small contracting to increase people's incomes which encourages investment in housing and community participation in developmental activities such as savings clubs building co-ops and so on. Smit (1996) posits that the logic of the two-stage upgrading process is that appropriate interventions lead to improvements that are self-sustaining and mutually reinforcing.

The most appropriate implementing agencies for upgrading were local authorities, as NGOs are often vulnerable to political attacks/ destabilisation from within the community. Although local authorities are also vulnerable, they are more likely to "robustly absorb such attacks and have the legitimacy to "read the riot act" when necessary" (Smit, 1996: 10) and also to detect piracy/profiteering motives that may want to curtail the project. Beneficiaries with long-term interests in settling and investing in the area are important for the success of an upgrading project. According to Smit (1996), the success of upgrading as an approach is debatable. The areas sampled in this study were a mix of upgrading and greenfield sites and services schemes.

Managed Self Help

This refers to "a delivery system in which beneficiaries are provided with substantial assistance in managing the building of a formal house" (Smit 1996:18). The process may or may not involve the investment of sweat equity by the beneficiary and a wide variety of arrangements are possible. Houses are built according to building plans approved by both authorities and financial institutions and the final product is generally of a high standard. The approach is technically demanding hence substantial management support has to be provided by the authorities. This type of delivery is appropriate for people with an income of more than R1, 500 per month (based on the assumption that financial institutions would not grant bonds to people earning less) (Smit, 1996). "The value of managed self-help lies in the extent to which it allows the mobilisation of local labour and resources and the power it gives beneficiaries in determining the nature of the products produced" (Smit, 1996:18).

The discussion on housing delivery systems presents the options available to those targeted for subsidy housing. The analysis while providing useful guidelines to

practitioners and policy makers, takes the beneficiaries as a homogenous group; income is taken as the sole variable in housing access. Gender as a factor in the choice of delivery systems is absent despite the fact that most of the poor who require government intervention to access housing are actually women. The analysis fails to recognise the gender relations in society in which women occupy a subordinate position in their households as well as in society, regardless of their income levels. Prescribing certain delivery systems using the criteria of income alone ignores women's position, diversity issues among them and the factors that surround their access to housing. For instance, while some women may be classified as falling into the category that requires self-managed housing, their position as household heads suggests that they would prefer complete housing units (Nimpuno-Parente, 1987; Machado, 1985; Vance, 1985; OECD, 1995) because of the demands on their time and income.

In the study on the Dandora site -and -service scheme, Nimpuno-Parente (1985) showed that given the choice between the core and the completed units, women within a particular income bracket preferred the completed housing units. The study did not delve into details why most women opted for the complete units, but characteristics of female-headed households indicate that their being sole household providers for their families constrains their ability to personally be involved in incremental housing without foregoing their incomes. Ironically, housing policy in South Africa appears not to have put this into consideration in the policy formulation. It was assumed that women could participate in mutual self-help regardless of their family form and household composition. It is true that some female-headed households comprising of older members and various members with income may comfortably participate in incremental development and the unemployed among them may even contribute their labour in the process. However in cases of households where the female head is young and the members are young children, participation in mutual self-help is difficult as the single mother has to work, and often this is in low-paying insecure employment. Even women in male-headed households may find it difficult to participate in mutual self-help especially if they too have to work and contribute to the household income. What this suggests is that women are diverse and their needs cannot be generalised. However substantial evidence suggests that low income female-headed households due to their peculiar position end up in rental

accommodation both in formal as well as informal settlements (OECD, 1995, Mamphela, 1993).

International experience suggests that women spend a large proportion of their income on private rental which can absorb up to 50% of their earnings (OECD, 1995). In Canada, for instance, at every age group women headed households were likely to be renters than their male counterparts. Research on private rental accommodation in South Africa is scanty and often gender-neutral hence we do not know the impact of private rental housing on women. Yet the analysis of past housing policies suggest that the exclusion of African women from public rental housing meant that they had to seek alternative accommodation in informal settlements where they rented shacks from the 'shacklords'. The discussion on housing options while providing the various types available to end-users says little about the environment in which these systems operate and the impact in gender terms. The influence of feminists in development planning has led to a shift from being mainly concerned with housing products to a greater emphasis on the surrounding environment. Central to shelter development is the notion of integrated development planning, the access to utilities such as transport education and health facilities playing a key role in women's experience of the housing environment. The location of social amenities has a direct impact on the well being of a community and in particular women, who are responsible for both the productive and reproductive roles within the household. The OECD (1995) suggests that the residential environment should be free from forms of stress, variously identified as economic, social and physical.

Economic stress, derives from high costs associated with housing, transport and running costs in the households, whereas poor housing conditions, noise, air pollution and other physical aspects contribute to physical stress (OECD, 1995). On the other hand, social stress arises from loneliness, crime and lack of safety. These factors suggest that housing does not consist of the product only but includes the social, physical and economic characteristics of its location. These factors, no doubt influence the choice of housing option particularly among women heads of households. Thus to address the social, economic and physical needs of subsidy beneficiaries and women in particular, delivery systems need to build into their design measures to ensure security, proximity to utilities such as childcare centres, and

transportation, the availability of green spaces that would ease physical stress commonly associated with low-income neighbourhoods. It is these factors in addition to the specific housing option that contribute to adequate housing for the low income. In this regard, women's empowerment does not consist only in terms of the housing product but also the environment that determines the quality of life and women's participation in social and economic activities.

There is little reference to mass housing design, orientation and building materials for low-income housing. The impact of housing design, orientation and building materials on peoples living conditions, health and the expenditure on running costs such as energy for space heating has been addressed by Peer Africa (1997). Using the passive solar design Peer Africa designed the Eco house that is suited to local climatic conditions in South Africa, hence addresses the relationship between housing, health, household energy expenditure and environmental issues.

The Eco house is based on low-cost measures aimed at cutting household expenditure on space heating while also improving the indoor air quality. The passive solar design consists of correct (Northward) orientation of the structure, the placement of windows on the North side of the house to allow space heating when the sun is low on the horizon maximising on the thermal efficiency. The design includes a roof overhang to shade the windows in summer when the sun is high on the horizon, minimising unwanted solar gains. Insulated ceiling moderates the thermal comfort zone of the house while the wall cavity insulation prevents heat loss in winter and heat gain in summer. The outer wall consists of a single layer of brick and the inner walls are made of gypsum board, which does not burn hence reduces the risk of fire. The wall cavity is insulated using a steel frame as the basic structure and polystyrene as the primary insulating material (Peer Africa, 1997). While the design greatly contributes to the thermal comfort levels, the multiplier effects are enormous, ranging from health impacts to the academic performance of children. This point is underscored by the OECD (1995) gives the example of the US where the low academic achievement of student in one area was attributed to the the deterioration in the housing environment. Such issues obviously directly affect women as mothers and especially as sole parents.

The use of passive solar design improves the thermal performance implies that less and substantially reduces the need for space-heating thereby decreasing the levels of indoor air-pollution and provides outlets for dangerous fumes from burning coal. Since the ECO house is constructed using materials that do not readily burn (steel, brick, and treated insulation) the risk of house fires is greatly reduced. The thermal performance is not only beneficial in winter but also in summer for the insulation in the wall cavity prevents instant heating up of the house and the roof overhang prevents direct entry of the suns rays in summer. Improved indoor environmental conditions throughout the year enhance the well-being of the household members leading to higher labour productivity through out the year.

The need for green spaces gains importance viewed in terms of women's participation in the labour force. Both men and women in the work-force are involved in long hours commuting and working indoors. For women working in the services sector, houses may come to be associated with work rather than leisure (OECD, 1995). In any type of delivery system, the provision of green spaces dedicated to leisure and play then becomes even more critical. Issues of safety and security as causes of social stress influence the gendered use of public spaces with most women opting to forego leisure for fear of crime against them.

Studies suggest that green spaces need to be sufficiently large or secluded to be able to leave noise, sights and smells of the city behind. Other factors that may influence the utilisation of parks for leisure include high traffic levels, the lack of space for young mothers with babies. The OECD (1995) suggests that parks should be planned to be mutli-functional in meeting the needs of diverse groups. Traffic can be diverted at certain hours to allow children play without causing apprehension among the parents. Young mothers need to be able to chat as their children play. In particular, the gender specific needs call for measures to address areas of failure such as failing to meet the leisure needs of women in the provision of green spaces or leisure activities. Such ommissions in planning exclude the majority from leisure activities leading to an increase in the illnesses related to the various types of stress associated with the housing environment. The foregoing analysis in planning and development of the urban environment suggests that women's concerns are likely to be incorporated when they participate in the planning process. The field research in this study suggests

otherwise. Factors such as the implementation agency, position in decision-making, the gender dynamics and the role of culture all play an important role in the outcome of shelter programs, women's participation and the extent of empowerment achieved.

4.7 Summary

This chapter located women in the housing policy and identified the gaps that exist with regard to women. While the housing policy embodies the notions of participation and empowerment, this is done is a gender-blind manner that assumes that both genders benefit equally from housing development. The policy is strong in targeting the poorest sections of society regardless of gender. However the poor are taken as an homogenous group needing housing and this is assumed to best occur in an incremental manner. The subsidy allocations are differentiated in terms of income with the lowest earners getting the greatest allocation. The discussion of the delivery systems succeeds in matching the different income levels with the subsidy levels and various delivery options. However, the analysis falls short in taking a gender-blind approach with a presumption of homogeneity among the poor. The gender blind-approach not only fails to recognise the subordinate position of women relative to men in society, which has social and economic implications for their access to and participation in shelter development. Taking a gender-sensitive approach is necessary and recognising the diversity among women is equally important if the position of female-headed households and their participation in housing delivery are to be addressed in policy. Although female-headed households may earn the same level of income as men, their status in society adds to the peculiarity of their households. It is clear from the housing policy that access to shelter is not a once-off event but an incremental process that leads to the household's desired type of housing. In gradually contributing to shelter delivery, the relationship between housing and other sectors of the economy also becomes clear. The housing sector is one of the components of the macro-economy and any changes that occur in the macro-economic framework have an impact on housing. The state is not only responsible for fiscal transfers to the housing sector but also for creating a regulatory environment, which stimulates housing provision. Most analysts lament the absence of women in construction and related occupations but little is mentioned about women in the building materials sector. While housing has a positive impact on the macroeconomic climate, the

multiplier effects are gendered. Although construction is a 'money-spinner', women appear to benefit more from the product and less from participation in the sectors related to housing delivery. In the building materials sector, women are few and in the informal sector, they are found in the survivalist sector. The linkage framework again emerges in chapter 6 where it becomes central to understanding women's role in shelter delivery.

The next chapter explores the notions of participation and empowerment. Drawing from the issues around women's role in the housing process itself and the sectors related to the shelter construction, leading to a reconceptualisation of participation and empowerment.

Chapter 5

5. Empowerment and Participation

5.1 Introduction

In development literature, the notions of participation and empowerment are often discussed together. The general assumption as most analyses suggest is that participation leads to empowerment. In housing policy, participation has been discussed in terms of the notion of self-help. This chapter therefore employs the concept of self-help in understanding participation in housing delivery in South Africa. The idea of empowerment also features in discussions on self-help, but to a lesser extent than participation. Thus, much of this chapter dwells on understanding the notion of empowerment and finally moves to participation, on which there is an abundance of literature in housing studies. This chapter ends with a reconceptualization of the notion of participation in the form of the multi-relational model.

5.1.2 Understanding Empowerment and Development

Empowerment is a word that is commonly used to denote many meanings and in a wide range of contexts. It is a word that has been embraced by conflicting schools of thought; it has been used by both neo-liberals, neo-Marxists, and Third World grassroots groups to denote whatever the user wanted it to mean (Rowlands, 1997). As Rowlands states, "The term may be used merely to communicate good intentions, and to imply some unspecified recognition of the need for changes in the distribution of power" (Rowlands, 1997:7). On the other hand, empowerment as a word can be used to ignore, obscure, confuse or divert debates. Due to lack of clarity on what constitutes empowerment, it "becomes possible to sustain the notion of empowerment as something that can be done 'to' people" (Rowlands, 1997:8). Janet Gabriel Townsend aptly points out that, "the participation of local people in a project can mean involvement in all design and implementation, or merely a show of consultation which is never intended to be allowed to change anything...Similarly *empowerment* can be used to describe poor people finding the power to help themselves, or a government privatising health or pensions so that it can cut taxes in order to

'empower' citizens to decide whether to spend their income on health or pensions or conspicuous consumption. It now seems to refer to promoting entrepreneurial confidence among poor women rather than any need for the powerful to change, as if the only problem is the lack of drive among poor women..." (Townsend et al, 1999:21). A similar view was echoed by Sachs (1993) who noted that use of empowerment in mainstream development discourse its original meaning (changing power relations) and endowed it with unlimited potential (Sachs, 1993). In development thought the notion of empowerment has been predominantly used with regard to women and gender issues. Terms such as participation, consultation and partnership were used to denote the importance of adapting an enabling approach which respected people's abilities to identify and express their own needs and priorities. Enablement reflects efforts to change practices and attitudes that perpetuate assymetrical gender relations. It is within this context that the term 'empowerment' arose.

Political consciousness raising and popular education were emphasised as much as income-generating opportunities. Visvanathan (1997) postulated that empowerment defined both a goal and a preferred route for accomplishing strategic objectives. The analyst distinguished two different ways in which empowerment was used. For the Northern population and development agencies, empowerment was conceived in terms of instruments such as education, and employment which were assumed to contribute to women's empowerment. On the other hand, Third World women, specifically Latin American feminists, conceived the term to imply greater equality for women in the performance of their productive activities and Indian women understood the notion of empowerment to imply the changing power relations through individual challenge to patriarchal relations or group resistance to oppressive practices (Visvanathan, 1997). Irene Tinker (1997), discussed empowerment from the perspective of women's rights (Education, Employment, Education, and economic development etc.) alluded to in the women in development (WID) approach.

Townsend, (1999) noted that for the rich countries to have any chance to reduce world poverty by the year 2015, issues of power would have to be at the core of all their theory, practice, and methods. The author stated that, "Poor people need fundamental changes in power relations, at all levels from the global to the local. Poor women also

need a transformation of structures which hold them down; they need radical changes in law, property, rights and other institutions that perpetuate men's control over them...Power remains central both to keeping poor people poor, and to poor people changing their condition, but power keeps slipping back out of the debates, for men as well as for women." (Townsend, 1999:21-22). In South Africa women's oppression was addressed in the constitution that granted equality to all regardless of gender. Institutions such as the Commission for Gender Equality were formed to monitor the rate of transformation in terms of gender. In legal terms, gender equality was achieved; in practice, equity was a challenge and African women remained the most oppressed. With regard to housing, this study argues that for women to achieve empowerment, their participation is central. Empowerment as a term has its root in the notion of power, a notion that is discussed in depth in this study.

5.2 Power and Empowerment

David Pepoene (1994:382) defines power as "the capacity of people or groups to control or influence the actions of others, whether those others wish to co-operate or not. This definition of power is corroborated by Giddens who states that power is "the ability of individuals or groups to make their own concerns or interests count even where others resist" (Giddens, 1993:54). According to Rowlands (1997), such power may be described as "zero-sum': the more power one person has the less the other has. Various mechanisms can be used to achieve power and these include, reward, punishment, and influence (Giddens, 1993; Pepoene, 1994). This kind of power can be seen in operation at many levels from the household to national or international policy making. It can be expressed in extreme form as violence or other kinds of interaction" (Rowlands, 1997:10). E.g. extra resources may be offered or taken away in exchange for certain behaviour that would not otherwise be forthcoming. Power over, is controlling power. It may elicit compliance, resistance or manipulation. Those who comply with the individual or groups exerting power can be rewarded or remunerated for doing so. On the other hand, those who do not comply with the individual or groups trying to exert control may be punished for their actions. Yet people or groups trying to exert power over others may not do so directly hence tactics such as manipulation are used to achieve control.

Working from the conventional definition of 'power over' empowerment may be understood as is bringing people who are outside the decision-making process into it. This lays strong emphasis on participation in political structures and formal income that enables participation in economic decision-making. Individuals are empowered when they are able to maximise the opportunities available to them.

If power is defined as 'power over', it is wielded predominantly by men over other men and by men over women. Power is also exercised by dominant social and political, economic or cultural groups over those who are marginalized. This is the one-dimensional view of power (Squires, 1999). The notion of power as control holds that it is in finite supply, and the idea of women gaining power is perceived to be at the expense of men. This points to one of the major obstacles to women's empowerment; that is, the fear of men losing dominance over both the public (work) and private (home) spheres. This view of empowerment is consistent with the dictionary definition which focuses on delegation of power as something which can be bestowed by one person upon another. Such an interpretation is problematic for if power can be given then it can also be withdrawn. Various analysts postulate that empowerment seen as a token does not lead to the necessary structural changes in the power relations (Rowlands, 1997;Squires, 1999, Townsend, 1999).

Other ways of understanding and conceptualising power focus on processes. Power is defined as 'power to', 'power with' and 'power from within', entails different meanings for empowerment. Comparisons between the definition of power as obedience and the 'energy definition of power suggest that the 'energy definition of power does not involve domination but is generative, for example, 'the power some people have of stimulating activity in others and raising their morale (Rowlands, 1997). 'Power to' is generative or productive power, it is self-empowerment which creates new possibilities and actions without domination; it is the capacity conception of power (Rowland, 1997, Mercado, 1999; Squires, 1999). Mercado (`1999) emphasised the need to recognise that a feminist self-empowerment process ought to bear in mind the shared nature of the process of empowerment and rights to the individual. Writing from the experience of the Oaxaca women of Mexico, Mercado noted that "The simple act of doing has real significance, although 'Power to' as a strong emancipatory force is created by their deliberate exploration of what 'doing'

means to them...embraces capacities, skills, creativity and, at times resistance. Processes of self-empowerment include new relationships which feature enriching, not oppressive forms of power...The processes face many obstacles, Of which the greatest is the socio-economic environment. Manifold aspects of culture conspire to prevent individual women or their organisations from pursuing new goals" (Mercado, 1999:110). "The 'power to' enables them [women] to build a future different from that mapped out by custom, and becomes a subversive, rebellious provocative form of power" (Mercado, 1999:111).

The 'power to' finds expression when women get organised, design projects, start income-generation, achieve change and begin valuing their work. For Mercado building the power to includes creating spaces for reflection as well as improving the quality of work. The demand for new spaces speaks of the need for women to link up with decision-making from the local to the national level. Mercado (1999) notes that the notion of 'Yes I can' is an echo of newly found power, empowerment and of liberation for women. Developing a sense of self and individual confidence and capacity and undoing the effects of internalised oppression is in itself a form of intrinsic empowerment. The Intrinsic level of empowerment entails the change of the ideological environment and the development of new notions about power itself and the change in the intrinsic level is critical. However, one can not separate the intrinsic from the extrinsic level of empowerment; they are best addressed in an interwoven way.

'Power with' is a sense of the whole being greater than the sum of the individuals especially when a group tackles problems together. This notion of power gives rise to collective empowerment. Collective or Extrinsic empowerment (Rowlands, 1997, Barosso, 1997) refers to when individuals work together to achieve a more extensive impact than each could have done alone. This includes involvement in political structures, but might also cover collective action based on co-operation rather than competition. Collective action may be locally focused- e.g. groups acting at village level or be more institutionalised e.g. the activities of networks or the formal procedures of the United Nations. In intrinsic empowerment is process where things in the outside environment are changed, resulting in women's greater control over

resources. Empowerment includes both individual and collective action to make demands on the state for support and society itself for change (Visvanathan, 1997).

'Power from within' the spiritual strength and uniqueness that resides in each one of us. Its basis is self-acceptance and self-respect which extend, in turn to respect for and acceptance of others as equals. It "appears in the journey from 'me' to 'us', in the pleasure of being together, sharing and exchanging experiences, in taking action at any level, from individual to national, without fear. In formal politics groups challenge the 'power over' in action or hierarchy, in government, NGOs or their own organisations..." (Zapata, 1999:103). From this perspective of power, characteristics supportive of empowerment include, "a belief system that inspires growth, is strengths-based and focused beyond the self; an opportunity role structure that is persuasive, highly accessible and multifunctional; a support system that is encompassing, peer-based and provides a sense of community; a leadership that is inspiring, talented, shared and committed to both setting and members" (Zapata, 1999:103-104).

Another view of power stems from the influential work of French Philosopher, historian Michael Foucalt. Foucalt conceived power as relational (Rowlands, 1997; Squires, 1999; Townsend, 1999). This conception emphasises on how power relations are created and maintained. According to Rowlands (1997), relational power arises from a network of social relationships among subjects who are presumed to be free to act. Power is understood as permeating all levels of society; it is not unidirectional but multi-directional (Squires, 1999) and leads to a multiplicity of relations both at the micro-and macro-levels. It exists only in its exercise. The ubiquity of power has been critiqued on various grounds. First, it assumes that power generates effects (Squires, 1999). According to Rowland (1997), Foucault's approach does not imagine of any relationship where the individual is not acting on another and so fails in accounting for collective empowerment. Squires argues that Foucalt conceives power from the perspective of those who dominate rather than the oppressed. Townsend observes that the view of power as relational "is too much concerned with a 'dynamic of acting upon' and too little with other forms of power to help us 'understand empowerment and disempowerment, freedom and nonfreedom" (Townsend, 1999: 30). The conception of power as relational gives rise to the notion of relational empowerment.

Relational empowerment is concerned with the processes by which people become aware of their own interests and how those relate to the interests of others in order both to participate from a position of greater strength in decision-making and actually influence such decisions. Empowerment can therefore be said be experienced at different levels, for example gaining control, being able to participate with others, and in relation to others. It involves developing the ability to negotiate and influence the nature of a relationship and decisions made within it. Batliwala (1997) postulates that empowerment is a process which, changes the existing power relations by addressing itself to the three dimensions material, human and intellectual resources. It is a process which challenges and changes ideology, the set of ideas, attitudes, beliefs and practices in which gender bias or social bias like ethnicity, race and are embedded. The failure to address the ideology makes many empowerment programs ineffective in really changing gender relations in the long term. It is argued that empowerment programs should transform power relations through redistributing resources, giving people much more equal access and control over resources. Since the ideology is embedded in institutions and structures it must work to transform these institutions and structures.

Associated with empowerment is the notion of conflict. If we take to zero-sum notion of power, those who have it will always fight to maintain it and those without it will always try to have it hence conflict becomes inevitable in the struggle for power.

5.2.1 Power and Conflict

Power carries connotations of inequality in which those in power belong to a higher strata than those over whom control is exerted. The powerful are able to access resources such as property or wealth. On the other hand, the possession of resources is a means to power (Giddens, 1993), yet this does not explain the persistent control over power relations. It is necessary to move beyond the focus on resources to the more complex realm of ideology in order to understand the power relations. 'Power over' is accompanied by the development of ideas (ideology) which justify the actions of those trying to achieve control over others. Ideology serves to justify the existence of differential power in society and explicates the means through which control is

sustained. The term here is used in the sociological sense to denote "values, and beliefs which help secure the position of the more powerful groups at the expense of the less powerful ones" (Giddens, 1993:722). It is a useful concept in understanding why changes in resources do not necessarily lead to changes in for instance gender relations.

The notion of ideology explains why, even when women provide most resources, they continue to uphold male power and to participate in their own subordination. As along as the oppressed agree with the dominant ideology then inequalities remain. The assymmetrical power relations are reproduced in social institutions such as the family, the educational system, political, legal and economic structures, for embedded in these, is the ideology of male superiority. Social institutions (educational system, political, legal) and economic structures reinforce the ideology and through inequitable access and control over the resources. Those who experience inequality will always try to challenge those in power to redistribute their resources and the powerful will always endeavour to defend their position and retain their resources. When women challenge practices within the private and public domain of male power, conflict occurs (Barroso, 1997). This raises the question of what exactly constitutes women's empowerment.

5.3. Indicators of Empowerment

There may be differences in how various cultures in the world understand empowerment. This needs to be unpacked. In the ordinary sense, "empowerment is about people taking control over their own lives: gaining the ability to do things, to set their own agendas, to change events in a way previously lacking. This may include affecting the way other people act consciously or unconsciously forcing changes in their behaviour" (Young, 1997:371-2). Some scholars focus on women's increased capacities, ability to draw their rights as well as greater control over resources empowerment is understood as; "A process whereby women become able to organise themselves to increase their own self-reliance, to assert their independent right to make choices and to control resources which will assist in challenging and eliminating their own subordination." (Rowland 1997:17). Empowerment is conceived as being more than just individual and focus on the political and economic dimensions. Empowerment includes gaining the confidence and ability to know and negotiate for

rights, from the micro to the macro-level, that is from the private (household) to the public sphere of economics and politics. Most important is the issue of who identifies women's needs is important, in view of the fact that in many approaches to development the needs are identified by some outside body. Participation in needs identification constitutes an essential part of the process of empowerment. While only part of a wider purpose, the control of resources as the means to empowerment is essential. According to Moser (1989), empowerment is "the capacity to increase their own self-reliance and internal strength. This is identified as the right to determine choices in life and to influence the direction of change, through the ability to gain control over material and non-material resources" (Moser 1989:1815 quoted in Rowland, 1997:17).

From the feminist perspective, strategies for empowerment cannot be taken out of the historical context that created powerlessness, neither can they be seen in isolation from processes that perpetuate women's subordination. While acknowledging diversity, feminists stress on the common experience of women's oppression and subordination. Taking such a position presupposes a collective and not just individual empowerment where women become empowered through collective action and decision-making.

Feminist interpretations of empowerment move beyond formal and institutional definitions of power and incorporate the idea of *the personal is political.* Men's dominance and the pervasiveness of women's subordination points to a multi-dimensional approach in achieving their empowerment. According to Barroso (1997) the process of empowerment has to occur at several levels, with transformation leading to change in the ideological system, access to resources and in institutions and structures at several levels, such as the family and the household, the village and the community, the state, the market as well as the international structures. Townsend asserts that "The goal of women's empowerment is not just to change hierarchical gender relations but change all hierarchical relations in society, class, caste, race, ethnic, North-South relations" (Townsend, 1999:19). Barroso (1997) postulated that just as women have to work collectively to gain self-worth and understanding of empowering issues, men too should reflect about the ways in which their power is a double-edged sword, that it structures their relations with other men in competition

and conflict, and makes co-operation highly problematic. Empowering women needs to move beyond the delivery of services to strengthening women's self-reliance. It implies the involvement of intended beneficiaries in the program design and monitoring, exploring avenues of strengthening their collective organisation and participation in community decision-making bodies. Empowerment goes beyond participation in development to include transformation; it implies validating women's way of thinking, their intelligence, their experience and abilities.

To conclude that a group has been empowered by the housing delivery process, it becomes necessary to examine the different notions of power. Women have to empower themselves in an environment full of challenges and opportunities, such as the decline of governmental expanding in social services, the declining power of nation state, the growing power of the private sector, globalisation, and neo-liberalism (and growth and redistribution macroeconomic policy in the case of South Africa.

In the South African context other kinds of social power relations and gender relations have to be addressed at the same time. It is impossible to address gender as a separate set of inequalities, without addressing race and class, as these are interwoven in women's lives. Empowerment is therefore, not only an external process, but a process that has to bring about intrinsic changes, in women but in also in men. The social dynamics of oppression in any system of imbalance, whether gender relations or other social power relations, lies in its construction of theories that justify discrimination. By this the consent and participation of the oppressed in their discrimination is obtained. First through force, then through a whole set of social rules and structural barriers, and indoctrination.

Empowerment has to be a process that addresses all sources and structures of power. It is not enough to give women education, access to the labour market and employment are also critical. It will not transform gender and other social relations. The process of empowerment has to work on both an individual and collective level. Empowerment entails challenging both gender and social power relations. It is a process that is much about education, but education defined in a different way. It is a process that should enable people to think critically and to question (Batliwala, 1997; Barosso, 1997; Rowlands, 1997). An empowerment process which facilitates women

to gain access to forms of political power and structures that exist is inadequate. The process also has to enable women to challenge and change the meaning of power in itself. The process is very multi layered and multi pronged (Barosso, 1997)

The women's empowerment will lead to both disadvantages and advantages for men. In the context of South Africa the empowerment of women can to an extent lead to the disempowerment of men. The redistribution of rights and responsibility within households, in the communities and in the state means that men have to give up what have been their traditional privileges. Men will lose their traditional control over women's labour, income, sexuality, reproduction and mobility. There will have to be a change in the gender based division of labour. Not just in sharing housework and childcare, but also in the work places where gender divisions remain. Men will not have any greater rights to, or control over, children, household assets and resources, and no greater inheritance rights than have women. The empowerment can lead to gains for men. Men are in some ways also oppressed by gender systems. Gender stereotypes imply men cannot freely express their feminine side without facing prejudice from society. If men are free of gender stereotyping and can express or discover so called "feminine" sides of themselves they can be free psychologically of the "oppressor" role, which might have very serious implications for them. With a greater sense of freedom. Women will be equal partners, and able to share "male" work and responsibilities. This may enable men discover new ways of being, living and working (Barosso, 1997).

The state has a general enabling role in the process of women's empowerment. The state has to remove structural barriers and biases in their own policies and programs. It has to create spaces for women in the design, implementation and monitoring of its programs and its policies. In South Africa, the state has reformed the legal system and the judicial systems to remove gender inequalities but the impact on women's status and position has yet to be seen. Affirmative action policies seek to promote equity in terms of race and gender at the work place. Whether these have been effective in improving the status of women in South Africa is the subject of much debate. While this study does not intend to dwell on the debates, it is worth pointing out that the implementation is highly flawed, as shown by various analyses (Magojo, 1994; Forbes, 2000).

In South Africa women enjoy equality under the constitution; however, making the constitutional rights a reality is the challenge. Strategies for empowerment include enlightening women on how power operates and how this impacts on them as individuals and communities. Developing skills on how to change the power balance in society. It's important to impart the belief that they can control their lives. This study poses that different forms of power lead to various forms of empowerment that have implications for social, economic and political development for individuals, communities and countries as a whole. Women's participation in housing is likely to lead to social, economic and political empowerment. Participation in housing delivery internationally has been in the form of community participation. This is discussed in detail in the succeeding section.

5.4 Empowerment of Women in Housing delivery

While policy experts have analyzed the benefits of self-help in relation to housing provision, the analyses fall short of indicating the extent of women's empowerment through the process of self-help. Self-help has for a long time been used by communities in the Third World to achieve both individual and community objectives. All major sources of urban housing –public, private and popular- in the developing countries make use of self-help because of the dictates of national and individual economic circumstances (Harms, 1992).

In both First and Third World contexts, self-help as a solution to housing problems is seen as a controversial issue. Different interest groups relate to it and are affected by it in various ways. One can distinguish two definitions of self-help (a narrower and a wider one) in both contexts. On the one hand, there is individual household or group self-help, relating to the more technical aspects of house construction and on the other, there can be collective actions, around housing, relating more strongly to organizational and political actions in order to improve living conditions beyond housing (Harms, 1992). The initiation of different forms of self-help is historically associated with specific economic interests and political power relations in crisis times for the individual household self-help in the sense of building your own home emerges traditionally and spontaneously, but is also under certain circumstances promoted by the state and other interested groups, whereas collective self-help or

social movements around the field of housing and reproduction are mostly initiated by people in need of housing and promoted by their representatives and organizations (Harms, 1992).

The emphasis on the distinction between individual household self-help and collective organization is significant not only because of their different ideological roots but because both forms can have different political implications. Conceptually, the distinction is important, but in practice, both forms overlap. A further distinction can be made according to the role of the state in relation to self-help (Harms, 1992), which yield different mixes of self-help and state aid which are applicable to both contexts of the Third World and developed countries. These are, unaided self-help, state-supported self-help, state-initiated self-help, and conventional housing policies. This section will only deal with three types of self-help.

Unaided self-help is often connected with illegal activities like invading land or occupying buildings- 'squatting and trespassing'. It is associated with user-initiated, anarchic activities from below and located outside of government programs or state housing policies. Examples are the squatter settlements in the Third World, often the result of collective actions, the 'independent self-help' of individual families in rural areas and on the urban fringes of industrialised countries like the USA and State Germany (Harms, 1992).

State supported self-help consists of spontaneous self-help initiated by users and supported afterwards by state or municipal agencies. State aid can be through infrastructure provision, technical assistance, funds or upgrading, supervised credits or other ways which partly or fully legalise the initially illegal or unrecognised activities. Examples are 'upgrading' programs for squatter areas in the Third World (Mathey, 1992). State-initiated self-help includes the programs of various local, national or international agencies, where self-help or some form of participation by 'beneficiaries' is required. It can be strictly controlled or loosely organised around paid or partly paid labour inputs by the users into the construction and planning process for buildings. Examples of this site- and-services programs and core housing provided with state assistance and the World Bank in Third World countries (Harms, 1992).

In the Third World, self-help housing occurs predominantly in the form of spontaneous self-help which consists of illegal land acquisition and different phases of construction from initially precarious materials for a hut to more permanent materials and more space. The process is initiated by the users, well organised and supported from within the family and neighbourhood network. It is characterised by land invasions of state land, near the city centre or at the periphery (Harms, 1992).

Upgrading programs are in most cases initiated by the state, the municipality or international agencies and implemented by planning, technical assistance, infrastructure provision and resource provision from outside the area and outside the family and neighbourhood (Van Linden, 1988). Sites-and-services programs or similar state or internationally initiated programs with a high level of administrative organisation, where building sites are provided and sometimes rudimentary core housing, like a room and a sanitation unit are built by contractors and left to be completed by the users themselves either in organised groups or by the individual household a process commonly referred to as incremental housing. The notion of incremental housing presupposes the gradual or progressive improvement to existing shelter through extending or adding the finishes to the core structure.

Incremental housing embodied in site and service schemes is characterised by variations of core or starter units. According to Napier and Meikkle (1997) core housing involves a basic structure built with the intention of being completed at a later stage. Core units are often characterised by a minimal level of services, finishes and size that can be upgraded at a later stage. Completion of the core structure is determined by needs and availability of housing finance. Core housing may be categorised into three groups. The first is the non-habitable core, comprising of very rudimentary facilities for example the slab only or the house frame and the roof. The second type of core housing are service cores that consist of infrastructural services such as water and sanitation and other services, which may be built as free standing services or be attached to core units. Finally there are habitable core houses which include all the built components and therefore can provide accommodation immediately. Habitable cores often comprise of a small unit or a multi-story core. The

progressive or gradual improvement of core housing is what is referred to as incremental housing.

Spontantaneous self-help house construction in the context of unplanned urban development is unable to solve the continuing problems at the level of the household and at the level of the metropolis. People organise, plan, and build with little or no help from the professionals and without public assistance. This increases the costs for later installation of infrastructure and services to the municipality or the state in the long run. The categories of 'state-supported self-help' and 'state-initiated-self-help' are called non-conventional housing policies. State-supported self-help together with upgrading programs on a larger scale and in combination with land policies and access to infrastructure, shows the greatest potential to improve living conditions for those who need it most. The various categories of self-help show different mixes of people's initiatives and state initiatives. This raises questions of who participates with what resources in the process of housing and urban development (van Linden, 1988).

Various debates arose from the analysis of self-help as a means to providing adequate housing. On the one end were proponents who argued that the approach provided a cheaper alternative to housing. Self-help housing was seen as providing a greater number of households with shelter, without putting a strain on budgetary allocations to housing. From 1974 self-help housing was adapted by the World Bank as the viable option to housing delivery, leading to an increase in the funds allocated to site and service schemes in the Third World (Moser, 1987; van Linden, 1988).

On the other hand were those scholars who critiqued the approach, arguing that public participation schemes were messy, time-consuming and resulted in lowering the standards (Ward, 1982; Burgess, 1982; Burgess, 1992; Moser, 1987; Mathey, 1992; Marcus, 1992). It was postulated that beneficiary participation was low because the responsibility for decisions and execution in self-help projects lay in the hands of the authorities. Harms (1992) argued that self-help occurred where there is a spirit of trust between people and the authorities, and where residents knew they would get out what they put in (Harms, 1992; Hamdi, 1995).

On the other end of the continuum were scholars who critiqued participation on theoretical and practical grounds. It was argued that that the urban poor existed in a relationship of dependence with regard to other powerful interest groups and were forced by necessity to provide for themselves. Self-help instruments such as sites and services were seen as little more than palliatives, unlikely to redress the deeply entrenched structural inequalities. Burgess in particular, advanced a neo-Marxist perspective of the operation of the urban economy and argued that it suited international capitalists to allow self-built forms of shelter to cater for those who were beyond effective demand in the system. Neo-Marxists argued that self-help did not address the structural problems that caused homelessness nor did it provide a lasting solution to the housing crisis in the Third World (Harms, 1992).

Peter Marcus (1992) posited that self-help provided limited assistance to few people for a short period, and did not address recurring costs, maintenance and repairs. The analyst (Marcus, 1992) maintained that self-help housing construction perpetuated the conditions that created housing shortages, for example, price escalation, speculation, landlordism, segregation and insufficient income for on-going expenses. These factors Mathey (1992) argued, raised the costs beyond the target group's ability to pay, while high subsidies impeded replicability. Whereas some analysts argued that site and service schemes alleviated housing shortage, critics observed that these programmes never had a noticeable impact in capitalist countries (Mathey, 1992). The approach failed to address the structural conditions that gave rise to housing shortages, leaving room for a new cycle of the same processes to displace the intended beneficiaries of low-cost housing programmes. What the approach did, the neo-Marxists argued, was to improve the material conditions of the beneficiaries (Harms, 1992).

Despite the criticisms leveled against self-help, the approach continued to be recommended by most capitalist governments and international organisations (Mathey, 1992) as the best instrument to satisfy the shelter needs of millions of homeless people, particularly in the Third World. Given the high failure rate of public participation housing schemes, questions about their continued popularity among governments and international funding agencies abound. The answer according to Mathey (1992) may be found in examining the relationship between housing and the economy. The commentator observed that low-cost housing development provided

markets for capitalist expansion through commodification. The issuance of title deeds provides security of tenure and transformed the land into a tradable commodity. The formalisation of land ownership brought about additional costs such as professional fees for architects, conveyancing fees for lawyers and other bureaucrats, rates, taxes, etc.

Furthermore, owners were bound to adhere to certain prescribed building standards in the interest of ensuring public health and safety. This had implications for the type of materials that had to be used in construction which were often industrialised (generating surplus value) building materials that have to be purchased unlike the locally available materials that could be salvaged or bartered without money exchange. Housing is a capital intensive investment that cannot be paid for in cash hence the need for loans. This leads to the functioning of capital markets because the interest paid for credit is the income for financial capital (Mathey, 1992).

Self-built housing was said to be inefficient because the owners working on their own house have no opportunity to build up expertise, develop skills, or increase efficiency. Marcus (1992) argued that what was learnt was not useful in the future because by the time the level of efficiency was reached the house was completed and there was no longer need for the skills acquired. Inefficiencies often occurred where each household worked on its own. The inefficiencies of scale and specialisation in buying materials, using technical assistance, competing specific operations were lost or the work was organised collectively requiring greater skills and risking frictions and disorganisation. It was noted that although the flexibility of self-help was a strength, this was often off-set by the losses arising from dependence on particular individuals. The capacity for influencing the allocation of resources broadly whether city-wide nationally or through international agencies was limited and unlikely to be developed in a project where the primary motivating force was to access shelter (Marcus, 1992).

The correlation between housing need and the ability to pay meant that the poor were the most vulnerable (Mathey, 1992) in terms of acquiring shelter. Beneficiaries with knowledge, skills and financial resources achieved more with insignificant improvement occurring among those with least resources. What the analysts (Mathey, 1992, Marcus, 1992) did not highlight was the gendered outcome of incremental

housing development whose impact has been shown to be insignificant in addressing housing needs of female-headed households (Machado, 1985; UNCHS, 1985). While not specifically referring to women Marcus (1992) stressed that the housing conditions of the worst off were unlikely to improve unless there was a deliberate effort to redistribute social and financial resources. According to Marcus' (1992) analysis, incremental shelter development is economically regressive.

Public participation in shelter development was often recommended based on the general assumption that it provided opportunities for income generation through the multiplier effects that accrued from subletting and the skills acquired on the job due to the labour intensive nature of housing construction (Mathey,1992). Contrary to this assumption Mathey (1992), argued that it does not always follow that households rented their premises, as often, the shortage of housing space made it difficult to accommodate others. This view was supported by the research findings in this study, presented in Chapter 8.

It was further postulated that although self-help construction was labour intensive, it produced inferior stock if no external assistance was available, and led to either lowering of standards or a distortion of efficient building procedures (Mathey, 1992). Where self-building is involved, it could take years before a house is eventually habitable. According to Mathey (1992), the use of modern technology makes it possible to build shelter of good standards within several months if professionally done. In incremental housing, materials were not chosen because they contributed to the best housing but because of their availability (Marcus, 1992).

Owners built their houses in the hope that they could save money (Mathey, 1992). The implication was that they would replace commercial builders with their own labour. Mathey (1992) contended that labour was the only element where savings were made and that the cost of aspects such as land could not be reduced. Furthermore, it was more costly to purchase building materials in small quantities. Using the case of Cuba, Mathey (1992) illustrated that individual self-help owners paid more than the residents in state-built and microbrigade flats and the average cost of housing in self-built housing was 5.2% compared to others where it was 4.3% in state built flats or an average of 2.8%. The analyst concluded that incremental housing

does not significantly reduce the cost of housing and may even increase it. Mathey (1992) disputed the idea that cost savings were a motivation for self-help housing. Owner-built housing was critiqued for its building failures and the lack of professional expertise as well as the over-dimensioning of elements, leading to the wastage of scarce resources. Despite the consensus that assisted self-help housing produced more housing stock than other forms of building in the Third World, the quality of dwellings tended to be unsatisfactory. The most frequently noted problems associated with self-help in Cuba were leaking roofs, and jammed windows. These problems were addressed in the general housing laws in 1984 and 1988 (Mathey, 1992) that made technical assistance available to the self-builders leading to an improvement in the quality of housing.

Mathey (1992) further posed that self-help shelter for those on the margins of society, was a step towards integration into society and provided the opportunity for upward social mobility, but also noted that in a class society, upward social mobility was the preserve of a few. Most significant was the finding that self-help construction reduced the gender division of labour through incorporating women in the labour force. In the Cuban microbrigades, women comprised 22% (Mathey, 1992) of the total labour force in 1988, the highest ratio by international standards at that time compared to Hungary, 18%, Haiti, 16%, Japan, 13% and India, 10% (Mathey, 1992). In comparison to the above countries, female participation rates in South Africa remained low at 6% (CSS, 1998) as indicated in chapter 4.

Various analysts (Burgess, 1992; Mathey,1992; Marcus, 1992; Moser, 1987) critiqued self-help on the grounds it led to the double exploitation of workers, who had to put in their regular working hours and extra hours after work to build their own housing. Referring to Cuba Mathey (1992) postulated that in both individual and collective self-help, builders worked extra hours to obtain and improve shelter. On average those involved in the microbrigades worked for 60 hours instead of the normal 44 hours per week. In support of the notion of double exploitation of workers, Moser, (1987) argued that workers subsidised wages because self-help reduced the wage required for subsistence. The notion of the 'freedom to build' (Moser, 1987:5) often quoted by proponents of self-help building was critiqued by analysts who argued that the approach was the "only alternative which the majority of low-income

groups had, involving pathetic suffering and appalling living conditions (Moser, 1987: 5). Other analysts saw self –help as a way of governments abdicating their responsibility in providing adequate housing as a basic need (ibid).

The current housing policy in South Africa provides for state–aided self-help where the government assists through the provision of a housing subsidy. The state plays the role of regulating the policy environment and providing finance. According to the White paper, the aim is to *"enable scale delivery; and the development of a diversified primary and secondary demand for housing by individuals, groups or communities exercising maximum freedom and choice"* (Government Gazette, 1994). While women have been seen to participate in the housing process, it is not clear to what extent their participation has contributed to their empowerment both as individuals or as groups.

Women's participation in housing delivery not only provides them with the top structure but also offers them the opportunity to learn skills necessary in the housing construction. Housing holds the potential for women's empowerment because of the related multiplier effects that accrue from delivery for example better health and higher productivity among household members. The provision of infrastructure in housing projects means that communities can use these services to start small businesses. The skills acquired can be utilised beyond the project phase hence avoiding what is referred to as the 'projectisation' of development. These include skills in the production of building materials, construction, and project management. However it is questionable to what extent the acquisition of skills through self-help projects can be said to be sustainable in empowering women.

5.4.1 Community Participation

Nabeel Hamdi (1995) defined community participation as "the process by which professionals, families, community groups, government officials and others get together to work something out, preferably in a formal or informal way" (1995:75). Moser (1987) referred to community participation as an active process by which beneficiaries influenced the direction and execution of a development project with a view to enhancing their well being in terms of income, personal growth, self reliance, and self empowerment.

Participation was viewed in terms of the role of the intended beneficiaries and local organisation in project design, implementation and maintenance. Both Hamdi's (1995) and Moser's (1987) definitions stressed the importance of the target group in the planning process. The participation of the target group in decision-making design and allocation of resources in the project was important the underlying assumption being that the beneficiaries were able to influence the direction and execution of the project. Hamdi (1995) postulates that in best practice of community participation, the beneficiaries had a stake in the outcome and control over the project. However he noted that worst processes of community participation were often tokenistic with plans, drawn by a dominant groups, having little or no relevance to the intended beneficiaries.

The motives of community participation range from empowerment and capacity building to project effectiveness, efficiency, cost-sharing and cost-recovery (Moser, 1987; Hamdi, 1995. Effectiveness refers to the degree in which an objective is achieved. Community participation was said to be effective when the involvement of people contributes to better project design, implementation and a better match of project services with beneficiary needs. Participation could provide inputs for project design or redesign so that appropriate services were devised and delivered. However, the main objective of participation was the achievement of desired goals. The importance of community participation lies in its potential for empowerment. Community participation was seen as an instrument for empowerment, where development should lead to an equitable sharing of power and to a higher level of people in particular the poor groups political awareness and strengths. Any project or development activity was viewed as a means to empower people so that they could initiate actions on their own and thus influence the processes and outcomes of development.

Moser (1987) made a distinction between participation as a means and participation as an end. "Where participation is a means it generally becomes a form of mobilisation to get things done"(Moser, 1987:15). On the other hand, where participation was perceived to be an end, "the objective is not a fixed development goal but a process where the outcome is an increasingly 'meaningful' participation in the development

process (Moser, 1987:15). The distinction in participation was between projects that focused on empowerment and those that focused on efficiency. Capacity building and empowerment occurred when beneficiaries shared in the management of the project by taking on operational responsibilities as well as monitoring of the project. It was assumed that capacity building would contribute to the sustainability of the project beyond the implementation period due to the enhanced level of beneficiaries interests and competence in project management. Effectiveness referred to the degree in which an objective was achieved.

The involvement of beneficiaries in groups was considered central to the notion of community participation. Participation referred to a process not a product in terms of sharing project benefits. For instance, the acquisition of economic assets through a project (e.g. land and house) provided power and freedom to the poor. The importance of community participation lay in its potential for empowerment. Moser (1987) observed that the objective of community participation was the improvement of project efficiency. Project planning, and implementation, Moser argued, was more efficient when there was timely input from the target group. Participation could be used to promote agreement, co-operation and interaction among beneficiaries and between them and the implementing agency of the projects so that delays were reduced, a smooth flow of project services achieved, and overall costs were minimised. Another objective of participation was cost sharing, which implies that (Moser, 1987) beneficiaries may be expected to contribute through sweat equity, money or undertaking to maintain the project. Thus community participation could be used to facilitate a collective understanding and agreement on cost sharing and its enforcement. Whether the objective of participation was effectiveness or empowerment the important question was to ask who would be the target population, because this determined the extent of participation. From the onset people were the object of development and their involvement in the direction and execution of projects is of central importance.

The question of who participated in a project is important for it determined its accessibility to the project beneficiaries. Gender disaggregation of who participated was important for it recognised that men and women played different roles in society and community. Cultural and regional specifities, it was noted, constrained women's participation. Various reasons have been advanced for the need to recognise the role

that women can play. Participation of women is an end because of their reproductive roles which imply that they are most affected by housing projects. Moser (1987) argued that women's participation was crucial in project planning, decision-making and implementation. From this angle, the objective of women's participation in housing projects was therefore capacity building and empowerment. Women's participation was seen as a means to improve project results. Their reproductive roles of women implied that they were more aware of the need for infrastructure and services than men and were therefore more committed to the success of a project that aimed at improving their living conditions. The exclusion of women could negatively impact on a project while their inclusion could contribute to its success. It then appears that participation by women is not a luxury but a necessity that influences efficiency, effectiveness and cost-recovery.

When viewed as a means, the participation of women in housing projects may lead to their participation in other areas of the economy. Through their active involvement in housing delivery, women may become encouraged to participate in other community activities. Thus participation is seen as a way of overcoming apathy and lack of confidence through raising women's awareness about the role they can play in addressing community problems. Participation is assumed to have a multiplier effect beyond delivering housing as a product. The objectives may be welfarist in terms of their aims to integrate women into the development process or anti-poverty, aiming at assisting low-income women (Moser, 1987).

5.4.2 Approaches to community participation

In attempting to promote the participatory paradigm the World Bank supported various site and service schemes. Hamdi (1995) categorised World Bank funded site and service schemes into three. There were those where community participation was an afterthought, for instance the Dandora project in Nairobi (Hamdi, 1995; Nimpuno-Parente, 1987); there were projects where community participation was embodied in the stated objectives of the project as well as in the execution, for example the Lusaka project, and the projects where community participation was an experiment by the community in self-government. The World Bank approach to participation of the community was top-down, because it occurred in implementation but not in project

design stage. Often World Bank projects involved large scale development such as urban infrastructure and transport projects, access to technical and financial resources and employed teams of specialists from different countries. Such programmes were likely to be planned outside the communities and outside the country of implementation. Thus community participation is absent because of the involvement of the so-called 'experts' (Chambers, 1983) outside the areas of implementation.

The World Bank Approach

An example of the characteristics identified above is the Lusaka project, implemented by the Lusaka City Council between 1974 and 1981 (Moser, 1987). The scale of the project was vast, comprising the provision of physical and social infrastructure to approximately 17,000 dwellings in the major squatter settlements of Lusaka, and the preparation of 7600 plots in adjacent overspill areas to accommodate households whose houses were affected by upgrading and servicing of 1200 plots with communal water supply. The magnitude of the project meant that there was little community participation. The attempt at direct participation in decision-making at the planning phase in the squatter settlements of Chwama and George over the location of roads and social facilities was limited to party officials. About 36 party officials were taken as the representatives of the community and the meetings held meant that the views presented were of a minority and not representative of the community. These were all men. Women's views were not represented in the decision-making process, which was evidenced in the in the location of roads. The roads and plots were laid out in a grid pattern with each house on a separate plot resulting in far greater privacy on individual households, which led to women undertake their domestic chores out of sight of each other unlike before when the design of their own houses was organised in a circular pattern that enabled women to undertake multiple roles as they looked after their children. Now, women could no longer leave their houses unlocked or their children under the watchful eyes of their neighbours. This was all a consequence of women's exclusion from the decision-making processes and the low level of community participation as a whole in the project.

Community participation in this project occurred during construction where labour was required. Even at this phase the paternalistic attitude of the Bank remained, with the government being taken to task to appoint only contractors that were approved by the Bank., least the self-help approach interfered with the timely implementation of

the project. This shows that the overriding concern of the bank was efficiency of the project to ensure the achievement of the Bank's priorities rather than those of the beneficiaries.

Among all the World Bank funded projects, FUNDSAL was the only one successful in its incremental self-built housing. FUNDSAL is an El Salvadorian non-profit Non-governmental organisation (Hamdi, 1995). The organisation lays emphasis on participation to the extent that only those committed to mutual aid construction receive funding for housing. Commitment to mutual aid construction is a condition for FUNDSAL funding. The condition aims at reducing the down-payments that disqualify many households from accessing housing. The aim is to ensure the long-term sustainability of settlements by beneficiaries through collecting payments on utilities and loans and in lobbying for the installation of various services. The success of the project lay in the fact that housing was considered as a means for social and economic development, where participation was part of a larger system designed to improve the living conditions of the poor. In the case of El Salvador housing was not seen as an end in itself but a vehicle for social change with FUNDSAL developing a co-ordinated package of services, which integrated housing with community organisation. This project, like others, was funded by the World Bank, but its success lay inclusion of both men and women's participation as an integral part of its programme.

In the national and local government approach, ministries were involved in the establishment of national level development programmes. These departments hade access to financial and technocratic resources, hence they engaged highly specialised teams. The approach was top-bottom because there is little contact between central government officials and community representatives. The participants are technocrats and the chief concern is efficiency of the project rather than the role of the target group (beneficiaries). While empowerment is considered important, the community involvement varies with the scale of the project. In small projects there is involvement but it is absent in large scale operations, where timely efficiency is the central concern. End-user involvement is given priority when it is politically and socially expedient to do so.

The Villa, El Salvador, resettlement is an example of the government approach in community participation. This project took place between 1971 and 1976, involved 130, 000 (Moser, 1987) people and was politically motivated. The reason behind the mass mobilisation of people in the project was to gain political support. The local government worked with the community and the national government. The participation of the community in this project was required in both for social and political reasons.

Non-governmental Approach

Moser (1987) notes that national level non-governmental organisations vary widely in their size, resources and power. Most NGOs are small in size as well as in the resources they have at their disposal for projects. However these groups are often more willing to respond to local needs and initiatives. The rationale for their intervention is usually to assist low-income communities. NGOs support projects where the scope for broadbased community participation is high in all project stages from inception to implementation, which makes their approach bottom-up. One of the projects that is reflective of the bottom-up approach is the Orangi Pilot project (Moser, 1987) which under the direction of Akhtar Hameed Khan, sought to mobilise the community in the self-help provision of sanitation. Collective action was strongly built into the design of the project. The high level of community participation is a clear indication that empowerment was a focal point in the implementation.

The Kutlwanong project in Kimberly, South Africa is a local example of the non-governmental approach to self-help housing. The project was a partnership between the local community and Peer Africa, a civil and environmental engineering firm that became involved in Kutlwanong as a result of the US-South Africa Binational commission (BNC). Peer Africa was the developer in the project that aimed to build 2 300 subsidy houses in Kutlwanong (Peer, 1997). The participation ranged from the provision of labour to managerial skills of community builders and the homeowners in building the houses. The local SMMEs were employed to deal with the skills not available among the subsidy beneficiaries. The residents were involved in building the foundations, roofs and the interior work such as insulating and installing dividing walls and gypsum board. This process resulted in the construction of 150 houses in the same time that it took to build the first 50 houses. As the quality of work improved there was less wastage.

About 120 community members involved in the initial stages of the project, were not trained artisans but they received on the job training to become builders. Women comprised 10% of the work-force, with two women in each of the working teams. The analysis suggests that the women participants had demonstrated leadership and artisan skills to be able to lead new construction crews (Peer, 1997). Though marginally higher (10%) than the national average of 6% (CSS), the involvement of women in housing delivery in Kutlwanong points to their central role in shelter provision in South Africa in general. Yet it is also clear that the role of women as leaders of the building teams in the Kutlwanong project contradicts some of the general trends depicted in the literature review which suggest that women play a marginal role as support workers in formal construction in South Africa (Mjoli-Mncube, 1995; CSS, 1998). On the other hand, the role of women in Kutlwanong appears to be consistent with international experience where women in various countries are shown to play a key role in housing development in their communities and in the paid construction sector (WCC, 1990; Celik, 1993). While the proportion of women builders in the Kutlwanong project was higher than the national average, the extent of the housing delivery drive calls for a greater participation of women in this sector.

Empowerment was part of the process of self-help in the Kutlwanong project. The community was trained in construction, managerial and leadership skills as well as in planning the location of the houses, procuring materials at good prices, and tracking the supplies to ensure delivery on site. The team leaders learnt how to manage the construction teams, keeping track of all the workers (time schedules, work performed and payment). As the analysis suggests, the leaders had to learn how to deal with problems arising from the municipality and other communities jealous of their work. The Peer analysis emphasises that the integrity of the project leaders is key to the success of a self-help project; "The leaders of the project will have to be 'honest brokers', and discipline each other, take and give orders, and avoid nepotism" (Peer, 1997:41). What this suggests is that the leadership must be seen to be objective and without any sort of bias which would greatly undermine the trust and commitment of the participants to the project.

What the Kutlwanong project highlights is an integrated approach in housing delivery where the issues of participation and empowerment of the community were combined with the goal of achieving environmentally sustainable housing. The Kutlwanong project thus does not fit into Moser's (1987) analysis where the motives for community participation are said to be either an means or an end. In Kutlwanong this distinction was not clear and what appeared was an overlap of the motives, where participation was used as a means to empower the community in construction and the management of the construction process as well as in dealing with the social dynamics that emerged in that process. Participation was also employed with the motive of achieving environmentally sustainable housing.

When development agencies use a top-down approach, the role of the community is limited to the implementation. The use of a top-down approach implies that the participation and empowerment of the intended beneficiaries of development projects are not seen as priorities. The overriding concern of projects, particularly those funded by the World Bank, was efficiency and cost-recovery. Participation appears to have been limited in large scale projects which were implemented by specialised teams. Community participation was supported when there was need to for governments to achieve their political objectives. An example is the Villa project. Moser (1987) identified one of the constraints as that of governments ensuring that people do not fully participate so as not to be empowered because, this may cause instability due to the people challenging the government.

Participation as discussed in World Bank, government and NGO funded projects takes a project perspective, that is one that focuses on planning, design and implementation. As already stated, participation is assumed to lead to empowerment. The levels of participation in World Bank and government funded projects point to the power of donors to influence development outcomes, an issue that is addressed in Chapters 7 and 8 of this thesis. This study argues that the conception of participation from a Project perspective is inadequate in comprehending the possible levels of stake-holder involvement and consequently the extent of women's empowerment in shelter development.

5.5 Participation and Empowerment

The Dandora project funded by the World Bank and implemented by the Nairobi City Council was said to have failed. The lack of participation in planning and design which were done by the Council was seen as having contributed to the non-involvement of beneficiaries. What was not mentioned was the involvement of beneficiaries in supplying building materials as well as in the construction of the local schools and markets. When women's participation in the Post-implementation Activities as traders selling fruits and vegetables from their houses was considered, as breaking the city by-laws. By trading from their houses were participating in the Post-implementation Activities related to housing. Due to this, the Nairobi City Council had to relax its by-laws to allow women to trade and be able to pay their rates and services, which the Council so badly required. The Dandora example suggests that participation viewed from the project perspective overlooks aspects of participation in housing delivery. This project takes five case studies from KwaZulu-Natal to examine women's participation and the extent of empowerment. Internationally the involvement of women in the various aspects of housing is well documented. However the studies say little about the model employed in examining the involvement of women in various aspects related to shelter delivery. A few examples suffice to illustrate the point.

Traditionally women have been involved in the construction of houses. In rural areas and informal settlements, women plaster in and outside the buildings, lay and beat the floor, and apply decorative finishes to the walls. In the rural areas and informal settlements of South Africa women are responsible for house construction (Mjoli-Mncube, 1996). Mjoli notes that when housing delivery depends on sweat equity and no payment is involved, the women comprise the majority of the labour force.

Women's access to employment, income, and services is directly affected by their involvement in the planning and execution of national policies as well as women's management and participation in local government, housing and real estate. However, there are few women in decision-making positions. Women's participation in the construction sector is low. They participate when the projects require community contribution in terms of sweat equity but are excluded when housing delivery

becomes a commercialised activity. Yet their performance in jobs requiring skills, has been shown to be very high.

In many countries, women participate in construction, and in some they help in the preparation of mud bricks and other construction materials (Celik, 1993). In Mexico, a factory assisted by the inter-American Foundation drew two-thirds of its workforce from women. Projects in Jamaica, and Brazil have trained women in metalwork and welding and in producing furnishings and equipment such as show stalls and shelving (Celik, 1993). A woman in Honduras owns and operates a floor-tile factory. Women have also been involved in the production of building materials. In Mombasa, Kenya, women have on their own initiative set up a cooperative to make concrete blocks. Other groups have been involved in the production of bricks and construction of houses. Examples include, Ogago, Usafi Women's group in Kisii, Kabiro Women's group in Nairobi and Dandora Women's group which runs a profitable building-block production unit in Nairobi (Celik, 1993)..

While women acquired skills, it is questionable whether the formal construction industry responded to their skills. Jamaica presents a unique case scenario. The Women's construction Collective (WCC) in Kingston shows that women's participation in housing construction empowered them in various ways. On the economic level, women were able to earn incomes that are two times greater than the basic minimum wage in Jamaica (WCC, 1990).

Socially, the women in the WCC gained confidence and were able to challenge the gender division of labour by entering a field that was the preserve of men for a long time. It is in the collective that women gathered and discuss their personal problems and also found solutions through mutual capabilities and had the opportunity to put them to use. The initial entry of 30 young women had the impact of changing perceptions in the building industry. It recognised that women could play an important role because violence and pilferage on sites reduced. The WCC was also able to overcome the traditional political boundaries and conflicts. The participation of women in the construction industry in Jamaica led to reduced levels of violence on the sites. Unlike men, the women were able to rise above their political differences and get their work done. They were able to change political relations by working in areas

not controlled by their political parties without causing trouble because they were recognised for their skill and the fact that their productivity levels were seen to be higher was an added advantage. Women proved their efficiency and got hired for their greater productivity levels and not for their political affiliation.

5.7 Summary

This chapter has discussed the meaning of empowerment and its various dimensions. From the discussion it is evident that the concept is associated with participatory development which in housing policy is embodied in the notion of self-help housing. The discussion around self-help housing highlights its various forms and its application in South Africa. While the notion of self-help is problematic in terms of application, the economic and political situation of many Third World countries suggests that housing provision and implementation will continue to take this form for a long time.

The discussion on participation in housing delivery reveals that the motives for adopting the strategy range between efficiency and empowerment. The motives are shown to dictate the outcomes of housing development in various countries. Where participation is an end in itself, this results in empowerment. Where participation is a means of achieving efficiency, there little empowerment occurs because of the overriding concern with the housing product and cost-recovery. Yet it is also evident that the motives dictate the outcome of a project.

Women's participation in housing projects is shown to have a positive impact with the design of the urban environment being more user-friendly while their exclusion is shown to have deleterious effects on their work and neighbourhood security as shown in the discussion on the Lusaka project. International experience suggests that women play a an important role in housing provision yet this role is not always recognised. The examples of women's role in housing development in various countries reinforces the point that women can and do play a significant role in the housing sector. The participation of women in housing delivery is shown to have implications for their empowerment as well as changing the culture of work in the construction industry. The question that this section raises is what roles women in South Africa are playing

in housing construction. Furthermore issues about the extent of empowerment in the current housing drive arise. The next chapter on methodology explicates how the concepts arising from this study were investigated in the field work. Acknowledging that participation and empowerment are is a problematic concepts to measure the chapter adopts a combination of methodologies for research.

Chapter 6

6 Methodology

6.1 Introduction

The previous chapter explored the concepts of participation and empowerment as applied in housing development. It takes the debates further by focusing on the research paradigms and discussing the instruments employed in the field research. The methodology explicates the process of data collection from design to field work and analysis. The eclectic approach applied becomes evident in the questionnaire design as well as in the data analysis. Triangulation is alluded to in the discussion of the research findings in Chapter Seven. This chapter ends with a summary highlighting the main issues involved in researching the topic: *Women's participation in Housing Delivery; the extent of empowerment in the post 1994 era, with specific reference to case studies in KwaZulu-Natal* .

6.2 Research Paradigms

Martyn Hammersley (1992) argued that quantitative research is related to a realist epistemology in that it assumes that true accounts correspond to how things really are and that competing accounts should be judged in terms of whether the procedures adopted provide an accurate representation of reality. In contrast qualitative method is viewed as idealist, because it rejects any possibility of representing reality. Qualitative methodology assumes that there may be as many realities as there are persons. Hammersley (1992) cogently argues that such characterization is empirically inaccurate and asserts that not all quantitative researchers are realists nor are all qualitative researchers idealists.

Epistemological and theoretical positions influence the character of both quantitative and qualitative research. The natural science model of research has influenced quantitative methods and its positivist forms in particular. The epistemological position of qualitative research rejects the appropriateness of a natural science

approach to the study of humans, a position that finds expression in theoretical strands like phenomenology and symbolic interactionism.

Issues of generalisability and extrapolation are closely tied to the process of selecting cases for study. When quantitative methods are used, for instance in surveys, the samples are random or representative since there is a need to generalize. In qualitative research, 'sampling' may be conducted on the basis of theoretical criteria. Unlike the quantitative researcher, the qualitative researcher is expected to redefine criteria governing the choice comparison groups as the analysis proceeds on a case by case basis. The question in qualitative research is often the number of cases or groups to choose. As Brannen (1992) notes, there are no definitive guidelines. The researcher has to balance between the point of theoretical saturation and the availability of time and money. Statistical sampling by contrast is linked to the question of statistical inference, that is, the question whether the sample, within certain limits of probability is thought to reflect the parent population. The concern is more with more the expected variations in the general population than with the theoretical question of the research.

Corrine Glesne and Alan Peshkin (1992: 8) in delineating the characteristics of the data gathered in both paradigms emphasise that the quantitative research is reductionist, in that the reports "typically reduces data to numerical relationships and presents findings in a formal, disembodied fashion that follows a standardized form and style". On the other hand, qualitative reports are said to be accessible, tangible and imaginable. The concern in quantitative research is about causality, measurement, generalizability and so on whereas the concern in qualitative research is for the point of view of the individuals being studied hence the sensitivity to process is considered to be important (Morgan, 1997; Barbour and Kitzinger, 1999). The epistemological roots of qualitative and quantitative do not imply that the different approaches remain rooted in their different positions. Bryman (1992) postulates that the strengths and weaknesses of the different methodologies provide the rationale for combining them where necessary. Qualitative research can yield quantitative data (Morgan, 1997). This study agrees with Sayed Hashemi, Sydney Ruth Schuler and Ann Riley (1996) that examining empowerment using statistical methods only is problematic and to counter these weakness a mixed approach is employed.

Commenting on a study that sought to examine women's empowerment in Rural Bangladesh, the authors (Hashemi *et al* 1996) observe that using quantitative methodology only to examine empowerment presents various problems. While some societies like Bangladesh may be homogenous in terms of language, differences in the specifics of women's lives, geography and physical infrastructure and the configuration of social and economic opportunities may imply different levels of empowerment. The authors state that "Developing valid reliable measures of women's empowerment ...one of the most difficult tasks...Behaviors and attitudes that might be used to measure women's empowerment in one society may have no relevance in another" (Hashemi *et al* 1996:637). In this particular study quantitative methodology was employed to examine empowerment among women in rural credit programs in rural Bangladesh. The authors noted that very specific questions had to be asked to avoid ambiguity. Indicators of empowerment were constructed from the responses and from the direct observation, personal interviews and baseline data. The indicators were constructed as scale variables and scores would determine whether individuals had been empowered or not.

The above example shows that studying empowerment through quantitative methodology presents enormous problems one is forced to resort to qualitative tools in constructing the indicators of empowerment. The indicators for measuring empowerment in the case of Bangladesh were the result of a long process involving extensive preliminary data collection, pre-testing, reflection, and discussion. Hashemi et al (1992) argue that, "the concept of women's empowerment is elusive and the potential for structured surveys to contribute to understanding of it is inherently limited". This study agrees with Hashemi *et al* (1996) that, at best the measures can only partially capture the phenomenon of women's empowerment.

The multidisciplinary nature of this study, that is, housing development which is empirical and gender studies, which is phenomenological makes a combination of the research paradigms inevitable. The research employs qualitative tools to examine theoretical issues that arise from the survey of literature on women's involvement in housing delivery in South Africa. To capture the extent of empowerment, it becomes necessary to complement the qualitative responses with quantitative data.

Participation is analysed using a multi-dimensional approach. The level of participation in the various areas identified as constituting housing delivery (planning, design and implementation, provision of utilities, and post-implementation activities) determine the extent of empowerment. The understanding of empowerment is taken from the perspective of the end-users. Empowerment is also measured by examining the proportion of women subsidy beneficiaries relative to men; the proportion of female-headed compared to male-headed households that had consolidated their housing, the proportion trained in housing construction, the proportion of women compared to men that continue in construction work, the proportion of women compared to men that have started micro-enterprises in their homes, the level of women's representation in community decision-making structures and the specific positions held. The quantitative data displays the proportion of women empowered and their role by graphically and statistically representing their participation in housing development. In this study, the case study approach, which is qualitative was employed, but within each case study, both quantitative and qualitative research instruments were used to collect data. As a qualitative research method, case study research entails the detailed analysis of a specific number of conditions or relationships, and to provide the basis for the replication of ideas and method.

The case study has been described as "an empirical enquiry that investigates a contemporary phenomenon within its real-life context...and in which multiple sources of evidence are used" (Bennet and George, 1997[19]). Earl Babbie defines case study research as "an idiographic examination of a single individual, group or society. Its chief purpose is description, although explanations are also acceptable" (Babbie, 1998:282). In this study, the case studies refer to the various communities that were selected to investigate women's participation and empowerment. According to Bennet and George (1997) case study research entails selecting the cases and determining the techniques for gathering and analysing the data. The methods used in data collection should enhance understanding about the case and answer the research questions. In selecting the case studies, each case is treated individually and the conclusions from each case can be used to contribute to the whole study.

There is, evidently, value in using case studies in housing research, but the approach has been critiqued on a number of grounds. First, critics argue that the study of a small number of cases cannot offer any grounds for establishing reliability or generalizability. Some have argued that the intense exposure to the case biases the findings, while others maintain that case study research is only useful as an exploratory tool. The proponents of the method have argued that case study research has been used successfully in well planned and crafted studies. Furthermore the use of multiple data collection tools and analysis techniques facilitates triangulation in order to strengthen the research findings. While noting the criticisms leveled against the approach it was chosen because of the theoretical issues under investigation which could not be proved through the study of one area only using one methodological tool. Thus to understand the notions of participation and the extent of empowerment in KwaZulu-Natal it became necessary to study a number of cases in order to draw out the patterns in women's participation and also draw out distinct characteristics that influenced participation and empowerment in specific areas and not others.

6.3 Choice of Study Sites

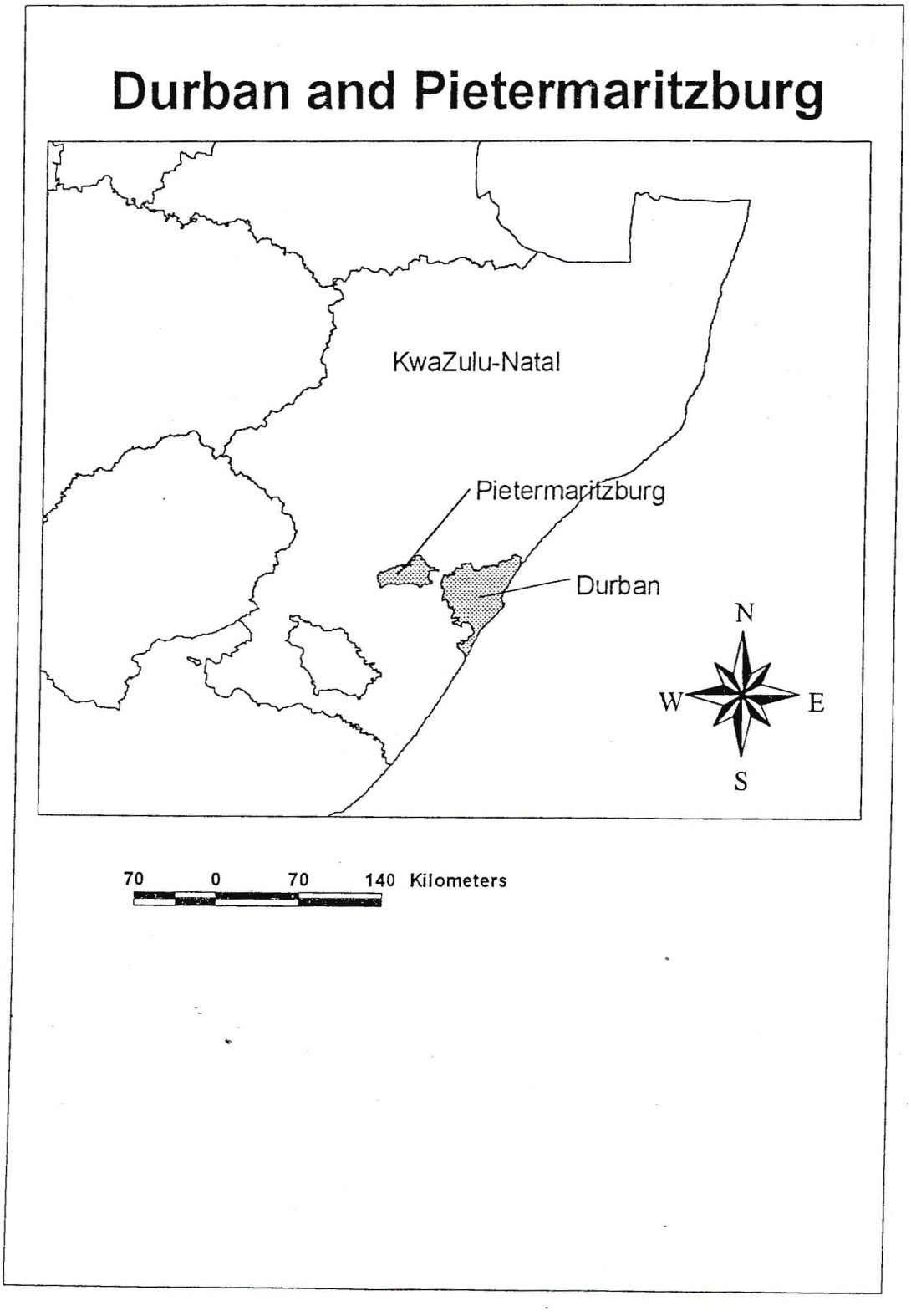
The case studies and participants were drawn through the preference/ purposive sampling procedure of non-probability sampling (Morgan, 1997). Non probability sampling is used when it is known that the sampling unit is representative of the population or when the units can be conveniently assembled (Neuman, 1997; Welman & Kruger, 1999). Sampling is based on the judgement of the researcher regarding the characteristics of the sample (Baxter, 1996; Mackenna, 1995; Neuman, 1997; Welman & Kruger, 1999). The strategy of this method is to select units, which are judged to be representative of the population under investigation. In this study, the sampling purposively selected areas which were known to have employed community participation in the delivery of subsidy housing in the urban areas of KwaZulu-Natal. The province is divided into district councils (Map 3) and Pietermaritzburg is in district council 22 whereas Durban is not part of the councils but a metropolitan region which, is in the process of being becoming a unicity, through the incorporation

[19] This article was sourced from the internet hence there is no page number. Bennet, A. and George, A. L. 1997. ***Developing and Using Theories in Case Study Research***. [Online] http://www.georgetown.edu.bennet/typo Retrieved on April 26, 2001

of the areas surrounding it (BESG, 2001). The focus on urban areas narrowed the geographical scope to the selection of Durban and Pietermaritzburg as the sites of the study. Five case studies were drawn from these cities in order to compare the patterns of delivery, draw out the similarities and differences in delivery within the same province, and the reasons why these differences exist.

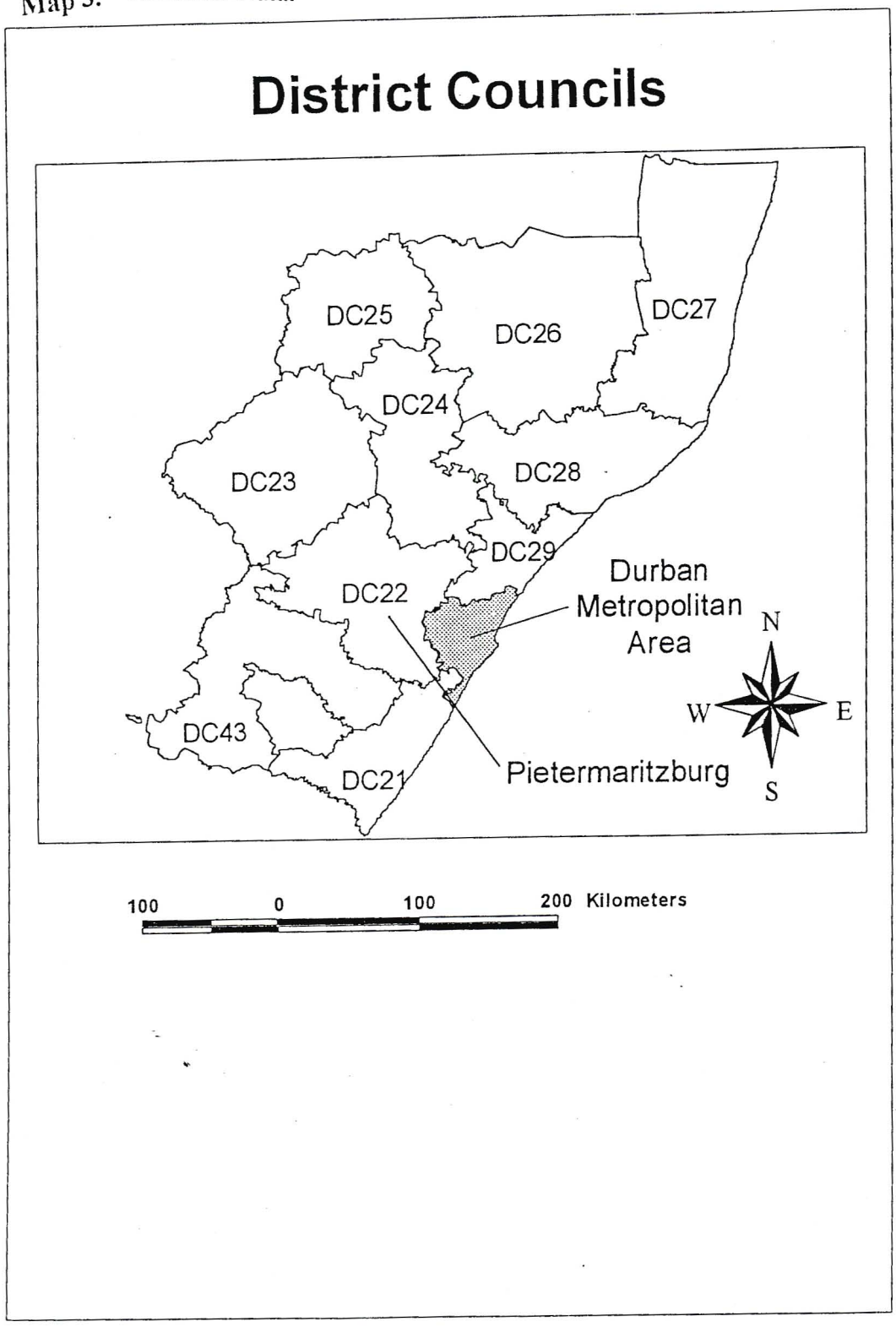
Two of the areas (Luganda and Ezilweleni) consisted of settled communities that had lived there as squatters for a long time until they were granted title to the land. Both Ezilweleni and Luganda are in the Inner West Council of the Durban Metropolitan region. In Nthutukoville, the residents were mainly women who had fled their homes. There were no economic considerations made in the residential mobility; their settlement was a last option, driven by the need for refuge from political violence. In two (Glenwood II and Thembalihle) areas the residents had also fled their homes in the Northern areas of KwaZulu-Natal and settled there as a result of political violence. The residents in Thembalihle had settled in the area in different batches. One group settled in the area immediately after fleeing from political violence. Another group of violence victims initially settled in a squatter settlement, Nhlanhla Kahle, adjacent to an Indian residential area known as Raisthorpe. The settlement of this latter group in the backyard of an Indian area was a calculated move to ensure that the residents were close to services such as water, shops, transport and so on. However, the Transitional Local Council in their dedensification and squatter clearance from areas around Pietermaritzburg resettled the residents in the newly serviced sites. Thus the violence victims that had initially settled at Raisthorpe were again resettled in Thembalihle. It may therefore be argued that on the one hand the residential mobility of the inhabitants in Thembalihle was motivated by the need for proximity to economic opportunities. However the later resettlement was a result of the local authority's resettlement plans. The heterogeneity of the communities meant that a mix of methodologies, comprising of quantitative and qualitative research instruments, had to be employed in order to clearly draw out the characteristics of each settlement, which would have been obscured by the use of one approach only. The residents in Nthutukoville were mainly women. The three (Nthutukoville, Glenwood II and Thembalihle) areas sampled in Pietermaritzburg are on the periphery of the city and from the map it is clear that they invaded the open land on the periphery of the Pietermaritzburg city.

Map 2.



Source: GIS Laboratory. 2001. School of Life and Environmental Sciences. Durban: University of Natal

Map 3. KwaZulu-Natal



Source: GIS Laboratory. 2001. School of Life and Environmental Sciences. Durban: University of Natal

6.3.1 Phase one

Phase one entailed identifying an organisation that was involved in housing development in the province (KwaZulu-Natal). This led the researcher to the Built Environment Support Group (BESG). Identifying this organisation was not difficult as the researcher had used literature from their library and had information that the organisation was involved in housing delivery in different areas of KwaZulu-Natal. Having known the director – Mr. Colin Max- was an added advantage because it provided easy access to the project leaders in the organisation. In the meeting with the director, the researcher was introduced to one of the project leaders. What followed was a meeting with the project leader to arrange for a meeting with the community members. As a result the project leader sent information to the community about this study and the community set a date for the researcher to go and conduct the interviews. The first community, Ezilweleni was interviewed in March 2000. Through the snow ball technique, the other project leaders were identified and the same procedure in accessing the first community was followed in the areas sampled – Luganda, Glenwood II Nthutukoville, Thembalihle and Ezilweleni. All the interviews took place between March and August 2000.

Bennet and George (1997) emphasised the importance of determining whether the cases are unique in certain ways or are typical and whether they represent a variety of geographic regions. The choice of the study areas was based on the following conditions: experience of community participation in housing delivery; contacts in these communities that would facilitate and organise focus group discussions; their geographical location (in the two major cities) within KwaZulu-Natal and the implementing agencies involved. The research paradigms and the nature of the research question also influenced the sampling procedure. The study used purposive sampling in selecting the case study areas but employed probability sampling in deciding the proportion of households to be interviewed in each case study. The availability of translators at these sites was also another consideration.

6.3.2 Phase Two

Phase two involved meetings with the communities. The fieldwork involved conducting group interviews where refreshments were served. These were held with men and women that had participated in housing delivery. Separate group discussions for men were conducted and the translators translated the questions into Zulu where it was necessary. In total five communities were interviewed. The initial questionnaire was tested through a focus group discussion with Cato Manor residents comprising of people from Old Danbar and Mkhumbane. After the group discussion the check-list was slightly modified to give the participants more flexibility to tell the story of their involvement in housing development and to what extent the process had empowered them.

Choice of participants

The main criterion for the choice of participants was that the men and women should have participated in the housing delivery process as part of an organised group in the community. This led to groups comprising of eight to twelve men and women in each of the areas sampled (Table: 7.1) who had participated in housing delivery in the community as part of an organised group.

6.4 Collection of Data

6.4.1 Focus Group Discussions

A randomly selected sample of about 40 household heads is unlikely to represent a large population (Morgan, 1997) whereas the amount of data that two (eight people each) focus group discussions generate is equivalent to ten individual interviews, hence the groups become a more efficient tool for data collection (1997). The nature of the study also allowed for this kind of method. The study was about participation in shelter delivery in the sampled areas. Each community had worked as a group from the initial phase of fighting for the security of tenure, planning for the project, design and implementation. Focus group discussions therefore complemented the data gathered through household questionnaire, key informant interviews and observation.

In each community, two-hour meetings were scheduled; one with women and a separate one with men. The interviews were guided by a set of pre-formed questions

(see question schedule) and were conducted in English but also translated into Zulu because all the communities interviewed spoke Zulu as well as English. The open-ended questions allowed the participants to comment widely on their experience in housing delivery. It allowed the members to challenge one another on the participation of the beneficiaries. The open-ended questions allowed the participants to tell the story of their journey to acquiring their shelter. These stories are widely quoted in Chapter Seven, which presents the findings and the discussion around the findings. By commenting widely, the participants provoked one another to contribute to the issues in the checklist. The participants were not only able to reflect the process of participation but to delve deeper into what housing meant to them as individuals. The questions and discussion provided the opportunity to lay matters in retrospect, to reflect what it meant to their total existence. It enabled them to link their involvement to their past, present and future (see case study on Nthutukoville in section 7.5).

The role of the researcher in the focus discussion was to moderate, pose questions, listen and sometimes guide the conversation back to the issues pertinent to this study. The interviews generated a lot of discussion especially on how the communities had acquired land and housing and what this meant to them. Examples were questions about the women groups, the sale of subsidy houses, and the politics around securing tenders to supply goods to local schools which had not been anticipated in the initial design of the interview schedule. Another example from this study was the discussion on what housing meant to the women participants in Nthutukoville, perhaps because of the gender identity of the researcher. Thus subjectivity in the process was a key factor. The advantage of using open-ended questions and allowing the respondents to comment as widely as was that the format facilitated the researcher's analysis of the findings, since the respondents had their interpretation and analysis built in their responses, particularly when they come to comment on their involvement in the project and whether this had empowered them. Notes were taken down during the discussions. Only key points were noted and these were expounded after the meeting. Noting the key points was useful in that it avoided repetitions by participants who become more active towards the end of the interviews. It helped to minimise the monotony caused by repetitions. However, the notes also display the researcher's interpretation of the views provided. Thus the language was passive as well as active. It commented on the observations made in the field as well as the actual statements of

the residents. Presenting the feedback to the participants is an honourable but often ignored practice for checking the validity of one's findings. In the current study, feedback was provided immediately after the interviews. The aim was to summarise the meeting and no new issues were introduced. This provided the opportunity to clarify some of the points with the participants and also ensure that what the groups agreed with was what the researcher recorded.

A total of nine focus group discussions were conducted. There were two focus group discussion, each comprising of men and women in four of the sampled areas. In the last community, due to the temporal constraints, one focus group consisting of both men and women was held. A total of seventy-eight participants (Table: 7.1) in the focus group discussions and five key informants bringing the total number of people to eighty-three, were interviewed. For details on the interview schedule for both the focus group discussions and the key informant interviews, see appendix A.

Table: 7.1: Number of Participants per Focus Group

Community	**Men**	**Women**
Ezuluweni	10	12
Luganda	6	8
Glenwood II	8	10
Thembalihle	8	12
Nthutukoville	6	8
Total	**38**	**40**

Source: Survey, Catherine Ndinda, 2000.

Focus Group Dynamics

Various analysts (Eichler, 1988; Blanche and Durheim,1999; Boyatzis, 1998; Stewart & Shamdasani, 1990; Glesne & Peshkin, 1992; Bailey, 1996) have underscored the importance of FGDs in eliciting information in research. Focus group discussions are relevant when the dynamics of the group situation is considered to provide additional useful information.

Men's Focus Groups

The men's focus groups needed no prompting in providing views on the current housing policy. Often they had more to say than could be captured in the available

time. The quiet ones would wait for the talkative ones and then politely put forth their views. It appeared that there was no conflict in the views provided because the communities had all participated in the housing process from the start to the finish. The only alternative views came from participants in Glenwood II and Thembalihle because the communities in these areas consisted of people that had been drawn from different squatter areas and resettled in the serviced sites. Disagreement arose from the fact that while subsidy beneficiaries were satisfied with the housing policy, those that were still waiting for the approval of their applications complained about the long duration of waiting for the approval of their application which were said to take up to nine.

In Luganda, most of the male participants had been involved in construction work such as digging the foundation, brick-laying, plumbing, doing the electrical wiring, carpentry, metal work, plastering, painting, roofing. The men had been trained in house building from the foundation level to the roof level. They wanted to know where they would get training in contracting and certificates in order to be registered as builders and tender for contracts outside their communities. Since the researcher had attended one such course in contracting, the contact details became handy and the researcher was able to refer the builder to the trainers who were funded by DBSA[20]. While the course was useful in imparting business skills to emerging contractors, the intended beneficiaries could not attend due to various factors. First, the training was conducted in an area that is out of reach by public transport in the evenings, hence, middle class men and women who were involved in construction as well as other businesses attended. Only people with personal transport could attend and this excluded a lot of women and men who would have benefited from the course. Secondly the timing of the training was inappropriate considering the venue which was far off from the communities that would have benefited. Thus considering the child-rearing roles of women, it would have been virtually impossible to leave their children alone in the evenings to attend the courses. As a result only middle class women that had cars and helpers at home were able to attend the training. The logistical issues around courses tailored for low income groups can either facilitate or

discourage attendance. In the case of the contractors course, the location and time clearly deterred rather than facilitated attendance of the training by low income groups. At the end of the group sessions the men were particularly interested in knowing where the researcher would finally be employed. The interest arose from the conviction that if the researcher was finally employed in a government department, their views would finally be heard and acted upon. At the end of the session the researcher would recapitulate the main points and let the group to consider whether they agreed with these.

Plate 1: Focus Group Members in Luganda



By Focus Group Member 2 April 2000

[20] The researcher attended the training between May and August 1999 at the Umlazi Further College Opposite Independent Newspapers, Durban. The course was funded by the Development Bank of Southern Africa, and certificates were issued as the end of the training.

Women's focus groups

At the start of the discussions in the women's groups the participants were hesitant to speak unless their so-called leaders chose to break the ice. This was the case in Luganda where the participants looked to one woman to answer all the questions until the moderator reassured them that everyone's view were important and that there were no right or wrong answers, in the discussion. The facilitator had to deliberately call names of the participants in Luganda and Thembalihele and ask what were their views, because some of the women wanted to dominate the group discussion.

In Thembalihle, the women's group leader came late when the discussion was almost winding up and began going back to issues that the participants had already discussed. While the group in Thembalihle consisted of both men and women, the particular woman leader appeared to wield a lot of power. The women in Thembalihle wanted to know why they could not access money first to complete their houses. At the end of the discussion in Thembalihle, the community had a list of issues they wanted the government to address. The community expressed discontentment about having secured the serviced sites without houses and argued that the government to build them houses. This issue is discussed in Chapter 7. The women wanted jobs to be created in their community. When the women's leader, who had come late spoke said that construction was not women's work, it was clear from the sneering, rolling of eyes and turning their heads away in boredom that they did not agree with the leader's views. This position was confirmed immediately when the women in unison supported one who said that they were ready to do any sort of work as long as they earned incomes. The women's leader who gave views that differed from those of other women in the discussion, mentioned that credit for starting small businesses was the main problem and if they were assisted to secure it, it would be most helpful.

The facial expression on the faces of some women in the group clearly suggested that the women did not subscribe to the views of their leader. The different interests of the women from those of the leader obviously suggest a class difference. While the women wanted jobs, the leader was talking about credit which did not appear to be an issue with the women, who were ready to do any type of job to earn a living. The interpreter later revealed that the woman leader in Thembalihle was trying to

influence the group to say what their problems were because they thought that the researcher was going to bring some donor assistance to help them set up income-generating projects. The non-verbal responses from this focus group discussion clearly suggest one advantage of group interviews, in eliciting information that supplements and contradicts the group responses.

The men in Thembalihle wanted to access more information on what the housing policy was all about. This question was dealt with on the spot by asking the project leader to get information from the local offices of the Provincial Housing Development BoardThus the views of this particular woman were disregarded first, because she was not saying anything related to the questions posed and the fact that she tried to sway the group's views to provide the wrong information. Even without being told what the problems of the area were, by examining the surroundings of the area it was evident that this was a very poor community (Plates 12 and 14).

In Ezliweleni, the women were interested in getting more ideas on the types of business they could start in the area. The researcher did not have to even say much because they came up with the ideas. The only problem was the lack of access to credit for starting the businesses. The researcher in this case was resourceful and referred the project leader to some websites on donors. Women in Ezilweleni had an opinion on the issues raised. Before a participant was through with a point, another one would take the issue up and elaborate on it giving examples of what had happened. This points to the spontaneity of group interviews where participants are able to express ideas as they arise in the discussion. An example was during the discussion of what the subsidy houses meant to them.

Women narrated how the houses had brought them benefits such as water, lighting, and just the mere fact of owning a serviced site. At this point a women interjected and said that because of the new houses, they had started tuckshops in their houses and that it was better than being involved in prostitution. Other women supported the point mentioning the group projects for income-generation that they had started. The comments of the focus group discussion were verified by the household questionnaires that showed the proportion of individuals that were involved in income-generating activities. All the women were at this point in agreement. This

suggests that organising the interviews in the form of group discussions provided the space to include points which would not have been raised in one-on-one questionnaires. This view is supported by Stewart and Shamdasani (1990) who point to the synergism in groups being an advantage of focus group discussions. The analysts pose that in group settings, individuals are able to freely express their ideas without being forced to defend their or elaborate on them. Furthermore they may find comfort in the fact that their views do not differ greatly from those of their peers. This study concurs with Stewart and Shamdasani (1990) by noting that the group atmosphere gave the women a forum to speak without the fear to been branded because when a point was raised all would contribute by either agreeing or disagreeing.

During the discussion with Ezilweleni women, it was not rare for a participant to interrupt another to either emphasise a point to present a contrary view. This points to the snowballing effect of group discussions, that gives them an advantage over other interviewing methods (Stewart and Shamdasani 1990; Brannen, 1992; Mikkelsen, 1995). In one-on-one interviews, respondents may fail to give certain views for fear of being asked to elaborate on them. In group discussions, such as the one with Ezilweleni women, it participants freely expressed their ideas without fear and this was made easier by the fact that others in the group were willing to take on the issues and discuss them further. Often they would look at the researcher jotting down their points and tell the speaker to slow down or to continue when the researcher had completed. There were specific instances when the women would tell the researcher to jot specific points that they wanted included in the research findings. An example is the discussion around the impact of GEAR. The men in Ezilweleni wanted their definition of the Reconstruction and Development Programme noted because it described what the policy meant to them in practical terms. This definition is stated in section 8.2. The group dynamics clearly point to the advantage of focus group discussions in giving the marginalised a voice and eliciting responses in their own words compared to other research tools.

In Ezilweleni and Nthutukoville, the women's FGDs were more open in providing their views on the housing development that had taken place in their areas. Most of the group participants in Ezilweleni were married but they noted that female-headed

households were doing better than male-headed households because there was no passing the buck in terms of household responsibilities. In Nthutukoville the women openly despised men saying that the work of the men was to drink all day and then leave all the responsibilities to the women. With most participants being single women, they all seemed to agree that men were not very helpful to their households and that most spent the day drinking while the women worked to build houses and provide for their children. In fact the women openly pointed to the fact that despite being single, they had managed to build better quality houses than the male-headed households. The group dynamics in these areas were such that everyone in the group participated without compulsion and at times the facilitators had to ask that they give each other the chance to speak so that the researcher could take down all the points. The project leaders freely volunteered to interpret when participants spoke in Zulu. The work of interpretation was made easy by the fact that the women would immediately translate what their colleagues were saying. In most cases, the women spoke in English after realising the researcher could not understand Zulu. The researcher was able to send information to the women after the research in Nthutukoville

Group participants comprised of young adults, middle-aged and elderly women. Most understood English because they had either been to school or had worked in the formal sector or as domestic workers and therefore could communicate in English without major problems. Words which were not known in English were freely expressed in Zulu and explained in English which made it all the more easier to understand what was being said. Thus the group dynamics were such that the women at the end of the discussion would ask how the information was going to assist them. In Nthutukoville in particular, the women wanted the researcher to go back and hold sessions on gender matters because the women said they were being discriminated in the work place. They also requested for information on GEAR which the researcher sent to the project leader.

Plate 2: Focus Group Participants in Glenwood II



By Sphiwe Ndima- Key Informant in Glenwood II, 24 June, 2000

6.4.2 Household Questionnaires

To complement the data gathered through the focus group discussions and to get precision on the exact proportion of female- and male-headed households that had benefited from the government housing subsidy and also to assess the extent of empowerment derived from participation in the delivery process, it was necessary to administer household questionnaires to households that had benefited from the housing subsidy in each of the 5 case studies selected. To select the households for the structured questionnaires in each case study, the probability sampling method was employed. To arrive at a representative sample in each community, it was decided that a 10% sample of households in each of the selected areas would be interviewed. The number of households in the sampled areas varied and therefore the 10% sample of the households that had participated in shelter development in each site would provide a reflection of the general situation in each site. Insufficient funds, temporal constraints and the vastness of some of the areas meant that the interviews were carried out in specific sections of the selected case studies. In Glenwood II, the Q-section was selected, in Luganda, Section A which had the largest number of subsidy beneficiaries was selected, and in Thembalihle, interviews were administered in section C. Thus the proportion of households in each of the selected areas is shown in Table: 7.1.

Table 7.2 represents the sampling frame from which the sample was drawn. Drawing a sample of 10% of the subsidised households in each of the selected areas translated into a sample of 128 households shown in Table: 7.2. The sample of households interviewed in each area were randomly picked from the sampling frame of subsidy beneficiaries, giving each unit in the sampling frame an equal chance of being selected.

Table: 7.2 Sampling frame and study sample

Area	No. of subsidised households	10% Sample
Ezilweleni	160	17
Luganda (Section A)	520	52
Nthutukoville	166	17
Glenwood II (Q-section)	330	33
Thembalihle (Section 3)	102	10
Total		**128**

Source: Survey, Catherine Ndinda, 2000

The household questionnaire comprised of mainly closed-ended and some open-ended questions (See appendix C). In the closed-ended questions, respondents were asked to select answers from the choices that were provided in each question. In the open-ended questions, the respondents were asked to provide their own answers to the questions asked. Both of these forms of questions have their own merits and weaknesses (Babbie, 1998; Bilton et al, 1996). Earl Babbie (1998) observed that while closed-ended questions could be easily analysed due to the uniformity of the responses, it was possible that researchers could overlook some important responses. On the other hand, open-ended questions require that the responses be coded and interpreted by the researcher, bringing about the likelihood of misunderstanding and bias from the researcher. Furthermore, there is also the danger of some respondents giving irrelevant answers. While noting the weaknesses of both types of questions, the use of multiple research instruments allowed the researcher to triangulate the findings to corroborate the findings derived from the use of one tool with those from the other, and to determine when there was conflicting evidence from the use of the different tools.

The household questionnaire was administered to the selected number of households in each of the sites by researchers chosen from the community. In Luganda, there

were 6 research assistants, each with 8 questionnaires, but two of the assistants had 10 questionnaires each. In Glenwood II there were 2 research assistant, and Nthutukoville and Thembalihle had one research assistant each.

6.4.3 Key Informant Interviews

Key informants are people anticipated to have particular insight or opinions about the topic under study (Mikkelsen, 1995). They may be ordinary people not necessarily the specialists or those in power. The issues to be highlighted must determine who the relevant key persons are. Identifying key informants is best done by inquiring from different sources. In this study, identifying the key informants was done through the Built Environment Support Group. To ensure that the key informants were credible, the researcher contacted the field offices in the communities who also recommended the same individuals. The key informants all happened to be men with the exception of one project where the individual was a woman. It was not be design that the researcher 3 male key informants and 1 female key informant from the communities sampled. The final key informant interviewed was from the Albert Luthuli Development Trust (ALDT) which offers training in building related trades. The aim of interviewing a trainer was to get the view of trainers in residential construction.

The individuals were recommended. It is apparent that the key informants are 4 and the sites sampled were 5. This is explained by the fact that one of the key informant was responsible for two of the projects (Glenwood II and Thembalihle) and therefore he was contacted to provide information relating to the two different areas. While there may be concern that one key informant representing two areas might present similar information about both projects and therefore obscure the distinctiveness of each research site, or even be biased against one site, this pitfall was avoided by employing different research instruments. The triangulation of data gathered through the different research instruments ensured that the pitfalls were avoided by checking the data from one source with the other. Key Informants may provide views that are not necessarily held by the community they represent. To Guard against this, the current study asked questions that did not require subjective answers but rather facts and statistics about the communities.

6.4.4 Observation

Direct observation entails the observation of physical structures, social differences, behaviour, action and symbols, in solitude or with others whom observation are discussed, provides important information for posing questions (Bailey, 1996). Observation during all the phases of the study contributed to information on persistence and change. The pictures taken display the type and quality of housing produced through participation and show at a glance the type of people interviewed. The pictures provide details about the quality of housing produced through the various delivery systems. The pictorial evidence reinforces the narrative account on the extent of consolidation although it does not necessarily say whether the houses belong to male-or female-headed households. Most notable is the fact that the pictures provide a basis for comparing and contrasting the levels of housing consolidation in the different areas. The consistency of the pictorial evidence with the participants' views reinforces the findings of the fieldwork and enhance their validity.

As Bailey (1996) noted, observation was rarely used in isolation but rather is accompanied by other forms of data collection. In this study, observation was employed to depict change in the sampled areas, which are said to have benefited from the government grant. A close examination of the pictures shows great variations and these are explained in the analysis of the findings. The pictures depict the type of change taking place in the different sites, the levels of development and provide a basis for comparison between the sampled sites. Moreover, the pictures illustrate the level of consolidation which may not be well articulated in the verbal responses from the discussions and interviews. The pictorial representations in this study compliment the data gathered through other research instruments such as the focus group discussions, and key informant interviews.

Through triangulation using the various data collection tools, the researcher was able to check information gathered using one instrument against the information gathered using a different one and to compare it with findings of the literature surveyed. It was therefore possible to synchronise the findings of the literature survey and the fieldwork while also pointing to the inconsistencies and discrepancies in the information. Any type differences arising from the use of the different instruments is

in terms of laying more emphasis on certain aspects but not in the type of information gathered.

6.5 Data Analysis

Despite the usefulness of focus group discussions in giving voice to marginalized groups and in generating rich data, analysts noted that it was more difficult and challenging to analyse focus group discussion findings. This study agrees with the observation, because one has to be very careful to capture was said in the field when analysing the data. Scholars (Stewart and Shamdasani 1990; Brannen, 1992; Mikkelsen, 1995;) agree that quantitative tools can also be used in the analysis and interpretation of focus group discussion findings as has been done in this study where findings collected through focus group interviews have been analysed and presented in the form of tables (Table 7.1).

These were then analysed and integrated with the qualitative data. The focus group discussion and key informant interviews were analysed using NVIVO[21]. Codes were used to mark different topics in the text. This provided material in the form of phrases and sentences which were grouped into different topics. The grouping was based on the themes covered in the interview schedule, which had been derived from the literature surveyed. Grouping of the themes reflect the subjectivity of the researcher and are therefore biased. However, the content as illustrated by the quotes in Chapter Seven was presented as gathered. Following the themes covered in the questionnaire schedule provided as much objectivity as possible. The degree of bias was avoided by heavy reliance on the theory that informs the study and the identification of common unexpected themes that arose in the interviews. These themes were picked up by the Nvivo programme through coding stripes which show the number of times that a particular theme was mentioned in the interviews.

The study employed the generative induction and construction of analysis. Inductive analysis entails deriving propositions from the data gathered. Generative analysis attempts to discover constructs using the data themselves as the point of departure. Constructive analysis is a process of abstraction whereby units of analysis and

[21] Computer programme for qualitative data analysis.

conclusions are derived from the observed behaviour. The technique was used in drawing conclusions from the communities. Comparative analysis aims at developing empirical generalisation and serves as the creation and identification process of theory. In this case it was aimed at generalisation of the extent of empowerment among women in housing projects. The theory created and verified by comparing data from the various study areas is called grounded theory. Grounded theory leads to the creation of substantive theory, which is a theory that is specific to a particular organisation /formation or geographical area of study. From substantive theory a formal theory, generalisable to the broader environment is derived. This analysis technique is used in the discussions of the findings.

The data from the household questionnaires was pre-coded because of the closed-ended questions. However the open-ended questions were coded. Each question was allocated a variable name and numeric codes were assigned to each of the categories derived from the responses. A coding frame for the open-ended questions was drawn and the responses assigned to various categories. The codes were then entered into the raw data file on SPSS.

The analysis of the coded data entailed running frequencies, descriptive statistics, univariate and bivariate analysis. Univariate analysis refers to the analysis of one variable while bivariate analysis is the analysis of two variables (Rose and Sullivan, 1998). In this study, some of the univariate analyses included responses on the level of subsidy, household type, age, income level and training among others. Bivariate analyses, examined for instance, the relationship between household head and income, household head and subsidy level and household head and income-generation, among others. Multivariate analyses on the other hand involved examining the relationship between three variables, for instance, household head, income and area, which in essence provided a gender analysis of the income levels in the different research sites. The data was presented in terms of frequencies, descriptive and inferential statistics which were used to draw generalizations about the case studies. In quantitative analysis histograms are used in presenting interval data while bar graphs are used in presenting nominal data for example biographical variables for the various ranges of scores or values of a quantity (Kruger & Welman, 1999). In this study the histograms were used to present data on age of household members, while bar graphs were used

in presenting the data on income and subsidy levels. General Statistics from all the case studies were presented in Chapter 8 which also presents the graphic scenario in the selected sites.

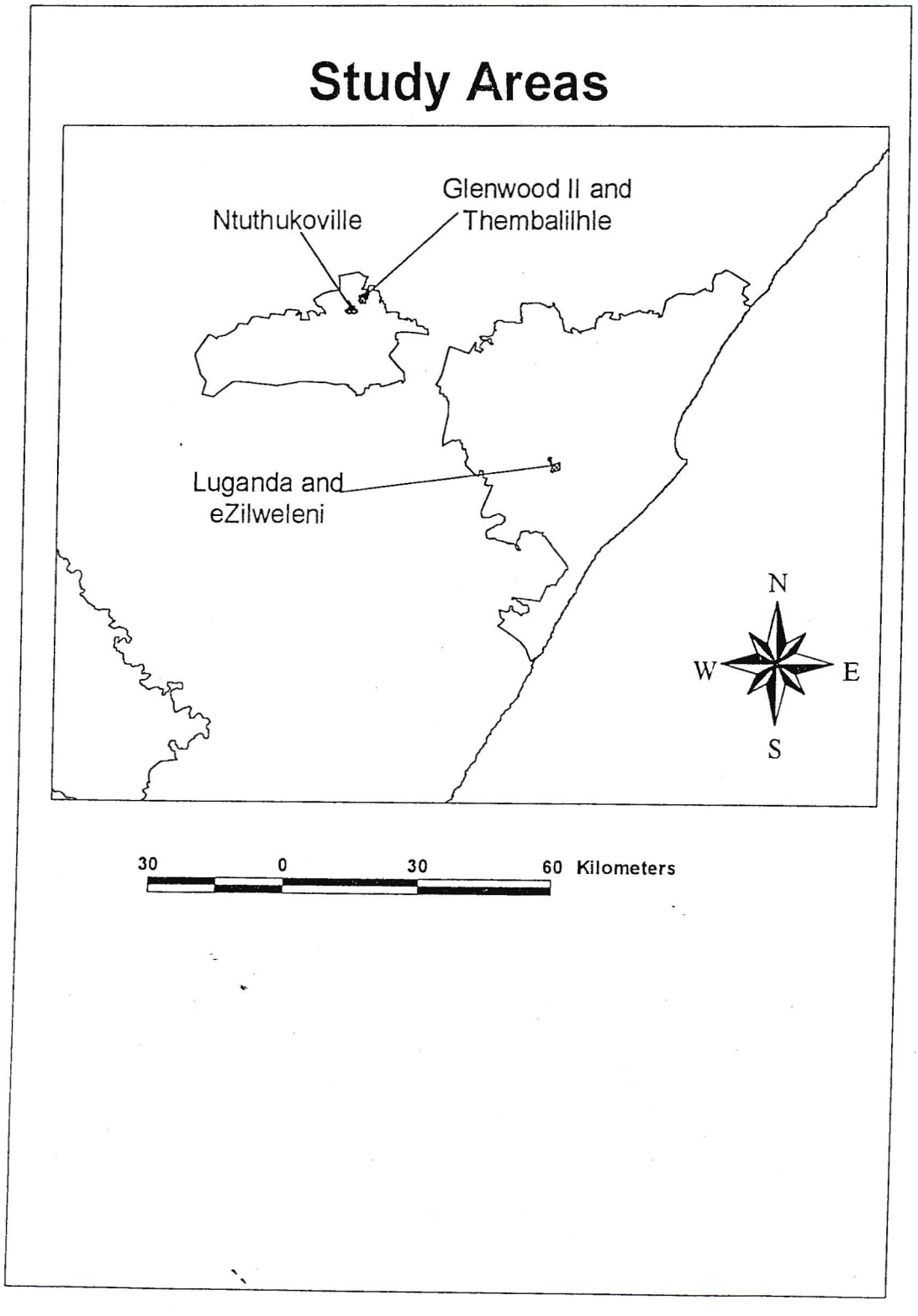
6.6 Limitations

Some of the limitations of the study were temporal, language and no specific budget for the study. Another problem was the recurrent crime in Durban which resulted in the murder of a councilor in one of the areas-Bambayi, that had been initially marked for the research. The danger of going to the area outweighed its merits. It should, however, be noted that the available data provides sufficient evidence on women's participation, their role and the extent of empowerment through housing delivery. If the exercise was repeated with other communities, the issues that emerged from these areas would still be the same though there might be some slight variations. This was confirmed by the analysis of newspaper reports on housing, statements by politicians and government pronouncements which may be taken as their policy position on housing. An analysis of newspaper reports between 1998 and 2000 highlighted the issues raised in the discussion groups. The Minister's statement on the sale of subsidy housing points to its wide prevalence in South Africa in general.

6.7 Summary

This chapter, is a precursor to Chapter Seven in which the research findings are presented and discussed. The findings are interwoven with discussion and analysis. Direct quotes from the group discussions breathe life into the analysis and the statistical data deriving from the fieldwork back up the qualitative responses. Where the analysis is best presented with visuals from the fieldwork, the pictures are inserted. In essence, Chapter Seven ties together the ideas presented in the previous six chapters.

Map 4.



Source: GIS Laboratory. 2001. School of Life and Environmental Sciences. Durban: University of Natal

Chapter 7

7 Research Findings

Before 1994, South Africa had no housing policy[22].

7.1 Introduction

The above statement presents the view of a single community as well as a whole group of people that were excluded from access to housing due to past government policies. The literature survey in chapter two points out that housing provision was based not on welfare but on employment. Furthermore, the role of the state was minimal, the responsibility of providing housing being entrusted to employers such as the mining companies. Those who had sufficient income accessed bank loans for mortgage housing. When the government provided housing its policies were informed by the apartheid ideology which propagated segregation and inequality among different groups (Tomlinson, 1998). The housing policies excluded those who worked in the informal sector, where women comprised over 60% (Valodia, 1996). The above quote does not present a truism but rather the perception of a people, formerly excluded from housing provision by past housing policies. The comparison and contrast of the housing policy situation before and after 1994, which marks the end of apartheid, implicitly suggests that there is now a housing policy. This Chapter analyses the research findings from the areas sampled in Chapter six, where the current housing policy is being implemented. The analysis examines the levels of participation in each community and the extent to which there has been empowerment.

[22] Middle-aged participant in the men's focus group in Ezilweleni

7.2 Glenwood II

7.2.1 Background

The settlement is adjacent to a White suburb of Glenwood. Q-section where this study was carried out had 330 households. The residents in Q-section like in the other sections of Glenwood II settled there after they fled their homes due to political violence in various areas of KwaZulu-Natal. The residential mobility indicates that most inhabitants came from Table Mountain and Bishopstone in Pietermartzburg and invaded some open space in the Indian residential area of Raisthorpe and finally settled in Glenwood II. Others had already invaded Glenwood II which was part of a big farm and settled there around 1990. With the influx of the refugees the local authority began evicting the residents in 1993 by demolishing the shacks that had been erected. This prompted an immediate reaction from the residents who, being refugees of political violence were already heavily armed.

The demolition squad carried out its work in the day when most of the residents were out working. However the community organised themselves to resist eviction in the way they knew best. Arms were drawn and fire from the local authority was met with fire. The eviction were also carried out at a time when discussions were underway for the political transition. The residents were heavily armed with AK47, automatic rifles and automatic pistols. To prevent the situation from degenerating into more violence the residents to organised and elected a committee of representatives to mobilise the community in fighting for land tenure (see section 7.2.3 about the development committee).

Being a time of intense political activity nationally residents were also involved political rallies in their region and it was in these rallies that they met with the regional ANC youth league leader, Mr Nthutuko, who was at that time working for the Build Environment Support Group (BESG) introduced the community to the NGO. The TLC had refused to discuss with the residents and was intent on evicting them from the area, which by then had been ear-marked for Coloured settlement under the House of Representatives during apartheid and therefore, it did not belong

to the TLC. Through the Intervention of BESG the TLC agreed to meet with the squatters to discuss a solution to the invasion of the land which did not belong to the municipality. In the ensuing negotiations it was agreed that the residents had to purchase the land from the owner (House of Representatives) and limit the number of families that were moving into the area. The residents could not raise the amount of money required for the purchase nor could they find an organisation to lend them that kind of money. Since the municipality could raise the funds, it agreed to purchase the land and to service it with its own funds.

For the residents of Glenwood II to acquire ownership the TLC had to purchase it and then sell it to the residents. On purchasing the land, the TLC surveyed, subdivided and serviced the land using its own funds, with the aim of recouping its funds from the subsidy funds of the existing squatters and others who would be resettled from other squatter areas in Pietermaritzburg. In developing the area, the TLC adhered to its norms and standards of township development and that meant putting in high quality services as in other areas under its jurisdiction. Upgrading of the settlement involved the TLC providing tar roads, electricity, water-borne sewerage, street-lighting and individual stand-pipes for water. The settlement planning of Glenwood II did not include social amenities such as community halls, recreation facilities or health clinics in the area. People from this area had to take public transport, which increased the cost of accessing these services. The subsidy residual was too low to build the top-structure, hence many households in Glenwood II and Q-section in particular were unable to build starter units consisting of block walls. The residents had no choice but to use the subsidy residual to improve their existing wattle and daub structures.

About 42% of all the residents in Glenwood II worked in the informal sector. Among the women, about 44% of the women worked in the informal sector while the proportion of men in the same sector was 41%. In comparative terms therefore, a greater proportion of women worked in the informal sector compared to the men. While 23% of the men in Glenwood II worked in the formal sector, no women were employed in the same sector. While most women (81%) earned between R200-R900, most (53%) men were concentrated in the income category of R500-R1500. Men's economic activities included making sorghum beer, building, materials suppliers and factory work. Economic activities among women included sewing, domestic work,

selling fruit and vegetables, and factory work where they make candles, soap carpets, shoes cooking oil and chips.

7.2.2 Community Participation

As stated in section 7.2.1, the settlement planning was done by the local authority. The role of the local committee representing the subsidy beneficiaries appears to have come at the implementation phase. In Glenwood II the level of consultation with the end-users was low. The household questionnaires indicated that the residents were involved in choosing the level of infrastructure. It was evident that the residents wanted water-borne sewerage. It was also clear that the local authority set the made it clear the local authority wanted to the high level of services as it was argued that putting in long-drop toilets and gravel roads meant regular maintenance which was particularly difficult in the rainy season. While the residents and the local authority appear to have agreed on the high quality of services, it was also evident that the implications of the choices on the acquisition of the top-structure were not clear to the residents, thus setting the stage for the high level of dissatisfaction expressed in the focus group discussions as well as in the household questionnaires. About 63% of the residents felt that the subsidy was insufficient for the top-structure. This represented 50% of the Female–headed households and 76% of the male-headed households. The focus group discussions suggest that women were more concerned that the subsidy residual for the top-structure was so little that their housing conditions had not improved. What the subsidy provided were tar roads for the community as well as water, electricity and secure tenure. The high level of poverty illustrated by the level of unemployment (18%) in Glenwood II suggested that consolidation of the wattle and daub structures would be a long process unless the household economic situation improved.

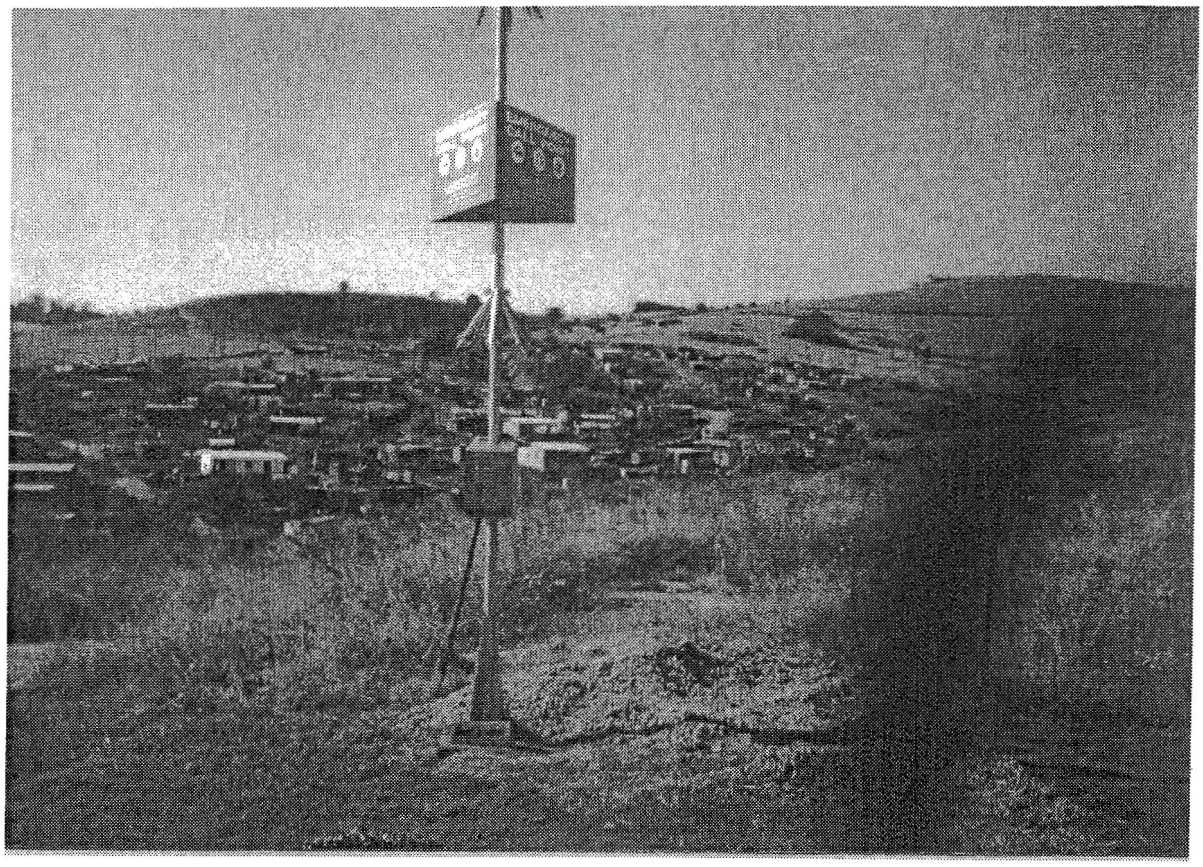
The debates arising from the level of subsidy spent on infrastructure point to how beneficiary involvement in the project planning occurred. There appears to have been a top-down approach that was employed with the beneficiaries being given options from which they were required to choose. The level of engagement in terms of the implications of their choice appears to be absent. Infrastructure is a capital cost and in established residential areas the end-users do not pay for the capital costs up-front. The costs are recouped gradually by the municipality through the payment of rates

and taxes. The socio-economic profile of Glenwood II points to a high poverty level. 18% of the residents in Glenwood II were unemployed and according to the findings of the focus groups, no one in the area could be classified as rich. It is doubtful that the beneficiaries would have preferred to pay for the cost of infrastructure and leave a meagre amount for their top-structure.

The case study on Kutlwanong indicated that the stipulation by which municipalities may deduct the costs for developing the infrastructure in low-cost housing, resulted in some councils taking up to 75% of the subsidy grant (Peer, 1997). This left the end-users with very little for the top structure reducing both the quality and size of the home while creating a great deal of revenue for the local authorities. As Peer Africa argues, *"The practice of charging these communities up-front for their infrastructure contrasts with the standard approach utilised in established housing areas where the municipality recovers its investment over several years through taxes and usage fees"* (Peer Africa, 1997:15). In the case of Kutlwanong, negotiations with the Kimberly municipality led to sourcing of funds for infrastructure from elsewhere hence the subsidy was left for the top structure.

The initial policy document (White Paper on Housing, 1994) suggests that the subsidy was allocated for housing. Infrastructure was to be provided by the local authority. However, as this community (Glenwood II) indicated, the housing subsidy was used for both the provision of core services, leaving very little funds for building the housing structure. The policy on the provision of services appears to have changed with time, as the 1999 housing report stipulated that the most that could be used for the provision of infrastructure from the subsidy was R7 500. Subsidy beneficiaries in Glenwood II paid more. The result was that the residents of Glenwood II saw no improvement in their housing conditions despite having accessed the subsidy.

Plate 3: View of Glenwood II from elevated point



By Catherine Ndinda 24 June 2000

The approach of giving end-users options without full engagement on the consequences of their choices has been critiqued by various scholars (Kasongo, 2000; Chambers, 1983; 1997). This study concurs with Kasongo (2000) that the failure to achieve the top-structure, which was the goal of the beneficiaries was due to the manner in which the process of participation occurred. The local authority came with ready-made solutions from which the end-users had to choose. Had they been able to devise their own options, the outcome of shelter development Glenwood II might have been different. Housing was understood to mean the top-structure and not the infrastructure. For the developers housing includes the core services, hence the provision of high quality infrastructural services, leaving little money for the top-structure. Findings from the focus group discussions suggest that the beneficiaries would have preferred to spend less on the infrastructure and more on the top-structure. This does not appear to have been well articulated in the process of choosing the level of infrastructural facilities. The men's focus group pointed out that they had chosen a high level of services because they anticipated that their income level would improve with time enabling them to build shelter that matched the high level of infrastructural services. On the other hand the women's focus group discussion mentioned that they did not know that choosing a high level of services would result in having no top-structure. Arguing that the tar roads were public utilities, the women's focus group stressed that their individual subsidy should not have been used for public benefit. With an employment rate of about 19% (among the women) and a good proportion (48%) that were female heads of household, the women were particularly concerned that they would not be able to raise the consolidation funds (*Catherine Ndinda Survey 2000*). Some of the women had ordered blocks but could not build because they did not have money to hire builders or plasterers: "*There are local builders [but] we have no money to employ them*"[23]. This emphatic statement made by a middle-aged woman whose children were still very young, points to the gendered impact of decision-making. While all the subsidy beneficiaries were affected by the choice of infrastructure, women were most affected. Due to their low or irregular incomes and the lack of grown up household members, they could not afford to employ builders nor could they participate in building their own shelter due to their double role as

[23] Women's focus group discussion, 24th June 2000. Pietermaritzburg: Glenwood II. Middle-aged woman, with suckling baby.

bread winners and child-carers. As with the government approach discussed in the typology of community participation approaches, the end-users in Glenwood II were mainly involved in the implementation phase: this is where their local committee was involved in selecting the level of infrastructural services and the community members were involved in putting in the infrastructure.

Going by the requirement of collateral in the form of land or property, it seems appropriate that the subsidy beneficiaries could use their land as security to access housing finance for consolidation. However as the interviews with the men's focus groups show, the goal posts had shifted and banks not only require the land but also the insurance policies as collateral. As the housing Minister[24] noted, the banks had refused to extend collateral among the people whom they have done business. In the demands that banks make in extending credit to the low-income groups, there was no gender preference. On the surface it appeared that both men and women faced the same problems with the banks. Delving a little further revealed that women occupied a somewhat, peculiar position. Unemployment and low income financially constrained women's ability to improve their starter units and they were unlikely to have additional collateral in the form of insurance policies to bolster their creditworthiness.

Housing finance when viewed in the light of women in development approaches presents various scenarios. First, housing is seen as a capital intensive consumption good rather than an income multiplier through the development of small businesses. Lenders are wary of investing in it, citing the inability of the households to service their loans. Evidence in South Africa suggests that even where women did not have a steady source of income they ensured that their monthly repayments on house loans were paid promptly (Gwagwa, 1998; Schlyter, 1995). While banks were adamant that the poor, particularly women were a high credit risk group, research portrayed women as responsible in servicing their loans and were therefore credit worthy. International experience pointed to the same pattern suggesting that when women had access to

[24] Mthembi-Mahanyele, S. 2000. Speech By Housing Minister Sankie Mthembi-Mahanyele at The African Union of Housing Finance 4 October 2000. [Online] http://www.housing.gov.za/Pages/Speeches%20 Presentations/Speeches.htm#2000-12. Retrieved on November 15 2000.

credit, they repaid their loans on time. An example is the Grameen Bank of Bangladesh which lends to low income earners, the majority being women (Hasemi, Riley, Schuler, 1996). Evidence from the bank showed a high repayment rate of 100% (Todd, 1995; Yunus, 1996; 1997) although 94%[25] of the members were low-income women. The creditworthiness of the poor and women in particular was described by the experience of the Grameen Bank; *"It was thought that poor rural women in particular were not bankable; in fact, they accounted for 94 percent of borrowers in early 1992. It was also thought that the poor cannot save; in fact, group savings have proven as successful as group lending"*[26]. Defaulting on loan repayments in South Africa was a reality and largely explained the reluctance of banks to lend to the lower end of the market where individuals had little or no form of collateral through which the banks could recover their capital. Feminist scholars (Machado, 1987; Mncube-Mjoli, 1998) argue that to use income as the sole measure of credit-worthiness of end-users was an insufficient measure and overlooked all the possible sources of income, particularly in female-headed households that receive income transfers from various sources. The data from Glenwood II indicated that most women made home improvements using their own savings (69% and stockvel (13%) money, and an insignificant proportion (6%) of the female-headed households relied on income transfers (mainly from their children) and bank loans.

The culture of non-payment (Shubane, 1991) and the memories about defaulting on bond payments from the years of political violence are still fresh in the minds of lenders. Presented with these scenarios the banking industry made hard choices and took a firm stand on redlining certain areas. On the other end, civic organisations in South Africa have been hard at work encouraging people to resume the culture of payment. One very prominent campaign was Masakhane, which urged people to be responsible and pay their rates to the local authorities for the provision of services like

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[25] Grameen Bank 2000.[Online] http://www.grameen-info.org/bank/hist.html
Retrieved on April 26, 2001

[26] Breaking the vicious cycle of poverty through microcredit 2000. [Online] http://www.grameen-info.org/bank/hist.html
Retrieved on April 26, 2001

water and lighting. This campaign made a tremendous impact with more and more people resuming payment of their rates. The resumption of the culture of payment should be reciprocated banks extending their lending to the redlined areas. The reluctance of banks to lend to low-income sections of the housing market led to demands by the government that banks should disclose their lending mortgage lending pattern.

According to the Minister of housing[27], the discriminatory lending practices of banks were denying credit to large sections of those that needed it most. So far it is not clear whether the lending practices of banks have responded to government demands. Although micro-credit lending schemes have succeeded in Bangladesh, Ghana, Kenya, Malawi and Nigeria (United Nations 2000[28]), it is not clear whether the factors that contribute the high repayment rates in these countries would have the same effect in South Africa due to the different socio-political context of the communities. Having indicated that the problem in South Africa has been the culture of non-payment, it is not clear whether similar group lending schemes rather than individual schemes are likely to be successful in South Africa. It is however, notable that saving through stockvels organised by women groups in South Africa has proved to be a successful mechanism for accessing credit among the low income groups. The findings of this study suggest that a range of financing mechanisms are required in addressing the varied housing finance needs of low-income households particularly those headed by women.

Lack of credit for consolidation resulted in the sale[29] of subsidy units for less than the market value. The prices for the serviced sites ranged from R6000. The value of the site alone was about R2000 including Vat. The conveyancers deducted a fee of R500

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[27] Mthembi-Mahanyele, S. 2000. Housing Minister Demands That Mortgage Lending Sector Fully Disclose Operations. 6 October, 2000. [Online] http://www.housing.gov.za/Pages/Speeches%20Presentations/Speeches.htm#2000-12. Retrieved on November 15 2000.

[28] United Nations 2000. ROLE OF MICROCREDIT IN THE ERADICATION OF POVERTY -Report of the Secretary-General [Online] http://www.grameen-info.org/bank/hist.html Retrieved on April 26, 2001

[29] **These sales occurred before the government intervened to pass a regulating outlawing the sale of subsidy housing within the first 8 years - Press Release 2000. Law To Clamp Down On People Selling Rdp Housing. Pretoria: Department of Housing. September 2000. Retrieved on November 21, 2000. http://www.housing.gov.za/Pages/News/press_releases.htm#2000%20-1**

for the transfer of the title deed to the new owner. If the seller owed the TLC some money it was deducted from the sale of the site. At the end of the transaction the subsidy beneficiaries would end up with about R4000 as income from selling the serviced site. This amount was below the cost of purchasing and servicing the site hence government subsidised housing was being sold at a cost below its real market value. Should such a trend continue it may lead to a distortion of the cost of low-income housing market. The initial planning and design of the settlement in Glenwood II was done by the Transitional Local Council. However, the analysis of the implementation phase points to a level of involvement by the community through the development.

7.2.3 Planning

The development committee in Glenwood II was formed with the aim of fighting eviction from the area, securing land tenure and driving the development of the area. At the beginning the role of the committee was to organise meetings which were held in the evenings after residents came from work. Often the meetings are convened when the TLC carried out its demolitions. Thus the evenings were used to plan how the community would fight the TLC the next day when the officials came to demolish the remaining shacks. This led to battles between the local authority and the residents. After the battles between the residents and the TLC, the officials would make attempts to meet with the local authority in order to discuss the situation. With the TLC accepting to meet with the community representatives, negotiations began, in which the TLC demanded that no more squatters should be allowed into the area. The community made demands for the provision of emergency services such as water and toilets from the local authority. After securing land tenure, the role of the committee became to oversee the development of the settlement.

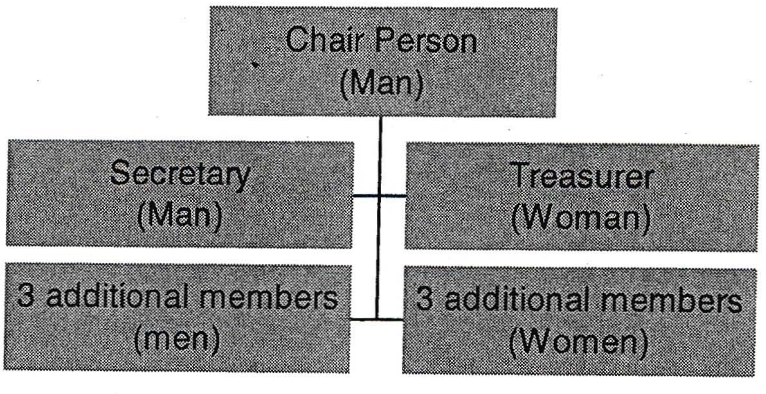
Women were represented in decision-making structures but they were few. Out of the nine committee members one woman held a key position (treasurer). The reason for allocating the portfolio of treasurer to the woman was based on the stereotypical notion that women unlike men could be trusted with money. The other two leaders who held key positions (Chairperson and secretary) were men. The secretary in Glenwood II was not just a note-taker but a key decision-maker in the committee. The

composition of the top leadership (two men and one woman) indicates that when it came to the major decisions men's views got priority and were passed as representing the interests of the community. The implication is that women's voices were a minority This may be attributed to patriarchal domination in the community. In Zulu culture, the man is the head and his decisions are law (Ngcongco, 1993).

Among the committee members without portfolio, there was equal representation between men and women. The overall composition of the development committee comprised of five men and four women. The dominance of men in the committee meant that when it came to voting for decisions, women were outnumbered (four women against five men) and their views would take low priority because of the inequitable representation in the committee. The inequitable gender representation was reflected in the decisions taken. The committee chose a high level of infrastructure consisting of tar roads, water-borne sewerage and street lighting. These cost more than pit latrines and gravel roads to provide as well as service (Smit, 1996). The choice of infrastructure over a bigger top-structure was a reflection of men's rather than women's interests. The result was an inadequate residual for the top-structure.

Figure 7.1: Structure of Development Committee in Glenwood II

Figure. 1. Structure of Development Committee in Glenwood II



Female-headed households (48%) were most affected because of their low and irregular incomes that made it difficult for them to raise consolidation funds. A comparison can be drawn between Glenwood II and the George project in Lusaka. In the case of the latter project the lack of women's representation in decision-making led to a design of housing and roads that were detrimental to their domestic and child-rearing activities (Moser 1987). In the case of Glenwood II, the low representation of women in the committee led to inappropriate allocation of the subsidy with grave consequences for all the subsidy beneficiaries and particularly the female-headed households. Out of the all the female-headed households that received the full subsidy, about 50 made improvements to the initial wattle and daub structure from two to four rooms. All the sampled female-headed households (sixteen) received the full subsidy compared to fifteen out of the seventeen male-headed households sampled.

The subsidy in Glenwood II was used to purchase and service the sites. In addition to the R15 000 the individuals in the community received an additional 15% (R2 250) of the subsidy for geo-technical problems. The beneficiaries therefore received a total of R17 250 in the form of subsidy. The funds for geo-technical problems went into soil testing. The R15 000 was spent in purchasing and servicing the site with water and a pre-paid electricity system which the average monthly expenditure was approximately R20-R30 per household. Each household got its own water meter. The average household expenditure on water was put at about R50. The toilet cost R2 700. From the total subsidy grant of R17 250, each household was left with about R1 125 for the top structure. The subsidy residual raised a lot of debate. Those who did not get the full subsidy were still paying the council for the cost of the site and infrastructure. As the women's group acknowledged, *"The money is too small to place materials order. You have to pay the builder yourself"*. As a result, *"People get only one room made of wattle and daub. The money is too little to buy blocks*[30]*"*. The debates around the subsidy residual point to the outcome of top-down planning processes; participation that was not beneficiary driven (Kasongo, 2000). While studies in housing policy suggest that participation is not always effective in all stages, it is crucial in aspects

[30] Women's focus group discussion 24th June 2000. Pietermaritzburg:Glenwood II. Young woman, mid-twenties.

such as water, and the top-structure because these have a direct impact on the end-users. This study concedes with Kasongo (2000) that the failure of development cannot be attributed to the people but rather to the manner in which development projects are implemented. The failure to obtain the top-structure points to the manner in which the planning and implementation in Glenwood II occurred. The availability of options without information on the consequences of the choices led to the lack of houses and dissatisfaction among the intended beneficiaries for whom housing meant the top-structure and not specifically the infrastructure. From the interviews it was evident that the link between the infrastructure and shelter was not clear to the subsidy beneficiaries. Therefore accessing good quality infrastructure and a basic core house did not make much sense to the subsidy recipients hence the perception that they had received the subsidy and not houses.

Whether women's voices were being heard in decision-making is another matter. The most glaring evidence of women's marginalisation occurred in the decisions regarding the choice of infrastructure in Glenwood II where men's preferences dominated in choosing the level of roads. Although the whole community made a huge trade-off in accepting a high level of infrastructure and a basic core structure, female-headed households due to their higher level of unemployment (48% compared to 41% among men) and higher incidence of poverty arising from their generally low incomes (81% of women earned between R200-900) (*Catherine Ndinda Survey 2000*), were hardest hit. About 71% of the male-headed households earned between R501-900. While 24% of the male-headed households earned between R1500-3500+ only 6% of the female-headed households were in the same category with all of them concentrated between R1501-2500. The disparities between the incomes earned by male- and female-headed households point to a higher level of poverty among female-headed households and their inability to contribute to housing improvements. Women's subordinate position in society contributes to their powerlessness in decision-making on issues that have a direct impact on them. The gender ideology that continues to promote men's superiority and women's subordination needs to be addressed by working on societal attitudes to bring about transformation, both at the individual, householdl and community level in order to improve women's lives.

In government circles, the consolidation of low-cost subsidy housing has been the subject of heated debates (Mthembi-Mahanyele's speeches in October 2000). While the government can only provide limited support through the subsidy, other stakeholders, especially financial institutions have not been forthcoming in extending their support. The problem of housing finance as shown in the literature review affects most of the poor, especially women. The failure of financial institutions to extend housing finance loans to low income groups has been attributed to the lack of assets that can serve as collateral, hence the perception that low-income earners are a high credit risk group (Machado, 1985; Mjoli-Mncube, 1998; UNCHS, 1985). In the communities interviewed, the subsidy beneficiaries own the land on which their current housing stands. However they could not use it to access end-user finance as the goal posts had shifted and banks were demanding more evidence of creditworthiness in the form of insurance policies.

The individual households were involved in self-built housing with the assistance of a trained builder. About 67% of the households in Glenwood II were built by household members. Female-headed households constituted 60% of those that employed builders to construct their houses in Glenwood II, although most argued that their subsidy residual was too low to engage builders. The subsidy residual in Glenwood II, Thembalihle and Nthutukoville provided a few building materials but even these were inadequate to build a starter unit. This resulted in the wastage of materials while some residents used the materials to improve on their existing wattle and daub structures. Builders in Glenwood II were mainly involved in improving the wattle and daub structures by plastering the walls and floors, installing new doors and windows and in a few cases building block houses. Given the high level of poverty, unemployment and irregular incomes the appropriate mode of delivery would have been contractor built units with a rudimentary level of services such as water, earth roads, ventilated improved latrines (VIP), and electricity (Smit, 1996). Whereas in the male-headed households one spouse could work and the other contribute to sweat equity, the female-headed households could not do the same. Women headed households in employment and who had young children, had to make hard choices between participating in constructing their houses or working and saving to build over an indefinite period of time. It should be noted that female-headed households are diverse and where the head is elderly and has working children, their income greatly

contributes to the incremental development of the core unit (Gwagwa, 1995). In Glenwood II about 33% of all the households consisted of extended female-headed households (consisting of a single mother, her children and other relatives) while 15% were female-headed households (consisting of a single mother and children). Nuclear families constituted 30% and extended male-headed households (comprising of a nuclear family and other relatives) about 21% of all the households in Glenwood II (*Catherine Ndinda Survey, 2000*).

7.2.4 Implementation

Implementation refers to the actual construction phase. An analysis of women's participation during the implementation phase in Glenwood II shows that they were confined to providing unskilled labour during construction. Their participation in the project was constrained by the lack of skills. About 27% of the residents were trained during the implementation phase. Among those trained, 22% were women and the rest, 88% were men. Women were trained in leadership and a few learnt skills by assisting in the construction of their own houses. The men received training in house construction. They were also trained in plumbing, carpentry, electric fitting, putting ceilings, roof and so on. The work of putting in the infrastructure started in 1996. As the analysis of Glenwood II indicates, limiting the analysis of women's role to the project level resulted in what is commonly referred to as 'projectising' development. The low proportion of women trained points to a gender bias in training. The reasons why few women were trained suggest that they did not qualify to attend the training classes. However, the fact that the trainers were men then shows that there was a strong male bias used to disqualify women who were told that they did not qualify for training. All those in the selection committee were men.

On the other hand, the fact that construction was perceived as a man's job was another obstacle. As the women in the focus group discussion explained, whenever there was training in construction it was assumed that only men were required present themselves for selection and training training; when there was training in health matters, majority of those who showed interest were women. The notions about what was men's work and what was women's work also played a role in terms of who went for recruitment and who were eventually trained. This appears to have been the case in Glenwood II where those who were selected were men. It was not clear what the

criteria for selection was but it was evident that men who had prior experience in construction got priority. As a result women who did not have any experience in construction were left out.

Material suppliers

Both the community in Glenwood II and the formal establishments were involved in the building materials supply sector. Women were involved in the production and distribution of bricks. The activity was organised by the women's group that managed to save and start the project with the aim of supplying the materials to the community as a result of the subsidy grant. Members of the group contributed R100 on a regular basis to purchase cement which they mixed with quarry dust and ash to make bricks for sale to the community. At the same time the formal material suppliers located in the Pietermaritzburg central business district got tenders from the TLC to supply the community with construction materials. The directive from the Provincial Housing Board was that the subsidy vouchers should be taken to the licensed suppliers. According to the women, they could not just take their vouchers anywhere but to the hardware stores chosen by the committee members. They said, "*You cannot decide to take your voucher somewhere else because the committee members have decided where you must purchase your materials from*"[31]. This shows the lack of participation among subsidy beneficiaries in choosing where to take their vouchers. Furthermore the voucher system did not give the subsidy beneficiaries the choice to purchase the materials from informal suppliers in the community, but were restricted to formal material suppliers. The involvement of the women in the material supplies sector was besieged by various problems. Although they were beneficiaries of the subsidy grant, they could not support their own business. The women's group was not registered as a material supplies firm and therefore had no license to operate. They were operating as informal sector manufacturers and distributors. There were various obstacles to the participation of women in the materials sector. These as stated before included the design of the subsidy in the form of a voucher which implied that they could not cash it because like other women in the informal sector, they had no bank accounts nor were they registered. It may therefore be argued that the local committee was not acting on its own discretion but on the basis of the advice from the Transitional Local

[31] Women's focus group discussion 24th June 2000. Pietermaritzburg:Glenwood II. Elderly woman, member of brick-making group.

Council. The granting of the contract to a specific hardware dealer located in the central business district of Pietermaritzburg automatically cut out the informal material suppliers from benefiting from material purchases made by the subsidy beneficiaries.

Despite their role in the production of building materials women in this community did not benefit from this backward linkage of housing to the economy. Female brick-makers were unable to tap into the income multiplier effect triggered by the fiscal transfers to housing in their own communities. While a substantial proportion of the subsidy was spent on the infrastructural services, the remainder (about, R1 100) went to the material suppliers. The involvement of the TLC in recommending the material suppliers was biased against the local community and the women in particular because it was they that were involved at the local level in materials production and distribution in Glenwood II. The granting of the contract for material supplies ended having a gender, racial and regional bias. Referring subsidy beneficiaries to established material suppliers based in the central business district perpetuated unequal development, with the newly established housing estates being more marginalised and devoid of any economic development. Participation in the building materials sector among women was not just for their own benefit but a means of ensuring that there was wealth redistribution between the genders, races and regions.

The government at the national tier recognises the informal sector as shown by the White Paper on Small Medium and Micro-enterprises and this presumably includes women's informal production of building materials. On the other hand, the activities of the local government as illustrated by the local authority in Glenwood II, appear to have impeded rather than facilitated informal sector activities through by-passing the community brick-makers and recommending the formal sector dealers located in the city centres. The involvement of communities in brick-making is indisputable and is in line with national government policies on housing and the informal sector. The question remains how to reconcile national policy aims with local implementation at the grassroots level.

A study of the Kutlwanong project in Kimberly (Northern Cape) showed that the highest cost incurred in shelter construction was in the purchase of building materials

followed by labour costs. The building materials account for 85% to 90% of the cost of the top-structure in low-cost housing (Peer, 1997). In Glenwood II the largest proportion of the subsidy was spent on the procurement of building materials and therefore benefited those in the formal sector – mainly White men and along with a few Indian men. Bulk procurement of the building materials brought down the cost considerably, thereby allowing the subsidy beneficiaries to have more materials at a lower cost. This strategy by the developers (Peer Africa) contributed to the bigger size and better quality of low-cost housing built in Kutlwanong (Peer, 1997).

In the case of Glenwood II there was no organised construction of the houses. Individual procurement of the materials greatly contributed to the increased costs to the extent that even after purchasing the materials, there were no funds left to build the top-structure. If materials account for between 85% to 90% of the total building costs, then a substantial proportion of the subsidy benefited the established material suppliers (Peer, 1997). This may explain why the level of confidence in performance of the industry in 1998 ranged between 80% to 100% (DOH, 1999). The growth of the formal building materials sector was at the expense of the informal sector where poor, Black women had started to make in-roads. The design of the subsidy grant and the directives from the Provincial Housing Board have a lot to do with the outcome. While it is evident that women material suppliers would not have been able to supply all materials, not restricting the purchase of materials to the established firms would have allowed the emerging informal material suppliers to effectively compete with the established businesses. Prescribing where the beneficiaries had to purchase their building materials ended up creating monopolies of the established firms located in the already developed central business district.

The research findings in this study indicate that 94% of the thirty-three households sampled were supplied with building materials by the specific firm (Ndinda, 2001b[32]). All the formal material suppliers were men but their workers comprised of both men and women. Women material suppliers were left to supply the remaining 6% with building blocks. Other materials still had to be supplied by the formal building

[32] Ndinda C. 2001b. Reconceptualising Women's Participation in Housing Delivery:The case of Glenwood II. Paper Presented at African Institute Colloquim, 30th May to 1st June 2001, Pretoria.

materials suppliers. The fact that the women could not supply materials in bulk due to lack of operating capital meant that they also lost some of the orders from the community to the big suppliers. It would therefore be correct to assume that the community based suppliers ended up with less than 10% (Ndinda, 2001b) of the market share for building materials in their own community.

It is apparent that the full participation of women material suppliers in the sector was constrained by among other factors the intervention of the TLC to secure a contract for the formal suppliers, lack of negotiating clout among the women and community leaders as a whole in order to retain market share in their own community, and the lack of capital and business management skills. This study therefore argues that owing to the constraints mentioned, the multiplier effects arising from involvement in supplying building materials were reaped by the formal sector suppliers thereby limiting the extent of economic empowerment in the community. It is notable that through involvement in the production of bricks, the participants learnt skills that they will be able to employ beyond the delivery phase.

It was the women who were mainly involved in the brick-making in Glenwood II hence they, and not the men, benefited from the multiplier effects flowing from the relationship between shelter development and the material supplies sector. Empowerment arising from the community's role in the building materials production (bricks) can therefore be said to be gendered with mainly women and a few men benefiting. The men were involved as trainers in brick-making for the women's group. Unlike the implementation where men dominated, the main participants in the building materials supplies sector were the women and therefore can be said to have benefited from their role in this linkage although the income was limited, but they gained the skills in block-making. The implementation phase and building materials supplies sector point to a gendered pattern of involvement and empowerment.

Social Amenities

Social amenities refer community services such as schools, clinics recreation facilities and whose demand arises from the establishment of new settlements. In Glenwood II there was little or no participation in the provision of community utilities. When it occurred it was self-initiated by the women who wanted a place to leave their children

during the day while they were away working. The lack of public utilities in the community added to the cost of accessing them elsewhere because it entailed transport costs for school-going children as well as their parents. It also meant that a lot of time that would have been spent on productive work was spent travelling from one point to the other. All this added to the total housing costs of the subsidy beneficiaries. The lack of integrated development planning has been critiqued by various analysts for marginalising the poor and locating them far from the main nodes of economic activity as well as greatly adding to their housing costs. This appears to have been the case in Glenwood II where participants pointed to the lack of childcare facilities, schools, health care centres and so on, because the TLC had failed to leave any open spaces for the establishment of such services and facilities in the community. How the need for these public utilities will be met in the community is not clear but it is evident that these utilities are necessary if the costs of accessing them are to be reduced and diverted to other developmental needs at both the household and community level.

7.2.5 Post-implementation Activities

New housing creates the demand for household electrical appliances, interior fittings, furniture and other household consumer goods. The increased demand for these goods leads to growth in the industries involved in their production and distribution. Investment in improved housing conditions contributes to the activities of women in raising their families as well as invigorating women's economic activities. The literature survey indicates that women combine their child-care activities with income-generating activities. In South Africa these activities in the home and market are carried out simultaneously. It is not uncommon to find a woman selling goods on the street while simultaneously feeding a child (Ndinda, 1999). Conceptualizations of the public and private sphere do not speak to the lived realities of African women. Post-implementation activities included the income-generating activities that women undertook in their new houses. The provision of services such as water and electricity increased activity in businesses like hairsalons, sheebens, tuckshops dressmaking, food processing and so on.

In Glenwood II, women's participation was evident in the post-implementation activities to housing in terms of their informal activities. Although most were still in

their wattle and daub houses, the availability of water and electricity increased the efficiency and productivity of women's economic activities carried out in the home. About sixteen of the respondents in the household interviews were involved in income-generating activities and of these, 44% were women. They made fat-cookies, raised poultry, did gardening and sewed aprons and children's dresses for sale in the market. As already shown in the other case studies, it was in the income-generating activities carried out in the houses that women were seen to play greater role. Men (56%) too had started businesses in carpentry, welding, repair and maintenance of the houses and were using their homes as their base of operation. Those that were not involved in home production either worked on the nearby farms and factories or provided services in domestic work or gardening. There was a general consensus that the household infrastructure had made their work easier to manage and had generated more economic activity. The multiplier effects arising from participation in shelter delivery were gendered with more men than women featuring as informal sector dealers in a range of products and services.

7.2.6 Empowerment

The involvement of women in the delivery process in Glenwood II shows that they gained leadership skills. However their low involvement in the skilled work or building points to a weakness in the training which appears to have targeted the men. Through their involvement in brick-making, women attained skills that will last beyond the delivery process. Women benefited from the sites and services through ownership and the opportunity to engage in home-based income-generating activities. However, this study recognises certain obstacles to the empowerment of women and the whole community as the dominance of the local authority in the planning and servicing of the settlement, the non-flexibility of the subsidy design which gave advantage to the formal material suppliers to the exclusion of the informal (women), and the subordinate position in society which meant that even when they were involved in the committees the outcomes of the decisions did not reflect their interests.

Where there is a Woman*

For every woman tired of acting weak when
She knows she is strong, there is a man weary of appearing strong when he feels vulnerable.
For every woman sick of acting dumb, there is a man burdened with the constant expectation of "knowing everything".
For every woman accused of being an emotional female, there is a man denied the right to weep.
For every woman called unfemine when she competes, there is a man for whom competition is the only proof of masculinity.
For every woman feeling tied down by children, there is a man denied the full joy of sharing parenthood.
For every woman denied meaningful employment or equal pay, there is a man bearing full financial responsibility for another human being.
For every woman who takes a step towards her own liberation, there is a man who finds the way to freedom made a little easier.

* Author unknown

7.3 Ezilweleni

7.3.1 Background

Ezilweleni was initially an area where people had settled and were paying rent to Indian landlords. It is in the outskirts of Durban, in the Marian Hill area. This is a land owning community, but before 1989 they were tenants. Land ownership in the community came in two phases. The residents were threatened with eviction by the local authority and the Indian Landlords. This triggered the community to work together in order to resist eviction through the formation of a civic committee. The formation of the civic was a response to the eviction notice by the Indian landlords. The role of the civic was to lead the residents of Ezilweleni in the fight against forced removal from the land. The civic organised meetings with the residents and mobilised the community to demonstrate against the landlords and local authority. In the mobilisation campaign the civic in Ezilweleni worked with the Great Marian Hill co-ordination committee (GMCC), based at the Marian Hill mission Institute. The GMCC brought together stakeholders in the sub-region and co-ordinated the activities of all the groups that were fighting for security of tenure. During the mobilisation of civil society, the civic in Ezilweleni also made contact with the Built Environment Group (BESG) that was supporting the campaign against eviction through the GMCC. On one side were members of civil society represented by civic organisations and Non-governmental organisations united under the umbrella organisation, GMCC. On the other hand were the Indian landlords and the local authority eager to carry out the removals in the whole Marian hill area.

The civic committee in Ezilweleni raised awareness among the residents about their rights and the issues that were at stake in the face of removal threats. Mobilisation of the community was done through 'prayer' meetings where tenants narrated their ordeals in the hands of landlords such as Mr Desai. The so-called 'prayer' meetings were actually political meetings aimed at mobilising the community and raising awareness. Demonstrations, against the local authority that was supporting the Indian landlords were organised. The role of the civic was also to represent the community's interests in negotiations with the local council, organise demonstrations, and provide feedback to the community through mass meetings. When the eviction notice was

issued to Ezilweleni, the civic committee took up the issue with the landlords and the local council. It was also discovered that the landlord in Ezilweleni was harassing individual households and had gone to the extent of demolishing some of the shacks, while negotiations about the land were going on. As a result of this action by Mr Desai the landlord, who was also a shopkeeper in the area, the civic organised a consumer boycott that lasted for 3 days. It was the boycott against his business that forced Mr Desai to concede to the demands of the residents. The civic also demanded that the shacks that had been demolished rebuilt and that the residents return to their land. The residents had demanded a reduction in the rents. It was in the 'prayer' meetings that the residents strategised on what mass action was needed to have their demands met by the landlords and the local authority. Through mass action by civil society, the community succeeded in bringing the landlords and the local authority to the negotiating table.

The ensuing negotiations resulted in the landlords agreeing to sell the land to the tenants. In the struggle for land tenure the community came into contact with the Built Environment Support Group (BESG), a non-governmental organisation. Through working with BESG, the community secured funding from the Independent Development Trust (IDT). With the funds, the community established a development Trust, (E)zilweleni[33] Development Trust in 1992. The residents formed the Zilweleni Development Trust[34] because they were unhappy with the way the local authority implemented projects in the area, which they considered top-down, not consultative and the community felt it could do better with the formation of its own Trust to oversee development in the area. The objectives of the Trust included: encouraging community participation in the upgrading of Ezilweleni; providing security of tenure and assisting members to acquire housing; to raise funds for the Trust and to manage the funds in accordance with the objectives of the Trust.

Using the funds from the IDT, the Trust bought the land for R199 000 and subdivided it, resulting in 187 plots. The role of the Trust, was to implement development in the

[33] 'Zilweleni- is the English version of the name Ezilweleni. The Development Trust was registered using the English version, but this study uses the term Ezilweleni, as that is how the residents referred to their area.

[34] Source: Trust Deed Zilweleni Development Trust.

area. The role of the Civic after acquiring the land was to act as a watchdog of the Trust by overseeing the Trust Funds. The role of the civic was also to support the Trust in ensuring that obstacles in the development of the area were cleared. For instance, in the planning process, if the proposed road passed through someon's house,'it was the role of the civic to speak with the individual households and provide alternative plots to relocate the affected households. The civic was also involved in solving disputes among the residents. The settlement was initially developed as a site and service scheme.

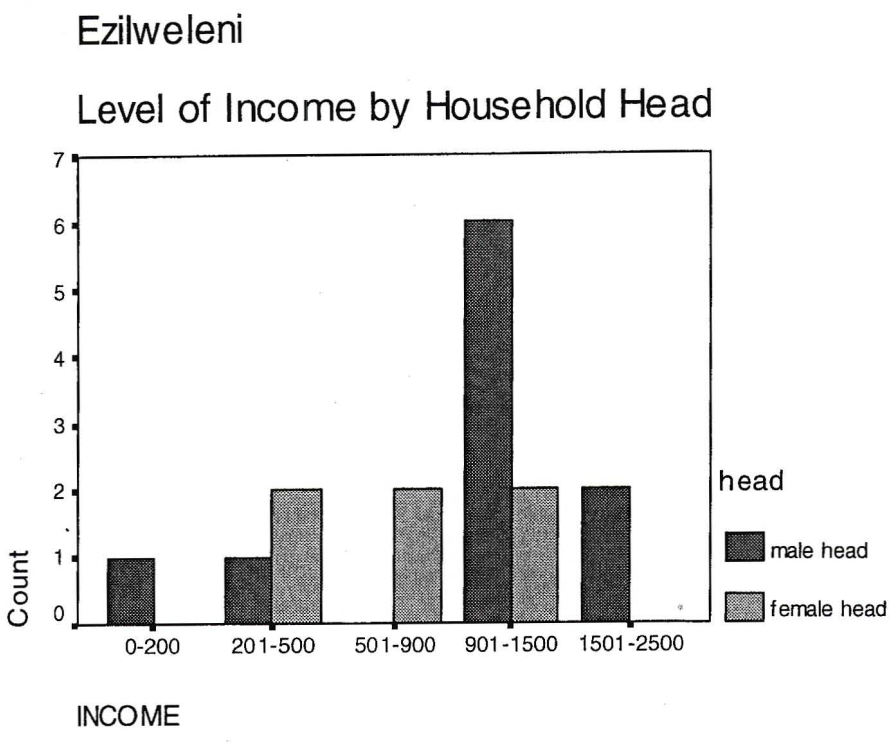
The site subdivision resulted in 187, plots all of which were settled. The committee with the assistance of Built Environment Support Group brought in the technical team which surveyed the land and sub-divided it into plots and put in basic infrastructure such as gravel roads, storm water drainage, ventilated improved (VIP) latrines and electricity to each household, street lighting, and water provision was in the form of communal standpipes. The contractor built the roads. The team was paid from the trust funds to do the work of subdivision and doing the infrastructure. The local authority installed telephone lines later. From 1993 residents started building their own houses slowly with their own money.

The second phase came about in 1994 when the community under the new housing policy applied for the consolidation subsidy to develop the top structure. Not all the residents that qualified for the government housing subsidy due to their level of income. Thus in total about 160 households qualified for the consolidation subsidy in Ezilweleni. The implementation of the project was undertaken jointly with Luganda through the Sibambisene Joint Venture. The aim of the joint venture was to do bulk purchasing building materials in order to save on the subsidy and also to do joint construction in that builders from one area were free to cross into the other when required. The role of the Local authority was to administer the funds for the joint venture as they had the capacity to do so. Later the two communities decided to engage a private consultant to do the accounting and administration of the funds as the rates offered were lower than what the local authority was charging. The committees of the two areas involved in the joint venture met fortnightly to share ideas and lessons from the implementation process. It was in these meetings that construction defects were raised and ways of addressing them reached.

The Built Environment Support Group (BESG) as the project facilitators assessed the builders to ensure that they had the necessary skills. Through the assessment the builders were grouped in terms of those who had building skills but with various gaps, those who had extensive experience in construction work and those who were skilled in house building. The quality of skills was assessed and those who needed additional skills were enrolled given a two-day induction programme and then for a two week training programme with Khuphuka. Those who had limited experience but were interested in construction were put into a full training programme of nine weeks by the KwaZulu-Natal Training Trust. Later in the implementation process it was noted that most builders were not setting up the houses correctly and this led to further training of the builders. The proportion of men and women trained is discussed in section 7.3.4 on implementation.

Income levels varied, but no one in the community earned more than R3 500. According to both the men and women's focus groups, everyone in the community was poor and there wass no difference between male- and female-headed households. However as the table on income levels indicates, no women earned between more than 1500 compared to the men who earned incomes above the R1500 bracket. The men emphasised that it was possible to tell when women were poor because they, unlike men, had very few avenues for earning income. The unemployment rate was about 37.5% and most households were supported from incomes earned in the informal sector or pension grants of their elderly relatives.

Table 7.3.1 Income Level by Household Head



Source: Survey, Catherine Ndinda, 2000

Table 7.3.2: Type of Occupation by Household Head

Gender	Formal Employment	Informally employed	Unemployed not Seeking Work	Unemployed seeking work	Pensioner	Total
Male	31% (5)		6.25 (1)	18.75% (3)	6.25% (1)	62.5% (1(
Female	12.5% (2)	12.5%		6.25% (1)	6.25% (1)	37.5% (6)
Total	43.5% (7)	12.5% (2)	6.25 (1)	25% (4)	12.% (2)	100% (16

Source: Survey, Catherine Ndinda, 2000

From the above table it becomes evident that most women in Ezilweleni worked in the informal sector or were unemployed, a finding consistent with the literature review on position of African women in the economy. Women defined poverty in terms of people battling to survive; the women indicated that,

no one sleeps without food but people battle to survive. The poor live in mjondolo (mud) houses, or iron sheet houses. Such people do not have the money to build nice houses There is no difference between female headed and male headed households. Sometimes [35].

The men emphasised that poverty was the same among the men and women. However levels of poverty differed according to the type of occupation. Some of the families depend on one source of income.

female-headed households are better off because they know how to plan for their money. Women are stronger and they have a strong will to progress. Mental poverty will be seen in the living conditions of the people...They may earn money but do not spend it wisely to improve their lives[36].

As the above quote suggests, the prevailing assumption was that female-headed households were better placed because of their expenditure patterns, which were said to focus more on household needs than their own personal needs. This view was discussed by Nolulamo Gwagwa in the paper, *Money As a Source of Tension: An Analysis of Households in Durban* (1998). The analyst, drawing on various studies from the Third World argued that despite men's better position in the labour market, which presented them with higher incomes than women, men in Inanda New Town did not spend their money on family needs. Gwagwa (1998) observed that there was a higher incidence of income retention among men than women. Income retention refers to the habit of "keeping money away from the household for own use" (Gwagwa 1998:51). Men in Inanda New Town retained their incomes for personal use in maintaining their smoking and drinking habits as well as other girlfriends. On the other hand, women's incomes were spent on meeting basic household needs such as food, clothing and home improvements (Gwagwa, 1998).

The differences in expenditure patterns between men and women perhaps explain why female-headed households were perceived to be better off than male-headed households in Ezilweleni. Initial discussion with the men in Ezilweleni suggested that women knew how to plan their money, there was no mention of what the men did

[35] Women's focus group in Ezilweleni 21st March 2000. Durban: Ezilweleni.

[36] Men's focus group discussion in Ezilweleni 21st March 2000

with their money when they did not spend it on their households. Further probing in the men's focus group yielded the explanation that women had children with different men so that they could get child maintenance. The men who resented having to support their children in different households saw this as an economic activity, and referred to the women as *"baby-producing machines"*[37]. The fact that the men supported children in various households may account for their high income retention rate.

The reference to *mental poverty*, which was described as the inability to spend money wisely in improving one's life, brings out the notion of relative poverty where, poverty was conceptualised not in absolute terms, but in relation to a certain socio-cultural setting. In Ezilweleni, some individuals who earn relatively high incomes according to the measure of the community were described as poor. It was argued that such individuals were poor because they were perceived as lacking the mental capacity to invest their income in what the community considered worthwhile assets, such as housing. Investing assets like housing was considered wise and an indication of mental and physical wealth.

> *It is not easy to know when a man is poor because he can just go, strike a deal and make money... With women it's easy to know when they are poor. Men can do illegal deals to earn a living. Only they have to be sure they are not caught. It is clear to see poverty among women than men. Those who are poor are evicted by the local authorities when they fail to pay rent*[38].

Poverty among women contributed to their inability to afford housing and related services. Even where women had access to services, their high levels of poverty meant that they could not maintain them. As a result they were under the constant threat of eviction, a situation that would relegate them to absolute poverty and destitution. On the other hand it was also noted that:

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[37] Men's focus group in Ezilweleni 21st March 2000. Durban Ezilweleni. Young man in Mid Thirties, was paying child-maintenance for 2 children in different households.

[38] Men's focus group in Ezilweleni 21st March 2000. Durban Ezilweleni. Young man mid-twenties, unemployed, living with mother (pensioner)

Women are better able to take challenges in bringing up their families. Women distribute income according to their needs. Male-headed households have a joint budget. Sometimes the man or woman can fail to plan for something and leave it to the partner to meet that particular need. If both partners fail to plan for that need then the family gets into trouble. But female headed households know that there is no one to bail them out so they plan their lives better and they distribute their income better[39].

The above passage confirms the prevailing notion in gender and development studies that while men may retain income for their "own use" (Gwagwa 1998:51), women spend their incomes on meeting household needs. This results in a situation where some households depend on the woman's income even if the man may be employed.

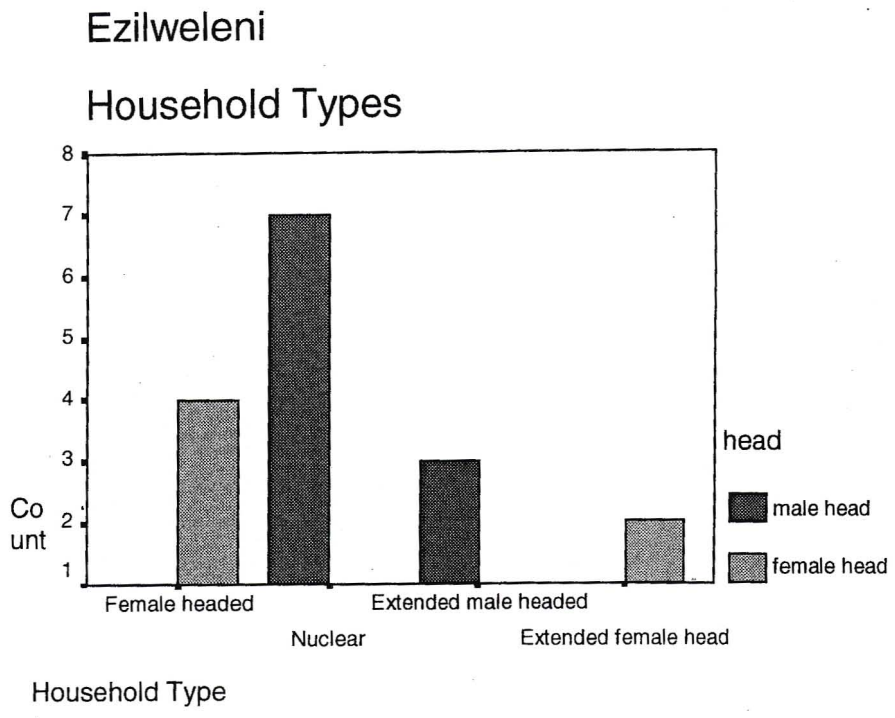
From the group interviews, it was evident that there were varied views regarding poverty in the community. First, there was a general perception that all are equally poor. Second that although women were poor, they were better planners than men. Third, that there were different dimensions of poverty. Interesting was the notion that people could be mentally poor if they had resources at their disposal and failed to invest them wisely. There were contradictions in perceptions about the gendered dimension of poverty. There was a general view that both male and female-headed households were equally poor. However, this view was contradicted by the claim that it was not easy to tell when male-headed households were poor because the men could strike deals to meet their household needs. The fact that poverty among female-headed households was more evident than that of men raises the notion of the feminisation of poverty that is described as the disproportional representation of the poor among women. That women were worse off in Ezilweleni was illustrated by the level of consolidation among male- and female-headed households. About 160 of the households in Ezilweleni accessed the subsidy. Out of the households sampled, 37.5% were female-headed and the rest (62.5%) were male-headed. Whereas 40% of the 10 male-headed households interviewed had been able to improve their starter units from two to five rooms only 16% of the female-headed households had improved their

[39] Men's focus group in Ezilweleni 21st March 2000. Durban Ezilweleni. Middle-aged married man, messenger.

starter units to about 5 rooms. Most significant was the fact that whilst in at least 10% of the male-headed households a member of the household was involved in the construction of the house, there was no member of the household involved in construction, among all the female-headed households sampled. It is therefore likely that female-headed households had to spend more on their building costs since none of their members provided sweat equity in the construction process. This finding is commensurate with findings elsewhere which suggest that often, female-headed households were unable to participate in the construction of their own housing and therefore spent more on labour compared to male-headed households.

As table 7.3.3 shows, about half of the households headed by women were extended, pointing to the diversity even among female-headed households in Ezilweleni. Women's economic activities in Ezilweleni included selling in tuckshops, tailoring, hawking foodstuffs in the nearby schools and market, working as shop assistants, cleaners or machinists in the factories around Pinetown, domestic work, operating sheebens, and hair salons, selling fruits and vegetables and selling foodstuffs (*Catherine Ndinda Survey, 2000*). Men's economic activities included working in factories, around Pinetown, assisting in shops, carpentry, metal work, building, painting, plastering, plumbing, electrical fitting work. The economic activities of both the men and women point to a distinct division of labour in the communities with men concentrated in certain occupations while women are concentrated in occupations that are identified as women's work. Table 7.3.4, on occupational categories indicates that more men than women worked in the formal sector.

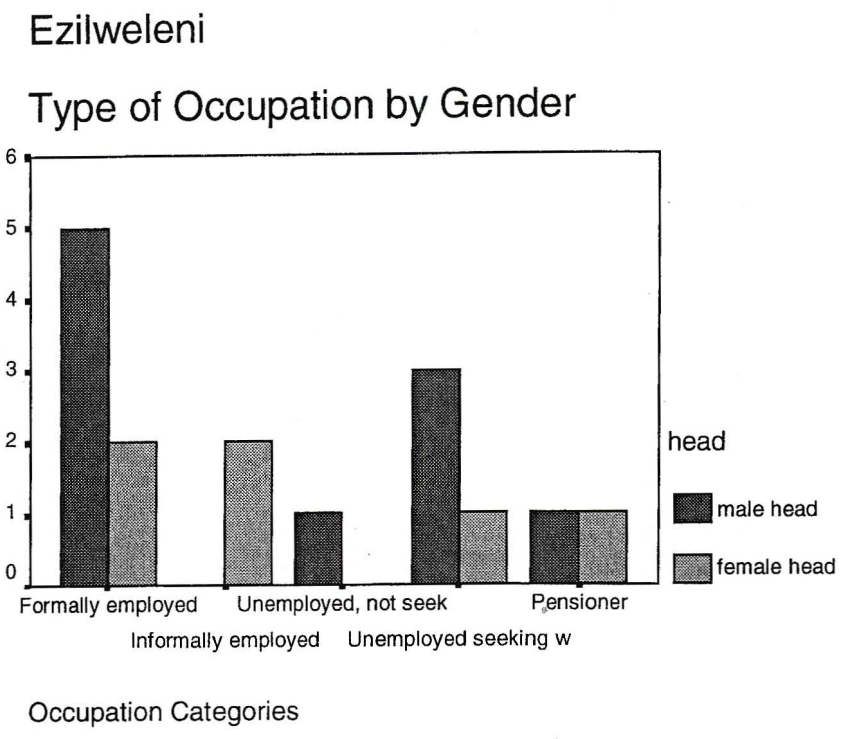
Table 7.3.3 Household Types in Ezilweleni



Source: Survey, Catherine Ndinda, 2000

Women were concentrated in the informal sector or were unemployed seeking work, a finding commensurate with women's position in the labour market in South Africa (Valodia, 1996). As already discussed with regard to factors affecting women's access to housing in Chapter 3, the location in the labour market greatly influences the level of income and subsequently access to housing finance. However a look at the implementation of the subsidy housing, commonly referred to as Reconstruction and Development Programme housing revealed that the issue of access was more complex. The women in Ezilweleni mentioned that they had heard of an 'animal' called the RDP but they never saw it in practice. There were no RDP projects in the community. For them RDP meant the transfer of money from one government office to another.

Table 7.3.4. Type of Occupation by Gender in Ezilweleni



Source: Survey, Catherine Ndinda, 2000

They understood it as: "*the transfer of money from the department of economic development to the premier's office to another office but the money never reached us*"[40]. The women's focus group referred to the Reconstruction and Development Programme in terms of houses, water, electricity, telephones and roads; it was related to housing and other infrastructural services. On the other hand the men perceived the programme as the development plan of the democratic government, with some participants elaborating what the abbreviation RDP meant to them as the poor; that is the "*Rich Develop the Poor*"[41]. The participants who coined this abbreviation supported their definition by indicating that through the programme the government was using taxes from the rich to build houses and bring water to the poor. The group agreed with the local definition – the rich develop the poor. However the participants were quick to point out that the programme no longer existed because the government had closed the Minister's office. While the definition and content of the policy

[40] Women's focus group discussion in Ezilweleni, 21st March 2000. Durban: Ezilweleni

programme was in favour of the poor, the community suggested that the programme had been taken away from them.

The sudden shift from the Reconstruction and Development Programme to GEAR was evident from the fact that the participants mentioned not having heard about GEAR. Women in Ezilweleni indicated that they had not heard about it; however, when the researcher explained the main features of the policy, there was heated discussion about its impact. Some of the participants had lost their jobs as machinists in the textile industries. The impact of GEAR as discussed by the women is consistent with the impact where neo-liberal economic policies have been implemented (Afshar, 1992; Elson, 1992; Molyneaux, 1992; Palmer, 1992; Stewart, 1992). In particular, the women singled out the price of essential commodities such as bread, milk and sugar, which they said had sharply increased. The participants in the women's focus group compared the prices of goods before the implementation of gear in 1995 and after its implementation in 1996. The participants pointed out that since both men and women were responsible for the home, GEAR had impacted on them in the same way. The literature on the impact of neo-liberal policies internationally suggests that the impact is gendered (Elson, 1992; Palmer, 1992; Stewart, 1992).

Liberalisation as a feature of neo-liberalism has led to the lowering of tariffs on goods entering South Africa, and has resulted in increased competition for locally manufactured goods such as shoes and clothing. The inability of South African firms to compete with imported goods, has led to the closure of the shoe and textile industries and job loses as indicated by the women's focus group. Women appeared most concerned about the sharp increases in the prices of basic consumer commodities such as milk, sugar and bread. The increases may be attributed to the implementation of the neo-liberal policies advocated in Gear. Women in Ezilweleni did not fully quantify the impact of the policy, but it was evident from the discussion that the macro-economic policy had profoundly impacted on their households.

[41] Men's focus group in Ezilweleni 21st March 2000. Durban Ezilweleni. Former ANC youth Activist. Now a local entrepreneur doing house construction and repairs in the community.

The focus group discussion findings show that the men were concerned about the impact of GEAR on their jobs; most had lost their jobs as a result of the restructuring of companies and industries. They indicated that whereas before six people were employed to do one job the work had been restructured to be done by two people. The company had brought in machines and cut down labour. Workers from another company had gone on strike demanding more wages, but they had been sacked. The company eventually closed down. Some who had been working for a shipping company that merged with another had been laid off in the merging and restructuring process. The men were now working as casuals. Unlike before, it was becoming more difficult to secure employment. The impact of GEAR in this community confirms the findings in the existing literature on the impact of GEAR on labour (Osborn, 1997; Heinz, 1997). While the literature quantifies the job losses in various industries, the current research provides the views some of the casualties of the job losses and the impact of subscribing to neo-liberal economic policies.

Women in the focus group discussion suggested that workshops should be held to help people understand the implications of economic changes to people at the grassroots level but the men suggested that the government should inform trade unions about GEAR so that the information can be disseminated to all levels of workers. They blamed the government for lack of sufficient information about the policy and its implications on their jobs. Analysts on the gendered impact of structural adjustment policies suggest that the policies should be redesigned to incorporate women. These include the provision of basic needs to the households not able to cope with the cost of adjustment (Stewart, 1992). As the participants in Ezilweleni suggest, the government should educate people about the policies. The lack of knowledge about GEAR indicated that the level of information about national economic policies was low and not very effective in reaching the very poor. Both the men's and women's groups did not come up with concrete solutions of what should be done to deal with the impact of neo-liberal policies. This study agrees that workers need to be constantly updated on economic policy changes as these impact on them directly. The impact of the rising cost of living is discussed under the housing subsidy in which participants show how the subsidy has over the years been reduced by inflation. Whereas in 1994 beneficiaries could build two rooms with the R15 000 grant, by 2000 they could only build one room with a subsidy of R16 000 as the grant was not

indexed to inflation but remained the same although the rate of inflation continued to rise.

7.3.2 Community participation

Housing delivery in Ezilweleni occurred in different phases. Housing development was initially through the process of autonomous self-help where the individual households were building their houses in accordance with their needs while paying rent to the Indian landlords. With the funding from the Independent Development Trust a Community Trust was created to oversee the management of the funds. The members of the Trust committee were different from those of the civic committee in order to ensure that there was no conflict of interests through members of the civic being members of the Trust and vice versa. The civic operated as a watchdog to monitor the activities of the Trust. The Built Environment Support Group (BESG) was the project manager. The appointment of the developers and surveyors was done through a top-down approach. The committee and Built Environment Support Group appointed the technical group and simply informed the community of their role. There was little consultation with the community on the appointment.

> *During the negotiations the National Housing Forum (NHF) worked out housing subsidies of R15,000 using the IDT formula. The new government used the proposals from the NHF (National Housing Foundation) to set up the National Housing Board (NHB) and its branches in the provinces, that is the provincial housing boards (PHBs). Since we had got funding for infrastructure in the site and service scheme were would get about R7,500 consolidation subsidy from the new government to consolidate our housing. The IDT funding had only been sufficient to allow for infrastructure and services*[42] .

The passage provides a background into the design of the housing subsidy scheme. Of significance is the idea of the different types of subsidies design that arose from the negotiations of the NHF. The residents in Ezilweleni were eligible to apply for the consolidation subsidy, which as the literature indicates, was provided to people who had benefited through the provision of sites and services, but not the top-structure.

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[42] Nana Ndlovu 21st March 2000. Key informant in Ezilweleni Durban: Ezilweleni. Middle-aged community leader.

Before the new houses were built the people did not have water, and electricity or telephones. According to the women interviewed they joined the project because they wanted to improve their standard of living.

> *We started participating before 1994 because of our need for security of tenure. We did not want to be evicted so that is how we started working together as a community. When we started building we were doing it as a community and involving the people who are not employed. But somewhere along the way we decided to build our own houses using the contractors in the community and by hiring labour from the community*[43].

The notion of site and services as discussed in the literature emerges; while it is suggested that the apartheid government began experimenting with these in the 1970s, it appears to have been accepted as a delivery system by the apartheid regime way into the 1990s. With the formulation of a new housing policy and the introduction of a government subsidy in 1994 (DOH, 1995) for the low-income households, the community qualified for the consolidation subsidy.

End-user participation was limited to a certain level in this community. When people were fighting eviction, there was unity and the community worked together. Up to the implementation phase, community participation was beneficiary driven, with the motive of addressing the needs of the participants. They had clear objectives and this contributed to the group cohesiveness until the land was purchased. Participation was driven by a locally elected committee that was responsible for facilitating development in the area with the assistance of Built Environment Support Group. The community was involved in the planning phase of the project. The leaders raised the issues and the community would be called in to decide whether or not they agreed with the decisions, a fact reflected in the household questionnaire in which 100% of the respondents indicated that the community made the decisions about the development of the settlement. More discussion on how the decisions in the community were taken is in section 7.3.3 on planning.

Through involvement in the project from its inception through to the planning and execution phase, the beneficiaries were able to identify with and gain a sense of

[43] Participant in men's focus group discussion 21st March 2000. Durban: Ezilweleni. Man in Early 30s.

ownership of the project for they saw it as their own. This contrasts greatly with the top-down World Bank projects where the beneficiaries had no sense of ownership and perceived them as the donor projects and not their own, for example the Dandora Site and Service Scheme in Nairobi, Kenya (Hamdi, 1995; Nimpuno-Parente, 1987).

With the subsidy, households were able to upgrade their shelter and to access additional services such as post boxes and a multi-purpose community centre. The delivery system employed was a mixture of mutual self-help and contractor built housing. The self-help aspect arises in that the subsidy beneficiaries participated by providing their sweat equity while also engaging contractors from the community to do the construction of the housing. The people whose subsidies were approved between 1994 and 1995 built two rooms. However the men's focus group pointed out that the subsidy after 1996 could only provide a single room because of the high rate of inflation; "*People only build two rooms with the subsidy and then use their own income to do incremental housing*"[44].

Participating in housing development in the area helped the men and women identify with the project and have a sense of ownership. The community confirmed this view asserting that, "*It is the people who started the project and they saw it as their own. Since it was their own project they have continued to take a keen interest in the affairs of the Trust*"[45]. Community involvement in Ezilweleni arose out of the people's own initiative. They identified their problem as the lack of legal ownership to the land and set out to achieve this goal by forming a committee that reported directly to the community on how matters were proceeding. Until the community acquired secure tenure, there was cohesion and unity. The need to address a community-wide problem created interest and the participants strongly identified with the cause. There was a gender difference in terms of satisfaction with the subsidy level., the men indicated that people were satisfied with the level of the subsidy;

> *The subsidy level has been sufficient. The initial R7,500 from IDT was used in putting in the infrastructure. The consolidation subsidy has been used to build*

[44] Participant in men's focus group discussion 21st March 2000. Durban:Ezilweleni.Middle-aged African Mulsim man.

[45] Men's focus group in Ezilweleni 21st March 2000. Durban Ezilweleni. Key Informant

two-roomed houses in the community. To increase the number of rooms people have to use their own income[46].

According to the women each has their own design of house built by the local contractors. This was corroborated by the household questionnaires in which 100% indicated that their housing had been built by local contractors. It was however noted that the subsidy level was insufficient to build level of starter housing that the residents would have wanted, a finding reflected in both the household questionnaires as well as the focus group discussions: "*The subsidy is not enough. The community was only able to build starter houses; two-roomed houses then one is supposed to increase on their own. The houses are about 30M². Everyone chose their own design of house*"[47]. Whereas the women were dissatisfied because the grant could only provide a small starter unit the men thought that the subsidy level was sufficient. According to the women, households were supposed to extend the starter house with their own funds and this appeared to be a problem specifically among the female-headed households. The fact that women were battling to survive made the idea of putting more funds into increasing the size and quality of housing a challenge that they were ill-equipped to meet, by virtue of their low status jobs and low incomes (See Table 7.3.4). The notion of women battling to survive is not new and has been highlighted in the literature which suggests that where women are expected to participate in incremental housing, often most fall out of the projects because of the inability to meet the financial demands (Machado, 1985; Vance, 1985; Mjoli-Mncube, 1998). The size of housing in Ezilweleni contrasts with that of projects like Kutlwanong in Kimberly where the same level of consolidation subsidy in a site and service scheme provided a 50m² comprising of two bedrooms, living room, kitchen, bathroom and toilet. One may ask why there was such a big difference (Peer, 1997). "*Many people now have houses because when we community applied, we were among the first to submit the application for the consolidation subsidy and also to get approval before new restrictions were introduced*"[48]. Female-headed households

[46] Men's focus group in Ezilweleni 21st March 2000. Durban Ezilweleni. Local Builder, late 40s.

[47] Women's focus group discussion in Ezilweleni, 21st March 2000. Durban: Ezilweleni. Single woman, hawker in Pietermaritzburg bus terminus.

[48] Men's focus group in Ezilweleni 21st March 2000. Durban Ezilweleni. Additional committee member.

comprised 37.5% of the total subsidy beneficiaries in Ezilweleni. The level of access among female-headed households in Ezilweleni was commensurate with the national scenario in which about 37% of all the subsidy beneficiaries were women.

In the case of Kutlwanong, the housing difference may be attributed to the type of materials and the topography of the area, which is flat, compared to the hilly Durban. In Kutlwanong the builders used a single layer of brick for the outside wall and polystyrene for insulation, between the single layer brick and gypsum board strengthened by steel frames. The houses in Ezilweleni comprised of double cement blocks which raised the cost of the building. Blocks were also used in the partitioning of the rooms in Ezilweleni unlike in Kutlwanong where the gypsum and steel frames were used for partitioning, thereby minimising expenditure on construction materials. In Ezilweleni, the houses have no ceilings whereas in Kutlwanong, the houses have insulated ceilings made of locally available materials (Peer Africa, 1997). This comparison illustrates that while topography may raise the cost of housing, innovativeness is required to produce quality low-cost housing within the subsidy limit.

The notion of incremental housing was raised by the community, which suggests that they had some understanding about it. Participation, associated with self-help housing in this study, arose from state-aided self-help where there was a limited level of assistance from the state (consolidation subsidy). The beneficiaries were required to contribute towards the acquisition of shelter gradually in line with their housing requirements and their income levels. Incrementalism assumes government intervention with regard to the provision of rudimentary services, which may include water and sanitation and roads to secure basic health and safety requirements for the beneficiaries (Smit, 1996).

As a site and service scheme Ezilweleni was upgraded with core services of water and sanitation, roads and lighting. The consolidation subsidy provided a two-room starter unit. In conventional, terms incremental housing assumes very basic core services as discussed in Chapter Four. The services provided and the size of the starter unit in Ezilweleni were above the conventional assumptions of incremental housing because what was provided were not just core services but a two-room starter unit, a multi-

purpose centre, post boxes, telephone connection, individual household water connection, storm water drainage, ventilated improved latrines (VIP) a tarred main road and gravel access roads, electricity to each household and street lighting. What was therefore taken to be a case of basic core housing was of a greater quality than is envisaged in the conventional conception of incremental housing (Machado, 1985; Nimpuno-Parente, 1987; Mathey, 1993). Perhaps incremental housing should be reconceptualised to reflect the South African situation.

While the level of participation was high, the men's focus group in particular confirmed that there were certain obstacles to participation. The obstacles were identified as *"People don't have the same mind"*[49], suggesting that people's opinions differ and when this happens the working relationship becomes strained and impacts on the project. There was no group cohesion due to lack of training the leaders had no idea of how to hold the group together. So it broke up and people started building their own houses individually. According to the women's focus group, *"Those who already have houses do not see the need to continue participating in the project because they got what they wanted"*[50]. This shows that differing opinions and lack of training was an obstacle to participation in the implementation phase where people just broke from the collective construction and adapted contractor-built housing by engaging the local contractors. The women's statement that they stopped participating suggests that the participation in Ezilweleni was seen as a means to achieve a certain goal, that is housing. The motive for participation appears to have been efficiency; some of the participants thought it was taking too long to build their houses and therefore they engaged their own contractors to hasten their acquisition of housing. Working as a group, the participants had achieved growth in terms of their negotiation, strategising and mobilisation skills, the break up by some members to build their own housing disrupted the collective empowerment process that was in place.

The people in Ezilweleni described their houses as good because the community was involved in both the planning and implementation of the housing programme. About

[49] Participant in the Men's focus group discussion, 21st March 2000. Durban: Ezilweleni. This was a young man in his late 20s.

44% of the residents in Ezilweleni indicated that they had benefited from their participation in housing delivery and 43% of these were women. The size of the houses varied according to household income but the community decided to start with two-room start units because that was what the subsidy could provide. The Men in Ezilweleni indicated that,

> *Our houses are better and stronger because we ensure we have an inspection team to ensure that the contractors do a good job. The contractors know that if they do not do a good job they will not get paid. Other houses built by contractors from outside the community are very small*[51].

The above quotation is consistent with the literature review which suggests that when people were involved in the construction of their own housing, the product is often of a better quality (van Vliet, 1993). The fact that the community participated in the construction of the housing has contributed to the good quality product. When the community participates there is a sense of ownership and also the knowledge that should a community do a shoddy job he or she is likely to face the consequences from the community. The inspection team in Ezilweleni ensured that the quantity of materials, the strength of the structure and the design were in accordance with the specifications in the building plan. In so doing, the community played the roles of the architect (design), the engineer (structural strength) and the Quantity Surveyor (costing materials). The fact that the contractors were also from the community ensured that they did a good job because they would face the consequences of annoying their own neighbours and relatives.

That women were satisfied with the quality of their houses is encapsulated in; "*Before the new houses we lived in mud houses but now we live in block houses. The quality is better*"[52]. The above statement points to the impact of the current housing policy on the lives of the poor. By comparing their former houses with the new, the women in Ezilweleni acknowledged that their quality of life had improved. All the women in the group discussion had received the subsidy and built new houses. Although most residents were satisfied with the housing, about 80% were dissatisfied specifically

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[50] Women's focus group discussion, 21st March 2000. Durban: Ezilweleni. Young woman in early 30s.

[51] Men's focus group discussion , 21st March 2000. Durban: Ezilweleni. Additional committee member.

[52] Women's focus group discussion, 21st March 2000. Durban: Ezilweleni. Middle-aged woman, spaza owner.

with the VIP latrines, arguing that they would have preferred flush toilets which they considered more hygenic.

7.3.3 Planning

The development committee comprised of ten members, of whom six were men and four women. The members of the committee were elected through a show of hands. These members were elected by residents from the different blocks to represent the residents. There were two representatives from each block. The elections were supposed to be held after every two years but often the community asked the existing committee to continue with its work. However, the committee had to insist on operating along democratic principles hence they called for elections. The men held the decision-making positions of chairperson, vice-chairperson, and treasurer. Women held the positions of secretary and three additional members. The inequitable representation of women in decision-making is reflective of their subordinate position in the community. They held the lowest decision-making positions (committee members without portfolio), while the men occupied key leadership positions (fig7. 2).

That women were part of the committee points to their role as leaders in the community as a whole. Evidence from the planning process showed that women actively participated in decision-making in the community. Although most decisions were taken by the community, women in the committee ensured a democratic process at the committee level and in the community during the allocation of sites. When the question of how the sites were to be allocated was taken back to the community, it was the women who suggested that the best way of allocating the sites was through a lottery system. This minimised the chances of corruption by the officials in site allocation. Community involvement in decision-making was evident in the allocation of the plots. It was also suggested that these be allocated by the leaders. However, the leaders could not do it least they were accused of favouritism. The community therefore debated the issue of allocations and came up with an allocations policy, based on the categorisation of residents into four groups.

A Residents with Structures

B Mature residents

C Sub-tenants

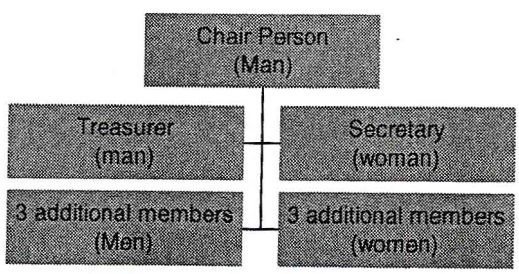
D Residents from the sub-region (was loosely defined, with shifting boundaries, referring to residents in the immediate neighbourhood to those in greater Marianhill area).

Residents with dwellings had the choice to continue living on their sites or move to any other vacant site. Residents in categories BCD had to pick their sites through a lottery system and after that were shown the sites by the surveyors in the presence of other residents. Allocating the plots using the lottery system enhanced the credibility, transparency and accountability of the leaders.

Patriarchal control in Ezilweleni was displayed by the fact that although there were women in the committee, none held a key position (fig. 7.2). For radical feminists, separatism or delinking is perceived as the solution to patriarchal dominance. Yet this has been critiqued as an unviable strategy for dealing with women's oppression and their subordinate position in society. Liberal feminists while stressing the rights of the individual also emphasise that this should not be at the expense of the community's welfare. In the case of Ezilweleni, the inequitable representation of women poses serious problems in terms of the representation of women's views in decision-making. The fact that women constitute more than half (4.4 million out of 8.4 million) (Statistics South Africa, 2000) the population of KwaZulu-Natal is ground for their equal representation and their marginalisation in decision-making is tantamount to silencing the views of the majority. **Figure 7.2: Structure of Development Committee in Ezilweleni**

The level of women's representation in housing development committees has implications for housing design, type of infrastructure, project effectiveness and

Figure 2. Structure of Development Committee in Ezilweleni



efficiency. Moreover, the literature survey suggests that the involvement of women in the planning, design and implementation of housing projects results in a high success

rate (Vance, 1985) than where women are excluded (Nimpuno-Parente, 1987). The greater representation men in decision-making structures suggests that they were the main decision-makers in the community. Although women were fewer than men in decision-making the type of decisions taken point to their influence. Had the decision on allocating the sites been taken in the committee, women would have been outnumbered by 6:4. The proportion of women leaders, relative to men in the development committee in Ezilweleni does not sufficiently account for their success in influencing key decisions. The capacity in which the women leaders served in the committee (secretary and additional members) again does not explain their level of success. From these facts it is argued that the success in influencing the key decisions lay in the strategies that the women employed.

The representation of women points to the attempts being made to achieve gender equity in decision-making structures at the community level; however the gender ideology remains intact and unchallenged. This is shown by the positions that women in the committee occupy (secretary and additional members) which reflect their traditional roles in the labour market and are equated to their caring roles within the home. Gender equality is enshrined in the South African constitution, but this will only be translated to practice when the prevailing ideology of male domination and women's subordination is challenged at the grassroots level and replaced with the ideas and practices that are reflective of the political achievements of women in the country.

While a radical transformation of the community may not be a viable strategy to improve women's status in Ezilweleni, gradual reform of the leadership structures may improve women's status. One strategy would be to have a rotating system whereby if a person holds the position of chair, the next incumbent should be from the opposite gender. This would ensure that both men and women have an equal chance of making key decisions and having their views represented at the highest level of decision-making in the community. The same strategy could be applied to the other leadership positions.

Role of Local Authority

The local authority appears to have been there at the beginning of the project trying to resolve the conflict between the landlords and the tenants. After the issue of land tenure was resolved the local authority appears to have moved out of the scene in Ezilweleni and only appeared at the completion of the project to take over the maintenance of services and collect revenue from the new house-owners. From this scenario the local authority was not directly involved in the implementation of the programme but rather in taking control of the services provided by the community and other stakeholders. The role of the local authority in this case contrasts with the role outlined in the Housing White Paper, which is indicated to be that of implementation at the local level. The was borne by the community itself and the agents engaged by the community as suggested by the passage below:

> *The local authority only took over when we had completed the work of putting in the infrastructure and subdividing the land. They have taken over the work of maintaining the infrastructure but they actually are not doing it. All they do is to come and collect the rates*[53].

The above quote points to the role of the local authority. In Ezilweleni the local authority was not the developer but only came in to take over the maintenance of the services provided by the community with the assistance of BESG and the appointed developers. It can therefore be argued that the role of the local authority in the development of Ezilweleni as a settlement was minimal.

7.3.4 Implementation

> *Before the new houses we lived in mud houses but now we live in block houses. The quality is better*[54].

The above quotation is an expression of satisfaction with the housing products in Ezilweleni. It contrasts the living standards before and after accessing the subsidy and points to the transformation in the living standards due to the change in the housing policy. The gendered nature of the change is illustrated by the proportion of men to

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[53] Women's focus group discussion, 21st March 2000. Durban: Ezilweleni. Pensioner caring for grandchildren of unemployed daughter.

[54] Women's focus group discussion , 21st March 2000. Durban: Ezilweleni. Young single woman, mother of two.

women trained in various aspects of construction referred throughout this study as the Implementation.

About 18.7% of the residents had been trained in construction. Of these, women comprised a mere 33%. According to the focus group discussions, about twelve members of the community had received training in all aspects of construction from laying the foundation to installing the roof was a woman. Of the twelve builders one was a woman. From the discussions, it became clear that the criteria used to recruit builders focused on individuals that had prior experience in construction work and these were mainly men. Thus from the start, the training had a strong male bias. It was also argued that when the training began many women joined, but in the process most fell out and only one completed the training. Later, some seven more women were trained in brick-laying by Kuphuka. In total nineteen people were trained in various aspects of construction. The women indicated that they could not cope with it because of their domestic workload which made it difficult for them to keep up with the training. Other women were simply not interested in learning to build because they would only use the skills in building their houses and that would be the end of it. They did not see themselves applying the skills beyond the project implementation phase. While these are explanations for the lack of women in the actual delivery of housing they point to a gap in the project where the sole aim was to build houses. Women's participation was confined to providing unskilled labour in the construction of their own houses. Where empowerment occurred among women in Ezilweleni, this was a secondary motive for their participation. The discussion on training also points to the strength of used a mixed methodology in this study. Whereas the household questionnaires provided hard statistics on training, these did not capture the different phases of training that occurred in the community, a finding that was drawn out by the focus group discussion. The group discussions were also useful in confirming the findings of the household interviews with regard to training which strengthen the validity of the findings of this study.

An interview with a training manager at the Albert Luthuli Development Trust (ALDT) revealed that in building courses, women were more interested in plastering than in brick-laying or any of the other courses. The trainer attributed the interest in plastering to their Zulu culture where the role of women in building the Kraal comes

in plastering. According to the trainer, the women that had been trained in plastering excelled so well in the trade that some advanced to become instructors. The lack of interest among women in brick-laying and general construction and their specific interest in plastering which is commensurate with their role in building their cultural shelter, points to a directive approach in training women from the communities during the delivery process, where their interests are not taken into consideration. Instead the primary objective appears to be training to impart skills required in meeting the target number of houses. The comparison between women's interest in continuing with construction trades suggests that women are more interested in trades in which they have experience and competence that arises from their cultural roles and ones that do not challenge the gender division of labour either in formal shelter or in traditional housing. The low proportion of women to men trained in building in Ezilweleni is reflective of the national and international scenario. The level of women's training in construction has an impact on the consolidation and maintenance of shelter and long-term employment of women. With the skills acquired, women like men, can compete for jobs in residential construction. Whether this has happened in the Ezilweleni is questionable.

As Chapter Three argues, women's training is closely related to their access to employment opportunities in the labour market. The low level of education coupled with past government policies constrained women's access to employment and therefore to housing (Parnel, 1998; Valodia, 1996). In the democratic dispensation in South Africa the legislative barriers to women's education and training have been addressed through the constitution that guarantees equality of all regardless of gender. The unequal level of access to training in Ezilweleni now, unlike before, cannot be attributed to legislative or policy barriers. In development theory, the WID approach addresses issues about equality of opportunities for women using the equity approach, which advocates for women's equality through legislative and policy interventions (Young, 1997; Kabeer, 1994).

In feminist theory, the liberal feminist perspective advocates for women's equality of access to opportunities through state intervention. Instruments such as affirmative action policies and equality legislation are aimed at achieving equity in training as well as in employment. All these enabling measures are in place in South Africa but

as the findings of this research indicate, equality in training at the grassroots level has not been achieved. The inequality in training presents a discrepancy between housing policy and practice in South Africa. Whereas the housing policy stated that training in building is part of the housing delivery drive, women were not adequately targeted as a specific category for training despite the overwhelming evidence that they were underrepresented in paid construction work (Mjoli-mncube, 1995; CSS, 1998; Kallman, 1999; Vance, 1985; Machado, 1985; Nimpuno-Parente, 1987). Training in building provides women with useful skills for the labour market. There is need for deliberate action aimed at targeting women in training.

The purpose of end-user involvement appears to have been effectiveness and efficiency and not specifically capacity building. The project aimed to meet the practical needs of women but neglected their strategic needs that call for a transformation of the division of labour both within the household and in the labour market. While the basic need for shelter was fulfilled the strategic need for equality in the private and public spheres were not particularly targeted. Thus, even when the women had the opportunity to learn skills necessary for the labour market, they could not because they never questioned why it was that they had to be in charge of all the domestic responsibilities without sharing these with their spouses. Consciousness raising appears not to have been part of the whole process of participation in the project; shelter was the goal, and housing is what they got.

The findings on women's role in building in Ezilweleni is commensurate with the literature reviewed, which indicates that in paid construction, women are few and when they participate, it is as unskilled labourers (Mjoli-Mncube, 1997;1999; Kallman, 1999; Edegheji, 1999). Furthermore, we do not see women in Ezilweleni engaged in making blocks as in other communities reviewed in the literature such as the Victoria Mxenge women. This implies that women in Ezilweleni played a minimal role in the building materials supply sector.

The materials used in the construction of housing and provision of infrastructure were discussed in terms of the various sections of a house. In roofing, Iron sheets, asbestos and in a few cases tiles were used. The walls were constructed with cement blocks, river sand and concrete, metal window frames and meranti doors. Blue cement was

used for laying bricks and plastering because it is moist and does not dry fast. The floors were built of river sand and concrete. The drainage was built using concrete slab and Black cement because of its drying nature.

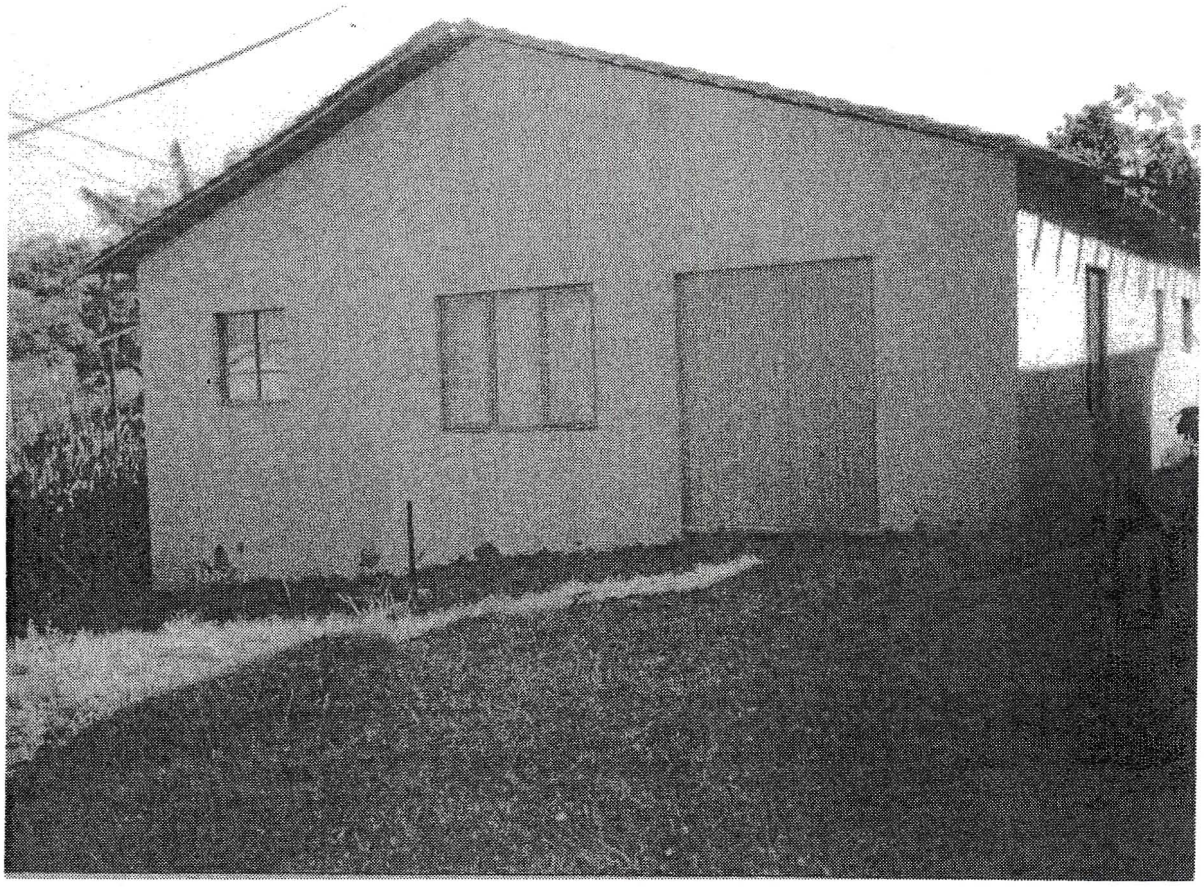
The infrastructural and community services provided included: tap-water in the yard and not inside the house, electricity and street lights, roads leading to the houses, storm water drainage. However, the women commented that the services were of minimum standard. The women by mentioning that the water was in their yards and not inside their houses were expressing discontentment because this still meant going outside to fetch the water for their household chores, hence making their work difficult and more time consuming. While the provision of water has lessened the time spent in sourcing it, women's work would have been made much easier had the water been installed in each household. *"The contractors know that if they do not do a good job they will not get paid. Other houses built by contractors from outside the community are very smal"l*[55]. As this passage suggests, when people are involved in the construction of their own housing, the product is often of a better quality (van Vliet, 1993). The fact that the community participated in the construction of the housing has contributed the good quality product.

Material suppliers

In Ezilweleni the community was not involved in either the production or distribution of building materials. All the building materials were sourced from the Indian Material suppliers in Marian Hill. While the shops were owned by Indians, the workers were Black with a few women employed as shop assistants. Observation of their work suggested that they were employed to follow customers in the shop asking whether they required to be helped.

[55] Women's focus group discussion , 21st March 2000. Durban: Ezilweleni. Middle-aged married woman, committee member.

Plate 4: Consolidated Subsidy Housing in Ezilweleni



By Catherine Ndinda 21 March, 2000

Social Amenities

A multi-purpose community centre was used as a crèche during the week and during the weekend it is used for social functions. Women in Ezilweleni were involved in building the creche. It was in the construction of the creche that those trained in brick-laying played a role. Those that were not trained participated in providing unskilled labour for example in carrying the water, mixing the cement and in clearing the area before and after construction. The women were particularly committed to building the creche arguing it was for their children that they were doing the work and therefore they were eager to build a good facility. Men were involved in their capacity as skilled workers and the few that did not have training learnt trades on the job because they did the plastering and painting together with the women. There was not a distinctive gender differentiation in the construction of the community hall with which every one in the community identified.

In addition to the creche, the community also built the housing development centre which served as a housing information office for the community. Anyone requiring information on housing and how to apply for the subsidy or even access funding were referred to the housing development centre. A worker was employed by the community in the role of an administrator and housing advisor. There were post boxes as well as the Ezilweleni Community Development Trust offices that were used to co-ordinate development activities in the community. These services contributed to the level of satisfaction with housing development and point to the attempt at achieving integrated development at the community (Government Gazette, 1994). Among the men interviewed, none was satisfied with the level of infrastructural services. However among the women about 7% were satisfied that the level of services was adequate.

7.3.5 Post-implementation Activities

Women were involved in various types of micro-enterprises in the post-implementation phase. The provision of household infrastructure led to the rise of

various types of businesses, started by the women in particular. The women in the focus group indicated that they some had started hair salons in their houses, others had telephone bureaus, tuckshops, sheebens locally known as 'cash and carry' because the women simply stocked beer in their refrigerators and sold it without transforming their premises into 'real sheebens', tailoring, and food processing. The quantitative responses indicated that about 7% of the women had started income generating activity in their subsidy housing. None of the men interviewed had started any income generating activity in their subsidy housing.

In Ezilweleni, "*Some have started businesses like spaza shops, sheebens which are cash and carry, some women are renting some of their rooms to earn income*"[56]. The use of housing space by women for informal sector activities is not new (Dandekar, 1993). Women use housing as the base for the production of various goods and services. For female informal sector trader, empowerment through housing occurs with the provision of shelter and related infrastructure such as water, lighting, transport systems, and sanitation. These facilities improve women's efficiency in their production as well as reproduction activities.

7.3.6 Empowerment

> *We had no idea of development during apartheid. Participating in the project has developed our minds. We are now confident in giving our views. Some of our members have gained construction skills. We have developed leadership skills because it is the members of the community running our Trust and Project Office and not outside developers*[57] .

This quote highlights the different types of empowerment achieved in Ezilweleni. First there was self-empowerment expressed in terms of mental development and confidence. Secondly, there was the notion of empowerment as capacity building suggested by the acquisition of leadership skills. Finally the notion of empowerment as the 'power from within' suggested by the growth in confidence of the participants.

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[56] Men's focus group discussion , 21st March 2000. Durban: Ezilweleni. Young unemployed man, living with mother (pensioner).

[57] Women's focus group discussion , 21st March 2000. Durban: Ezilweleni. Committee member.

Those who participated in the project gained respect and recognition from the community for the work they did. Both men and women in the community were involved in some way in the project. According to the household questionnaire, about 12.5% of the residents interviewed had been trained, and of these the proportion of men to women trained was equal (50%). However, findings from the group interviews indicated that there were about of nineteen people trained in construction, out of whom eleven were men and eight women. The training was in building from the foundation level to the roof level, as well as in specific aspects such as brick-laying, plastering, plumbing, painting, mixing concrete, and roofing. The responses in the household and focus group discussions appear to be conflict. This inconsistency in the household questionnaire is explained by the fact that the women who indicated that they had been trained mainly referred to training, not in construction only but in leadership too. About 6% of the houses in Ezilweleni were constructed by household members and all of these were in male-headed households. The rest (94%) were built by local builders. All the houses belonging to women heads of household had been built by local builders. This finding is consistent with the literature surveyed on female-headed households and their reliance on paid labour for house construction because of their family form which means that if they have to earn income, often there is no other grown up in their household that can contribute sweat equity in the construction process. This finding also confirms that often women-headed households would prefer complete starter units rather than a core due to their inability to contribute sweat equity while at the same time being expected to provide for their households. The high involvement of local builders in the construction process meant that the subsidy allocation to labour largely remained in the community thus contributing to an improvement in the living standard of the community during the period of implementation.

According to the women in Ezilweleni there has been a *"great change in our lives.... "We can do things on our own as individuals and as a community"*[58]. The construction of houses by members of the community highlights empowerment in terms of the 'power to' build through the acquisition of skills. By participating in the

[58] Women's focus group discussion , 21st March 2000. Durban: Ezilweleni. Middle-aged woman, early Forties, owner of telephone bureau.

delivery process the community members and women in particular, gained the confidence not only to participate in housing related trades but to venture out into other areas where they saw opportunities to improve their status. The women indicated they now could accomplish any task they set their minds upon. Although few women were involved in the actual construction, they emphasised that, *"we never thought it could happen in life*[59]*"*. This response was supported by the findings of the household questionnaire in which 44% of the households indicated that they had benefited from their participation in housing delivery. Among the women interviewed 50% agreed that they had benefited compared to the men among whom only 40% conceded that they had benefited from participation the housing delivery process. As the women noted, they had gained skills in community leadership, administration and book-keeping, community mobilisation and were now recognised as home-owners.

According to the women's group discussion, *"participation has not had a great impact on the community. Participation for some time has stopped because no new subsidies have been approved*[60]*"*. This statement shows that while some perceive that they have been empowered by their participation in housing development, others felt that involvement has had a minimal impact. In fact, according to the household questionnaire, only 6% expressed satisfaction with the infrastructural services provided through the subsidy and these were mainly women. As the quote indicates, the slow approval of subsidy application partly explains the low level of involvement in shelter development. Due to the long time-span between the time of application and approval of the subsidies, the impact and the momentum in construction is lost For this momentum in capacity building to be maintained the delays in subsidy approval have be addressed.

In terms of skills development and job creation the men appear to have benefited most from the housing delivery process in Ezilweleni. The men's focus group clearly indicates that *"Some of the men from the community have become contractors and*

[59] Women's focus group discussion , 21st March 2000. Durban: Ezilweleni. Elderly woman, pensioner, in mid-sixties.

[60] Women's focus group discussion , 21st March 2000. Durban: Ezilweleni. Woman in mid-thries. Formerly worked as seamstress in textile factory in Pinetown. Left to build own house. Stopped participating after her house had been built. She's now a tuckshop owner.

others are doing carpentry in the community[61]". The contractors in Ezilweleni got tenders to do wall retaining, build houses, and in plumbing. The training that men received empowered them to begin their own businesses associated with housing in the community, for example painting, carpentry, metal work and plumbing among others. Unlike the men, women who got training in the delivery process appear not to have continued with housing related work for various reasons. The only woman contractor trained in Ezilweleni got pregnant and had to stay at home to care for her baby. The other 7 women did not continue with brick-laying citing various reasons such as child-care responsibilities, a function of gender division of labour that assigns reproductive activities such as child-care and home maintenance to women. The result is that women are left with little space to move out of the domestic sphere. However, it appears that the women were only interested in gaining skills to build their own houses. After their houses were completed they had no motivation to continue in construction work. On the other hand, there was also the perception among the women that they did not stand a chance when competing with men for construction related jobs. They stated: "*people will always choose men*"[62].

Despite the perception that the community attitude meant that men got the housing related work, the women acknowledged that women were better workers: "B*ut women are more reliable; they don't take smoking breaks, they don't drink, and they do work properly because they have children to feed with their money. They know that they are not popular so they do their work well*"[63]. The notion that women were better workers points to the factors in favour of their participation in housing related trades and are likely to sustain their long-term involvement in the sector. Yet this realisation alone is insufficient if women do not maximise on such strengths.

The form of empowerment common among women in Ezilweleni is 'power over' which comes about as a result of their greater control over resources. In this case, women are now owners of houses, unlike before. Out of the sampled households in

[61] Men's focus group discussion , 21st March 2000. Durban: Ezilweleni. Middle-aged man, contractor.

[62] Women's focus group discussion , 21st March 2000. Durban: Ezilweleni. Was involved in brick-laying but had reverted to sewing after the construction of her house.

[63] Women's focus group discussion , 21st March 2000. Durban: Ezilweleni. Middle-aged woman, mother of four. House built by local builder.

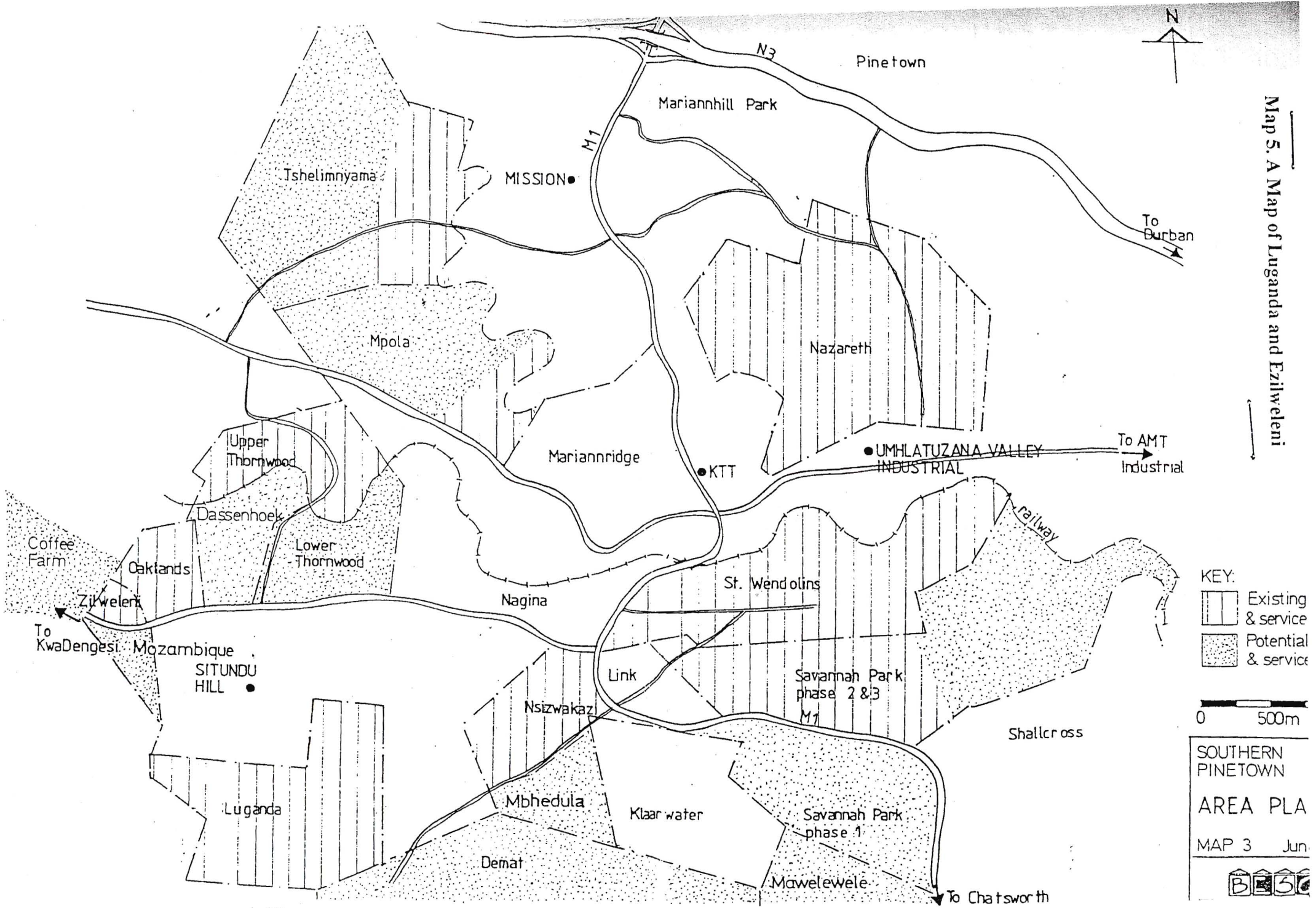
Ezilweleni 37.5% of the subsidy beneficiaries were women. This proportion of women subsidy beneficiaries compares favourably with the national average of 37% (Indicator, 2000). They are in control of their housing and the infrastructure associated with it. The control of resources in the form of housing has led to empowerment in terms of the 'power to' which is exemplified in their informal sector activities.

Empowerment among the women can be said to have occurred through the provision of household infrastructure such as water, electricity, telephones which have given rise to informal sector activities in the provision of telephone services, hair salons, food processing and dressmaking. While some of the businesses such as sheebens may have existed before the subsidy housing, the provision of electricity, water and sanitation increased their efficiency. The findings point to different levels of empowerment between men and women. Men have been directly empowered by the housing delivery drive through the acquisition of skills and the consequent employment in construction.

Women on the other hand have benefited directly through the acquisition of housing and indirectly through the use of housing infrastructure to generate income. This presents a major distinction in the process and extent of empowerment. Some were sub-letting rooms because they were not working. This was mainly done by single women for extra income. For them *"it's better than being a prostitute*[64]*"*. This is a profound statement on what housing provision has achieved for women. It has liberated them from the indignity of doing highly exploitative and demeaning work and to reclaim to their humanity. . Housing has provided women with security, stability and restored their dignity and self-worth. If that is the case, the current housing policy can be said to have surpassed its stated goal, *'Housing the nation'*. The statistics on housing delivery say nothing about the impact that housing has had on the beneficiaries' lives, particularly women who were formerly excluded from homeownership. The statements in this study illustrate the qualitative impact of housing on the lives of women and men in South Africa. Although women appear to

[64] Women's focus group discussion , 21st March 2000. Durban: Ezilweleni. Married woman, in mid-thirties. Owner of a tuckshop.

have fallen out of the housing development process they continued in their traditional economic activities in the informal sector.



Map 5. A Map of Luganda and Ezilweleni

7.4 Luganda

7.4.1 Background

> [65]*Before the new government this area was like a rural area. We had large pieces of land. We never used to pay rent. The sizes of the land are now small. They range from 350-1500m².*

Luganda in the late 1980s was legally the possession of landlords who rented plots to Zulu people. These tenant, however, regarded the land as their own, allocated to them by their chief. When towards the end of the 1980s, the land as sold and they were threatened with eviction this threat compelled them organise and join with Ezilweleni, which borders on Luganda, to oppose their eviction. Through a process of negotiation the residents finally arrived at a settlement with the Landlords and the local authority that allowed the landowners to sell the land to the tenants. However, the amount required for the land was well above what the residents could raise. Through the assistance of the Independent Development Trust (IDT) the community purchased the land and continued to develop it. With the assistance of Built Environment Support Group, surveyors were brought in to survey and subdivide the land into equal portions of about 800-1500M² depending on the slope of the land. After the subdivision developers were brought in to install infrastructure: gravel roads, communal water points, street-lighting, storm-water drainage, water and sanitation system ventilated improved pit-latrines, electricity connection for the individual households. In this process, there was very little community participation and it was done in a top-down fashion. 'Experts' did the work without much community involvement. The community provided the labour required for installing the infrastructure.

The site subdivision in Luganda resulted in 1700 plots, with one household per plot. All the sites were not settled as the subdivision had resulted in more sites than the number of households at that time. Later, more inhabitants were invited to settle in the area, while some of the sites were set apart for utilities such as schools, social hall,

[65] Women's Focus Group 2nd April 2000. Durban: Luganda. Elderly woman in mid-sixties.

playgrounds and business premises. When the new subsidy scheme came into being in 1994, not benefited as their incomes were above the required minimum. About 1000 households qualified for the subsidy and out of these, 520 were in section A, 230 in section B and 250 in section. The interviews in this study focused on section A which had the largest proportion of residents, and therefore increased the level of representativeness among the households in Luganda. The level of unemployment in Luganda was about 35%. Among the unemployed, 61% were women and the rest men. The level of unemployment in the community appears to be at par with the national average, which according to the 1999 October Household Survey was placed at 36.2% (Statistics South Africa, 2000). Those that worked in the formal sector were employed in factories around Pine-town. Men comprised the majority among that employed in the formal sector (75%) while women comprised a mere 25%. In terms of housing this meant that more men than women had access to housing benefits that go with employment in the formal sector. As the literature review indicates, women in the formal sector were in the lowest paying positions, working as cleaners and messengers, and when opportunities for housing finances were availed, these women were unable to benefit due to their low incomes which meant that they could not qualify for housing loans (Mjoli-Mncube, 1998).

Despite being in employment residents perceived themselves as poor. This suggests that although most people were employed, this was in low-paying occupations which do not greatly improve their status but rather leaves them as the working poor. According to a participant in the women's focus group,

> *No one is rich here. Only one guy who has a tuck shop here and at the shopping Centre... The government gave us 2 rooms. If we were rich we should have 6 rooms. If we had money we would extend our houses*[66].

The responses from the focus group discussion correlate with the findings of the household survey which showed that about 83% of all the households in Luganda built two-roomed starter units. Out of these 63% were headed by women and the rest by men. Although male-headed households made up only 37% of the households that

[66] Women's Focus Group 2nd April 2000. Durban: Luganda. Middle-aged woman, member of baking group.

had built two-roomed starter units, the differences in the ability of households to extend became evident when viewed in terms of households that had increased the number of rooms. Most households headed by women (45%) did not extend from the initial two rooms. The size of the houses was dependent on the household income. It was most revealing to note that the proportion of households headed by women decreased as the proportion of rooms incrementally built increased. In contrast most of the households headed by men were concentrated in the category that had improved the starter unit to five or more rooms (72%). This points to gender-related differences in terms of the ability of households to incrementally improve on their starter units. It confirms that female-headed households are often unable to incrementally improve on their starter units. In Luganda, the constraints that households faced in improving their housing were cited as lack of credit, low income and unemployment. About 66% pointed to low income and lack of credit as the key obstacles to accessing housing finance. It may be assumed that since the most of the women worked in low-paying occupations, the issue of accessing credit did not arise as their job category automatically disqualified them from accessing to credit facilities. The notion of incremental housing was tied to the availability of funds and income levels. Some of the residents with steady income were able to extend the core structures while those without are left with the subsidy core structure.

Both men and women in Luganda had an idea of what the Reconstruction and Development Programme (RDP) was about. According to the men's focus group discussion, *It's about developing your own area. But there's no RDP. Houses are part of the RDP*[67]. The community was also well informed about the demise of the programme and some of the projects that were started as part of the programme. As the quotation shows, housing was associated with the programme. The response of the women regarding the RDP seem to suggest that they knew about the programme but they did not know what the programme was meant to bring about;

[67] Men's focus group discussion, 2nd April 2000. Durban:Luganda. Middle-aged man, spaza owner

We have heard that it was helping people but in our area we have never got the help. We got houses only. We never got RDP funding for any other project. IDT initially provided the money to buy the sites from the landlords[68].

Unlike the men in Luganda who associated the RDP with housing, the women associated it with funding for housing as well as other projects in the community. As a result, the women felt that the RDP did not achieve everything that they expected it to accomplish.

Both men and women knew what the Reconstruction and Development Programme was and even if they could not define it, they were able to identify programmes and projects started under it. On the other hand, it was apparent that there was little knowledge about GEAR among both men and women. They knew that something had impacted on their lives because most men lost their jobs and women who worked in the textile industry as machinists had been retrenched. Those who were still working did so at highly exploitative rates. While, men stressed the job losses in the formal sector, women were concerned about the steep increases in the prices of consumer goods. The effects of GEAR in Luganda do not appear to be similar to the impact of Structural Adjustment Programmes elsewhere. Whereas data from the literature surveyed points to an increase in the poverty levels among female-headed households, the situation in Luganda points to their increased rates of employment. Both the male- and female-headed households were able to built the starter unit, which in Luganda was defined as a two roomed starter house. Examining the pictures on the level of incremental development suggests that some households were able to go beyond the two rooms and to build the type of houses they desired.

While women were able to identify job losses because these had affected them at a personal level, the men went further to relate the impact of GEAR to other sectors of the economy such as housing, pointing out that as a result of GEAR, government spending on housing had declined. Reduction in the budgetary allocation to housing relates to fiscal discipline in the attempt to reduce government deficit. Such measures

[68] Women's Focus Group 2nd April 2000. Durban: Luganda. Elderly woman, pensioner.

are based on the assumption that under perfect conditions the market is the best allocator of resources and that state intervention in the economy distorts markets.

Opponents of neo-liberal policies argue that where people are unable to access these services, the government has an obligation to intervene. Feminists in the gender and development approach hold this view, arguing the cost of reproducing social capital is not just an individual responsibility and that government intervention is required to support women in this regard for instance in the form of housing subsidies. The interviews in Luganda reveal that *"Getting housing subsidies is becoming harder because the government is not giving enough money for housing like before*[69]*"*. This suggests that the impact of neo-liberalism in the form of GEAR is already being felt in terms of the cuts in the housing budget.

Gender differences on the impact of neo-liberal policies suggest that women bear the brunt of adjustment. When men are retrenched women bear the sole responsibility of adjusting the household budgets to ensure the survival of the household. As analysts (Elson, 1992; Gadwin, 1991; Stewart, 1992; Geisler, 1994) argue, the impact of adjustment on formal employment and consumer prices has led to more working hours for women, who have had to take on extra workload to meet the household needs.

International experience suggests that neo-liberal policies have resulted in high rates of female participation in the labour force. Women are co-opted as cheap labour because they do not demand remuneration as high as men's and are less likely to go on strike demanding for higher wages. There is therefore, minimal or no interruption of production leading to greater efficiency and higher profits (Townsend, 1997; Saulnier, 1996). A WID analysis using the efficiency approach suggests that the incorporation women into the labour force is meant to increase productivity and efficiency.

Fiscal discipline is promoted as being good for the economy for it reduces the strain on the Balance of Payments. Reduced spending on social services impacts more on

[69] Men's focus group discussion, 2nd April 2000. Durban:Luganda. Middle-aged man, local builder.

women who due to their *triple roles*[70] rely on housing for most of their activities. The gender division of labour within the household assigns women the role of caring for the young and old while the men's role as bread winners takes them from the domestic sphere to the public sphere, hence minimising their use of housing infrastructure. To meet their practical gender need for income, women use the house as the base of their production activities while the public sphere is utilised for marketing their home produced goods. Whether confined to the domestic or public sphere, housing plays a central role in the lives of women. Cuts on housing subsidies not only impact on the economy as shown in the debates on housing as a lead sector, but also jeopardise the very existence of the poor, women being the most vulnerable due to cultural practices that sanction their access to ownership of property, as shown in chapter 3 of this thesis. Low budgetary allocations to housing result in more people living in informal settlements as in Nairobi where currently 55% (Senelwa, 2001) of the population lives in slums. For women, living in informal settlements makes the task meeting their practical needs even harder in the absence of housing infrastructure such as running water, electricity and telephones. Time, which would be spent in generating income is spent sourcing these services which households cannot do without, for example water and fuel.

7.4.2 Community participation

Community participation is understood in terms of the role of the target group and local organisations in project design, implementation, maintenance and evaluation. Decision-making about the design and allocation of sites is of central importance. In Luganda participation of the community was in deciding the allocation of the plots. This community unlike Ezilweleni decided that people would be allocated the plots where they lived, thereby avoiding the inconvenience of relocation.

The housing policy was discussed in terms of having provided Land Tenure to the people in Luganda. Before accessing the housing subsidy, the residents in Luganda used to live in shelter made of mud, or corrugated iron sheets. Women in Luganda perceived secure tenure as a mixed blessing. On the one hand, it gave them ownership and allowed them to access the subsidy. The ownership of land brought new costs in

[70] Refers to women's role in the paid labour, domestic responsbilities and their role in community maintenance (Moser, 1987).

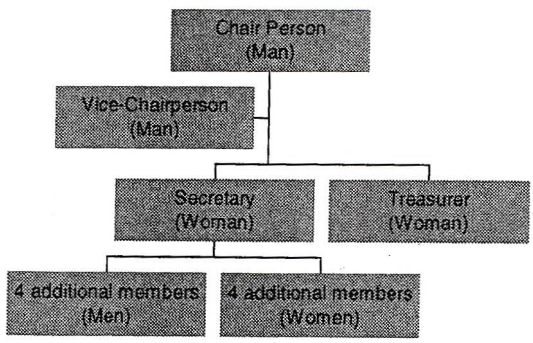
terms of paying for rates to the municipality. As discussed before, security of land tenure is one of the constraints to housing access for women because most do not own land. Housing policy studies in the Third World suggest that land ownership as a requirement for housing assistance often excludes large numbers of female-headed households because in most cases they do not own the land (Dandekar, 1993).

7.4.3 Planning

The Luganda Working Committee was formed solely to perform the duty of developing the area. It was established in the late 1980s to fight against the forced removals which was orchestrated by the past apartheid regime. After winning that battle it was then transformed into a development committee. The aims and objectives of the committee were identified thus: to develop the area especially focusing on housing and infrastructure; to mobilise the community for development purposes; to act as a mouth piece for the community; and to mobilise resources for the community. The development committee comprised of different sub-committees such as the development Trust, Civic Association, water and crèche committees. The executive development committee consisted of the chairperson, secretary, treasurer and additional members.

Figure 7.4: Structure of Development Committee in Luganda

Figure 3: Structure of Development Committee in Luganda



In the development committee there were six women. They held the positions of secretary, treasurer, and four additional committee members. The six men in the committee, held the positions of chairperson, Vice-Chairperson and four additional members. Both men and women were equally represented in the committee. Two women held the positions of treasurer and secretary respectively. Whether the women in the committee were influential in decision-making can only be explained by looking at their role in process of community participation and the decisions that emerged from the process. The provision of services that address women's needs, for example the creche and the individual water pipes point to women's influential role in decision making in Luganda. Although the gender representation in the additional members of the development committee was equal, the key decision-making positions in Luganda remained firmly in the hands of the men. This appeared to be the norm rather than the exception in all the areas sampled.

7.4.4 Implementation

About 13% of the residents were trained in house construction. Of these, 58% were men and 42% women. The training provided was in house construction from the foundation to the roof level. The low proportion of women trained in housing related trades was attributed the failure to meet the set criteria. The criteria included attending the training sessions regularly which most of the women could not do because of their household chores and their need to simultaneously earn income, which left them little time to participate in the training. Female-headed households could not attend due their family form which made them the sole breadwinners. To attend training the women would have had to trade off their income, which was too high a price to pay considering that there would be no immediate spin-offs involved. Instead, women, were more interested in participating in activities which they could combine with their domestic work such as making beads, sewing and baking. These activities related to the traditional roles of women as caregivers which were poorly remunerated in the labour market. Participating in such activities does not necessarily empower women if it is not accompanied by training (Fernando, 1987) aimed at improving the business skills and the quality of life among the poor. It simply entrenches the already existing division of labour.

Later on in the delivery process, 4 women were trained by Kuphuka in various trades such as plastering, painting, and plumbing. In total 16 people from Luganda got training in building trades. Households participated in providing their sweat equity in order to reduce the costs of labour. The role of women was to clear the yards and provide water for construction. The community as a whole was involved in housing delivery, but the participation of members waned after most had completed their houses. The motivation behind the initial participation appears to have been the need for shelter because after participants accessed housing they saw no need to continue being involved in the process.

Analysing the activities of women in Luganda reveals that they played a supportive role. Women provided the labour, cleared the yards and fetched the water for mixing the sand and cement. The roles of women in the construction process are consistent with the literature review which suggests that in formal construction women are relegated to doing the 'unskilled' jobs (Vance, 1985). Furthermore, women constitute the bulk of the labour force in unpaid construction work as opposed to the paid (Mjoli-Mcube, 1995). This observation holds true in the case of Luganda. Out of those trained in construction work in Luganda. Ironically, after the mass delivery phase women did not feature in building work. Discussions from the focus group suggest that after the mass construction phase, women went back to their traditional roles. On probing why this was the case, various reasons were provided.

From the focus group discussions with the women, it emerged that child-care responsibilities of the trained women meant that they had to remain at home and were even encouraged to do so. While childbearing is biological, child caring is not; it is socially constructed. The fact that women were encouraged to pursue activities consistent with their socially defined roles relegates them to work that is lowly remunerated hence impeding their upward social mobility.

The infrastructural services provided in Luganda during the initial upgrading funded by the Independent Development Trust (IDT) included VIP latrines, water, electricity and roads. In the initial upgrading process, the water was situated at strategic points in the community and shared among the residents. With the new housing subsidy scheme implemented in 1994, some households had managed to connect the water to

their houses. The community also has a community hall, which is multi-functional, serving as a creche on weekdays and hosting functions on weekends.

The houses in Luganda were made of corrugated iron, steel windows, timber doors, no ceiling and a cemented floor. Most of the houses comprise of two rooms, and others were single rooms depending on the income of the household head. The residents had VIP toilets, one main road and access roads that consisted of gravel. Comments from women in Luganda about the subsidy level suggest that,

> *Its not sufficient to build a house. You get 2 rooms for children and parents. We need about 6 rooms for children and parents*[71].

For some of the women, the small size of the houses was seen as a constraint to empowerment; as they argued, *"We can't rent the houses out because they are too small even for the families*[72]*"*. The starter units initially comprised of two rooms but for those whose subsidies were approved after 1996, the materials were just enough for one room, due to the inflation in the economy as a whole.

However, some women were particularly pleased with the new housing policy that had granted them access to housing. These were mainly single women whose lives had been radically changed by their ownership of housing.

> *We have better houses now...In the old government we had township houses for rent. The government gave subsidies for people working for the government only. The new government gave us subsidies for 2 rooms and we don't have to rent anymore. I've got my own house now*[73].

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[71] Women's focus group discussion, 2nd April 2000. Durban: Luganda. Middle-aged woman, mother of 4.

[72] Women's focus group discussion, 2nd April 2000. Durban: Luganda. Elderly woman, member of sewing group, committee member.

[73] Women's focus group discussion, 2nd April 2000. Durban: Luganda Young woman, single mother; one of those invited to settle in the area after the subdivision. Formerly lived in Umlazi Township.

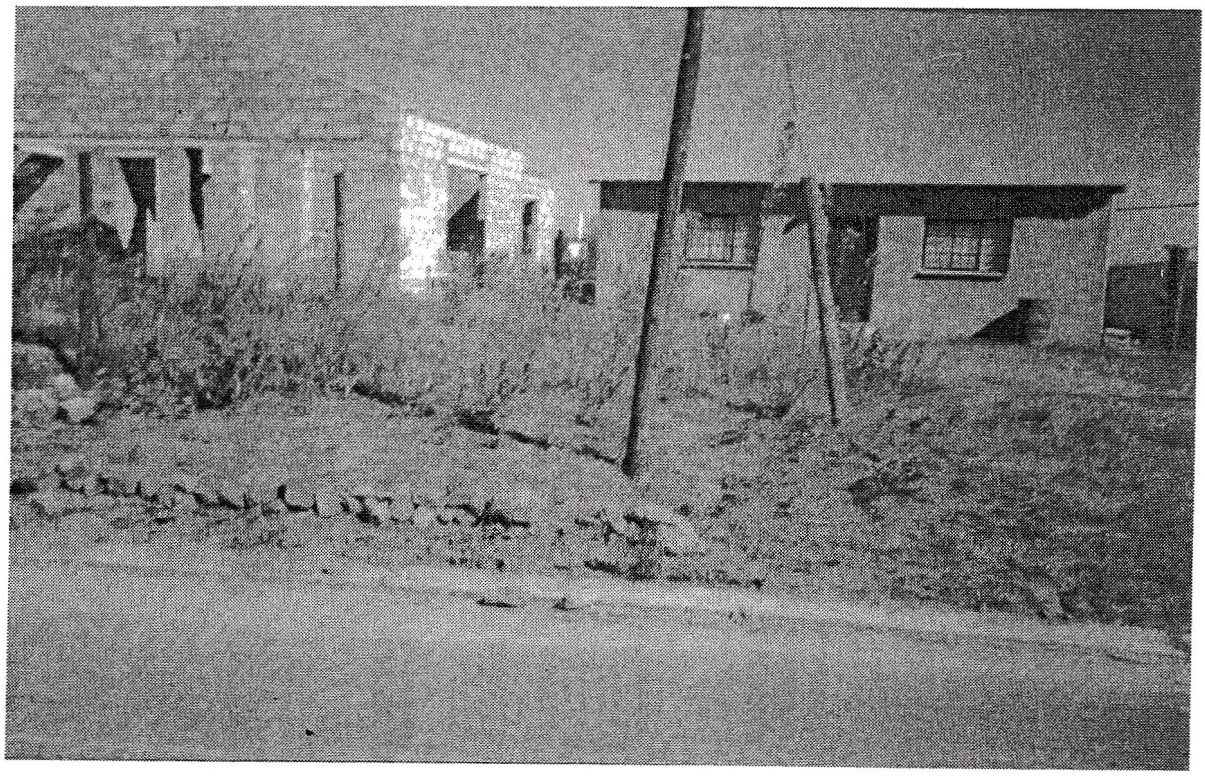
The above quotation points to the impact of subsidy housing in the lives of the end-users, especially single women. Whereas in the past they could not access housing because they were unemployed, now they had access to housing regardless of their marital and occupational status. As the statement confirms, past housing policies were not based on welfare but rather on employment and only those who had income got access to shelter. The women's views indicate that despite their irregular incomes, they had to rent accommodation which drained their resources without giving them security because it meant that in the event that they were unable to pay they would automatically be evicted.

The radical change in women's status was illustrated by the fact that now they nolonger had to rent because they owned their houses. The women's views were a profound statement of their position,, a depiction of the change from a subordinate position to that of power, and a shift from living at the mercy of landlords to gaining control over property. They were an expression of radical shift from powerlessness to a position of power. Whereas single women were grateful that they had their own shelter, women in male-headed households argued that the shelter was inadequate. The differences in perceptions about the impact of the subsidy housing are in a way reflective of their different positions in society and an indication of the diversity among women. The different perceptions about access to subsidy housing suggest that even women within the same community have diverse views and cannot be perceived as a homogenous social category. There are differences in interests and in perceptions about what housing really means to them and its impact on individual women's lives.

The notion of empowerment as the 'control over' material resources which in the case of Luganda, comprised of the ownership of a serviced site and a core unit, as well as control over their own lives. They no longer had to live in loveless relationships just to have shelter over their heads. Since securing tenure and accessing the subsidy, evidence of housing development was all over the place. The implementation of the housing policy in accordance with the household income was evident in the different sizes and designs of houses built in the area. While majority of the households headed by women in Luganda remained in the initial two-roomed core others, embarked on constructing their dream house, extending the initial core to four or five rooms with their savings, as illustrated in Plate 5. The source of housing finance for most (60%)

households (both male- and female-headed) was their own savings. While a few of the male-headed households cited bank loans as one of their sources of housing finance, none of the households headed by women mentioned banks as a source of funding. Instead the other popular sources of finance in addition to their own savings were stockvels (5%) and their own children (5%).

Plate 5: Subsidy Housing in Luganda



By Catherine Ndinda 2 April 2000

Material suppliers

The material suppliers in Luganda were from the local trading centre. None of the suppliers lived in this settlement where housing development was taking place. The community in Luganda was not involved in the production and supply of bricks. The lack of beneficiary involvement in the Material suppliers led to their exploitation by the established material suppliers.

> *In 1995 when we started the materials costed about R7500. But now you have to buy the roof, doors, and windows. Out of the subsidy the builder gets R1500 for 2 rooms. If it's one room, the builder gets R900. Builders come with their own labourers*[74].

The quotation provides an example of how the subsidy was spent in Luganda. Although the women could not account for the labour costs, the estimate indicates the difference between what they could procure with the subsidy between the initial stages of the subsidy scheme (1994 -1996) and 6 years into the delivery process. Beneficiaries did not purchase the materials but rather took their vouchers to the hardware dealer selected by the committee, where the building materials supplier issued materials of the amount stated in the voucher. Hardware stores were said to sell river sand to the subsidy beneficiaries even when the sand was locally available, instead of using that money to purchase what could not be substituted. Taking the voucher to the hardware dealers to supply materials of similar value, meant that the end-users were left with little space to choose the specific materials they required. This points to a weakness in the voucher system because it gives material suppliers more power than the beneficiaries in the selection of construction materials.

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[74] Women's focus group discussion, 2nd April 2000. Durban: Luganda. Single middle-aged woman, factory machinist.

The choice of materials impacts considerably on the building costs. Where building materials are locally available the costs of construction are much lower. In various cases, households can also substitute certain materials in construction in order to produce a better product. An example is the Kutlwanong project (Peer, 1997) where instead of using two layers of brick for the outer wall, the builders decided to use a single layer of brick for the outer wall, gypsum board for the inner walls, polystyrene for insulation between the layer of brick and gypsum and insulated ceiling from locally available materials. This study does not focus on the structural appropriateness of starter units and this aspect would be best left to technical professionals such as architects and civil engineers. What the study does is to highlight the differences in the materials used in construction and the cost implications. Both Luganda and Kutlwanong started as site and service schemes funded by the Independent Development Trust and later received the consolidation subsidy. Yet the selection of building materials in both cases produced different results with Kutlwanong residents accessing a 4 roomed unit while Luganda accessed two rooms.

Social Amenities

> *Many people got jobs because of the new houses but very few women. Women were only involved in building the crèche*[75].

Housing delivery led to job creation in Luganda. However, women participated in building the creche only. The involvement of men and women was distinguished in terms of men getting jobs and the women who participated in constructing the creche despite the fact that few had been trained in construction work. When viewed in the light of those trained, it is apparent that those who got the skilled jobs were mainly the men and those who got the unskilled jobs were mainly the women because of the low proportion that had been trained. It is clear that women were temporarily empowered by their access to work in constructing the creche. The fact that they could work in the creche suggests that they could have also participated in the construction of their own housing. Yet it was clear that they did not; instead they employed local builders to do the construction of their houses. The long-term empowerment occurred among both men and women but its impact was more among the men who constituted the majority of those who acquired skills unlike the women who did not receive training. The

[75] Women's focus group discussion, 2nd April 2000. Durban: Luganda. Middle-aged woman, member of sewing group.

benefits accruing from housing delivery in terms of job creation were short-lived for the women as opposed to the men. As stated earlier, women went back to their traditional roles after the delivery process. This study agrees with the housing policy that investment in housing has multiplier effects in terms of job creation in construction work in the long-term. The findings from Luganda reveal that job creation in housing delivery is gendered, with more men than women benefiting from job creation, due to the low level of women with skills. The spin-offs of participation in shelter delivery are not equitably distributed among women and men. Few women, when compared with the men, acquired marketable skills to enable them continue earning an income through construction.

7.4.5 Post-implementation Activities

The housing delivery process in Luganda resulted in various income-generating activities, particularly among the women. Women comprised about 75% of all those that used their new housing for income-generation. While the men found work in building, producing burglar guards and gardening, the women began their own income generating activities as individuals and also in groups. A group of about twenty women began gardening in an empty space next to their houses and used water from these own houses to grow fresh vegetables which they sold and also used for their own consumption. There was a women's group involved various income-generating activities such as making beadwork, baking and sewing school uniforms for the local primary school. Other activities included crocheting jerseys, hiring out their tent for functions, painting, block-making, selling in spaza shops, operating sheebens, hairdressing catering in functions. In 1998 a group of about twenty-five women got together and began baking and processing other foods for sale to the community. In support of the activities of the women the civic office provided the space and electricity. Through advertising the group created local demand and market for their products, and with the profits they expanded their entrepreneurial activities to include sewing. Through a grant from the department of welfare and the poverty alleviation fund, the women bought modern sewing machines and rented a room next to the school in order to begin supplying their children with uniforms. The women's group approached the school governing body and the school principal in order to procure a contract to supply the school with uniforms. Before the women could be entrusted with supplying uniforms to the local school, they were asked to supply a

sample of their products. To prove that they could provide quality goods, the women went to the uniform distributors in town where they bought a sample of the school uniform so that they could make an exact copy. The principal refused the sample they had made but the women negotiated and got approval:

> *Our uniform is cheaper than the Town uniforms. At the shop where the parents used to buy, uniforms are sold at between R89 and R90. The uniforms that the women sew are sold for between R55 and R65*[76].

Women's involvement in baking, food processing, gardening and sewing was not accompanied by any sort of training making it difficult to whether they may have been empowered by participating in their traditional roles, as was the case in the Kirilapone project in Sri Lanka (Fernando, 1987). The women in Kirilapone were trained in healthcare, cooking and maintenance of the physical environment in order to help them earn a living. The training as nurse-aides had long-term benefits to the whole community and multiplier effects in equipping the women with marketable skills that were employed long after the construction of housing was completed. In comparison, the baking activities of women in Luganda were intermittent and depended on the frequency of functions in the community. Their tailoring activities appeared to have the potential for long-term benefits to the community. However, they neither had the marketing skills nor a marketing strategy that would have given them an edge over the uniform distributors in town. Although the women found an edge by undercutting the formal uniform distributors, their sales were largely dependent on the head-teacher in charge allowing them to supply the local school. There was also the issue of gaining credibility in the community and changing the mentality that the Uniforms from the shops were better than the locally produced ones. The women were not involved in housing construction, which highlights the different ways in which women have been empowered in the delivery process. Although their direct involvement in the housing process was low, the activities arising from the process were numerous and it is these activities that constitute the Post-implementation Activities in which women were involved.

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[76] Women's focus group discussion, 2nd April 2000. Durban: Luganda. Elderly woman in mid-fifties, member of sewing group.

The perception of women as caregivers is consistent with the welfare approach where women are viewed in terms of their maternal role hence the assistance provided by development agencies was meant to strengthen women's role as mothers. From a WID efficiency, perspective, it was evident women generated income alongside their domestic roles hence the formation of groups involved in activities which women did within their homes such as baking, sewing and knitting. The combination of the productive and reproductive roles is consistent with the basic needs approach where women are viewed not only in terms of their reproductive roles but also in their productive roles. Assistance was directed towards strengthening their productive roles through the provision of micro-credit and other support required for SMMEs.

The financial support from the poverty fund boosted the women's activities by assisting them to purchase equipment that increased their efficiency in the production of clothing and snacks. This points to the impact that access to credit has on boosting women's entrepreneurial activities. However, credit alone only addresses the practical need for income but does not empower them to challenge the structures that maintain women's oppression and which confine them to survival activities, while assigning well remunerated jobs to men. Participation in building work challenges the gender division of labour and provides women with better incomes than those earned in the services sector. It meets a strategic gender need for equality in occupation and remuneration. Evidence suggests that where women have had to break through to fields of work or expertise rather than those assigned by the gender division of labour, there has been some kind of intervention. The case of skilled women in Luganda relapsing to their gendered roles seems to suggest the same; there is need for some kind of intervention.

7.4.6 Empowerment

It is evident that women were involved in all facets of the housing delivery process. However, their level of participation appears to have been influenced by various factors such as culture in the case of decision-making, access to credit for their income-generating activities and the level of training both in construction and areas considered to be women's work only. Despite the lack of formal training in construction and related trades, most women still participated in providing labour in the construction of their own houses and therefore learnt skills necessary for the

maintenance of housing. It is argued in this study that these skills may not be recognised in the market but that they remain useful in the maintenance of housing and other community facilities. The level of participation among men and women in the different phases of the housing process appears to be gendered. While men were involved in the actual construction, women appear to have been more involved in using the facilities which came with the starter units, such as water and electricity. The few men directly involved in economic activities that arose from housing mainly concentrated on tuckshops and running shebeens.

Control over housing provided women with the space and the infrastructure to participate in a range of income generating activities with greater efficiency and effectiveness than before. Now women have more housing space than when they lived in informal housing that had no electricity or water. The notion of space in the context of housing as demonstrated in the women's responses points its importance in their lives. Housing space is not only utilised for accommodation but also for productive activities (Fadane, 1998; Miraftab, 1993; Kusow, 1993; Selat, 1993; Mahajan, 1993). Women took the initiative to participate more in the local economy by producing and distributing uniforms, an activity that was a direct result of improved housing and infrastructural services. Unlike before when women had to spend time sourcing water and fuel, now they have it in their houses. The time is now spent baking fatcookies, biscuits and foodstuffs sold at bus terminals in Pietermaritzburg town and at the nearby schools. The findings of this study are therefore consistent with the literature review which suggests that housing is not just about accommodation, but is the site of production for informal sector goods and services (Kusow, 1993; Mahajan, 1993; Selat, 1993). The location of the settlement next to an industrial area has provided a ready market for the range of products produced in the community. In view of the fact that few women were trained in housing related skills made it unlikely that they would enter the labour market on the basis of their acquired skills. The range and intensity of informal sector activities seem to suggest that housing as a product had a greater multiplier effect for women than their direct involvement in the implementation process in the long-term. The findings from Luganda therefore suggest that women's economic empowerment derived from their location in the post-implementation activities in housing.

Unlike before, women gained control of their lives as a result of their access to home ownership, that is *'power over'*. Yet the notion of control or *'power over'* was not seen as leading to domination, but rather as providing women with assets and more options and choices. Before the current government subsidy scheme, women had to rent, but now they owned their houses. Women no longer had to live with the apprehension of being arbitrarily evicted by landlords. The idea of house ownership to the women signifies their freedom from paternalism of landlords as well as from loveless relationships entered out of the desperation for shelter. House ownership in this case can be said to have provided women with safety from violence and the security of tenure.

There appears to have been equal participation in the provision of community utilities although the construction was dominated by men. The fact that the women saw themselves working for their children explains their greater involvement in building the community hall. While the construction of housing and provision of utilities consist of the same tasks, it was not clear why women did not participate in the construction in a skilled capacity although a few were trained in brick-laying. Women participated in providing labour and in the provision of social amenities. The position of women in thr implementation phase may be explicated in terms of paid versus unpaid construction work. Mjoli-Mncube (1996) noted in projects that where money was involved, men often made up the bulk of the workers, but where volunteer work was required women comprised the majority.

There was little involvement by the community in the supply of building materials. This sector was dominated by formal suppliers who were mainly Indian men. Yet the lack of involvement in the materials sector led to their purchase of materials that were locally available, such as sand. This points to the exploitation of end-users by building material dealers who due to the good will bestowed on them by the Provincial Housing Board abused it to exploit the subsidy beneficiaries. This scenario also suggests that the voucher system took away power of beneficiaries to make decisions on how to spend their grant and vested it with the suppliers who had no interest in meeting the needs of the end-users but rather maximising on profits. The voucher system which was adopted to guard against fraud is not free from abuse by interested parties and the beneficiaries are on the losing end when they are supplied with

materials they could easily substitute. The issues around the voucher system point to the need to rethink and restructure the issuance of the housing grant to in order ascertain that beneficiaries do not end up being the losers.

7.5 Nthutukoville

7.5.1 Background

This area is situated between a railway line and the Coloured suburb of Woodlands, a residential housing consisting of bungalows as well as walk-up flats. The residents of Nthutukoville invaded the land after their homes were burnt down in various areas of KwaZulu-Natal, such as Table Mountain and Mkhambatini. Most of the residents were single mothers who invaded the area and built shacks. The women's group interview revealed that they would invade the area and complete building their shacks on the same day of invasion. The local authority perceived the settlement of the women in Nthutukoville as another illegal occupation of land by shack dwellers and decided to evict them from the area. The Coloured population living in the adjacent suburb of Woodlands saw the community as a threat and complaints were lodged with the local authority to evict the 'invaders' from the area.

The motive for supporting the eviction of people whose homes had been destroyed in political violence seems to have been driven by the NIMBY (not in my backyard) syndrome, common in South Africa (Government Gazette, 1994). Other arguments for the protracted attempt to forcefully remove the 'invaders' from Nthutukoville were based on the notion that the presence of the shacks would lead to a drop in the property values in the formal residential area. The battle to remove the invaders took more of a class than race dimension. While the Coloured property owners in the bungalows were opposed to the settlement in their backyard, the Coloured population living in the flats supported the land invasion; they (Coloureds in the flats) did not see a problem with people setting up their shacks. Instead the presence of these Africans provided quorum to demonstrate against the unjust apartheid laws. The local authority, of course, listened to the case of the property owners and decided to evict the squatters from what was then the gum tree forest next to the railway line.

At the same time the community organised itself to fight eviction through the formation of a loose committee comprising of both men and women in 1991. This loose organisation was central to the fight for land tenure in Nthutukoville. The

objectives of the committee were simple and clear: that is to fight eviction and secure land tenure. The committee organised demonstrations protesting against the eviction. When the council sent the police to evict the residents of Nthutukoville, they organised to cut down the gum tree poles to block the road and dug the road to make it impassable and ensure that the police vehicles did not get access to the settlement. Women, their children and a few men, joined by the Coloureds in the nearby flats were engaged in a protracted battle to remain on the land. The demonstrations against eviction were politicised to appear as another case of the forced removals for which the apartheid regime was notorious. Through civil action the residents got the old (apartheid) municipality to negotiate with them. The residents negotiated for emergency services. The local authority refused to accede to their demands and wanted them to move from the area.

As a result of the mass action and demonstrations against the removal the local authority agreed to meet with the residents and negotiate a solution. The intervention by Built Environment Support Group brought the situation under control. By making concessions and trade-offs the local authority acceded to the demands of the 'invaders' to remain in Nthutukoville. The consent to remain on the land was based on the condition that the community would not allow more invaders to settle there to avoid congestion and prevent people from settling too close the railway. Thus the number of people moving into the area was limited to 30 families. However, due to the influx of more people fleeing from violence in the Northern areas of KwaZulu-Natal, the number of households that settled in Ntukoville was 166. Emergency services of water and latrines were provided in late 1991, whilst the residents had invaded the area in 1990. The process of securing land tenure was also clearly described by the women:

> *Through negotiations the council finally agreed to let us stay. Built Environment Support Group also moved in. it gave us training on how to lay pipes, and sewer pipes. We bought the land for R2000 from the council using*

the subsidy. We negotiated with the municipality. After 1994 the subsidy was approved[77].

The residential mobility of the community and their struggle to secure tenure was described in the following terms:

Before we used to live in a squatter camp. We had shacks, made of plastic, old tins, wattle and daub. We would build the shacks and get in the same day. We would come in start excavating, put your pots there and children there and get in the same day. Most people in this shack area were from Table Mountain. We were forced to flee our homes due to political violence between the ANC and IFP. About 30 families came and invaded the land here. Initially this was a big gum tree forest. The old council would break our shacks down to remove us from here. Our neighbours in the flats joined us in the struggle to remain here. Some of the coloureds in the houses did not want us here because they said that we would make their houses cheap[78].

According to the household interviews carried out in this study the rate of unemployment in Nthutukoville was about 58%; about 60% of all the unemployed were women: *"But we have to pay rates, water, electricity, and food*[79]*"*. In distinguishing who was poor the men's focus group observed that *Rich people have good houses. It shows they have money. They are people with tuckshops. They employ us and we do the work because we'll get R10*[80]. Although most people did not have the means, some were considered to be better off than others and wealth in this community was measured in terms of the type of business, housing and ability to provide piecemeal jobs to others. Those who were unemployed and worked for R10

[77] Women's focus group discussion 6th May 2000. Pietermaritzburg : Nthutukoville. Middle-aged woman, early forties, single mother of two and member of Development Committee.

[78] Women's focus group discussion 6th May 2000. Durban: Nthutukoville. Middle-aged woman, early forties, single mother of two and member of Development Committee.

[79] Men's focus group discussion 6th may 2000. Pietermaritzburg:Nthutukoville. Middle-aged man, father of 4, retrenched factory worker.

[80] Men's focus group discussion 6th may 2000. Pietermaritzburg:Nthutukoville. Middle-aged man, father of 4, retrenched factory worker.

were considered to be poor but those without any sort of job were worse off. Although the members suggested that everyone in the community was poor, the distinctions among the classes of people point to a relative notion of poverty. Thus when compared to the standard of well being in this particular community, some people could be said to be poorer than others indicating that those considered to be poor had more problems in incrementally consolidating their core structures as illustrated in the pictures which show a mix of formal and informal housing (Plate 9). *Men are busy drinking the whole day*[81]. The men's response to their economic activities contradicted the women's view that they were lazy: "*We do piece jobs like cutting grass, and fences for R 10. Our wives support us and the children. They're working as domestics. They bring food and money*"[82].

The women's view that the men in the community were lazy may be attributed to the men's dependence on their wives for support due to unemployment and retrenchment from the formal sector. The overall rate of unemployment in Nthutukoville was 58%. The data from the household questionnaires showed that the proportion of unemployed men and women in Nthutukoville was 40% and 60% respectively.

The views on the housing policy provided an insight into the women's understanding of past housing policies. The women new housing policy had changed their status from being homeless to being homeowners. Included was the recognition of the impact of the new constitution in uplifting the status of women regardless whether married or not, unlike before where discrimination was most severe against unmarried women (Morris, 1981). As the women argued, "*Apartheid did nothing for us. The new government is thinking about people. During apartheid if you were a woman you would not get a house but now we are single parents with sites and houses*""[83].

The above statement is evidence of government policy implementation at the grassroots level. The fact that single women were benefiting just as men heads of

[81] Women's focus group discussion, 6th may 2000. Pietermaritzburg: Nthutukoville. Middle-aged, single mother of three, factory worker.

[82] Men's focus group discussion 6th May 2000. Middle-aged man, father of two. Gardener.

[83] Women's focus group discussion 6th May 2000. Pietermaritzburg : Nthutukoville. Middle-aged woman, early forties, single mother of two and member of Development Committee.

households, contrasts with past policies in South Africa (Morris, 1981; Posel, 1990; Ramphele, 1993) and internationally (Machado, 1985, UNCHS, 1985; Vance, 1985) where housing policies discriminated against women through the conditions attached to housing access. The findings in this study suggest that equity in housing access, which is embedded in the government policies has positively impacted on women. Land and housing ownership by women is confirmation of the government's ability to harmonise housing policy and practice at the grassroots level and to impact on the lives of the most vulnerable in society. The women's comments point to the profound impact of the current legislative and policy framework on women's social and economic position. They are no longer squatters but the legal owners of immovable property. While their position may not have radically changed, the transformation in their living conditions signifies a positive move towards improving their overall status.

While the women's comments reflect the positive change that has occurred due to current policy, the men expressed concern about elements of the policy and how this was being implemented. Yet alongside the positive change in the improvement of women's status through access to shelter, there was a high level of discontentment with about 76% of the households expressing their dissatisfaction with the choice of infrastructural services. Of those dissatisfied with the level of services, about 58% were female-headed. More than half of all the households interviewed indicated that the subsidy was insufficient for the starter unit (70.5%). Of these, 67% were female-headed households who indicated that level of subsidy was insufficient to build the starter unit. Although the men's focus group pointed to the inadequacy of the subsidy and were discontented with the way it was spent, they did not question why their subsidy did not achieve as much as they would have wanted:

> *We don't see what its doing because we can only get a one room house. After water, roads, and toilets were put in we got a residue of +- R3000 for materials. This is not enough to build a house. The government put the toilet*

and standpipe and electricity. You have to build with R3000. The government should amend the policy by increasing the subsidy[84].

The notion of incremental housing has not been fully understood at the grassroots level. The government policy clearly states that the housing subsidy aims at enabling households through a once-off grant in the form of the housing subsidy. As indicated in chapter Four the subsidy level depends on the household income of the applicants. Thus not all may access the full subsidy which implies that the households have to meet the deficit to provide the level of housing commensurate with their needs. About 70.5% of the households received the full subsidy of R15000 and the rest received R12500. Out of the proportion that received the full subsidy, 60% were female-headed households. Those who did not receive the full subsidy had to meet the deficit in building their starter units. The housing policy clearly states that households are expected through their own savings as well as sweat equity to contribute to what they consider adequate housing.

In Nthutukoville, households appear to have contributed to the provision of their housing through sweat equity by providing labour in the installation of infrastructure as well as the construction of the top-structure (47%). However, about 60% of the residents employed local builders and community groups to build their starter units. Housing finance is fundamental to the acquisition of housing which is a capital intensive investment. The most common source of housing finance among the sampled households was their own savings. While all the male-headed households relied on their own savings for housing improvements, among the female-headed households, the sources of housing finance were diverse, ranging from their own, savings, bank loans, and stockvels to other sources which were mainly contributions from their children. Only 25% of the female-headed households cited bank loans as the chief source of housing finance; 75% of the female-headed households depended on their own savings, stockvels or proceeds from their children to finance their housing improvements. On the question regarding the major obstacles to improving their housing to the desired standard, most of the households pointed to low incomes

[84] Women's focus group discussion 6th May 2000. Pietermaritzburg : Nthutukoville.Middle-aged single mother; self-emoployed dress-maker.

although some of the male-headed households pointed to the lack of credit and low income (71%). On the other hand, female-headed households (80%) pointed to low income as the main constraint to improving their housing conditions. This finding is consistent with the literature review in which low income was cited as chief among other factors constraining women's access to shelter (Vance, 1985). The other obstacle to housing access among female-headed households was unemployment. Irregular income among the majority in Nthutukoville indicates that despite what the policy states, the findings from Nthutukoville indicated that they were unable to top-up the government subsidy due to lack of income, let alone savings. The lack of income and government expectation that subsidy beneficiaries contribute financially towards their own housing presents the discrepancy between policy and practice. The high unemployment levels imply that households were unable to meet their basic needs, including the requirement to invest in their own shelter.

Female-headed households which comprised 59% of all the households in Nthutukoville were particularly constrained as most were the only bread-winners in their households and their incomes were so low that they were barely enough "*to give the crying kids bread*". In such a settlement where women earned irregular incomes through casual work, their subsidy houses remained incomplete, a finding evident from the observations which depict shacks interspersed with formal housing (Plate 8). This finding in Nthutukoville appears to confirm the assumption that even if women accessed the housing subsidy, it was doubtful whether they had the means to contribute incrementally to their own housing, a premise made in Chapter One of this study. This study shows that low income, lack of access to credit and unemployment constrain women's access to and participation in incremental housing. The study further reveals that there is a lack of understanding of government policy and the expectation that the government should provide a full housing unit.

Studies on incremental housing, that is characteristic of site and service schemes, suggest that the initial core varies with the level of funding and community participation in the project (van der Linden, 1986; Hamberg, 1990; Mathey, 1990; Schlyter, 1990). While the notion of incrementalism may not be understood at the grassroots level, the question of spending a substantial proportion of the individual subsidy raises a lot of questions. The initial government policy in 1994, indicates that

the local authorities and the department of public works would be responsible for providing bulk infrastructure services. The position of government regarding the provision of infrastructure is highlighted by the policy guidelines which stipulated that no more than R 7 500 should be used in the provision of infrastructure per household (DOH, 2000). However, by the time this policy was effected Nthutukoville had already been developed. Thus the policy was applicable to the housing projects that were developed from the year 2000.

The Reconstruction and Development Programme in Nthutukoville was associated with housing and community infrastructure which includes schools, roads, water and sanitation. Both men and women understood what the RDP was about and the projects started under the programme. Women in Nthutukoville understood the Reconstruction and Development Programme, as *"the government subsidy for houses. Its about water, clinics, ground facilities, schools and houses*[85]*"*. The same view was reflected in the men's understanding of the programme; *"Its about subsidies given to us. It's the funds from the government to help people, to build roads, houses, water, toilets etc*[86]*"*.

GEAR, in Nthutukoville as in other communities, is a notion not understood though people have heard about it. The women concede that *"We've heard about it on radio, but we don't know what it means. GEAR is no good*[87]*"*. Like in other communities sampled, an explanation of what GEAR was about had to be provided. The discussions on GEAR led to more discussions on the experiences of women in the workplace. An important question arising from one of the participants was*: "Why is it that in the factory when men and women do the same job, men get paid more?*[88]*"* The question which arose out of the context of the discussion of the economic policy was unexpected but is relevant to the overall theme of this study. It points to wage disparities based on gender (where men often earn higher incomes than women of

[85] Women's focus group discussion 6th May 2000. Pietermaritzburg : Nthutukoville. Group response

[86] Women's focus group discussion 6th May 2000. Pietermaritzburg : Nthutukoville. Middle-aged woman. Former domestic worker; now works for different homes at different times.

[87] Women's focus group discussion 6th May 2000. Pietermaritzburg : Nthutukoville. Development committee member.

[88] Women's focus group discussion 6th May 2000. Pietermaritzburg : Nthutukoville. Middle-aged factory worker.

similar qualifications and experience). Gender equality, enshrined in the South African constitution assumes that even in employment equal treatment is to be accorded in terms of wages and promotion in the work place. Feminist research shows that the women's low incomes cannot be explained using economic or labour market theories (Momsen, 1991;). In South Africa, income inequalities were in the past explained in terms of race where due to institutionalised discrimination, workers were remunerated on the basis of their race, as shown in chapter Three. All women in South Africa were paid less relative to men of the same race group for the same level of work. The transition to democracy has seen the removal of institutionalised race and gender discrimination.

That wage differentials based on gender remain in factories, points to the remnants of past discriminatory practises in the new dispensation. It also points to a situation where gender discrimination may have taken on new subtle forms that were not easily identifiable and therefore could not be directly challenged. This appears to be the dilemma of the factory women who although recognising that they were paid less than their male colleagues, were unable to confront the existing power hierarchies. Marxist feminists used the notion of comparable worth in discussing gender differences in income (Tong, 1989). They posed that when women entered the labour force they tended to do work that was related to their caring roles within the home, such as teaching, nursing, clerking, catering and so on. That such work was undervalued was reflected in the low incomes earned in the social services sector, dominated by women. Often the salary was less than two-thirds of a man's comparable work (Tong, 1989). The notion of comparable worth presents an opportunity to reconsider why some people are paid so much while others so little within the labour force.

Marxist feminists accounted for the income gap using labour segregation theories based on gender (Tong, 1989). It was argued that most women in female-dominated occupations earn less than men in male-dominated occupations. Marxists argued that gender accounted for the wage differences and advocated the use of objective criteria in evaluating employees, that is, without regard to gender, race, class, ethnicity or any other form of discrimination. The support for comparable worth was based on the feminisation of poverty where women head more than half of all the poor families (Tong, 1989). If women were paid the worth of their jobs, feminists argued, they

would be able to support their families without attaching themselves to men as a source of income. Marxists advocated the notion of comparable worth accompanied by job security and retraining programmes (Tong, 1987).

Liberal feminists, on the other hand argued that the oppression of women derived from the inequality of access to opportunities. The Liberal feminist solution to women's oppression advocated a reform of the system to address women's unequal position in society (Tong, 1987). The liberal feminist solution was critiqued because it did not address the structures that entrenched the subordination of women in society. Socialist feminists appear to have provided a viable solution with regard to women's remuneration. Equal pay for equal work was seen as the way out the exploitation both in the home and at the work place (ibid). While men's income levels were equally distributed across all the income categories, 80% of the female-headed households incomes ranged between 0-500. Among male-headed households 57% were concentrated in the income category of R201-1500. While this is not sufficient evidence of income disparities based on gender, it is a clear indication that women's incomes are generally lower than those earned by men. This finding confirms the assumption that often, female-headed households are poorer than male-headed households, a recurring theme in development and feminist literature encapsulated in the dictum, 'feminisation of poverty', which points to the overrepresentation of female-headed households among the poor, with income as a key indicator. This study takes a socialist feminist position by arguing that in line with the constitutional requirements, incomes need to the streamlined to reflect equal pay for equal work.

Women's understanding of GEAR was limited to their experience in managing the household budget, which points to their position in the economy where they were not part of the unionised labour force and were concentrated in the informal sector. In contrast, men discussed it in terms of the broader issues such as school fees. Men's understanding of GEAR was related to their prior involvement in trade union activity in Cosatu (Central Organisation of South African Trade Unions), which positioned them in the formal sector unlike the women whose discussion on GEAR pointed to their location in the secondary labour market. Referring to GEAR, the men stated,

We heard about it. Cosatu has used it a lot...It's new. GEAR is about strikes, 'go-slow'. It's about employees fighting the Mulungu[89] *for increases in wages. GEAR also involves upgrading of people because you can work for 15 years, knowing the job and if the Indian comes he's made the supervisor just because he knows English. A person comes knowing nothing, you teach him the job and they become your supervisor, it is very irritating. It is not our fault to be illiterate. We know the job, but it counts nothing*[90].

In presenting their views on GEAR the men raised issues related to working in the formal sector in South Africa such as discrimination in the workplace based on race. The literature review addresses the issue of racial discrimination in relation to its contribution to poverty and the inability of Africans to invest in housing due to their low remuneration. While the discussions in the literature refer to racial discrimination in the context of apartheid, the findings point to its existence in post-apartheid South Africa, in more subtle forms. Workers may perform well in their job, but their inability to communicate effectively in English is used as a justification for blocking their promotion. The significance of the issue lies with the fact that a promotion comes with an increase in income. This example raises the issue of language and communication as a determinant of the level of development and presents an avenue for further research.

As the literature review suggests, wages in South Africa are racially skewed (Sunday Times, 2000; Kentridge, 1996; Valodia, 1996). A household's ability to invest in housing is related to income. When a group of people, (men or women, Black or White) are systematically kept at the lowest levels of employment, this curtails their residential mobility and access to improved shelter and their ability to make further investment in housing. When it comes to industrial restructuring, such groups are the first to be retrenched. As the men's discussion suggests, some were already casualties of retrenchment from the formal sector.

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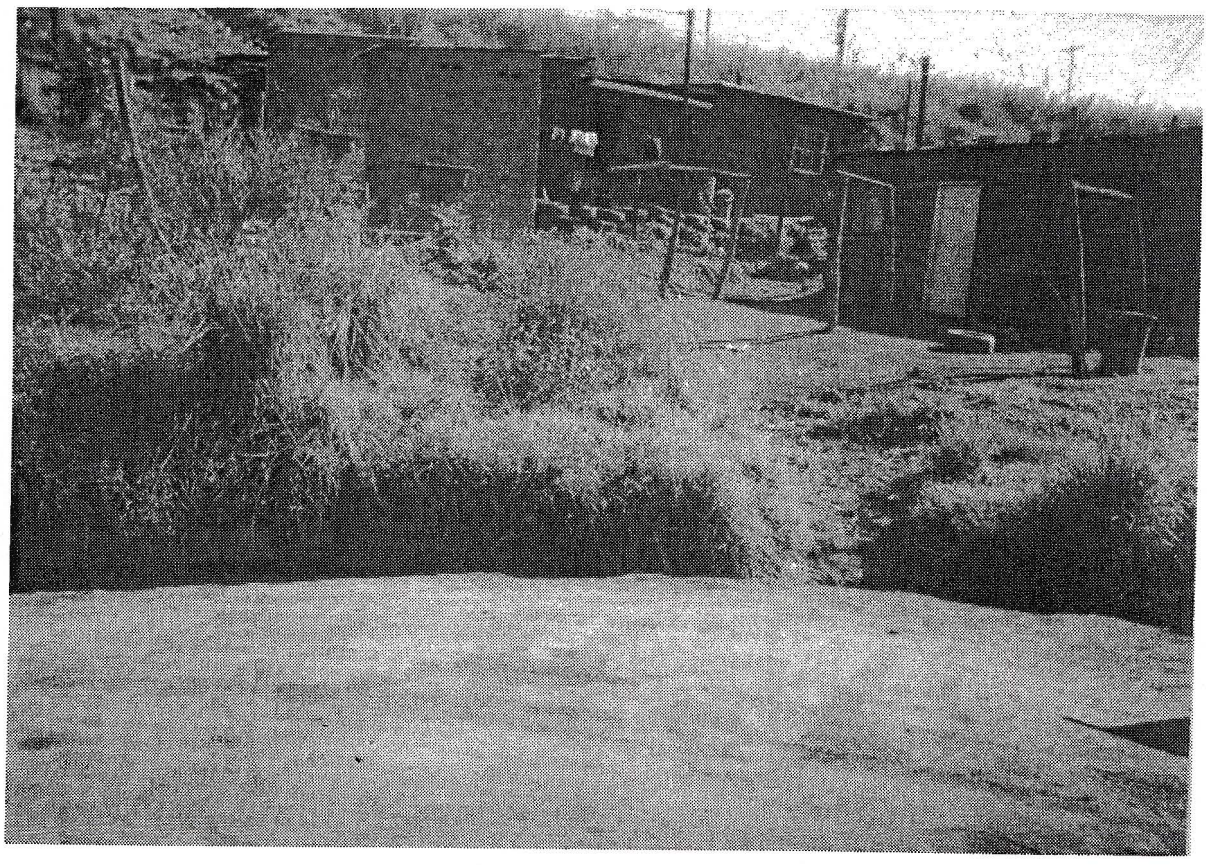
[89] Local term for Whites.

[90] Men's focus group discussion, 6th May 2000. Pietermaritzburg : Nthutukoville. Man in mid-fifties, rentrenched factory worker.

7.5.2 Community Participation

The community made a joint application whereby all the funds were administered jointly. Out of the full subsidy of R15 000, each household was left with about R1000 for the top-structure. The explanation provided for the low residual for the top-structure is that the level of services that the community chose was of high quality and this meant that the services cost more to provide. The subsidy residual was barely sufficient to improve on the old shacks (Plate 6).

Plate 6: Wattle and Daub shelter alongside Water standpipes and Flash toilets



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The residual (R2739 or R3000) was used for materials. We feel we were cheated. We were like ghosts. We accepted all the suggestions that were made to us. We should not have accepted the roads. The council should have constructed them because they need them to come and collect the rubbish. At least we would have bigger houses[91].

The developers in Nthutukoville were chosen in consultation with Built Environment Support Group and not the community. A top-down approach was used in the selection of developers and the community had little in-put in the process except for the provision of labour. An example is when the community had to choose the level of services that they wanted. The committee members were asked to make the choice. They were provided with different levels of service for toilets, water and roads. When it was time to do the selection, even the women committee members were not in the meeting. Men comprised the majority. The choice of infrastructural facilities consisted of waterborne sewerage, tar roads and a standpipe for each house.

The lack of participation in decision-making has resulted in the target beneficiaries getting less than what they expected from the subsidy. Analysts in self-help housing argue that when the community is involved in the decision-making process the end product is of better quality and appreciated by the community. The beneficiaries are able to identify with the outcome of their participation unlike the development driven by technocrats (Mathey, 1993; Chambers, 1983: 1997).

The services provided in the project included tar roads, storm water drainage, electricity, to each household, waterborne sewerage, garbage collection, post boxes, a multi-purpose community centre, telephone lines, and street lighting. The women participants explained that services such as schools and clinics were not provided because their community was adjacent to an established Coloured area where these services could be accessed. Compared to Glenwood II and Thembalihle which were also upgraded, Nthutukoville appears to have got better value for their subsidy. This raises questions as to why there were disparities in terms of the services provided between the different areas. In the case of Glenwood, II and Thembalihle, the

[91] Women's focus group in Nthutukoville, 6th May 2000. Middle-aged woman, Committee member.

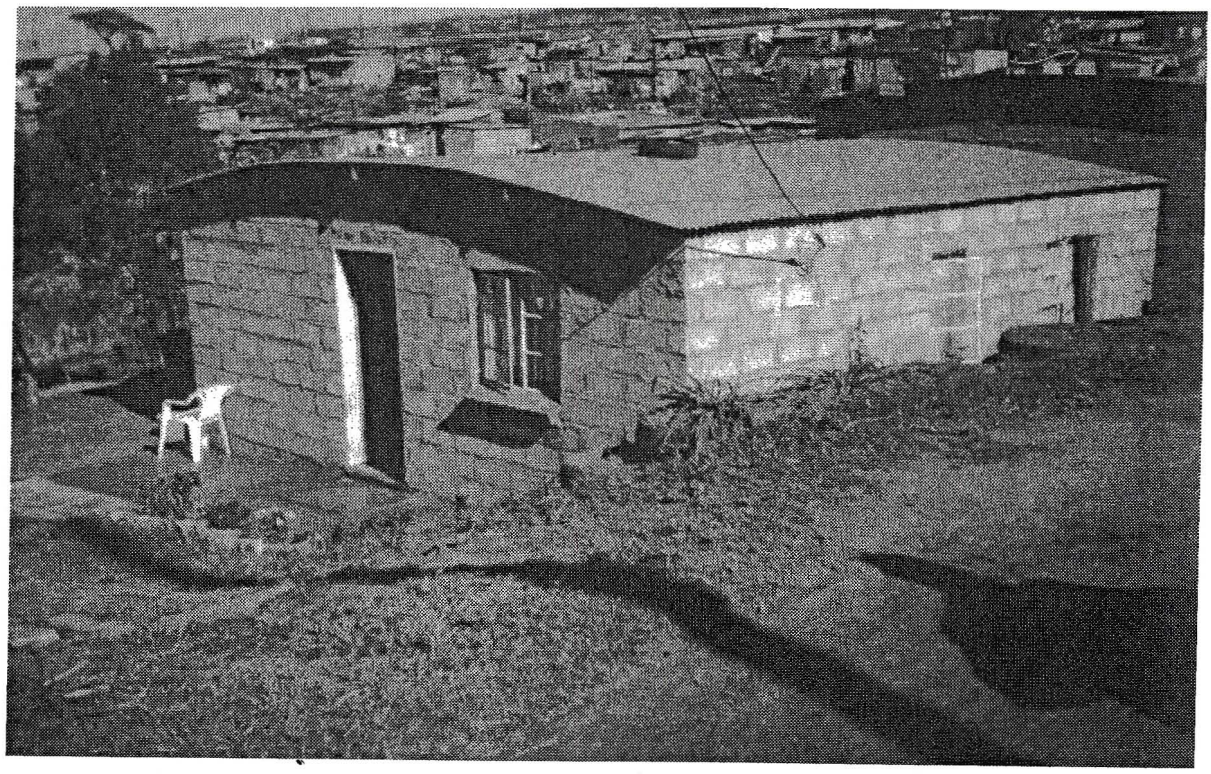
developer was the Transitional Local Council, whereas in Nthutukoville the developers were BESG and Oxfam- Canada, Non-governmental organisations, that worked closely with the community. The issue of differences in terms of the levels of development in the various case studies is addressed further in Chapter Eight.

Oxfam-Canada supported the construction of mutual self-help houses, whose size was about 52m². The Plot sizes were 19 by 20 square metres. Other houses in the community were between 42m² –48m². The mutual self-help houses were started as a pilot scheme by Oxfam-Canada. There were twenty-two households involved and they were trained in housing construction from the foundation level to the roof. The mutual self-help houses have two-bedrooms, living room, open-plan kitchen, toilet and bathroom. The one-room houses were about 24m². Both men and women were involved in the construction of the mutual self-help houses. They received on-the-job training, made their bricks and constructed the houses from the foundation level to the roof. There was no gender distinction in the construction of the mutual-self-help houses. The result of involving the beneficiaries in the whole process was evident in the bigger size of the mutual self-help houses and their design which was reflective of their involvement in designing shelter that was in line with their needs. Instead of building the typical type of house with a small separate kitchen (small enough for one person only), the mutual houses had open-plan Kitchens. Open-plan kitchens while not challenging the gender division of labour, allow women to carry out their domestic chores while also keeping keeping watch over their children in the living room. The mutual self-help stood out distinctively from the rest in the community that were contractor built and where the end-users had not been involved in a skilled capacity in construction (Plate 7).

According to the discussion on the different approaches to community participation (Moser, 1987), it becomes evident that government agencies and international development agencies often use a top-down approach in service delivery, unlike Non-governmental organisations which employ a bottom-up approach. Where Non-governmental organisations are involved their aim is usually to assist low-income households meet their housing needs hence the level of participation from the community is usually high right from the design to the implementation stage. In the terms of the end product, analysts pose that where communities are actively involved

in housing projects, often the product is of better quality than where there is no participation (Mathey, 1992). In the case of the Nthutukoville houses, the mutual self-help houses stood out distinctively from the rest as can be seen from plate 4.

Plate 7 : Mutual Self-Help House in Nthutukoville



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The larger size of the mutual self-help houses may be attributed to the additional financial assistance that the beneficiaries received from Oxfam-Canada. The pictures in plates 4, 5, and 6 display the quantitative and qualitative differences in the housing products based on access to housing finance, contribution to sweat equity and household income. Plate 5 shows a low level of consolidation, with the core of a toilet and water standing out distinctively in the background. Plate 6 on the other hand depicts the mix of contractor built housing, with substantial financial contributions from the end-users. The presence of shacks alongside the formal structures is illustrative of the incremental process taking place. As can be seen from the pictures, the shacks are gradually being phased out with the improvement to the core.

7.5.3 Planning

In order to oversee the development of the area the residents formed a Trust, Nthutukoville Development Trust. The Trust was tasked with the responsibility of securing extra funding in addition to the subsidy in order to provide adequate services for the community. It operated as a section 21 company registered in the Attorney general's office. The central role of the Trust in the development of Nthutukoville was underscored by the women participants who said *"it's like the heart of the community*[92]*"*. The role of the Trust was to act as developers and manage the subsidy funds in servicing the settlement. With the funds from the Joint Services Group, the community embarked on the development of their housing before their subsidies were approved.

The members of the committee that had organised the demonstrations against eviction became the members of the development committee when the Trust was formed. After achieving the objectives of warding off eviction and securing land tenure the objectives of the development committee became to develop the area using the subsidy funds and by getting donors to fund their project. The subsidy funds were deposited with the Trust which was responsible for developing the area by putting in the infrastructure, water, roads, drainage and sewerage. In addition to the subsidy

[92] Women's focus group discussion 6th May 2000. Pietermaritzburg : Nthutukoville.Single mother, early sixties, owner of mutual self-help house.

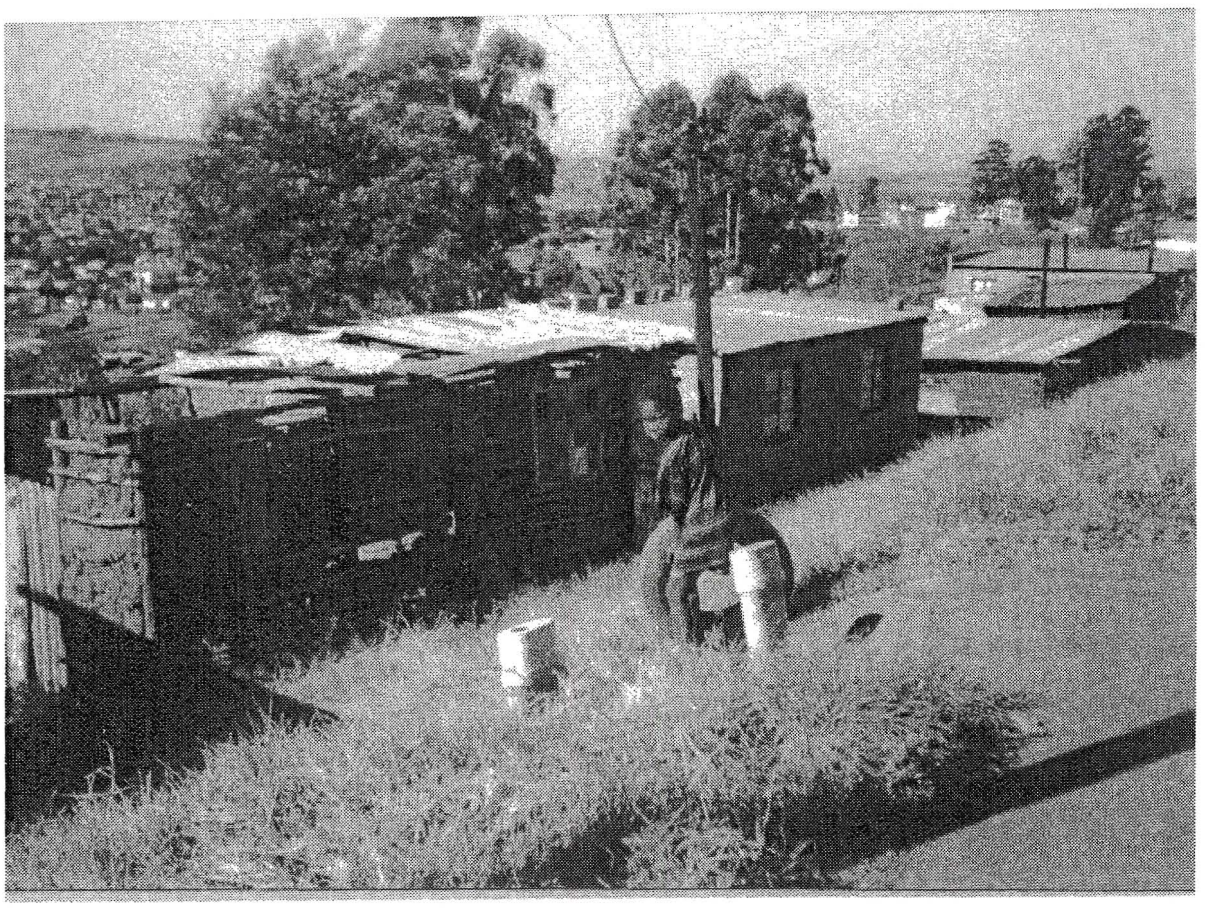
funds the Trust secured more project funding from Oxfam-canada to pilot mutual self-help housing in Nthutukoville. The committee used a participatory approach in the development of the area. With the assistance of BESG surveyors were brought to subdivide the land and put in services like roads, storm water drainage and toilets. All the work was done with the consultation of the community. That there was a high level of community participation from the residents is evidenced by the fact that the site plans had to change nine times before the residents could understand the plans and agree with the surveyor. Often the surveyor would show the residents their sites on the maps but that was not sufficient. Some residents wanted to know why some of the plots were bigger than others, and the surveyor had to explain about the topography of the area indicating that some of the plots appeared bigger on the site plans, because of the slope where they were located. The surveyor had to convince all the residents that some were not getting a raw deal through the site subdivision. Families whose houses were on the road plan also had to be moved to the new sites.

The committee also brought in engineers who showed the community the different types of toilets and what they would cost to install. Thus the community had the option of choosing between ventilated improved toilets and water-borne toilets. The engineers explained that it would be cheaper to provide VIP latrines in the settlement because of the high running costs of flush toilets. However, the community argued that they had better 'bury' their subsidy and get the flush toilets. The community argued that they had used VIP toilets in the rural areas and they did not like them because they were smelly. The community also argued that since their settlement was next to a formal residential area, it would be easy to connect their drainage and sewerage to the main sewer.

The committee members were chosen by the community by a show of hands. Thus those who had led to residents against the evictions plus new members that had been active were elected into the development committee. The development committee comprised of eight members (five men and three women). Probing on why there appeared to be more men than women in the committee, yet most households were headed by women, yielded the response that, "*Even the women like electing the men.*

We elect the men because they are always free and they can attend meetings"[93]. The Chairman and Treasurer were men and the secretary was a woman.

Plate 8: Incremental Housing



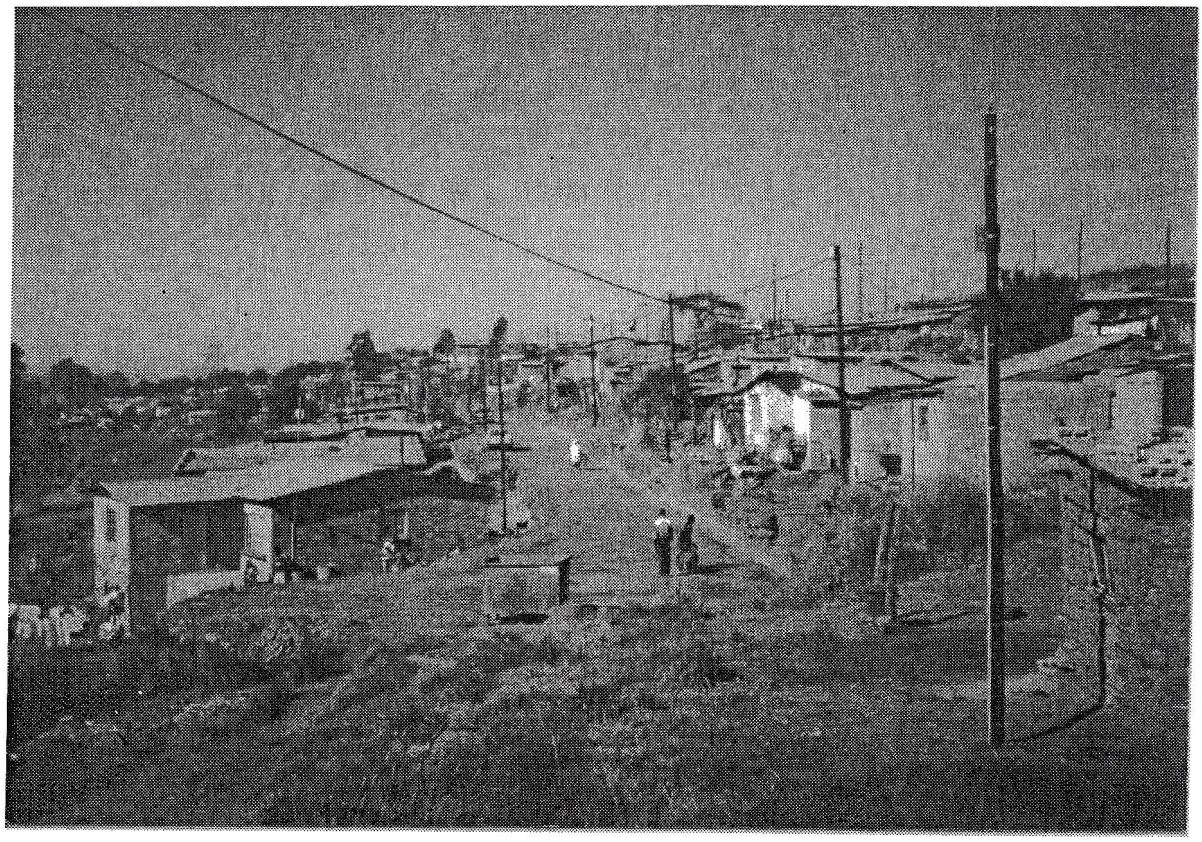
By Catherine Ndinda 6 May, 2000

[93] Women's focus group discussion 6th May 2000. Pietermaritzburg : Nthutukoville. Middle-aged woman single woman, works at creche.

The additional committee members comprised of three men and two women. The overwhelmingly male dominated committee was a reflection of the marginal position of women despite being the main users of housing and community facilities. The stereotype that goes with the position is that of a note-taker and not decision-maker. As can be seen from the number of women in the committee, they were fewer than the men despite the evidence from this research that female-headed households were more than the male-headed households in Nthutukoville. Whether their voices were audible and their views acknowledged in decision-making structures is another question altogether.

As the women themselves confirmed, when there were committee meetings they attended but their role in decision-making was minimal. Often the women wanted the meeting to end quickly, citing the ever-present domestic responsibilities that awaited them. Their attention was divided between the issues under discussion and their domestic responsibilities. To end the meetings early enough the women agreed with all the suggestions made by the men without fully comprehending the consequences. The men took the decisions regarding the development of the area, the developers as well as the process of implementation. It appears that women were in the committee to fill in their required quota of representation. Only when they realised that the subsidy residual could not build them even the starter structure did they realise the mistake in not articulating their interests in the planning committee.

Plate 9: Cross-section of Subsidy Housing in Nthutukoville



By Catherine Ndinda 6 May, 2000

According to the women's focus group discussion, had they known that choosing tar roads would 'eat' into their subsidy, they would have opted for gravel roads in order to have a larger residual for the top-structure, which is an individual property unlike the roads, which are public property. After all, the women argued, the city council would still have to construct better roads because they needed them to access the area and collect garbage and as well as bring in their ambulances.

The dynamics in the decision-making process point to the factors that impede women's effective participation in decision-making. There appears to be no difference between the single women and the married women who also faced the same challenges because they had to come from work, attend meetings and still do their domestic chores. When asked whether they had any ambitions to be involved in urban governance, the women indicated that they were thinking about it. One of the leaders indicated that she had been approached by members of her sewing group to stand for election as a councillor in Woodlands but had turned down their request. The leader argued that she still had her children to put through school but that she did not rule out the possibility being involved in urban governance at the municipal level from where she wanted to move up to the provincial and then the national level. It then appears that the triple role of women constrains their greater involvement in urban governance issues unlike the men who do not have to think about domestic responsibilities.

The issue of women having to think about their household roles before venturing into urban governance raises questions about the support structures that exist for women in leadership positions. This question was raised by researchers about the support structures that exist for women leaders at the national level (Buddlender, Goldman, Pigou, Samuels, Valji, 1999). According to the survey women MPs appeared to agree that each of them needed more assistance at the household level, "Helen Suzman was wont to say that what she needed was a wife" (Buddlender et al, 1999:50). The survey indicated different perceptions about women's involvement in urban governance with some indicating that their relationship with spouses had been strained and others arguing that single women were in a better position to be involved in leadership as they had no husbands to impose responsibilities on them. Some of the women indicated that all their children were grown up and they did not have child-

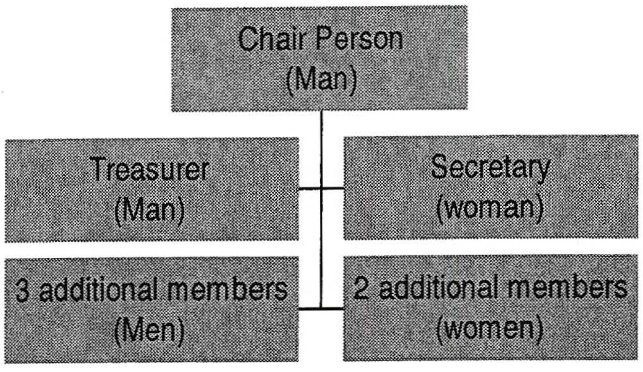
care responsibilities to deal with. However other women argued that it did not matter whether women were married or not but that women who had young children should not stand for leadership positions in national governance. Others who had young children had hired housekeepers who did everything, from buying of groceries to making appointments with doctors. The range of responses from the national parliament points to the issues that women involved in governance have to deal with. It appears that age, class, age of children and marital status combined impact on the performance of women in leadership. While noting these factors, this study argues that women's involvement in governance is critical of their interests are to be represented and that what is required is support both within the leadership structures as well as in the domestic sphere to facilitate their effectiveness and efficiency in leadership.

7.5.4 Implementation

Both men and women were involved in putting in the infrastructure. They were involved in digging the sewer trench, joining the pipes and also making trenches for the water pipes and joining them. Women were trained in plumbing and fitting pipes. Men were trained in road construction because it involved the use of heavy machinery. There were five groups, comprising of eight members with two women in each group. In total forty residents were trained in putting in the infrastructure and out of these 25% were women and the rest (75%) were men. Those involved were single women with dependants. They were trained in sewer plumbing, toilet systems, digging trenches, and house construction from the foundation to the roof level. Although most of the households were headed by women, more men were trained. When the factors constraining women's participation are considered, most cited the lack of training as a major obstacle to their participation. Whether there was a deliberate bias against women or not is not clear from the group discussions, but the uniform pattern of the disproportionate number of men trained compared to women points to the existence of gender bias in favour of men.

Figure 7.5: Structure of Development Committee in Nthutukoville

Figure 4: Structure of Development Committee in Nthutukoville



Findings from the household questionnaire indicated that of all those trained in housing construction in Nthutukoville, 44% were women and they were trained in various aspects of house construction with most indicating that they had been trained in plumbing. Women also participated in building their housing from the start to completion, particularly those who were involved in the mutual self-help project. Some of the women who were not trained in construction provided labour in the construction of their own houses. Specifically, women were involved in laying and connecting the water and sewer pipes, bricklaying, plastering, and roofing. If there had been painting work they would also have done it, but since the subsidy did not allow for that level of detail, only a few were involved in painting the creche or community centre. The materials used in the construction of houses were: ironsheets or tiles for roofing, blocks or wattle and daub for the walls; concrete, cement and river sand for the floor. Some of the households had managed to make improvements such as painting the walls and carpeting spaces such as the corridor and living room.

Different groups were involved in the construction of houses in Nthutukoville. About 57% of the male-headed households mentioned that their houses had been built by their members while 60% of the female-headed households indicated that their houses had been built by local builders or community group. Those who hired contractors from outside the community explained that they were in a hurry to get houses: *"We were all busy trying to build our own houses"*. This suggests that although the project

was designed as a mutual self-help project, some of the houses were contractor built. The housing delivery system can be said to be a mix of mutual self-help and contractor built housing. The literature reviewed (Machado, 1985; Mjoli-Mcube, 1998; Vance, 1985) suggested that often, the design of self-help presupposes that the beneficiaries can participate in the construction of their own housing either as a group or by providing sweat equity. In the analysis of a housing project in Sao Paulo, Machado (1987) highlighted the peculiar position of female-headed households as compared to male-headed households. The analyst posed that where housing beneficiaries were expected to participate in the construction of their own housing, female-headed households were severely constrained by various factors. The women are usually the only breadwinners of and therefore the assumption that they would leave their work to participate in self-help construction was erroneous. The findings from Nthutukoville confirm this notion about female-headed households; often they cannot engage in sweat equity as due to work demands and therefore contractor built housing is the most appropriate mode of delivery for them.

As Machado (1985) correctly argued, the women were often found in low-paying jobs so that even engaging a builder was often out of the question. Furthermore, the members of their households in most cases were either too old or too young to contribute sweat equity even when a builder was contracted to build. As a result, female-headed households ended up either losing their plots due to their peculiar situation, compared to male-headed households that may have two incomes and more labour to participate in self-help housing. In this study the argument is that even where female-headed households were able to engage contractors, their building costs were substantially higher because they had to use paid labour. Furthermore when the women get access to loans, these are often so small that they cannot complete a full unit, due to the overheads involved. This implies that the women have to wait for some years until they can access another small loan to build up to the next level. In the meantime the rate of inflation pushes the building costs even higher. The result is that the low income female heads of households end up paying much more in self-help housing than male-headed households. Often female-headed households are forced to sell their plots due to their inability to meet the building costs (Moser, 1987). Machado's study (1985) indicated that due to these characteristics of female-headed households, the most preferred housing option was that of contractor built units.

This view was supported by Paula Nimpuno-Parente (1987) in her study of the Dandora site and service scheme in Kenya, where the author indicated that most of those who opted for the complete housing units that were sold at market rates were women (Nimpuno, 1987). The peculiar position of female-headed households explains why some of the households in Nthutukoville engaged outside contractors to build for them. The women wanted houses fast and outside contractors had a reputation for speedy delivery, despite the criticism that their units were smaller.

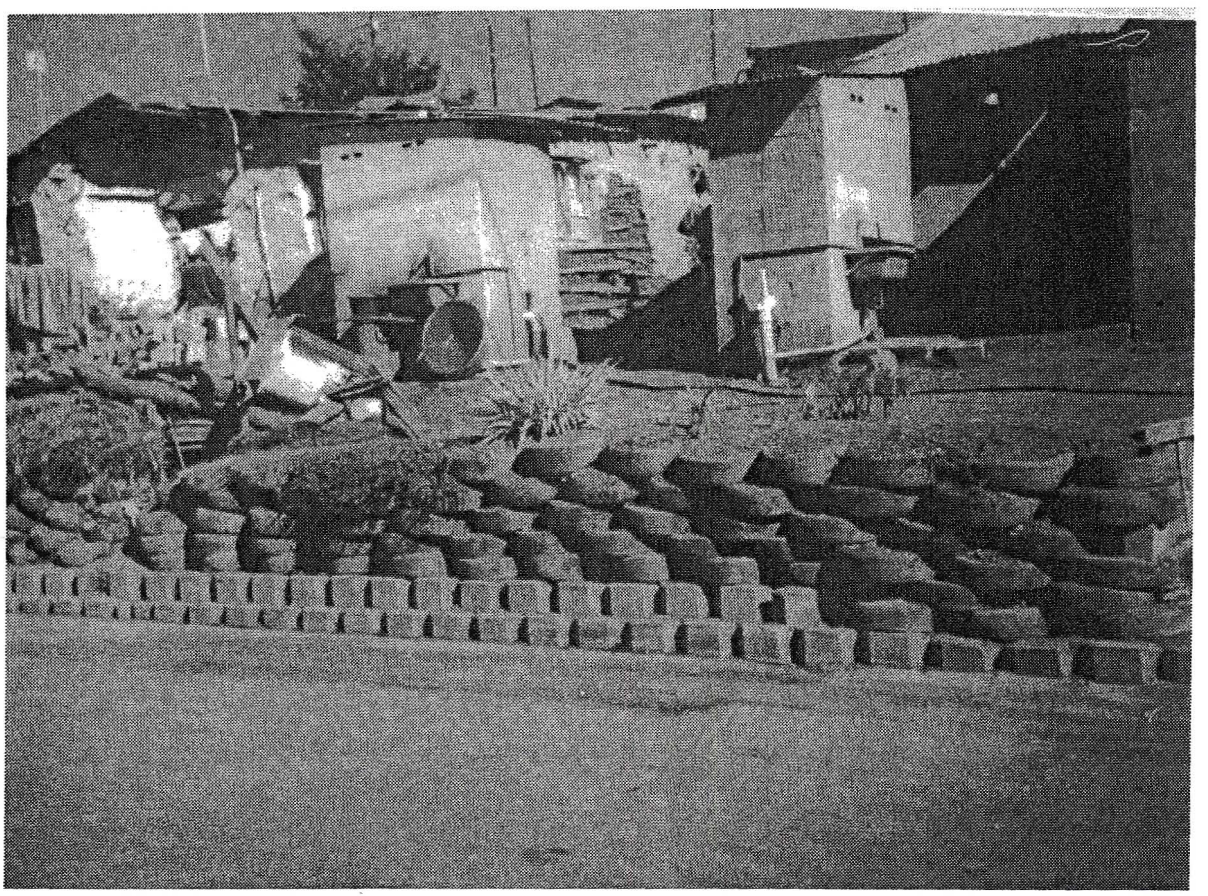
In addition to holding the decision-making positions; the research findings of this study indicate that women comprised 44% of all those trained in construction. Men, who comprised up the contractors in Nthutukoville, were involved in building houses in Glenwood II. While possessing the skills in construction, the lack of certificates as proof of their credibility was the main obstacle to securing bigger contracts; they also did not know how to tender for major contracts.

Social Amenities

As stated earlier, women participated in installing the utilities in Nthutukoville though in varying degrees compared to the men. The men were involved in constructing the road because some had worked in that field before. After the completion of the project, a Community Based Maintenance[94] project was started. The project was funded by the national government and was a partnership between the local government (Msunduzi Transitional Local Council), the community and BESG (NGO). The national government provided the funding for the project through the local government to the Nthutukoville Development Trust to run the project. The community employed residents in community maintenance which involved cleaning the storm water drains, door-to-door-waste removal, planting trees and grass in the open spaces, construction of retaining walls (Plate 10), and cutting the overgrown grass. As the key informant indicated children in the settlement were no longer getting sick after playing outside because their environment was clean. There was no longer blockage of drains due to the on-going maintenance and people who would be unemployed now had income. The community based maintenance (CBM) project

[94] Source 1: Key informant and pamphlet: Urban Sector Network. Habitable Environments Through Municipal-Community Partnerships: Johannesburg: Urban Sector Network

Plate 10: Old Tyres for Wall Retention



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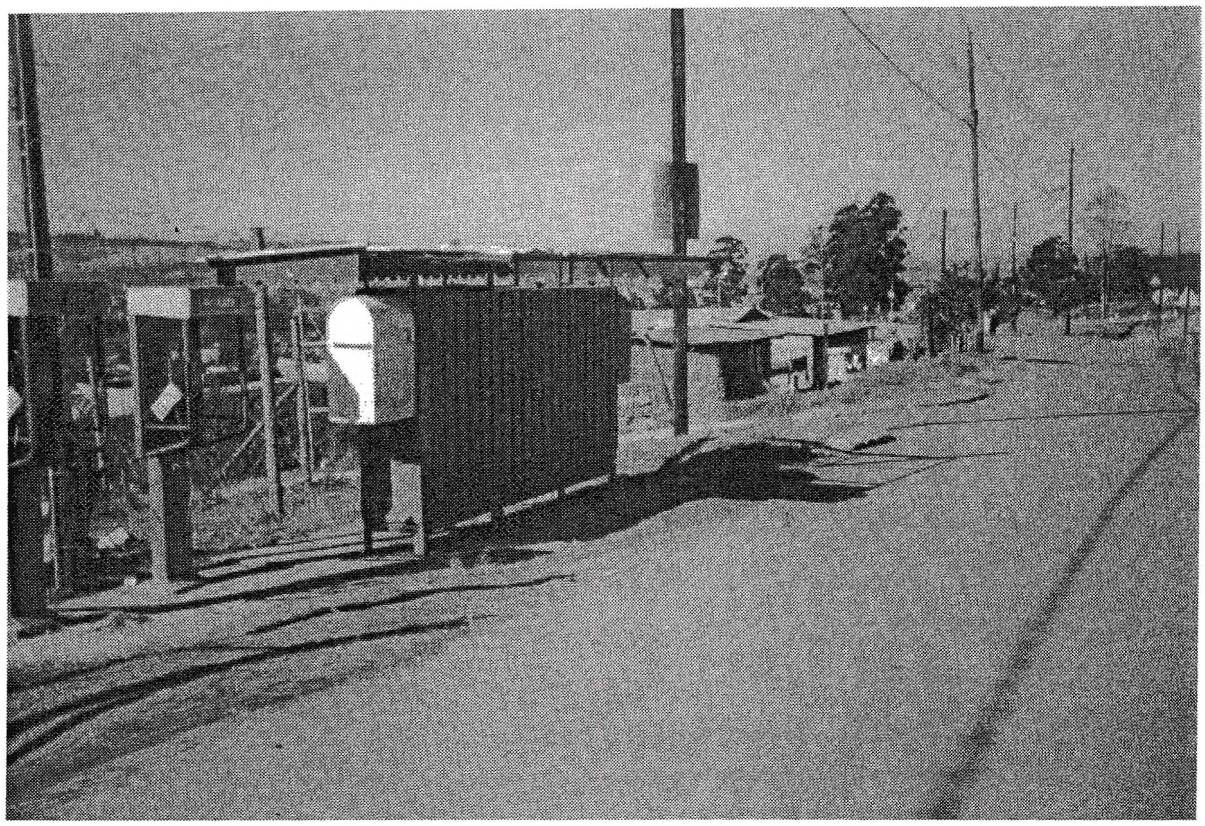
employed seven women and one man who was the supervisor. This presents a departure from the gender division of labour in urban South Africa where the norm has been to employ men in gardening and women in domestic work.

While the efforts in community maintenance are commendable, questions about the sustainability of the project arise; will the project continue should funding from the government stop? The answer to this is not clear. The fact that everyone in Nthutukoville appears to care about the community environment indicates that work on protecting and improving it may continue. However, the research findings indicated that once the local government stopped funding the community to do the work then it would stop because of the prevailing perception that it was the work of the municipality to provide services in waste removal, cutting grass and cleaning storm water drains. This position raises questions about the sustainability of donor-funded projects in general and the power they wield over the outcome of development projects.

Upon the completion of the process of service provision, women reverted to their traditional roles as domestic workers, hawkers and traders. Although women had the skills and resources, they did not advance to challenge the division of labour that allocated them all the childcare responsibilities. By participating in the project as construction workers, women were able to meet their practical needs for income and shelter; however their strategic needs were not addressed. The gender division of labour that assigns them all the domestic chores and childcare responsibilities remained intact. The project cycle was not accompanied by consciousness raising for women to agitate for equality both in representation in leadership structures in the community and in the division of labour both inside and outside the home.

Plate 11: Post Boxes in Nthutukoville



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Material suppliers

The building materials were supplied by a male-owned big business establishment. There were about 166 households in the community. About 100 of the households qualified for the full subsidy. All except twenty-two of the households were supplied with materials by the formal hardware stores. The households that were involved in mutual self help made their own blocks and did their own building under the guidance of a qualified builder and a government official (Plate 7).

7.5.5 Post-implementation Activities

Although few women were involved in income-generating activities on an individual basis, most belonged to groups which were involved in various income-generating activities. Women in Nthutukoville were organised into groups of five to ten; these groups were for example, the baking group, the sewing group and the creche group. The baking group made contributions to bake snacks which were sold at bus-stops in town while the sewing group made aprons which they sold in their own community as well as the surrounding residential area, Woodlands.

The gendered nature of the economic activities arising from the new housing was emphasised by: "*Only men have tuckshops. Women are frightened because of scabengus. Its easy for the boys to come and take your things. If you have a big son, you can have it*"[95].

[95] Women's focus group discussion 6th May 2001. Middle-aged mother of two; sells cooked food to taxi operators in Pietermaritzburg town.

This points to crime as a problem even in low-income settlements and highlights its gendered dimension. In this particular community, female-headed households that did not have any grown up sons could not participate in tuckshop business because of the perception of criminals that these women are defenseless and therefore easy targets of attack. However, male-headed households or female-headed households with grown-up sons could start any businesses because criminals knew they would meet resistance from the men. Crime as a social issue in low-income housing raises the need to take measures to address it both from a planning and design perspective as well as from a social perspective. This issue is not exhaustively addressed in this study but is a national issue and addressing it in low-income housing design would greatly reduce the costs incurred in installing security after construction.

Participation in Nthutukoville survived beyond the housing delivery phase, which points to the sustainability of the environment because of the involvement of the members in maintaining it. This may be attributed to the participatory approach employed by the implementing agency that involved the community in the whole process and in fact gave the community in Nthutukoville the space to decide what was best for them. As in Glenwood II, the residents of Nthutukoville chose a high level of services. However, Nthutukoville accessed extra funding which enabled them to build the multi-purpose hall, install post boxes, organise for garbage collection and urban greening. Both men and women were involved in the process of urban greening. Most had small gardens where they grew cabbages, spinach, tomatoes and onions. They had also grown plants around their plots for aesthetic purposes in addition to preventing soil erosion.

The Nthutukoville case study shows that the role of women' in shelter development does not end with mortar and brick but is a continuous process that started with the struggle for security of land tenure and continued with improvements to the community environment as well as the indoor environment. This reinforces the point that the multiplier effects of shelter delivery transcend the top-structure and include benefits to the community as well as the individual households. In Nthutukoville, participation in garbage collection and urban greening is contributing to a clean and aesthetically pleasing environment. Individual efforts through kitchen gardening as

well as keeping potted plants contribute to the health and well being of members and enhance the indoor air quality.

An examination of participation in the household income-generating activities indicates the growth in home-based enterprises. About 23% of the women were involved in income-generating activities. Unlike other areas sampled in this study, most home-based businesses in Nthutukoville were male-owned, due to the fear of criminal attacks among female-headed households. This finding contrasts with the literature survey that points to women's dominance in the home-based informal sector activities. The income-generating activities among women in Nthutukoville were carried out in groups with a few on an individual basis. These activities appear to be concentrated in their traditional fields, for example dress making and food processing. Men's involvement in income-generation was through utilising the skills acquired in the construction process. These men, however, were constrained because did not have certificates to prove their competence and therefore could not get individual contracts. The experience of Nthutukoville suggests that while the government subsidy is not sufficient, communities need to mobilise funds from different sources to provide the desired level of services.

7.5.6 Empowerment

The notion of empowerment among women in the housing delivery process is well illustrated by the words of the women from Nthutukoville; *"Time [has] changed my dear. Women have power now*[96]*"*. The words of the women embody a notion of empowerment that is discussed by Townsend (1999) which suggests that empowerment is the realisation that one is not helpless and that they can do something about their situation. The idea that 'I can' described by the Mexican women is presented by the women of Nthutukoville who show that while the men say that there are no jobs, women do not just sit and mourn about joblessness. They take the initiative and do odd jobs even if they are poorly remunerated, and illustrate that they "can" do something about their situation. The women's words and actions encapsulate the notion that empowerment is the realisation that say that they were in charge of

[96] Women's focus group in Nthutukoville, 6th May 2000. Pietermaritzburg:Nthutukoville. Middle-aged woman, Development Committee member (same participant as footnote 61).

their lives as suggested by the Beijing Women's conference, (1995), and illustrated in the women's own words:

> *Kakuulu! I feel well. Happy. I was having a big sore here (pointing to her heart) as the place where we came from, our houses were burnt down. I was not dreaming. But now, I'm dreaming about this house. I was not dreaming because of the violence. Now I dream as if my house is still there. Our former houses were destroyed in the political violence between the ANC and IFP. IFP people occupied our land. KZN is signing a peace agreement. We want to go back to our land. We're no more fighting. We believe in negotiation and promoting peace. If I die, I don't want to be buried here in Mountain rise. They throw you in the water and make people cry even more. I want to be buried where I can have a corner of my own in peace*[97].

As the passage from one of the women participants in Nthutukoville suggests, empowerment is personal. It involves the ability to deal with one's past and to take action to address present challenges. The passage is illustrative of empowerment as 'power from within'. As the participant indicates, she had a lot of pain in her heart because of the destruction of her home. However, she is now able to dream. The idea of being able to dream is consistent with Mercado's view of empowerment as the 'power to'. In the case of the women in Nthutukoville, housing has provided the space for them to reflect on their experiences and even dream about them. The idea of dislocation due to political violence also emerges strongly and the physical, mental and emotional impact of violence is evident in the words used by the participant. The trauma of dislocation due to violence and the struggle to find shelter as a result of physical and mental dislocation is displayed when the participant says that she had a big sore in her heart, the mental anguish arises when she says that she was not dreaming. It can therefore be deduced that through access to land and housing, women in Nthutukoville found shelter from violence, healing from the trauma of dislocation and a stability in their lives.

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[97] Women's focus group in Nthutukoville, 6th May 2000. Pietermaritzburg:Nthutukoville. Middle-aged woman, Development Committee member (same participant as footnote 61).

The notion of dislocation was discussed by Emmot (1996) in the study among dislocated Afghani women living in refugee camps. Whereas the Afghanistan women had lost their husbands in the conflict, most of the women in Nthutukoville were single. Although the dislocation among the Nthutukoville women and the Afghanis may have occurred in different countries and for different reasons, the impact was the same. The Afghanistan women like those in Nthutukoville experienced the mental and physical trauma of dislocation and were heartbroken to have lost their homes. Although the women in Afghanistan lived in tents in the desert, while those in Nthutukoville lived in shacks in the urban periphery, the trauma was the same and the sense of loss overwhelming. Although the women in Nthutukoville had found shelter in a new environment, they still spoke of going back to their homes. This brings about the question of what home is and how different people define it.

From the experience of Nthutukoville women, it emerges that home is one's place of origin and this comes out strongly when the participant says that she would not like to be buried in Mountain Rise, the local cemetry near Nthutukoville but rather in her home of origin. Although the pain of dislocation had been healed and women were pleased about their new housing, the different conceptions of house and home were evident. The women in this study defined home in terms of their areas of origin. It became evident that that what individuals accept as houses may not hold the same significance as what individuals may refer to as home. The home in this case, defined as the place of one's origin, holds greater significance than the 'house' as shown when the participant says she would like to be buried in her home. This brings about the conception of the home not as the physical structure but also the relations, the living as well as the ancestors. Dislocation from one's social space in Zulu culture is equated to dislocation from one's relations, including the ancestors. The findings of this study do not draw out comprehensively the conceptions of the home and house in Zulu culture, this presents an interesting area of research that falls outside the scope of this study, which is about participation in shelter delivery and empowerment.

External factors may be responsible for one's empowerment or disempowerment. The loss of their homes as a result of political violence led to their sense of powerlessness, dislocation, mental and physical trauma. Empowerment waas been restored through the ownership of, and the participation in the construction of their own houses, which

transformed their lives and contributed to the 'power from within' or confidence. Before building their houses, the women were not dreaming, now they are able to have dreams. This is a profound statement of the extent of their empowerment; it signifies the importance of housing not only as shelter; housing is a source of security and freedom from violence and domination. The idea of being able to dream again raises the notion of empowerment as providing the space to be imaginative; it echoes the notion of housing as a sanctuary and a place where creativity is nurtured. It is how individuals deal with those factors that contribute to their sense of empowerment or not. This brings us to the initial premise of this study which suggests that housing has the potential to empower women. From foregoing analysis it may be argued that participation in housing delivery empowers women through imparting skills, acquisition of shelter- a sanctuary, and a symbol of stability in women's lives- and assets through security of tenure.

Women's empowerment is illustrated by their ability to mobilise their own community and the neighbouring communities in their fight against eviction. Through mobilising all the resources available in order to remain on the land, the women demonstrated their ability to plan and organise strategically to achieve their objectives. This forced the local authority agree to negotiate with the community. Not only did this result in gaining legal occupation of the land, it also challenged the hierarchies of power. With most of the inhabitants being women, the local authority then (1994) consisting of the local council (comprising mainly of men) were forced to negotiate with the 'illegal women land invaders'. The whole process of mobilisation and negotiation is an illustration of power as relational. The local council had the 'power over' or control to evict the community from the land and they used this power in declaring the community's occupation an illegal land invasion. However, the community comprising mainly of women and their children had the 'power with' or collective power and using this they mobilised their own community and made allies members of the Coloured Community who joined them in resisting eviction. Women's role in leading their community to invade, occupy and even form a coalition with their neighbours illustrates their leadership skills and raises questions about their greater participation in urban governance at a municipal or provincial level. While the women leaders did not rule out this possibility, they argued that they had to start at the local level and then move up in governance to the national level and be involved in

making appropriate housing policies. However, the women leaders who were mainly single mothers indicated that their active participation in urban governance would only occur once their children were grown up and independent as they were the sole breadwinners in their households.

By the success of their mobilisation and collective protests the women were collectively empowered because they achieved their goal of being recognised as legal occupants of the land. Had these women been in a rural area, they would not have secured land tenure. In rural areas, land is held in Trust for the community by the Chiefs and *Indunas*[98], who allocate it in according to Zulu custom. Despite the change in the constitution that grants equal rights to both men and women, the literature surveyed in this study showed that women's access to land in rural areas was constrained by practices of the Chiefs and Indunas who insisted on allocating it according to Zulu custom and that meant that only men could access land. Thus the accidental move to an urban area, administered by the local authority and not the Chiefs worked to the advantage of single women who had children. Furthermore, it gave them confidence as individuals and as a community. This is illustrated by the phrase that *"women have power now"*. Through mobilisation and negotiation women attained the 'power to'. The capacity to negotiate is illustrated, not by the fact that women won the right to remain on the land but by the trade-offs made in the process. The women demanded that the community agree not to allow any more settlers into the area. The reason for regulating the population density in the area was to prevent people settling too close to the railway line, thereby making them vulnerable to train accidents.

While some of the women received training in housing construction trades very few continue to utilise their skills (30%). The reason may be attributed to the fact that participation in housing delivery in Nthutukoville was perceived as a means to an end, which was housing itself. After the completion of their houses, the women stopped participating. On the other hand skills acquisition among men appears to have a more lasting impact, as they began securing contracts for housing consolidation from the community. The contractors were constrained in competing for contracts outside their community due to their low literacy level; as they explained everything had to be

[98] Zulu term for village headmen.

written down when tendering for work. It was noted that, the lack of marketing skills is an obstacle to the male contractors getting work in construction. Participation in the construction in Nthutukoville showed that both men and women participated in equal proportion but it was the men who got training in construction. Women acted in the capacity of unskilled labourers and got on-the-job training in digging the trenches, joining the sewer pipes, water pipes.

7.6 Thembalihle

7.6.1 Background

We had the same type of houses. Still wattle and daub. Nothing has changed[99].

Thembalihle neighbours Q- section of Glenwood II. The area consists of about 102 residents. The land used to be a farm, which that was invaded by refugees of political violence from Table Mountain in Pietermaritzburg. The residents invaded the area in 1990 after fleeing political violence and only in 1993 did the local authority begin to evict them. The demolition squad was sent to breakdown the shacks but like in the Q-section the residents responded in the way they knew best- gun-fire. The residents decided to form a committee that would represent their interests to the local authority but this failed as the local authority did not want to negotiate about the land with the residents. It was after the intervention of BESG that the local authority decided to meet with the community representatives in order to find a solution to the crisis of eviction and resistance from the residents in moving.

In the ensuing negotiations the residents demanded that if the TLC was going to evict them from the farm, then it had to provide an alternative site for their resettlement. The land in Thembalihle like in Q-section had been marked for the development of a Coloured township under the house of representatives of the Tricameral parliament. However the TLC could not provide an alternative site and therefore offered to

[99] Focus group participants (men and women) in Thembalihle 29th July 2000. Pietermaritzburg> Thembalihle.

purchase the land from its owners and service it using its own funds which would be recovered from the individual subsidies of the residents. The area was vast and after subdivision and servicing there would be extra sites in the settlement. The TLC requested the residents whether they would accept that squatters from other areas of Pietermaritzburg be resettled in the remaining sites. The community representatives had to consult with the residents and it was agreed that all the residents in the area would get priority in the allocation of sites and only then would they concede to the resettlement of other squatters. In the site allocations, residents retained the plots where their shacks stood. Those whose shacks stood on the road or were between two plots had to relocate to alternative sites. More residents from different squatter areas in Pietermaritzburg such as Nhlanhla Kahle, who qualified for the full subsidy were resettled in Thembalihle. Thus the residential mobility in this area was not based on economic factors but was a last resort for families seeking refuge from political violence. The residents who were settled in the area argued that the Transitional Local Council had brought them there from their former squatter camps next to Indian residential areas in Raisthorpe. It therefore can be argued that while some residents settled here to seek refuge, others were settled as part of the local council settlement plans.

To allocate the sites an allocations committee consisting of representatives from the community, the housing department and BESG was formed. This committee drew up the allocations policy that was to be followed in allocating the sites in Thembalihle. The allocations committee collected baseline data on the status of each household, assisted the households in filling in the subsidy application form, allocated the sites to the individual households. The residents committee from Nhlanhla Kahle worked together with the allocations committee in devising a system of allocating the sites in Thembalihle. The resident committee in Nhlanhla Kahle drew up a list which was submitted to the municipality and the Thembalihle committee. The numbers of the remaining plots were drawn in lots. Residents from Nhlanhla Kahle were allocated sites according to the numbers that they picked. Having randomly picked the site numbers the residents were shown their sites by the allocations committee and the surveyor.

During the initial phases the residents were provided with tents but later the Transitional Local Council upgraded the area by installing core services such as water, roads and street lighting. Individual households had to pay R200 to connect the electricity to their houses. The local authority deducted the value of the land as well as the cost of servicing it from the subsidy. According the focus group participants, the cost of the serviced site was about R13, 400. The residual was about R1100; the amount was just enough to buy ten bags of cement, a door, four iron sheets and a window with some change left over. According to the participants, most of who were women, the amount was just enough to plaster their wattle and daub houses to prevent them from collapsing in the rain.

The residents were unable to build starter units because most were either unemployed or in low-paying jobs. The unemployment rate in this area was about 30%. The rate of unemployment among the women was 20% and among the men it stood at 40%. It is evident that there were more unemployed men than women in Thembalihle. It was however revealing that while none of the women worked in the formal sector, all the men in employment worked in the formal sector. It appears that most of the women were concentrated in the informal sector (80%). While most women (80%) earned incomes between R200 and R900, most men (60%) earned incomes between R901-R2500. Women (80%) were concentrated in occupations such as domestic work, cleaning, farm work, shop assistants food processing, hawking, operating sheebens and factory work, where they earned monthly incomes ranging between R201-R900. Men's economic activities were identified as, plumbing, electrical work, building, plastering, making blocks, motor mechanics, farm work, factory workers, making shoes, putting floor and wall tiles (ceramic tiles). In emphasising the gender division of labour among the members of the community, the women observed that, "*men cannot do domestic work. They don't make clothes very clean*"[100]. This points to the stereotypes about what is socially accepted as men's or women's work in the community. The notions about gender roles determine the level of employment. The rich in Thembalihle owned tuckshops, had good houses; that is block houses or wattle houses that were plastered and painted. The rich were employed in factories, shops,

[100] Focus group discussion in Thembalihle 30th July 2000. Woman committee member, in Mid-fifites, single mother.

and by companies and were said not to like big radios. On the other hand, there was also the view that everyone in the community was poor.

The perception about the Reconstruction and Development Programme in Thembalihle, was that it had brought water to the houses. Each plot had a standpipe. However participants in the group discussion complained about the low quality of services like taps that made them leak. The programme at the grassroots level was associated with the provision of infrastructural services. As the Reconstruction and Development Programme document indicates, the provision of infrastructure to communities was one of its top priorities in addition to providing the masses with housing. The provision of services appears to have 'eaten' into the budgetary allocation for housing, leaving people very discontented and still wanting the government to provide them with housing. While infrastructure constitutes a core part of housing, this appears not to be understood by the community. The concept of incremental housing was not understood and the widespread view was that housing consisted of the top structure and the infrastructural services had to be considered separately.

Provision of core services has been one of the ways of addressing the housing crisis in the Third World (Mathey, 1992). The notion of incremental housing, which includes the provision of core services such as water and sanitation is embodied in the current housing policy in South Africa. However, this was not clear to the people at the community level. While the subsidy allocation was meant to provide core housing as discussed in the literature review, there was little understanding that households were required to use their own resources to top-up the subsidy allocation. This presents a gap between policy and practice.

The residents in Thembalihle had heard about GEAR but could not explain what the policy meant, a pointer to fact that despite changes in economic policy, the people on whom these policies had the greatest impact were not well informed. Like in the other communities studied, the effects of GEAR included job losses, and closure of factories. This goes to show the impact of the economic policy throughout the social spectrum. The findings from Thembalihle reflect the general impact of GEAR at the macro level and rather than the micro-level (household). In commenting on the new

housing policy, the men and women emphasised that, "*Nothing has changed*"[101]. The residents pointed out that they did not know what the housing policy was all about. The type of housing in the community was a mix of their old wattle and daub structures interspersed with a few block houses (Plate 14).

The housing policy targets the poorest of the poor; but the situation in Thembalihle brings us to the initial premise about the ability of female-headed households to engage in incremental housing, in view of their low income levels. The fact that only a few households in Thembalihle had managed to even begin on the starter structure in a sense validates the assumption about the inability of female-headed households to engage in incremental development. Whilst the claim casts doubt on the women's ability to consolidate the core due to the numerous constraints that they face, the situation in Thembalihle shows that consolidation is not only a problem among female-headed households but is a problem of all the poor. While justifying and proving this premise, the findings from Thembalihle highlight the inability of the poor to build on the government grant without further assistance. In Thembalihle, unlike other areas sampled in this study, most households had not began building block houses; instead, the subsidy beneficiaries had used the materials to improve on their old wattle structures, by making additions such as installing windows, plastering the walls and putting concrete floors. The response to the question on how many rooms the households now had was in reference to the existing wattle and daub structures. The finding that 30% had five or more rooms referred to the improved wattle and daub structures and not to the starter units made of blocks. Some households had improved on the core services had at least a one room block house and these were few (30%) of the households.

A gender breakdown indicates that these households were mainly male-headed (67%) and the rest (33% were female-headed. According to the household questionnaires, the main source of funds for housing improvements among the men (100%) women (80%) was their own savings. The other major source of housing finance specifically among the women was stockvels which were cited by at least 20% of the women

[101] Focus group discussion in Thembalihle 30th July 2000. Young married woman, in her late twenties/ early thirties.

respondents. About 40% of the women respondents cited lack of credit and another 40% low income as the main constraints in accessing housing finance. Among the men, about 60% of the respondents and 40% cited low income and unemployment respectively, as the main constraints in accessing housing finance.

The situation in Thembalihle also points to a case of the wrong housing delivery system for the specific income group in this area. While most people were unemployed or irregularly employed, the local authority overlooked the heterogeneity in terms of class and household form, and decided to use a single system of delivery for all- upgrading. About 50% of the households sampled were female-headed and among the women that were in employment, 100% worked in the informal sector. The Council's approach highlights a weakness in the implementation of policy, in that there seems to be little consideration for the diversity among the poor and women in particular, leading to poor delivery, wastage of funds where the residual is too low to provide sufficient quantities of material for the starter unit and high levels of dissatisfaction among the intended beneficiaries of the government housing grant.

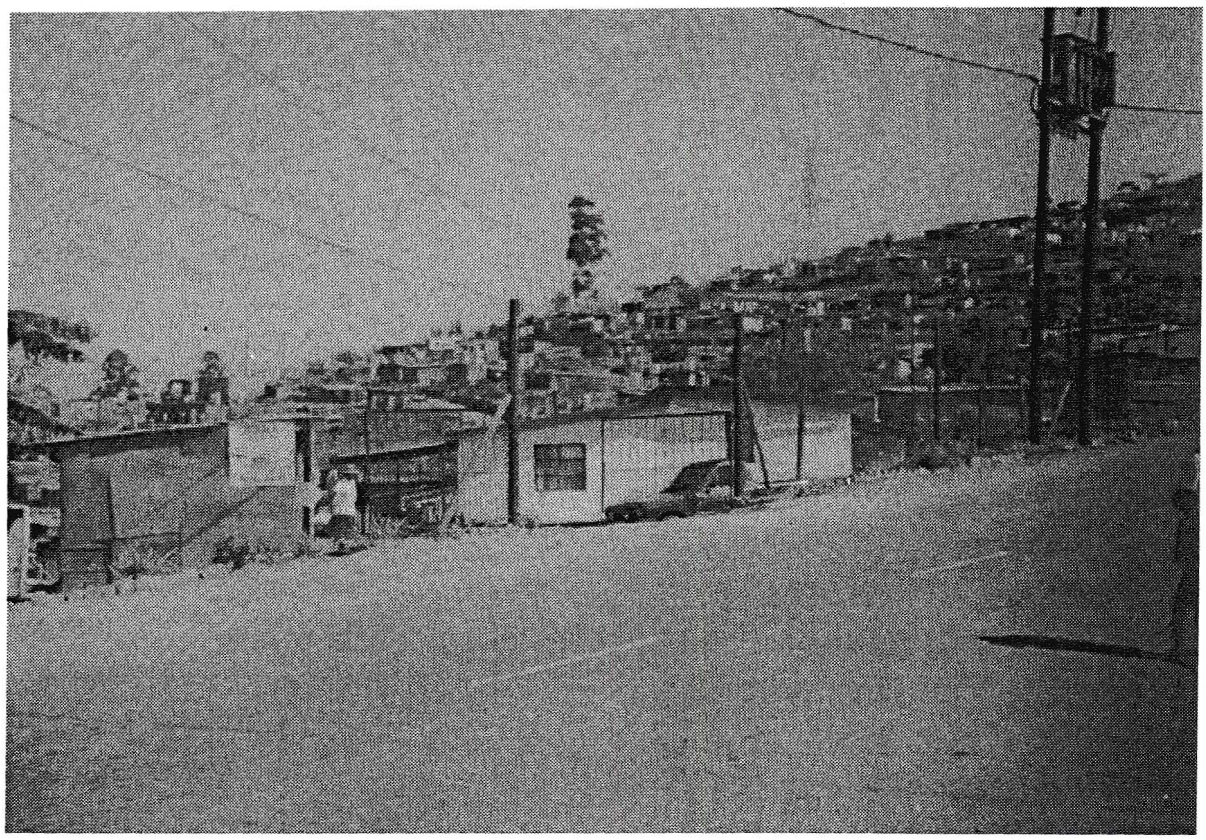
7.6.2 Community Participation

In Thembalihle, the level of community participation was low. After the area was invaded the Transitional Local Council moved in and did in-situ upgrading using its own funds. To recover the cost of upgrading, this project, the TLC resettled squatters who qualified for the individual subsidies from different informal settlements around Pietermaritzburg. The development of the settlement was driven by the Transitional Local Council as the developer and there was little input from the beneficiaries. Despite having supposedly participated in choosing the level of infrastructure, it was clear that the TLC also had its own ideas about the levels of service they would provide and maintain in the area.

The TLC had indicated that it was not ready to install gravel roads as accessing the area for maintenance would be difficult especially in the rainy season. It was also made clear to the community that the TLC was not prepared to provide the long-drop latrines as they did not have the appropriate trucks for waste disposal. Although the TLC preferred the water-borne sewerage for technical reasons, the community members wanted the flush toilets as they were considered more hygenic than the long-

drop latrines. The local authority did the site sub-division and layout and serviced the plots using its own funds, which were to be recouped through the subsidies of residents resettled in the project.

Plate 12: Housing Types in Thembalihle



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Due to the system of delivery the community could not account for the amount that had been spent on the infrastructure. Those who had received the subsidy residual said it was too little to build a block house. The approach to housing delivery in Thembalilhle was mainly top-down, driven by the TLC with little or no input from the community in terms of design or services provided. With the top-down approach there is no empowerment because the overriding concern is efficiency and cost-recovery. In the case of Thembalihle, there was no capacity building in terms of training in housing implementation. The infrastructure was provided by a contractor appointed by the TLC, who employed local people to dig the trenches for the water and sewerage pipes as well as in putting in the pipe network. In the process the end-users (both men and women) gained skills in installing the infrastructure, differentiating the water and sewer pipes as well as locating them when need arose. The cost of upgrading was then deducted from the subsidy grant of the beneficiaries. The participants described the process of delivery as, "*You are supposed to fill in the subsidy application form. If your subsidy is approved, you get the land. Some money is deducted from the subsidy by the TLC which issues the title deed*"[102]. There was no consultation on the level of services to be provided in the upgrading but it was apparent that the cost was high. This community received a high level of services which included water-borne toilets and stand pipes, tar roads, electricity and storm water drainage. There were no schools, clinics or recreation facilities and the residents had to pay additional costs in terms of transport and the time involved in accessing these services. The lack of these services impacted more on women, who, due to their multiple roles have to simultaneously carry out various tasks. The long distances that had to be covered daily to access these services (education and health) made women's work more difficult. The lack of social amenities in Thembalihle shows that in the planning of the settlement, the local authority gave little consideration to the needs of the community and the complexity of women's needs in particular. It was not clear whether there were any women in the Transitional Local Council's planning unit and if there were it appears that their role in decision-making did not influence the decisions in favour of the poor women of Thembalihle.

[102] Focus group discussion in Thembalihle 30th July 2000. Married middle-aged man, worked as labourer in putting the infrastructure.

Out of a subsidy grant of R15000 plus the 15% (2 250) increase for geo-technical problems, the community ended up with a residual of R1100 to spend on building materials and construction. This amount was insufficient to both purchase the building materials as well as build the top-structure. In describing their inability to build their starter units with the subsidy residual the women noted,

> *Some people got the subsidy but they have not received the top structure residual. You don't get the residual. You go to the hardware store and ask for 2 window frames -no glass is included; 10 iron sheets, 10 bags of cement and no door. These materials cost R1100 and some change. You don't get the change*[103].

The use of a disproportional amount of the subsidy in providing ground services led to much dissatisfaction in the community. The situation was aggravated by the fact that there appeared to be a lack of accountability on the part of the developers to the beneficiaries, on how the subsidy was spent. The provision of infrastructural services fits the description of sites and services where the developers were tasked with the provision of bulk infrastructure, leaving the work of top-structure consolidation to the households. The dissatisfaction of the subsidy beneficiaries in Thembalihle was confirmed by the household questionnaire in which 90% of the sampled households sampled indicated that the subsidy was insufficient. While 100% of the men interviewed expressed discontentment, at least 20% of the women expressed satisfaction with the level of services although they did not have the top-structure. This points to a gender difference in the perception of the services provided through the housing subsidy. It appears that despite not having a block starter unit, a few women were contented to have the infrastructural services. Though in a minority their position may be explained by examining the level of post-implementation activities in which about 60% of women were able to begin micro-enterprises in their homes. It may be argued that 80% of all the households in Thembalihle were involved in some income-generating activity.

[103] Focus group discussion in Thembalihle 30th July 2000. Single woman, seasonal farm worker, part-time domestic worker.

Both male-and female-headed households were impacted upon by the low subsidy residual which resulted in their inability to consolidate the core. In the case of nuclear families, as argued in the case of Glenwood II, one spouse can work and contribute to household upkeep while the other participates in consolidation through sweat equity. Female-headed households that include extended family members who are unemployed may also contribute to sweat equity as the head of the household earns income. Where single women have grown up children who could provide additional financial support while the parents contribute their sweat equity, then involvement in incremental construction is possible. However, where female-headed households comprise of a young mother and her young children, contributing to sweat equity becomes difficult. Often the single mother has to work to sustain the family. International experience suggests that the need to earn income and the lack of grown family members to assist in contributing sweat equity often leaves female-headed households at a disadvantage in terms of incremental housing, hence the assumption that female-headed households are poorly placed in terms of participation in incremental housing becomes valid in the case of Thembalihle.

Female-headed households comprising of the mother and her children comprised 80% while extended female-headed households constituted 20%. As discussed in chapter Three, women's relegation to the secondary labour market where they earn very low incomes implies that their ability to invest in housing development is severely constrained. When a local authority unilaterally decides to employ one system of housing delivery, the impact is felt more by the poor who cannot access housing finance and women in particular because of the peculiar nature of their position in society (Machado, 1985; Mjoli-Mncube, 1998; Vance, 1985, UNCHS, 1985). Although all the subsidy beneficiaries suffered due to the delivery system used by the Transitional Local Council, women suffered most, for being the sole breadwinners in their households, they could not leave their low paying jobs to be involved in contributing sweat equity. According to the participants, few households had received their top structure residual. Size of the plots was between 240m² and 220m². The houses built were about 30m². The building materials used in Thembalihle were iron-sheets for roofing, wattle and daub for the walls and concrete and cement for the floors. Those with block houses used iron-sheets for roofing and cement blocks for the walls and concrete and cement for the floor. About 80% of the

male-headed households used members of their own household to build their starter units; among the women, about 40% had their structures built by household members while 60% employed local contractors or got assistance from a community group. This finding is consistent with the literature survey which indicates that often female-headed households are unable to participate in incremental construction as a result of being the sole bread winners and the absence of grown up members in their households.

About 90% of the households sampled indicated that the subsidy level was insufficient to even begin the starter unit hence most residents continued living in their wattle and daub houses as before. Yet the subsidy had made a difference to their standard of living because, unlike before each household had a flush toilet and a piped water. Moreover, the subsidy residual had given them access to treated poles from the hardware store, unlike before when they used untreated poles collected directly from the nearby forest. The project developer was the TLC which subcontracted the work of servicing the sites to a private contractor. Electricity was installed after the completion of the project and households had to pay about R200 to install the electricity into their property. The Transitional Local Council provided street lights. Not all the people received the subsidy because they were still being resettled from different areas. Some were still waiting for the approval of their subsidies and others had not applied, saying it was very difficult to access it: *"The Provincial Housing Board is asking for too many things and when your application gets there it takes many months to be approved and we're also told there is no more money"*[104]. The dwindling level of the subsidy was already raising concern among the deserving targeted population (earning less than R3500) that had not yet received the grant. The level of dissatisfaction with housing was high particularly among the women (80%) who indicated that they could not afford to build the starter houses without further assistance from the government. The community did not understand that the provision of infrastructure such as water, sanitation and drainage, electricity and access roads was part of the housing process. There was little understanding that the subsidy was not meant to provide a full housing unit, but rather a core which may be in the form of

[104] Focus group discussion in Thembalihle 30th July 2000. Single woman, mother of three, domestic worker.

services as in their case, or both services and a starter structure of one room, or just the walls which are to be filled as with the availability of housing funds. While the notion of incrementalism is strongly embedded in the current housing policy, it is also a weakness of the housing policy itself. The idea that all are able to incrementally build their own housing fails to recognise the diversity among the poor in terms of family form and gender. Low and irregular income levels as shown by Smit (1996) suggests that some groups among the poor are unable to be involved in the progressive development of their shelter without assistance. As stated before, female-headed households have their own unique problems. In the case of Thembalihle, the problem was building the starter unit due to the lack of finances. For the households that had already received their materials, these were wasted due to their lack of skills and the lack of finances to engage builders.

7.6.3 Planning

The development committee in Thembalihle was formed in 1994. In the process of fighting with the local authority, the community leadership got in touch with BESG and it was BESG that convinced the municipality to meet with the community representatives and reach a solution. The residents plan was that if they were going to be evicted, the municipality should provide an alternative area for settlement. In the ensuing negotiations, the TLC decided to purchase the land and to service it on condition that the residents would allow the TLC to resettle some more families from other squatter areas in Pietermaritzburg, like Nhlanhla Kahle. The TLC decided to allow the 'invaders' to remain on the land. However, the sites had to be developed and this meant getting a project developer to subdivide and service the land. The community could not form a Trust to act as a developer because they could not raise sufficient funds to develop the area. Therefore the residents appointed the TLC to purchase the land and service it with its own funds, which would be recouped from the individual subsidy grants of the households. After securing land tenure the committee was faced with the task of allocating the sites to the individual households. As a result, an allocations committee comprising of the residents, the TLC, members of the municipal housing department and BESG was formed to work out the allocation formula. It was decided that residents that were already living in the area would get first priority in the allocation of the sites. Some of the shacks were in the path of the roads and others between two sites and therefore such households had to

be shifted to empty sites that were close to where they were living. The allocations committee also worked with the committee in Nhlanhla Kahle from where some of the residents came. The allocation of the sites to these residents was done on a random basis in which the residents were to randomly pick up papers bearing the site numbers.

In a community where 50% (*Catherine Ndinda Survey 2000*) of the households were female-headed, 6 out of the 12 members of the committee were men. The members of the committee were elected into their positions by the residents. Members of the committee shared the positions among themselves according to the perceived abilities. Initially the community voted the committee members into specific positions but this was found to be problematic because although some members were popular among the residents they did not necessarily have the capacity for the positions to which they were elected. An example would be electing someone into the position of secretary when they could not write. As a result of such problems it was decided that the committee members would have to elect individuals into the specific positions depending on the perceived abilities. This was particularly the case after the committee got training on leadership skills. The members of the committee voted for each other depending on their view of the abilities of the individuals. Out of the six women in the committee three held the positions of vice-chairperson, secretary and vice-secretary, and three others were additional committee members. The men held the positions of chairperson and treasurer and four additional committee members. Despite having a good representation of women leaders on the committee, the interests of the very poor and those of female-headed households in particular, were not well represented despite constituting a majority in the community. This is explained by the fact that the Transitional Local Council was the developer in this project.

7.6.4 Implementation

In Thembalihle about 50% of the households were trained during the implementation of the project. However among these 40% were women who were trained not in construction but in plumbing. Due to their skills men in Thembalihle benefited more than women who were handicapped by the lack of training in house construction. Even when opportunities were available, they could not take them up due to lack of

capacity. Both men and women were employed to provide labour in the upgrading process. They dug the trenches for the storm water drainage. In the construction of toilets, women carried pipes, water and mixed the cement, while men did the skilled work of building. The role of women in this project confirms what the literature review highlights; that women in construction are employed to do the unskilled lowly paid jobs while the men are employed to do the skilled work in construction (Mjoli, 1995, 1998, 1999; Moser 1987).

On the question of women's participation in housing delivery, some women were quick to point out that *"There are some jobs that women can do and some they cannot do e.g. building. It's a bad job for women because what will happen if the ladder falls down? It's a hard job for women; its easy for men and not women*[105]*"*. This suggests that some jobs were perceived as being for men only, pointing to a strict gender division of labour as well as the gendered sense of self among the women. This view contrasts with that of other women in the same community who argued that if they had the skills they would build and were willing to do any type of job. The contrasting views about work from women in the same community reflect a change in attitude by some groups while others remain conservative in their thinking. It is the group that is ready to embrace change and take on different types of work that needs to be encouraged and provided with skills.

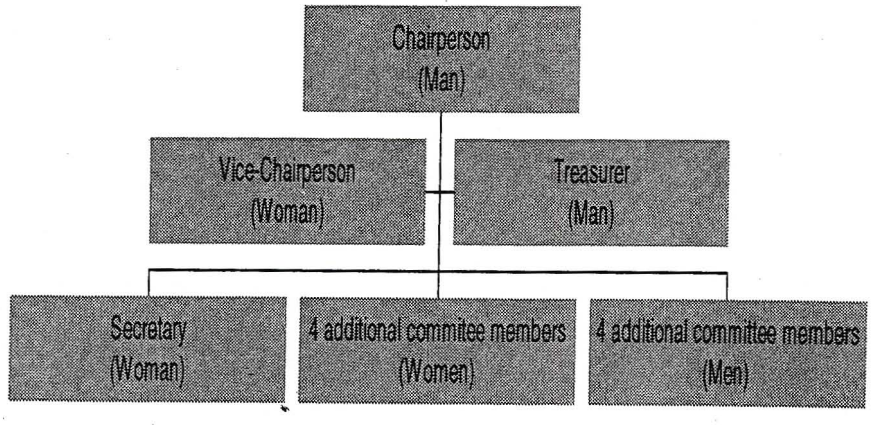
The scenario in Thembalihle suggests that while there are people in the communities that stick to the existing gender division of labour, there are others ready to embrace change and get into jobs that will pay well regardless of whether they perceived to be men's or women's work. The big issue for those women who ready to change rests on their ability to earn a living and to them it does not matter what jobs are provided as long as they provide income. However, the lack of training in housing related trades remains a handicap. The women were not trained but rather employed by the developers to do unskilled manual labour in the installation of infrastructural services (Mjoli-Mncube, 1995; 1998; 1999). There has been little impact from the housing delivery because the contractors did not train people at all. *"The toilets are leaking, we're paying rates, haven't got any assistance from government except roads water*

[105] Focus group discussion in Thembalihle 30th July 2000. Woman leader, late forties.

and electricity"[106]. Poor quality services made the burden of paying for rates even heavier among a group that had low incomes. Women in Thembalihle were not trained in housing construction but were trained in laying water and sewerage pipes and how to connect them; in a sense they were trained in basic plumbing. Their participation in the project was a means to earning income but in the process they acquired new skills. As the women said, *"The contractors trained the community in laying the pipes...so we just did it for the money and to get skills"*[107]. Money was the only incentive for involvement in the delivery process in Thembalihle; community participation was employed for efficiency and effectiveness to achieve a specific goal, that is to provide infrastructural services. This point is well illustrated in the section on Social Amenities.

Figure 7.6.1 Structure of Development Committee in Thembalihle

Figure 5: Structure of Development Commitee in Thembalihle



[106] Focus group discussion in Thembalihle 30th July 2000. Young woman, late twenties, mother of 3 unemployed.

[107] Focus group discussion in Thembalihle 30th July 2000. Young Single Mother relocated from Raisthorpe; farm worker.

Social Amenities

> *We don't know what is happening to our money because there are no community facilities like schools, creches, clinics. Kids go to school to woodlands and this costs R80 per child per month for transport alone. We don't know why these facilities are not there. We thought the RDP was supposed to provide these facilities but there are none so far*[108].

The above quotation sums up the situation about public utilities in Thembalihle: there were no public utilities such as schools healthcare centres, creches and so on. The residents had to access these services from the neighbouring suburb which added to the cost. While the provision of public utilities was supposed to be provided under the Reconstruction and Development Programme no facilities had been built. The group interview further indicated that there were no commercial sites in the settlement. This meant that if people wanted to start businesses in the area they were spatially constrained to the planning that left no space for such utilities. Such omissions were not only costly in terms of the cost to the inhabitants in sourcing them from outside but also in development terms. The lack of businesses in the community meant that no funds circulated locally and therefore there was little local economic development.

Material suppliers

Women making blocks in the community could not also access the subsidy it because it came in the form of a voucher and the beneficiaries were required to purchase their construction materials from registered suppliers. Once again, local material suppliers were bypassed, thus denying them and the community of the much needed local economic development. About 94% of the residents sourced their building materials from the hardware store. Only about 20% of the female-headed households indicated that they had not bought their materials from the local suppliers. Women who would have benefited, from selling to their own colleagues and groups, lost the much needed income. The income multiplier described in the analysis of housing as a lead sector

[108] Focus group discussion in Thembalihle 30th July 2000. Middle-aged man, household head, factory worker.

did not occur in Thembalihle. Instead of pooling the subsidy funds to produce bricks, and therefore earn sufficient funds to consolidate their own housing, there was an outflow of capital from the community to the big material suppliers. The multiplier effect of government investment in housing was not experienced in the new housing establishments but in the already developed central business districts. As the participants confirmed, jobs were created in the central business districts.

7.6.5 Post-implementation Activities

The literature suggests that investment in residential accommodation gives rise to informal economic activities. The field research in this study showed that the provision of infrastructural services such as water and electricity due to investment in housing, increased the efficiency of women's informal sector activities. People now have businesses such as tuckshops and hair salons. Like in the other areas sampled, the role of women in the post-implementation activities in Thembalihle was a result of the provision of housing infrastructure rather than a direct outcome of participation in housing delivery. Due to the low income levels, the participation of women and men in the income-generating activities in this community was low compared to the other areas sampled.

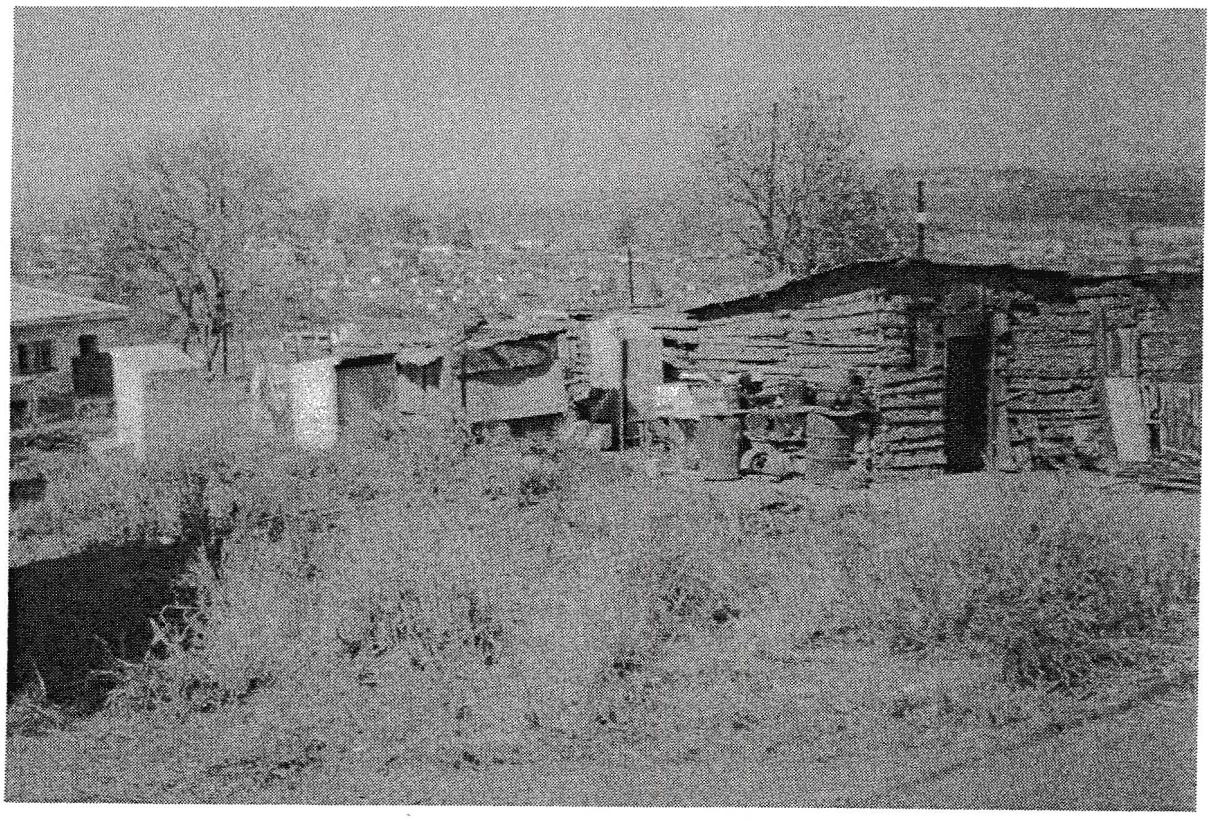
Whereas in the case of Nthutukoville the rate of crime restricted the involvement of women in operating businesses such as tuckshops, in Thembalihle the main constraint was the lack of credit to start income-generating activities. Most residents were poorly paid farm workers, domestic or factory workers in Pietermaritzburg. Due to the high level of unemployment among women, it was argued that factories should be built near their settlement to create employment. Others argued that they needed credit to start small businesses in the community.

7.6.6 Extent of Empowerment

As in all the areas sampled for this study, the highest decision-making position in Thembalihle appears to have been reserved for the men. In Thembalihle there were two women serving in the capacities of secretary and treasurer. Yet when it came to making decisions about the settlement, all the planning, design and implementation of the settlement appears to have been done by the Transitional Local Council, which was the developer. The role of the development committee therefore appears to have

been minimal, suggesting that it was not in control of decisions made regarding the settlement.

Plate 13: Wattle and Daub Housing in Thembalihle



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In terms of skills and training, the men trained in construction and were employed to build the toilets and water stands in Thembalihle. However, men and women were trained in laying and connecting the water and sewer pipes but not in construction. While there was no discrimination in on-the-job training in installing the water and sewer pipes, there appears to have been a gender bias in training of construction workers where men were preferred to women. The explanation provided was that men had prior experience unlike women along with the stereotypical urban notion that construction was men's work. According to women participants in the focus group, they were ready to do any type of work as long as it provided them with income. In terms of building skills men and not women were empowered by the housing development process. However, in terms of providing infrastructural services, both men and women benefited. The men with construction skills were building block houses in the community whereas both men and women who had participated in providing infrastructure were being called upon to repair leaking water pipes: *Those who did plumbing are getting work in the community because people are calling them to do work in their homes*[109]. Thus involvement in the delivery process increased the employability of both men and women in Thembalihle.

Participating in the training led to job creation in repairing leaking pipes among those who were trained in plumbing in the community. Most were women but there were also men involved. It is evident that women were the main participants in the production and distribution of building materials herein referred to as the material suppliers. Men were mainly involved as trainers. The participation of women in the brick-making held the greatest potential for their economic empowerment. However, due to their operation as informal traders, they could benefit from the subsidy grant which was only to be spent in licensed hardware stores. In Thembalihle, the licensed material supplies store was located outside the community and was owned by a White man. Furthermore, the committee directed the community to purchase their materials from this particular hardware store rather than from the women in the community who were also subsidy beneficiaries. Like in Glenwood II employment that would have been created by supplying the community with all the building material requirements

[109] Focus group discussion in Thembalihle 30th July 2000. Single womena, domestic worker.

were foregone and the opportunity for local economic development was lost. While the women material suppliers still got cash purchases, securing the contract to supply the community with bricks would have greatly boosted their business. Thus the design of the subsidy, the lack of recognition of the existence of informal material suppliers such as the women and the directive that purchases could only be made from licensed traders contributed to the low rate of women's participation in the building materials sector. There was little participation in the providing public utilities these were not included in the initial site plans. This points to a missed opportunity in terms of job creation and cutting the costs of accessing social services from outside the community.

7.7 Summary

The discussion and analysis of the findings highlights various issues. The common pattern that emerges from all the areas sampled is that of the inability of female-headed households in consolidating their housing. While areas like Luganda and Ezilweleni were point to a situation where all those who accessed the subsidy were able to build the top structure, it is also evident that female-headed households in these areas were unable to substantially improve on what the subsidy level provided. In the cases of Glenwood II, Nthutukoville, and Thembalihle, the findings as well as the observations confirm the inability of female-headed households to consolidate their shelter beyond what was provided by the government grant. This finding in all the areas confirms the initial premise in this research that cast doubt on the ability of women to consolidate their housing in view of their low income levels. The finding is not unique to KwaZulu-Natal nor to South Africa; it correlates with international literature, which points the difficulty that female-headed households face in accessing shelter.

This chapter has discussed the process of accessing housing in the areas studied. It has highlighted the process of participation, the areas where both men and women were involved and the gaps in participation of their gender. A certain pattern seems to emerge from the discussion of the findings, an issue that is taken up in chapter 8. Certain key issues that arise throughout the discussion of the findings include, integrated development planning, access to consolidation finance, community efforts to save and invest in shelter, and impact of women's decision-making role on the

choice of housing. As indicated, there are no 'quick-fix' solutions to the issues raised. However these are recognised as issue that need to be considered and addressed if women's role in shelter delivery is to have the desired impact.

Chapter 8

Comparative Analysis

8.1 Introduction

The previous chapter laid out the findings from each of the case studies. The analysis pointed to some common patterns that emerged from all the areas studied, certain distinct features of each area as well as marked differences in the process of participation, decision-making, construction, services delivered and the final outcome of the delivery process in each case study. This chapter presents a comparative analysis of the findings displayed in Chapter 7 and through a process of extraction highlights the issues that emerge from this study. The chapter begins with a general overview and revisits the objectives of the study, against which the findings are examined. The role of women in housing delivery is examined, as well as the extent of empowerment. The chapter ends by drawing up a framework for understanding women's participation and empowerment in housing development.

8.2 Role of Women in Housing Delivery

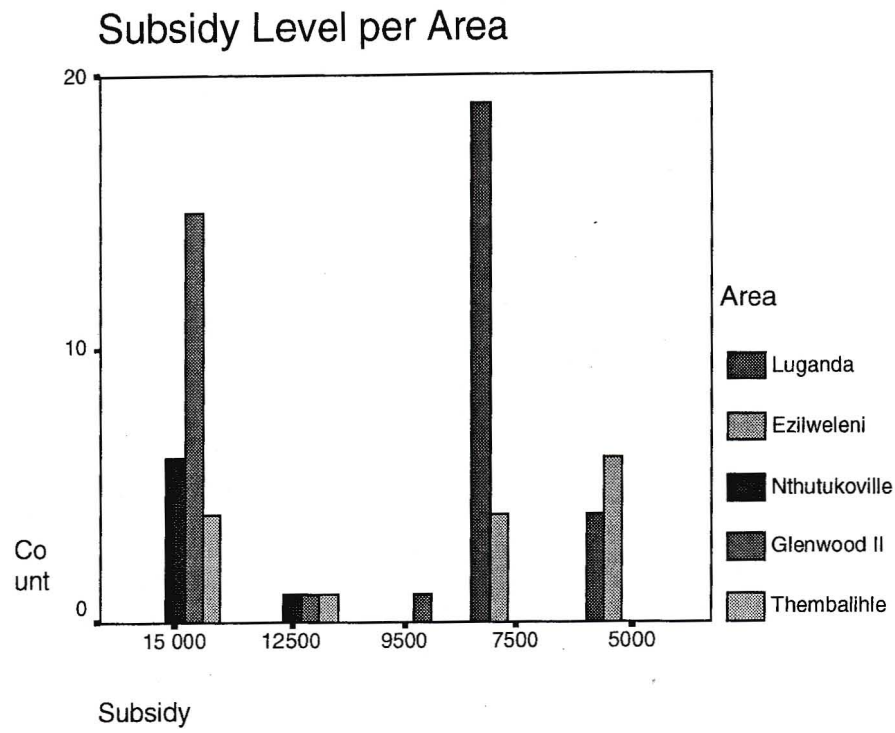
Settlement Patterns

The patterns of residential mobility present various scenarios within the same province. Ezilweleni and Luganda had lived on their land as squatters and tenants of Indian landlords. The threat of eviction triggered off the struggle for security of tenure. In Nthutukoville, Glenwood II and Thembalihle, patterns of residential mobility appear not to have been motivated by economic considerations but rather the need for refuge from political violence. Residential mobility in these areas was a last option and not a calculated move on the part of the residents. The settlement was through land invasions and in the case of Nthutukoville, was characterised by running battles between the residents and the local authority. They (Nthutukoville) won the land after five eviction attempts. Although the primary motive for the initial invasion was to secure refuge from violence the insistence to remain on that particular spot appears to have been motivated by the realization that the area was close to essential services e.g. water, schools, clinics and transport in the adjacent Coloured suburb. The area also held the opportunity for employment.

Ezilweleni and Luganda were estalished and core services installed during apartheid; all the areas studied showed that the the residents were initially squatters. Families were still flowing into the area, in the case of Luganda. In Nthutukoville, Glenwood II and Thembalihle, patterns of residential mobility suggest that the residents invaded these areas as a last resort, seeking refuge from political violence. Whereas Glenwood II and Thembalihle had also been established through invasions by residents seeking refuge from violence, the areas also appear to have been marked for development by the Transitional Local Council and therefore the settlement in these areas fitted into the Transitional Local Council's settlement plans. Some of the residents in these areas had been uprooted from squatter camps as part of a dedensification process in areas around Pietermaritzburg. Nthutukoville was not part of the Transitional Local Council's development plans and the residents were granted tenure on condition that they would not allow further influx of squatters into the area.

In-situ upgrading was carried out in Nthutukoville by the residents with the assistance of a non-governmental organisation (Built Environment Support Group) which acted as a facilitator in the development process. Additional funding from Oxfam-Canada led to the development of mutual self-help housing in the same area, in which the benefiaries were trained to build their own housing. Thus the mix of in-situ upgrading and mutual self-help led to different outcomes within the same community; some residents having complete housing while others had the core services alongside their old shacks and gradually began the process of building their starter units. Ezilweleni and Luganda had benefited from in-situ upgrading through Independent Development Trust funding before the inception of the current capital subsidy scheme. The delivery system in Glenwood II and Thembalihle was a mix of in-situ upgrading and greenfields development, where services were provided in the area that was already settled. Greenfields development occurred in the remaining area in which core services such as water, tar roads, electricity water-borne sewerage and storm water drainage were provided, and squatters from different squatter camps in Pietermaritzburg resettled.

Table 8.1: Subsidy Level per Area



Source: Survey, Catherine Ndinda, 2000

Process of Community Participation

The process of community participation in all the sites began with the struggle for secure land tenure. Both men and women were involved in fighting for the security of tenure; they demonstrated outside the city hall, staged consumer boycotts, held mass meetings in the name of prayer meetings and in the case of Nthutukoville, cut down trees and created potholes to block the local authority's access to their area until the local authority agreeed to meet and negotiate with them. In all these strategies, women were on the forefront, taking their children along during the demonstrations and mobilising sympathetic neighbours to join them in the struggle to access land.

As a result of the pressure from the communities and the intervention of a non-governmental organisation (BESG), the local authority in all the areas agreed to meet with the residents and reach a settlement. The resolutions reached in all the sites were different due to differences in the land ownership, and availability of funding for bulk infrastructure, and the length of occupation in each of the sites. In Ezilweleni and Luganda the residents were allowed to purchase the land from the landlords, as they

had already lived there for many years. With the intervention of BESG, the residents accessed funds from IDT, with which they were able to subdivide, service and allocate public utilities in a planned manner. In Nthutukoville, the land belonged to the local authority and therefore the residents purchased it, borrowed funds from Joint Services Board, with which they formed a Trust to develop infrastructural services in their area. In Glenwood II and Thembalihle, the land had been ear-marked for settlement by Coloureds under the Tricameral parliament and therefore the local authority had to purchase the land and service it with its own funds, since the residents could not raise the required funds for purchasing the land nor sufficient capital to form a Trust as in Luganda Ezilweleni and Nthutukoville.

The local authority on the other hand, was keen on maintaining well-planned and serviced settlements, and keeping law and order within the municipality. The residents in the informal settlements were therefore perceived as creating disorder and chaos in the well-planned cities. The local authority had to carry out its mandate in ensuring that land invasions did not become the order of the day and that illegal settlements were cleared immediately after they were 'discovered'. The eviction of the squatters from the invaded areas was not only motivated by the desire to maintain orderly and planned settlements, but was also due to the influence of economically powerful groups who saw the settlement of the squatters next to their neighbourhood in terms of the implications for the value of their properties. In Nthutukoville the propertied Coloured class situated opposite the settlement argued that their property values would depreciate and therefore totally supported the eviction of the squatters by the municipality. Thus the interests of powerful groups predominated in terms of influencing local authority actions with regard to settlement in the cities (Durban and Pietermaritzburg). In Luganda and Ezilweleni the Indian landlords wanted to push out the squatters that had lived there for decades by hiking the rents. The local authority again took sides with the landlords and were determined to enforce the eviction order of those that did not pay the increased rents.

From the way the different communities accessed secure tenure, the role of civil society, represented by the communities, the development committees and NGO is evident (Devas, 1999). The residents through their mass meetings, demonstrations and consumer boycotts lobbied for their demand for secure tenure to be recognised. The

residents associations formed civic groups and committees in the face of the impending danger of eviction in order to fight for security of tenure and also demand for proper infrastructural services from the local authorities. The residents of Luganda and Ezilweleni used the threat of eviction to make a greater demand for land ownership. In Nthutukoville, Glenwood II and Thembalihle, the residents used the eviction attempts to demand emergency services and infrastructural facilities and from the local authority. The role of women in civil society was evident in the mobilisation process until when the residents secured land tenure and after their involvement in the projects reduced.

Various issues can be drawn from the relationship between civil society and the local authorities in the different municipalities. In Luganda and Ezilweleni the local authority took sides with the landlords in demanding the eviction of the residents. On the other hand, the residents forged coalitions and partnerships with other squatters in the Greater Marian Hill region in order to fight eviction. By joining forces with other civic organisations with the same aim of securing land tenure for squatters, residents in these two areas, learnt strategies on mobilising the residents to resist eviction. Belonging to a larger body also provided them with information on where they could turn for resources to further their cause. It was during the Greater Marian Hill meetings that Luganda and Ezilweleni made contact with BESG, the NGO that later became the project facilitator in the upgrading process.

In Nthutukoville the civic movement led by women used their informal networks that they had established through working as domestic workers for the households in the flats, to forge a coalition with their Coloured neighbours in order to resist eviction. The coalition was based on the common oppression of blacks[110] by the apartheid regime. The residents of Nthutukoville were fighting for their right to secure tenure; the coalition with the Coloureds gave the struggle a broader political meaning in that the fight against eviction came to be seen as a fight against the apartheid regime that oppressed all blacks. Although driven by a common goal of the fighting of blacks oppression by the apartheid regime, the class divisions among the oppressed emerged with the propertied Coloureds in the interest of protecting the value of their property,

[110] Used in the apartheid sense to refer to all groups other than white.

joined their oppressors authorities in evicting fellow blacks. The Coloureds in the flats (low-income housing) saw the eviction of the Africans as another of the machinations of the apartheid regime to enforce the Group Areas Act and render people homeless. In the process of attending political meetings with other communities in the region the residents of Nthutukoville were introduced to BESG. Only through the intervention of BESG (a housing NGO) did the local authority agree to have dialogue with the residents of Nthutukoville.

It is apparent from the case studies, that the organisation and strategies of civic movements in the different areas differed. In Glenwood II and Thembalihle, resistance to eviction was more serious with residents that had been heavily armed from the conflicts in the regions responding to the evictions with gun fire. The civic movement in these two areas was not structured at the initial stages so the residents would simply blow the whistle to alert others to attend the evening meetings. These communities used the political meetings of the ANC to air their grievances and it was through their contact with party leaders that they got information about BESG. Like in Nthutukoville, the entry of BESG facilitated dialogue between the residents and the local authority, which then agreed to reach a settlement with the residents.

The role of NGO

From the foregoing analysis the roles of the different stakeholders become clear. The civic movement represented the interests of the squatters to the landlords, the NGO and the local authority. However the relationship between the civic movement and the local authority was hostile hence the reluctance of the government officials to even listen to the residents. The presence of a neutral party, an NGO and in this case, BESG, appears to have facilitated dialogue between the different groups in conflict. It was after the intervention of BESG that the meeting between the residents of Nthutukoville, Glenwood II and Thembalihle finally took place. It must be noted that the negotiations were not always smooth and did not always end on a positive note. Thus in the whole process, the role of BESG was that of a facilitator, providing advise to the resident organisations and facilitating dialogue between the parties in conflict-residents and local authority; residents and landlords. BESG also acted as a bridge between the residents and the local authorities because it was only after the NGO

came into the picture that the local authority acceded to the demands of the residents in the various areas.

From the analysis of data in all the case studies, it appears that the role of BESG was initially to intervene and bring together the residents of the different areas to negotiate a settlement with the local authority. After solutions on how to address the issue of the invaded areas was reached, BESG continued to work with the communities, training the leaders and facilitating development in the projects except in Glenwood II and Thembalihle, where the development was undertaken by the local authority. It is however, notable that even in these areas where the TLC was the developer, BESG continued working with the local civic group, providing training in leadership skills as well as advise on housing construction.

Role of the Local authority

The local authority in all the areas represented the interests of the powerful. In Luganda and Ezilweleni, it took sides with the landlords and went ahead to support the eviction of the residents; in Nthutukoville, the local authority had ignored the presence of the squatters until the wealthy Coloureds complained that their property values would depreciate because of the squatter camp that had mushroomed adjacent to their formal housing. In Glenwood II and Thembalihle, the local authority had for 3 years ignored the presence of the squatters and only in 1993 (one year before the democratic elections were held) did the presence of squatters on land that had been ear-marked for Coloured settlement, attract the local government to take action against the squatters. Thus the relationship between the local government and the civic organisations appears to have been adversarial to the extent that in Luganda and Ezilweleni the residents decided not to involve it in the initial upgrading, but rather formed their own Trusts that became the developers with the assistance of BESG as the project managers.

The relationship between Nthutukoville residents and the local authority was initially acrimonious. The local authority began by forcefully attempting to remove the residents from the area. This sparked a protracted battle with the residents determined

to remain on the land and the local authority determined to evict them. The support of some Coloureds and the intervention of BESG brought the local authority to the negotiating table with Nthutukoville until they reached some understanding. The ensuing relationship between the local authority and Nthutukoville residents could be described as amicable. The relationship between the residents and the local authority improved, with the municipality providing technical assistance, particularly with the construction of the creche. Later the local authority and Nthutukoville became involved in the partnership on community based maintenance. Thus the interaction between the community and the municipality resulted in positive outcomes for the residents as well as for the municipality in that the partnership with Nthutukoville became a demonstration of what would be achieved in the maintenance of the urban environment through municipal -community partnerships.

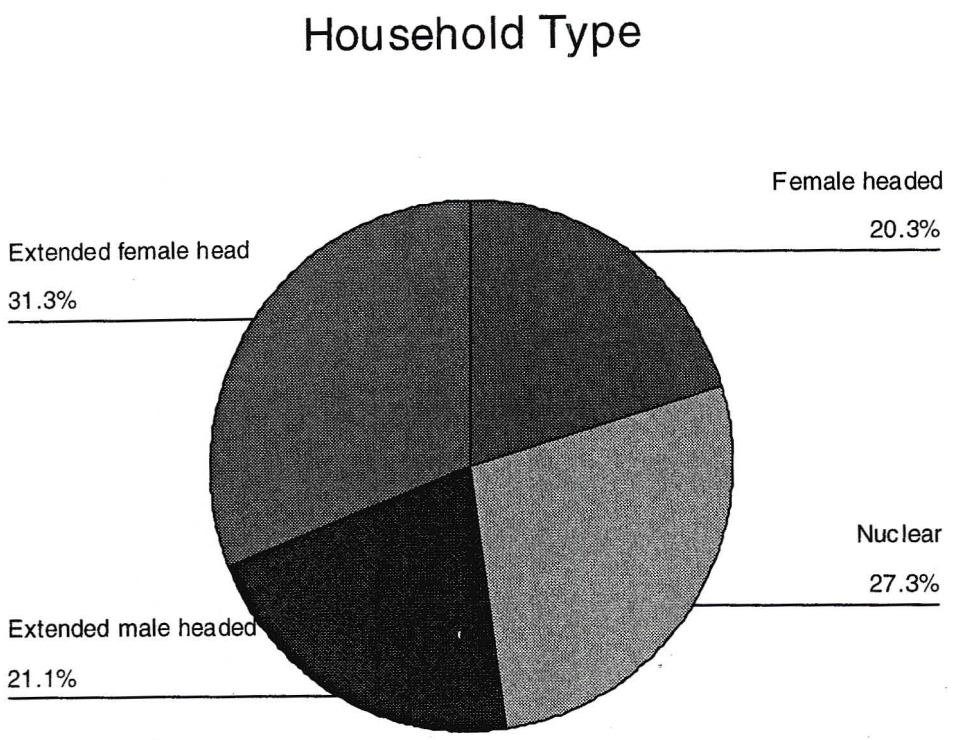
In Glenwood II and Thembalihle, the relationship with the local authority began with eviction attempts and refusal to even speak with the resident representatives. Through the intervention of BESG the local authority met with the resident representatives and discussed about the squatter settlement. In the ensuing discussions and negotiations, the local authority became the developer using its own funds and recouping these from the subsidies of the residents. In consulting the communities about the level of infrastructure that was to be installed, the local authority specified that it would only maintain a high level of services like in other residential areas thus, giving the residents no choice but to accept high level services. This later caused a high level of dissatisfaction when the residents realized that they could not even build their own starter units, let alone consolidate.

The process of community participation in the different areas varied. In Ezilweleni, Nthutukoville and Luganda, participation was driven by the subsidy beneficiaries with Built Environment Support Group acting a facilitators and development agents. While all the decisions were made by the residents, Built Environment Support Group provided training in managing the Trust, provided technical assistance and expertise for instance in identifying surveyors and planners. On the other hand, the process of participation in Glenwood II and Thembalihle was controlled by the Transitional Local Council that acted as developer in making decisions to develop the settlements and in allocating the subsidy expenditure. The communities were involved in the

implementation stage where they were expected to make decisions on the use of their subsidy residual where they provided labour in infrastructure delivery and construction.

When the new subsidy scheme came into being, Luganda and Ezilweleni which had received security of tenure and had been upgraded using Independent Development Trust funds, had the opportunity to apply for the consolidation subsidy. However, Glenwood II, Nthutukoville and Thembalihle applied as communities that had not benefited from earlier subsidies and beneficiaries were allocated the grant according to their income levels. The choice of infrastructure in each community impacted on the size and quality of the starter unit. In Luganda and Ezilweleni where the infrastructural services were of a low level, the subsidy residual was sufficient to provide a two-room unit. In Nthutukoville, Glenwood II and Thembalihle, the residents chose a high level of services and forfeited the starter units. The result was that households were unable to build any starter units while others had to join groups to save money to build. Some in Nthutukoville accessed additional financial aid from Oxfam-Canada and were able to build complete houses. The services provided in Ezilweleni and Luganda were basic, and aimed at meeting the basic minimum health and safety requirements. These included gravel roads, pit latrines, storm water drainage and lighting. However in the areas developed in the post- apartheid era, (Nthutukoville, Glenwood II and Thembalihle), the services chosen by the residents were of a high standard; these included tar roads, a water standpipe per household, electricity connection per household, water-borne sewerage, street lighting, and storm water drainage.

Fig 8.1 Household Types



Source: Survey, Catherine Ndinda, 2000[111].

8.2.1 Planning

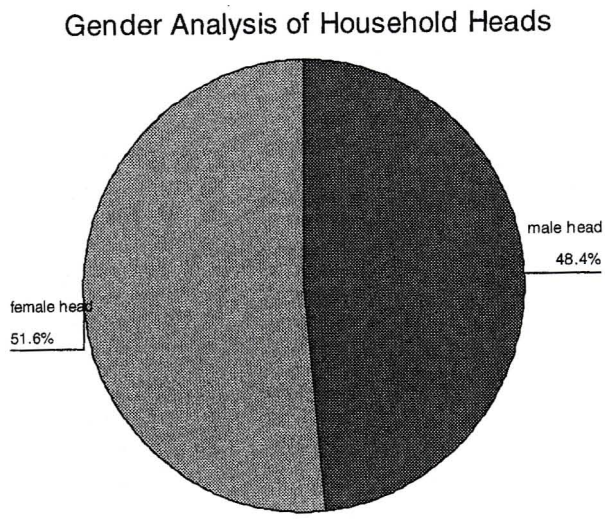
The analysis on the gender composition of the households points to an increasing proportion of households that are headed by women (Fig 8.1). Also notable is the fact that more than half of the households consisted of extended families, a finding that concurs with international literature that although housing provision has in the past been premised on the notion of the nuclear family type, most families in the Third World are in fact extended (Todes and Walker, 1993; Dandekar, 1993). The findings in this study therefore suggest that in South Africa most families are in fact extended families, the majority being female-headed.

[111] This is the survey discussed in the methodology in Chapter 6

However gender analysis on decision-making in areas sampled in this study showed that women play a major role in housing development projects. As leaders they were involved in planning for services in the communities in various capacities, for example treasurer (Glenwood II), Secretary (Luganda and Nthutukoville, and Thembalihle) and Vice-chairperson (Thembalihle) and committee members (all areas). Unlike in Ezilweleni, Luganda, Nthutukoville and Thembalihle, the secretary in Glenwood II was a man and the treasurer a woman. Women leaders in the different case studies represented women's interests in varying degrees. In Ezilweleni women insisted on a transparent method of site allocations and this is what occurred. In Nthutukoville, women refused to move out of the invaded area and lobbied for the recognition of their right to secure tenure. In Glenwood II and Thembalihle, the level of community participation in decision-making was low thus the extent to which the women represented the interests of fellow women was determined by the level of community participation in all the phases of the project development.

Table 8.2 shows that most decision-makers in all the areas sampled in this study were men. Men constituted 55% of the decision makers compared to 45% of the women. Although the gender disparity in community political leadership appears to be evening out, the dominance of men in the leadership is conspicuous. The figures illustrate the proportion of women decision makers relative to men. The narrowing of the gender gap in leadership structures may be understood by looking at the political context in South Africa which through legislating gender equality has led to the greater representation of women in leadership positions. The level of women's representation in the development committee is reflective of women's low level of representation in the governance of the province. As indicated in the literature review in Chapter 2, KwaZulu-Natal had the lowest proportion of women representatives in all the provincial legislatures in South Africa.

Fig. 8.2 Gender analysis of Household Heads



Source: Survey, Catherine Ndinda, 2000

As mentioned in Chapter 4, South Africa has one of the highest levels of women's representation in parliament, where they constitute 34% of all the Members of Parliament (Mthembi-Mahanyele, 2000[112]). The areas sampled in this study show that the current crop of women leaders emerge from a period of liberation struggle where they fought and resisted removal by the local authorities (Nthutukoville) and eviction by landlords (Ezilweleni and Luganda) alongside the men. Advancing to leadership positions appears like a transition from activism to a recognition of the roles they have always played. The representation of women in community leadership shows that the notion of gender equality was gradually finding credence at the grassroots level. However, Gender equality appears to be practised within a cultural paradigm of male dominance women's subordination.

[112]Mthembi-Mahanyele, S. 2000. Statement By the South African Minister of Housing, Ms Sankie Mthembi-Mahanyele, For the First Substantive Session of the Preparatory Committee. Nairobi: Habitat. Online publication. http://www.housing.gov.za/pages/speeches%20&%20 presentations/speeches .htm#2000-12. Retrieved on November 15, 2000.

Table 8.2:Gender Analysis of Decision-making Structures

Area	**Men**	**Women**	Total
Glenwood II	5	4	9
Ezilweleni	6	4	10
Luganda	6	6	12
Nthutukoville	5	3	8
Thembalihle	6	6	12
Total	**28**	**23**	51
Percentage of the whole	**55%**	**45%**	

Source: Survey, Catherine Ndinda, 2000.

Women's representation in decision-making reflected the broader discourse of gender equality as enshrined in the democratic constitution. The notion of gender equality appeared to be contradictory with Zulu cultural gendered notions and practice. The complexity of the interaction between gendered cultural notions and democratic ideals of equality was most evident in the leadership. Women attained leadership positions but the gendered cultural notions and practice kept them in lower, less powerful positions. The key decision-making positions were reserved for the men Yet this study recognises that the dominance of men in leadership is not a phenomenon unique to Zulu culture but is a global phenomenon. King (1995) argues that although women are represented in organizations, the rate at which they enter executive positions compared to ordinary management levels remains low. Male dominance in top leadership and executive positions is encapsulated in the notion of the "glass ceiling", a term that refers to "a barrier so subtle that it is transparent, yet that it prevents women and minorities from moving up in the management hierarchy" (King, 1995:69-70). While recognising that culture has a role to play in structuring social relations and institutions, the underlying gender ideology in the specific culture explains the subordination of women and men's dominance in community and regional governance.

Male dominance in top positions raises questions about leadership and decision-making in the areas studied. Women played a central role in the struggle to secure tenure. They were at the forefront in fighting eviction from their areas in negotiating settlements with the local authorities and landlords who sought to evict them from their land. The struggle for secure tenure was best exemplified by the role of women in mobilising the community as well as their neighbours to demonstrate against eviction in Nthutukoville. In mass meetings women were most active articulating their views on how development should occur particularly in Ezilweleni and Luganda. In all the areas studied, no woman was allocated the top-post of chairing the development committee. The secretary portfolio in all the areas except Luganda, was held by women. Only in two out of the five areas were the treasurers women.

The uniform pattern of male dominance top decision making positions in all the five communities can partly be explained by looking at Zulu culture. Men in Zulu culture are considered the key decision-makers and women are not expected to express their views. Yet this expectation constrains women's participation in key decisions that affect them as household heads and community managers. The failure to assert their opinions resulted in the wrong choices and cost whole communities the top-structures in Nthutukoville, Glenwood II, and Thembalihle. However the impact was worse on women heads of household, who due to their position as sole providers for their families, could not contribute sweat equity and simultaneously work to support their families. As a result the level of housing improvements in female-headed households were lower compared to those of male-headed households as shown in the analysis of the different case studies. Studies by Walker (2000) in Durban showed the level of consolidation to be similar in both male- and female-headed households. The studies by walker (2000) were carried out within the Durban Metropolitan Region and did not include Pietermaritzburg; the case studies in this study were drawn from both Durban and Pietermaritzburg and this may to some extent account for the differences in the findings.

Women's role in decision-making impacted on the choice and level of services. The influence of women in the choice of infrastructural services in Ezilweleni and Luganda may be attributed to the high levels of community involvement in decision-making and the democratic manner in which decisions in these communities were

taken. The result was a low level of services, which left the residents with an adequate subsidy residual to build starter units consisting of two rooms.

The differences in outcomes of development in Ezilweleni and Luganda compared to Glenwood II and Thembalihle can be attributed to the involvement of the Transitional Local Council. In Ezilweleni and Luganda, the local authority came in as a facilitator in resolving the land dispute at the beginning of the project and at the end of the implementation phase, to take over the maintenance and billing of the infrastructural services. In Glenwood II and Thembalihle, the local authority was a key player in the planning and design of the settlements as well as the implementation. The local authority strongly influenced the decision-making process in these two communities and the outcome of the development in these areas. The low level of the beneficiaries input was evident in the few starter units delivered when compared to areas like Luganda, Ezilweleni and Nthutukoville where beneficiary involvement was strong and a NGO was involved.

In Nthutukoville the outcome of women's role in decision-making was influenced by their position in the household. Women leaders in Nthutukoville abdicated their decision-making role to the men due to the household responsibilities which meant that even though they were present in the committee, their minds were not there. They were anxious that the meetings should end early so that they could get on with their domestic obligations. As leaders, the women had to attend committee meetings and due to the work schedules, the meetings had to be convened in the evenings, but this still clashed with their domestic responsibilities. It may therefore be argued that women's role in decision-making was mediated by their multiple roles as workers, heads of household and community leaders. In seeking to simultanously meet all these obligations, some trade-offs were made, resulting in the acceptance of the decisions taken by the men to save time. The participation of women in decision-making highlights the various factors that impinge on their level of involvement and consequently the extent to which the outcome impacts on them compared to men or male-headed households. The division of labour as indicated before has been the subject of socialist feminists, who advocate the sharing of domestic responsibilities between men and women in the home. A case by case analysis suggests that women's actual involvement in the development committees was impinged upon by the style of

leadership, the autonomy of the development committee from the development agents (local authority or Non-governmental organisation), the pressure of household responsibilities, and their triple role.

While it is argued that culture appears to be a key variable in determining women's participation in decision-making, it is also apparent that notions of gender equality influenced the composition of the decision-making committees as well as the decision-making process. The national discourse on democratic values and notions of gender equality appear to have permeated to the community level as indicated by the presence of women in the decision-making structures. Democratic values appear to be practised within a cultural paradigm of male dominance and women's subordination. In all the case studies, there was equal gender representation in the lower echelons of decision-making illustrated by the position of additional committee members. The national discourse of democracy and equality may appear contradictory to the local cultural notions of gender positions.

Though this study can only comment to a limited extent on the interpersonal and intra-household relationships, it is apparent notions of gender equality have had a minimal impact on the interpersonal relationships at the household level. In view of the constitutional provisions for gender equality the dominance of men in leadership may be understood in terms of the prevailing gender ideology of men's superiority and women's subordination. At the ideological level, women and men in Zulu culture accept that men are the decision-makers in the domestic and public domains, a notion that is confirmed by the existing literature on the gender analysis of leadership in the KwaZulu-Natal province (Budlender et al 1999; Ngcongo, 1993). Although decision-making in Zulu culture is the preserve of the men, the involvement of women in the development committee suggests that Zulu culture is not static; it is dynamic, gradually adopting to change as external and internal pressures are brought to bear upon it.

That women are now represented in decision-making structures at the community level is evidence that the notion of men as the only decision makers is being contested. This raises the question of whether the ideas of gender equality have found room at the household level. The discussion around the role of women in decision

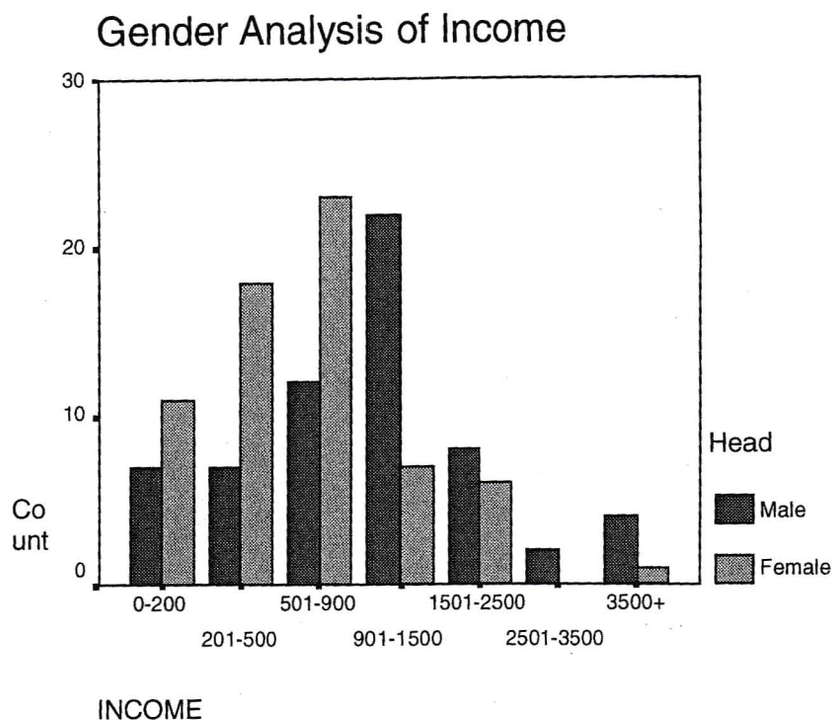
making in Nthutukoville sheds some light. In public the notion of gender equality in decision making is gradually gaining acceptance. Women challenged men's dominance and created space for their participation. At the household level, the men remained the key decision-makers[113] with women leaders attending public meetings and thereafter going home to continue with their domestic responsibilities. This highlights the paradox of the submissive wife at the household level and the woman decision-maker in public. The way both men and women negotiated their positions, redefined and restructured their roles and reconciled these apparently contradictory positions at a community and personal level is not clear.

Whether their voices were heard in decision-making is subject to debate. The most glaring evidence of women's marginalisation occurred in the decisions regarding the choice of infrastructure in Glenwood II where men's preferences dominated. Although the whole community made a huge trade-off in accepting water-borne sewerage and a basic core structure, female-headed households due to their higher level of unemployment (35% compared to 20% among men) and higher incidence of poverty arising from their generally low incomes (48% of women earn less than R500 per month) (Statistics South Africa, 2000) were hardest hit.

In government circles, the consolidation of low-cost subsidy housing has been the subject of heated debates (Mthembi-Mahanyele's speeches in October 2000). While the government provided limited support through the subsidy, other stakeholders, especially finance institutions were not been forthcoming in extending support. Housing finance as an obstacle to accessing adequate shelter affects most of the poor, especially women. The failure of financial institutions to extend housing finance to low income groups was attributed to the lack of assets that could serve as collateral hence the perception that low-income earners were a high credit risk group (Machado, 1985; Mjoli-Mncube, 1998; UNCHS, 1985). In the communities interviewed, the subsidy beneficiaries owned the land on which their housing stood. However they could not use it to access end-user finance as the goal posts had shifted and banks demanded more evidence of creditworthiness in the form of insurance policies.

[113] Focus group discussions (EEzilweleni, Luganda , Nthutukoville, Glenwood II, Thembalihle).

Table 8.3. Income Levels

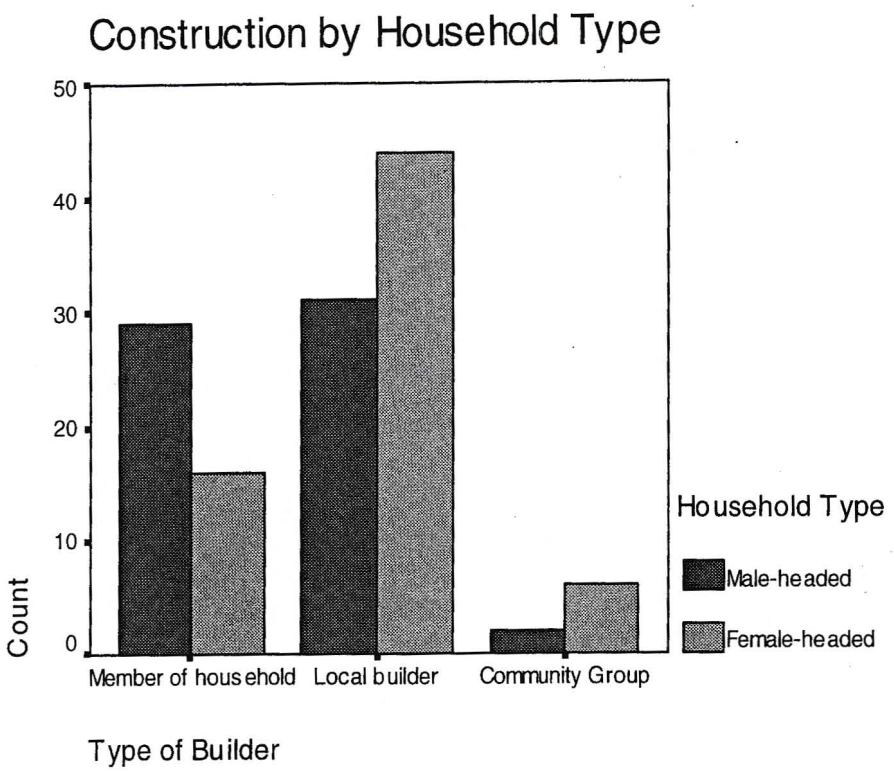


Source: Survey, Catherine Ndinda, 2000.

The individual households were involved in self-built housing with the assistance of a trained builder. About 59% of all the households that employed builders were female-headed. A large proportion of those who used members of the household to build their houses were male-headed households (69%). The findings about the use of hired labour in female-headed households and the availability of household members for construction in male-headed households confirms the assumptions of this study as well as earlier studies on women's access to shelter (Vance, 1985; Machado, 1985; Nimpuno, 1987). The subsidy residual in Glenwood II, Thembalihle and Nthutukoville provided some of the materials but these were inadequate to build a complete starter unit, resulting in the wastage of materials. Given the high level of poverty, unemployment and irregular incomes the appropriate mode of delivery would have been contractor built units with a rudimentary level of services such as water, earth roads, VIP latrines, and electricity (Smit, 1996). Both male- and female-headed households remained in their wattle and daub houses. Whilst in the male-headed

households one spouse could work and the other contribute to sweat equity, the female-headed households could not do the same. The female-headed households had to make hard choices between participating in constructing their houses or working and saving over a long period to build over an indefinite period.

Table 8.4. Construction by Household Type



Source: Survey, Catherine Ndinda, 2000.

Through involvement in the management of the project during delivery both the men and women leaders learnt organisational and management tools. By their involvement in the development Trusts in Ezilweleni Luganda and Nthutukoville both men and women learnt how to manage project funds and to procure contracts as in the case of Nthutukoville. It was through the leadership role of women in the areas sampled that security of tenure was achieved. The management tools learnt are obviously important in the sustained functioning of the development trusts. As the leaders give way to new ones, the skills learnt will be transferred to the new team.

The comparison between Ezilweleni and Nthutukoville raises questions about the factors responsible for women's influential role in decision-making at the community

level. The active involvement of the community in contributing to decisions about the process of delivery appears to be one factor. Another factor appears to be the democratic way in which meetings were conducted and decisions taken to accommodate the interests of the majority in the community. Democratic practice and active involvement of community in decision-making allows women to make a valuable contribution in leadership. Another factor appears to be the family form of women in Ezilweleni where there were fewer female-headed households (38%) than in Nthutukoville where majority (59%) were headed by women.

The position of women in Ezilweleni greatly contrasts with that of women in leadership in South Africa where they hold key decision-making positions as parliamentarians and Ministers. Yet the position of women in the sites surveyed is consistent with the status of women in KwaZulu-Natal which boasts the lowest proportion of women representatives in all the provincial legislatures in South Africa. The explanation for the position of women relative to men was that the women were involved in electing the men into the leadership positions. Feminist theory attempts to understand the subordinate position of women in society from different perspectives. Radical feminists provide a material basis for the confinement of women to the lowest positions in society. On the other hand liberal feminists explicate women's position in terms of inequality of access to opportunities. In this case the liberal feminist position does not sufficiently account for the absence of women in the highest positions within the decision-making structures. Socialist feminists using the dual systems theory, argue that women's relegation to the lower echelons of decision-making may be attributed to patriarchal dominance. This study argues that women's marginal position cannot be attributed to any one single, but various factors as shown in the foregoing analysis.

8.2.2 Implementation

The central role played by women in the provision of infrastructural services is evident. In Luganda and Ezilweleni, they provided labour in the initial upgrading process funded by the Independent Development Trust. In Nthutukoville, Glenwood II and Thembalihle, that were upgraded with the government's subsidy scheme, women actively participated in the provision of core infrastructural services. They were employed in digging the trenches for the water and sewer pipes, laying the pipes

and connecting them and ensuring that the system worked under the supervision of the contractors. As a result of their role in providing infrastructure, women learnt basic skills in plumbing. In the post-implementation phase, they were called upon to repair leaking pipes in Thembalihle and Nthutukoville. In contrast the men were employed in the construction of both the tar and gravel roads. Among the men involved in road construction were those that had been retrenched from formal employment.

Examining women's access to training opportunities related to house construction sheds light on their participation in housing development. When all the areas in this study are combined, women comprised 36% of all those who received training in housing construction, compared to 74% of men trained (Ndinda, 2000). This suggests that the level of women trained while still low appears to have improved in comparison to the national average of women in the construction sector that was put at 6% (CSS, 1998). The trained women built houses from the foundation level up to the roof level. This was particularly evident in the mutual self-help housing project in Nthutukoville where the owners were trained to build their houses from the foundation to the roof. Working alongside the men, women dug the foundations, cast the concrete, laid the bricks and put the roof. The quality of women's work is illustrated by the housing products delivered. Although a good proportion of beneficiaries accessed the subsidy (Table 8.5) it is also evident that some women were unable to build the starter unit.

Table 8.5: Gender analysis of Training in Housing Delivery

Trained	Men	Women	Total
Yes	21	12	33
No	40	55	95
Total	61	67	128

Source: Survey, Catherine Ndinda, 2000.

In the mutual self-help housing, the women built an open-plan kitchen and lounge, two bed-rooms, bathroom and toilet. Open plan kitchens, have the advantage of facilitating the performance of household chores and simultaneously minding the children. The houses where the beneficiaries were directly involved in the

construction were of better quality and larger in size than the others (Plate: 10) where builders were involved.

Significant is the fact that in areas like Glenwood II, the women provided their sweat equity in construction, women reduced the labour costs. Had a higher proportion of women been trained it is likely that the effectiveness and efficiency of delivery would have been enhanced. From the gender analysis of the men and women trained, it is evident that a gap exists in terms of training opportunities for women. Feminist analyses suggest that where women have broken through to male dominated spheres of work and professions, this has always been achieved through some kind of intervention. The findings of this study suggest the same.

8.2.3 Material suppliers

Women through saving schemes (stockvels) were able to produce and distribute blocks for sale. In Glenwood II and Thembalihle about 30 women were involved. In Nthutukoville 17 women were involved in the production of bricks which they used for building their houses. By so doing women provided building materials to the community at an affordable rate, cutting the overheads involved in sourcing the same materials elsewhere. The condition that beneficiaries had to procure their materials from licensed suppliers, which resulted in a bias against informal suppliers, points to the power of donors over development outcomes.

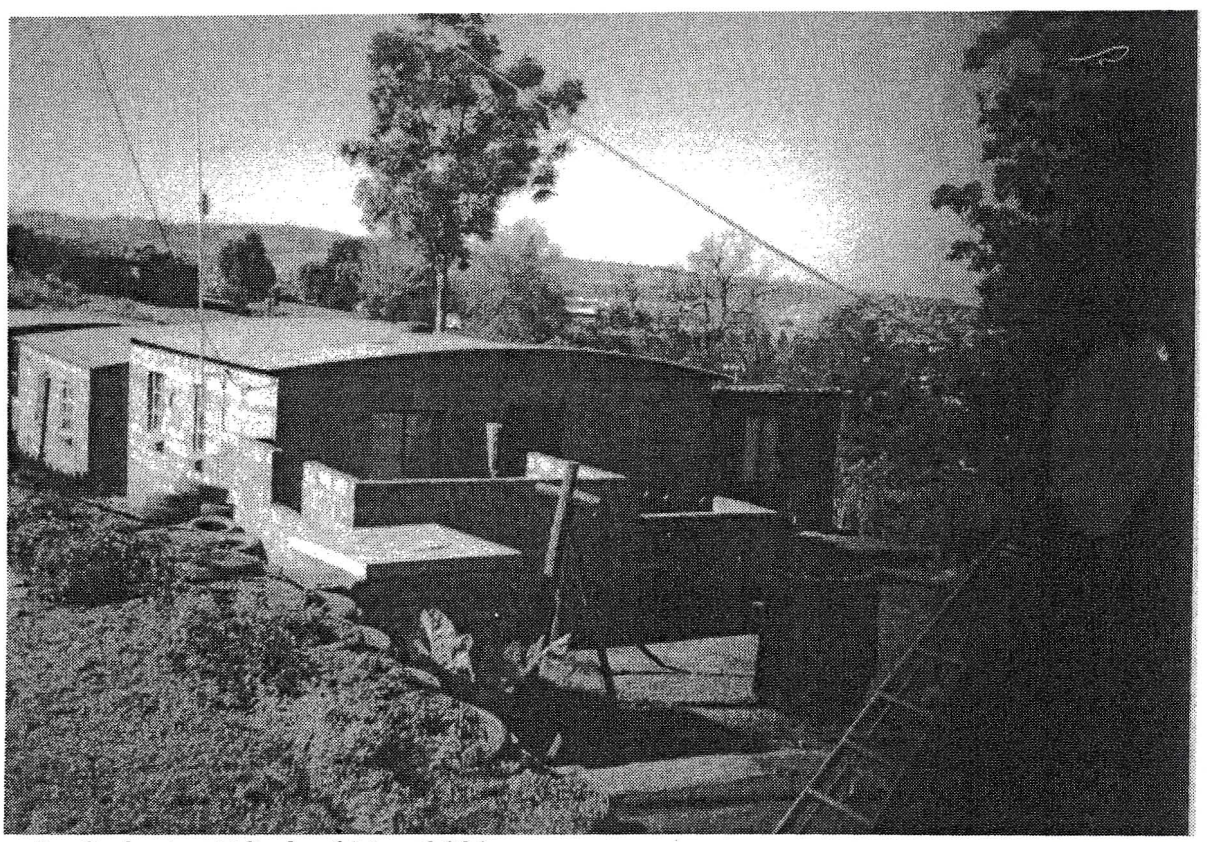
However, women's role was not recognised through support by the local authorities nor the Provincial Housing Board. Instead, tenders were awarded to the formal material suppliers to supply the bricks in Glenwood II and Thembalihle. In the areas sampled, 96% of the residents purchased their building materials from formal suppliers and a mere 4% from the local women's groups. As the case studies indicate, certain hardware stores were selected to supply the communities with the building materials.

8.2.4 Social Amenities

Both men and women were involved in the provision of social amenities through the construction of the multi-purpose community hall that was also used as a creche. Women were trained in brick-laying and it was in the construction of the hall that they

applied their skills due to the labour that was required. Both men and women that were not trained also participated in providing unskilled labour and in the process acquired skills such as plastering and painting. The residents in Ezilweleni and Luganda were motivated to be involved because they saw this as a contribution to meeting the schooling needs of their children. In Nthutukoville women laid the infrastructural facilities and participated in providing the unskilled labour. Both untrained men and women were involved in plastering painting the community hall. In Ezilweleni and Luganda the roads had been done in the initial upgrading stages when basic core services were provided.

Plate 14: Mutual Self-Help Houses



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Thus there was little involvement in laying down infrastructure in both Ezilweleni and Luganda, which were in the consolidation stages when compared to other areas sampled in this study that were at the initial stages of upgrading. In both Glenwood II and Thembalihle, the Transitional Local Council sub-contracted the work of putting in the infrastructure. The role of the men in Thembalihle was to build the toilets whereas both men and women were involved in digging the water and sewer trenches as well as in connecting the pipes.

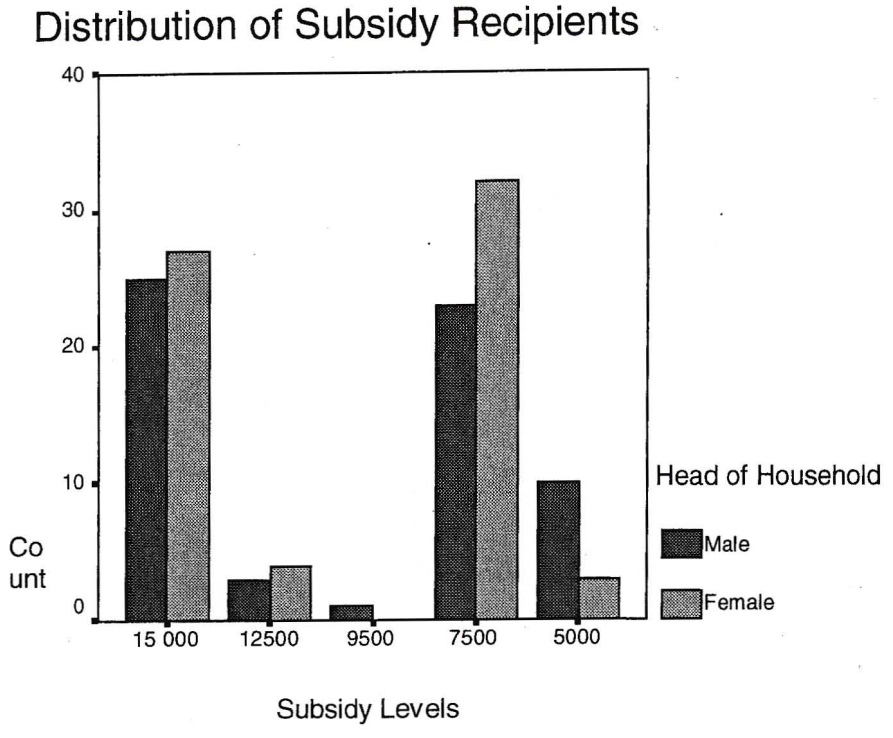
Women's role in providing utilities was circumscribed by the settlement planning which meant that where open spaces were allocated, the community planned what facilities best served their interests. In Glenwood II and Thembalihle where the Transitional Local Council was the developer, no social amenities were provided. In contrast, where the communities were actively involved in planning, facilities such as multi-purpose halls, post-boxes, and telephone booths were provided. These areas where some social amenities were provided (Ezilweleni, Luganda and Nthutukoville) showed a high level of women's involvement in the planning and implementation phases unlike the areas where the communities played a minimal role (Thembalihle and Glenwood II). In Thembalihle like in Glenwood II there were no public utilities such as schools, healthcare centres and creches. Residents had to walk for more than 2 km to get to the nearest school.

8.2.5 Post-implementation Activities

This study conceives the post-implementation phase in terms of small medium and micro-enterprises arising from the construction of formal housing. The participation of women in home-based enterprises points to the use of infrastructural facilities to produce and market goods. It appears that the most beneficial aspect of involvement in shelter delivery was in acquiring the site and services. About 38% of all those interviewed were involved in income-generating activities in their subsidy housing, and of these women comprised the majority (57%). In the communities studied, activities in the informal sector included telephone businesses, dress-making, food processing, sheebens, salons tack shops and subletting. Men's economic activities

arising from investment in housing included operating Sheebens and tuckshops, welding, plumbing and house repairs.

Table 8.6: Distribution of Subsidy Recipients.



Source: Survey, Catherine Ndinda, 2000

By their income-generating activities in the new housing, women provided affordable goods and services to the community, thereby cutting the costs of transport and time that would be spent sourcing these from city centres. In essence women's role in housing contributed to the decentralization of business from the main urban centres to the peripheral low-income residential areas. This study argues that women in their own way redefined urban planning through their mixed land use patterns, an issue that has been raised in literature for over a decade (Little, 1994), and one that is beginning to influence policy in South Africa. Through subletting both male- and female-headed households, particularly in Ezilweleni were able to tap into the available housing market and to play a role as providers of affordable housing. Sub-letting is not comprehensively discussed in this study, but is considered as one of the multiplier effects of government investment in low cost housing, it was seen as a source of income.

Women's activities in income-generation are not new and relate to their roles in the household and the market. These are activities that women have always done; the difference is that now they have diversified their food processing activities to include baking biscuits and cakes, and increased their efficiency due to the provision of electricity. Whereas women used manual sewing machines when there was no electricity now they use electric machines. The example of Luganda shows that women's activities in micro-enterprises are largely influenced by access to initial capital and infrastructural services such as water and electricity. They did market gardening in groups of between 5 and 20 in the open spaces next to their houses, growing food crops such as carrots, spinach, tomatoes, lettuce, onions and a variety of other crops that do not take up a lot of space. Urban agriculture has multiple benefits in that it reduces household expenditure on food while contributing to better health through the availability of fresh vegetables. In Glenwood II women were involved in poultry keeping for sale as well as family consumption. The role of women in housing delivery had multiplier effects reaching beyond the delivery phase and consolidation taking on new meanings of not only adding mortar and brick but also the creation of environmentally sustainable urban landscapes.

Although infrastructure and capital are necessary, they are not sufficient in boosting women's efforts. Penetrating the local market was a challenge. In Luganda, it entailed seeking permission from the local school head to supply the pupils. And changing the attitude that local or informal sector products were sub-standard by producing a replica of the school uniform supplied by distributors in town. The role of women in supplying school uniforms points to the dynamics involved in securing tenders at a community level and how women negotiated, learned the processes involved and co-opted these to secure the supply tender.

The availability of improved infrastructure led to the redefinition of marketing strategies by micro-entrepreneurs. The existence of what men in Ezilweleni referred to as 'cash and carry' shebeens[114] is a result of the availability of electricity in the homes led to investment in refrigerators for stocking beer. Individuals were interested

[114] Township Bars

in distributing beer, they were reluctant to transform their premises into sheebens. This form of distribution transformed the consumption of beer from being a group activity to an individual activity carried out within one's own premises. The rise of new business processes and systems is also restructuring social relations. People can choose whether to be involved in social drinking or to individualise it. The extent to which participation in the income-generating activities has restructured social relations in the new settlements is in no way definitive and presents an avenue for further research. In all the communities participants were involved in subletting some of their rooms. However some felt that the space was insufficient to accommodate all the household members. The level of subletting depended on the family form and size.

8.3 Empowerment

8.3.1 Political Empowerment

As leaders women gained various skills for example strategic planning and community mobilisation skills. Women were on the forefront in fighting eviction from the land in all the communities interviewed in this study. In Ezilweleni and Luganda they were part of the negotiations on the land tenure issue. Women organised the mass meetings to gather the views of the community about their demands to the landlords and the local authority. The leaders were part of the structures that organised meetings to provide feedback on the deliberations about the land. All this points to the active role played by women in the leadership of their communities through the process of organising meetings and protests; they acquired skills in community mobilisation and strategising as well as communication and organisational skills.

After winning the right to land tenure women took up leadership positions in the community where they were involved directly in project planning, design and implementation. Together with the development facilitators, BESG, women in Luganda and Ezilweleni were involved in appointing the surveyors and contractors in the community. Those in leadership together with the men negotiated for funding from the Independent Development Trust which resulted in the upgrading of their areas (Luganda and Ezilweleni). From examining their involvement in the whole

process it becomes evident that women played a central role in the leadership of the community. In Ezilweleni and Luganda where a group consolidation subsidy was made, women got training in understanding the new subsidy guidelines and in making the application. The training enabled them to assist other residents in filling in the subsidy application forms appropriately.

Through their participation in leadership, women gained skills in community mobilisation, negotiation, administration interpersonal skills, public speaking, and to a large extent project management because they were involved in the whole process of procuring the subsidy vouchers for the community from the Provincial Housing Development Board, dealing with the material suppliers. The women holding the position of treasurer learnt basic skills in book-keeping, and financial management. The skills gained during the delivery process were useful in the post-implementation phase as the communities strategised on how to improve their transformed environments. In Nthutukoville this led to a partnership between the local authority, the community and Built Environment Support Group in the community based maintenance project. Women's role in the housing process led to the political leadership which is demonstrated by their involvement in the leadership structures of the community. Whether this translates into greater political leadership at a regional level is not clear, but it cannot be ruled out. The findings of this study point to issues such as age, class and marital status, among others as influencing the participation of women in governance either at a local or national level. What is clear is that women would like to play a greater role in governance but various constraints stand in their way. This study argues that for women to be involved in issues of governance, support at the institutional and domestic level is required.

The politicisation of housing gave communities the attitude that housing was about the top structure, therefore despite having legal title to the site and services such as water and electricity, residents perceived that they had not been empowered; they were still in the wattle and daub houses as before. In their words, *"nothing has changed"*. The only difference was that the subsidy residual had provided them with treated poles which lasted longer than the untreated ones which they used before accessing the subsidy. Using the subsidy residual, residents had bought and installed windows into their wattle and daub houses and also cemented their floors to prevent

water from seeping through during the summer rains. Despite the perception, that they had not been empowered women admitted an improvement in their living conditions. As stated before both the men and women did not understand that the subsidy was not meant to provide a complete housing unit but was a grant to assist them work towards improving their housing conditions.

8.3.2 Social Empowerment

It is evident that to a certain extent, women have been empowered by their participation in housing delivery. However it is also clear that there were certain obstacles to their empowerment. For instance, in the case of Luganda and Ezilweleni, the whole community was united in the fight for security of land tenure, in providing infrastructure and utility services and in building the first few houses. However, after these houses were built, conflict arose. As the men participants indicated, *"people don't have the same minds"*, implying that people have divergent views. The lack of agreement on how the community would proceed in housing construction led to the break-down of the working groups. This situation was compounded by the assumption of an existing cohesive community particularly in Luganda. Selfishness on the part of the participants was also a factor in fanning the conflict. Residents began to engage individual builders to build their houses. Thus collective empowerment, encapsulated in the *"power with"* was only achieved to the extent of services delivery.

The reasons advanced for the breakdown of social cohesion focus on differences in opinion, but the notion of housing as product-driven as opposed to process-driven is strongly entrenched in the housing policy itself and in community organisation as seen in the cases of Luganda and Ezilweleni. The idea of housing as product-driven derives from the motives of community participation which can either be a means of achieving a specific goal or an end in itself. In product-driven community participation, housing is the ultimate goal. Where community participation is process-driven, the empowerment and capacity building are the central. The motive of beneficiary involvement in the areas studied (Luganda & Ezilweleni) was to build houses. When their houses were completed, the members saw no need to continue participating in construction because their individual goals had been achieved. Such cases point to issues of social conflict and the 'projectisation' of development by the beneficiaries whose sole motive for involvement in the project was to secure land

tenure and housing. The idea of conflict raises questions on how the issues were resolved. The residents reached a consensus that using contractors would hasten the process of delivery. Housing was conceived purely in terms of the product rather than the process. Participation was seen as a slow process the by residents who were anxious to get block houses. This was not just a weakness of individual households but was something reflected in the national housing policy, which from its inception made it clear that its goal was the delivery of one million housing opportunties within the first five years (Department of Housing, 1997). Where housing development has been process-driven as in the case of the FUNDSAL project in El Salvador (Hamdi, 1995), issues such as community participation and empowerment were emphasised. However, the overriding concern in policy as well as implementation is the number of housing opportunities delivered within a specific time frame. From the statement of policy, the motive of community participation was efficiency and effectiveness. The primary objective in training was getting houses on the ground to the neglect of empowerment issues among women. The statistics on the proportion of men to women trained appear to reflect the same notion of effectiveness and efficiency at any cost. Women were drawn to provide of core services was because it was deemed to be cost effective and efficient in terms of meeting the delivery targets in Nthutukoville, Glenwood II and Thembalihle.

Although women provided labour in the implementation few acquired the skills necessary for the maintenance of housing and entry into the housing construction labour market after the delivery phase. Some may have acquired skills in plumbing but many more did not because they did the work for the money and in order to have access to services. This section takes us back to the initial question of whether women's empowerment will last beyond the delivery phase. The foregoing analysis clearly illustrates the point. Subsidy beneficiaries and women in particular may have gained title to serviced sites but the acquisition of skills was low and is unlikely to last beyond the delivery phase. This was already evident among women, who though trained in construction preferred to go back to their informal trading activities.

In the housing projects surveyed in this study, the notion of empowerment in terms of changing the existing unequal power relations in the domestic and public sphere is evident in the discussion of the research. Women are subordinate to men in the

household and in the public sphere. Due to the division of labour in the household that assigns them all the household responsibilities, unlike their male counterparts that are free from such work, women failed to participate in community meetings. The low level of women's participation in committee meetings due to the pressure of work suggests that while women may have accomplished their goal of attaining housing which is a resource, the power dynamics in the home and in the community remain intact. Their participation did not move beyond delivery to awareness of their position in relation to men in the household and in the society as a whole, as discussed in the empowerment approach.

Improved shelter led to an improved quality of life. Women no longer have to live in apprehension of their children getting sick from the exposure associated with living in shacks. Due to the increased space per household the probability of contagious diseases associated with overcrowding and unhealthy living conditions such as pneumonia and TB has been reduced. Healthy living conditions as discussed in chapter 4 contribute to increased work output and productivity in the workforce. While these multiplier effects were not obvious to the researcher, the appreciation of space was reflected by the improvements that subsidy beneficiaries made in their homes and communities. According to Lilia Abron[115], the space that each human being requires to live decently is 10m² per person. The size of the new houses was about 30m². More space per person leads to reduced tension often associated with inadequate space and overcrowding, reducing the likelihood of domestic violence against women.

The lack of awareness about their subordinate position in relation to men may be attributed to the fact that participation was taken as a means not an end. While women built houses, the power dynamics remained the same and they did not attain relational power. In relation to men, women remained subordinate hence the pressure to agree with decisions taken even when they were detrimental in the long-term to the majority of women. Instead of reassigning roles within the household (as was the case among

[115]Dr. Lilia Abron, an environmental engineer, is the president of Peer Africa, the construction company that designed the Eco houses in Kutlwanong, that have received the presidential award for their energy efficiency. The note on the amount of space required per person is derived from a lecture given in 1998, during the training of energy advisors, held in Kutlwanong.

the women in Oaxaca in Mexico) (Zapata, 1999), in order to have more time for participating in committee meetings, women simply went along with the decisions taken in the bid to save them time to go home and accomplish their domestic responsibilities. In the San Judas project in Managua, Nicaragua, women's participation in the housing delivery process not only provided them with housing but also helped change the power dynamics between men and women in the home and in the public sphere. The San Judas women challenged their subordination in the housing construction process and went ahead to break the social stereotypes of submissiveness and docility when conflict arose. In the San Judas project women challenged their husband's power in public and in that way helped to change the power dynamics within the household and the public sphere and gained respect of their male colleagues. In the areas studied, this did not happen The evidence of empowerment was strongest in the acquisition of housing and in the post-implementation phase that arise from women's activities carried out in the home.

8.3.4 Economic Empowerment

Economic empowerment includes women taking control of resources. In the areas studied women were empowered by their control over housing resources. They are now owners of immovable property unlike before when they used to rent. As expressed by a woman in Luganda, *"In the old government, we had township houses for rent...I've got my own house now"*. Women in Nthutukoville put the scenario more clearly by stating they were single parents and legal owners of serviced sites unlike before when they were considered land invaders and shack dwellers. Unlike in the past when single women did not have access to housing, women now own serviced sites and houses. Home-ownership represents economic control and stability in their lives. Ownership to the women in Nthutukoville, Glenwood II and Thembalihle represents security from political violence, the space to think and be creative, and an improved quality of life as expressed by the women of Luganda. Empowerment through the control over resources represents more than just having a roof over one's head. It represents new opportunities and access to greater resources such as credit to build housing incrementally. The provision of housing is empowering because of the opportunities that arise from land ownership. Women can now engage in property development, become players in the housing market at their own discretion. Some

women were already sub-letting, having control over tenants unlike before when they were subordinate as tenants themselves. This suggests that women have been empowered in more ways just by having housing than before when they may have had the jobs and income but no stability in their lives because they lacked security of tenure. Home-ownership changed economic power from being a preserve of men to include women. It signifies the start of a process towards achieving gender equality in the control of material resources in South Africa. However the process needs to be strengthened by providing the support that women need in order to consolidate their housing.

Provision of housing infrastructure led to the greater efficiency in income generating activities such as food processing and dress-making. Unlike before, women do not have to spend a lot of time sourcing water and fuel because these have been accessed through the subsidy. The infrastructure also led to greater opportunities where women used their new housing to provide essential services. The communities are now assured of linking up with other towns and communities, through the road and telecommunication network. Housing provision led to community empowerment as well as the economic empowerment of women through their micro-enterprises.

The growth in informal sector production and distribution among women as well as men is also related to the implementation of neo-liberal economic policies that have led to right-sizing and rationalisation of the formal sector. To improve efficiency and international competitiveness firms have had to modernise their technology, adopt new production techniques that are more efficient and effective leading to the downsizing of labour and the consequent job losses. Those retrenched have had to find new ways of coping and housing provision has in this regard come in handy. Improved housing led to the growth of informal sector activities among women as well as men. However the activities that were more intense among women who use housing space as a production base for goods and services sold in the informal sector.

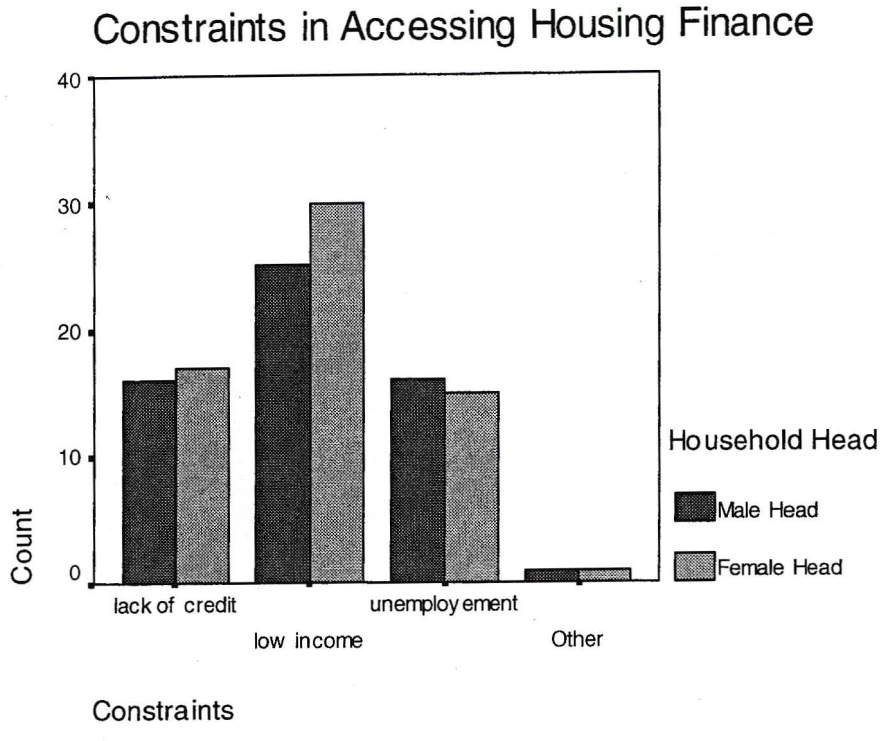
The ownership of a serviced site may only change the conditions but does not lead to empowerment if the beneficiaries are cash-strapped and cannot afford to incrementally improve on the core services provided through the subsidy. In fact it may be cheaper for such groups to participate in rent-to-own type of housing schemes.

This is especially so for female-headed households who prefer to pay small amounts of rent over a long time but not the capital costs involved in housing construction. A comparison of the research findings and literature surveyed suggests that conventional self-help approaches do not sufficiently address the housing problems of female-headed households. This brings the project back to Chapter 1 that questioned whether women had been able to make substantial improvements to their housing in view of their weak economic position.

The findings in this study provide different scenarios. Out of all the women interviewed in this study, 43% had made housing improvements to the initial starter structure. About 43% of male-headed and 48% of female-headed households cited low income as the main constraint to making improvements to their starter housing. This finding was strongly supported by the occupation categories which suggested that 33% of women were concentrated in the informal sector (compared to only 15% of the men), a finding that was also confirmed by the focus group discussions, while low income was the main constraint to accessing housing finance among women, lack of access to credit was mentioned as the key constraint among the men. The findings on access to housing finance among subsidy recipients confirm the literature survey on the obstacles that women face in accessing housing finance in South Africa and internationally. While the literature survey on South Africa survey on South Africa provides data on income levels and occupational categories from which analysts are left to deduce the position of women in accessing housing finance, this study provides statistical data on the obstacles to accessing finance for home improvements, which is also complimented by qualitative responses from the subsidy beneficiaries regarding their position.

Where sweat equity is required, most of the female-headed households cannot participate for often their dependants are either too young or too old to contribute in the building process. The women alone cannot provide sweat equity because of their income needs which require them to work and earn a living for their households. While engaging contractors may be seen as a viable option for such households, end-user finance is often the problem; when they access it, the amounts are inadequate to provide a complete housing unit. This puts female-headed households in debt, servicing small loans whose benefits are minimal because of the incomplete housing.

Table 8.7: Constraints in Accessing Housing Finance



Source: Survey, Catherine Ndinda, 2000

It may take a number of years to access another small loan, by which time the price of building materials would have increased and the process of engaging in incremental housing become a liability to the women, with the completion of their houses remaining a far-fetched dream than reality.

Often the poor have ended up selling their serviced sites for less than the servicing cost as was already happening in some of the sites sampled. In areas sampled in this study, the poor and particularly female-headed households do not see the possibility of ever improving their housing conditions without further assistance, hence the recommendation from Thembalihle that the government should build them houses. In Luganda, the serviced sites were being sold for about R6000, in Ezilweleni, for 10,000 and in the poorer Glenwood II the subsidy beneficiaries sold the serviced sites for R4000. The selling price was much less than the total initial cost of purchasing and servicing the site.

The assumption in the housing policy that all households are able to participate in incremental housing ignores the position of women and the heterogeneity among female-headed households. Women in general are disadvantaged but differences exist in terms of their access to end-user finance for housing consolidation. The literature review suggests that female-headed households in the Dandora project in Nairobi, Kenya opted for the complete housing units (Nimpuno-Parente, 1987). In the San Judas project in Managua, Nicaragua, women had problems participating in incremental housing because of their household responsibilities and the lack of finances to compensate for their absence in the collective construction of houses. Those who had no male relatives stood most disadvantaged, being able to work in the housing project irregularly. Their problems were compounded by the men builders who, using the power of their skills, threatened pulling out of the project if their demands for housing were not going to be met first. These examples illustrate the complexity of issues that confront female-headed households and the very poor households face in accessing adequate housing. Postructuralists concede that the diversity among women should not be an excuse to obscure the commonalities among women. This is particularly so when it comes to meeting basic needs such as housing, where access means the survival of an entire family.

In the typology of housing delivery systems, Smit (1996) suggests that for the very poor households with intermittent incomes and irregular employment, complete housing units with basic core services to ensure health and safety requirements are the appropriate mechanism for housing delivery. This study agrees with Smit (1996) to the extent of identifying an appropriate housing delivery system for the very poor. However, the typology is gender-blind and does not take cognisance of the unique position of women in general and female-headed households in particular. This study argues that while female-headed households may be included in the category of the irregularly employed, even the employed in low-income occupations may prefer the complete housing units due to the work demands and household responsibilities, that make other types delivery systems inappropriate. The other type of housing would be social housing through the institutional subsidy, whose purchase can be done over a long period of time.

8.4 Multi-relational Linkages Approach

The discussion on women's participation and the extent of empowerment points to the indicators of empowerment in shelter development. These are decision-making, training, construction, involvement in the building materials supply sector, provision of social utilities and post-implementation activities. Decision-making as already shown impacts on the choice and level of services and final outcome in housing development. Participation in the building materials sector provides income and creates employment in the project where housing delivery is initiated leading to local economic development. At the implementation level, the involvement of beneficiaries imparts skills and creates employment leading to a greater level of consolidation in the community. The involvement in the provision of community utilities such as multi-purpose halls and childcare centres by the project beneficiaries imparts a sense of ownership and cuts down costs of accessing these facilities outside the community and creates employment for day-care workers. Post-implementation activities such as garbage collection, soil conservation, re-afforestation enhance the quality of the environment. Income-generating activities create employment and provide a source of livelihood among the end-users. The findings from this study show that women's participation at these different levels constitutes their empowerment. The indicators are illustrated in a framework, which this study refers to as the multi-relational linkages approach.

The multi-relational view of participation is conceptualised as consisting of project planning and implementation as well as the related linkages in shelter development. Such conceptualisation highlights the possible levels of beneficiary involvement in shelter development and how these determine the level of empowerment. Participation is at different levels and all relate to the delivery of housing. First there is the decision-making level which impacts on the choice of housing and the level of infrastructural services. The actual construction process relates to the supply of materials and the use of labour either through sweat equity to reduce costs or through employment. The building materials sector which provides the materials, creates employment and leads to local economic development.

The implementation phase comprises actual construction which generates numerous jobs for both the skilled and unskilled labour force. Skills can either be acquired through on-the-job training, while some require specialised training for instance in contracting, brick-laying, plastering, painting and roofing. In this study the participation of men and women in construction was determined by their level of training, which meant that some households saved on labour costs (mainly male-headed) resulting in bigger and better quality housing. Majority of female-headed households had to rely on hired labour. Delivery systems include upgrading, green fields development, in-situ upgrading, roll-overs and so on.

Post-implementation activities can be distinguished into two: those that relate to economic activities arising from the delivery of housing such as the small medium and micro-enterprises operated from the home and those aimed at community improvement such as gardening, urban greening and waste removal. Empowerment of women and men is determined by the degree of involvement in each level. For social categories such as women to be empowered, there is need to be involved in each level.

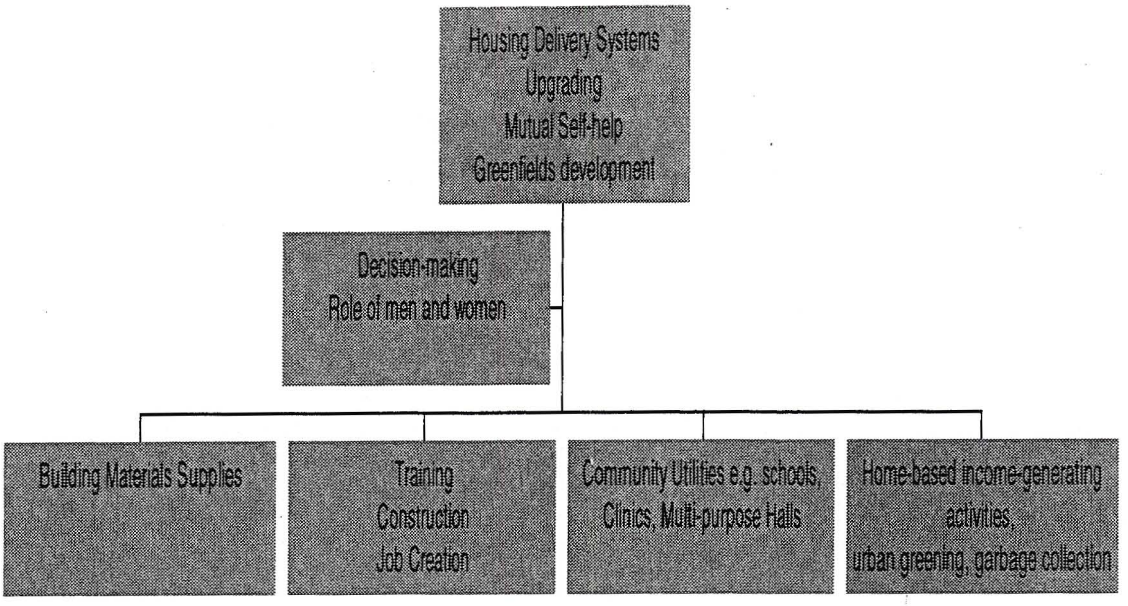
While the project model explains participation in terms of project efficiency and effectiveness the multi-relational linkages approach moves further to examine the processes involved in creating the living environment and suggests that shelter delivery is not just a once-off project with a clearly defined period of implementation but a process of ongoing construction, reconstruction, design and redesigning of household and community space as shown in the example of soil conservation, reafforestation, poultry keeping, kitchen gardening and the organisation of garbage collection in the different areas sampled.

The multi-relational model succeeds in drawing on the spontaneous actions that arise from beneficiary roles in the implementation phase. As subsidy residents implement and continue to create liveable environments they are able to address aspects that may not have been included in the original planning and design of the project for example urban greening. The model points to the factors that contribute to the differences in the levels of participation in the post-delivery phase. The small population in Nthutukoville appears to have led to a sense of community where everyone knew the other unlike in Thembalihle and Glenwood II where the people were settled from

different areas. Whereas in Nthutukoville participation went beyond the delivery phase, in Luganda and Ezilweleni, participation as a group lasted as long as there was need to secure land tenure.

Fig. 8.4 Multi-relational Linkages Approach

Fig. 6. Multi-relational Linkages Approach to Women's Participation in Housing Delivery



8.5 Summary

The foregoing analysis suggests that women's role in shelter development is influenced by various factors in the different levels. In decision-making the role of women determines the housing choice and level of infrastructure. The role of women in this appears to be greatly influenced by the type of community leadership (democratic or not), the implementing agency (government or non-governmental organisation) and the level at which the beneficiaries are in control of the decision-making process.

Differences within the same region emerge; while the reasons for the differences are evident, others are not. The reasons point to the way the settlements were established, either as invasions or as deriving from municipal council plans. Differences between the areas appear to point to the level of upgrading that was required. Areas that were initially sites and services such as Luganda and Ezilweleni and which required the

consolidation subsidy appear to have achieved a higher success rate in delivering housing as most beneficiaries accessed a two-roomed house. On the other hand, communities that were starting off with servicing the settlement with infrastructure ended up spending a huge proportion of their subsidy, leaving a low residual for the top-structure. Cases of households that had not added any value to the core services were common in 3 areas (Nthutukoville, Glenwood II and Thembalihle).

Where communities were involved in planning the settlements, public utilities such as creches were provided and where the community was not involved, these services were left out by the local authority planners. In each of the phases of development, women were involved in varying degrees with construction being one area where their involvement was low in the different areas studied. The reasons for the low involvement of women point to a male bias in training and the community attitudes about the appropriate role for a woman in society. These attitudes discouraged women's participation in building. The few that were trained reverted back to the household responsibilities of caring and nurturing. Despite not being trained in construction, women turned up in large numbers in the building of creches and multi-purpose halls in the community. The reasons behind their interest even when it was clear that they did not have the skills, points to their perception that they were doing the work for the benefit of their children. Despite the lack of training women acquired skills such as plastering, mixing the concrete and painting on the job. This finding suggests that had women been trained they would have played a greater role.

The role of women was greatest in areas where they had control; these were in their own houses and sites in which they unleashed their creative energies and began various activities relating to income-generation as well as community environmental improvements. This suggests that their role in creating liveable environments did not end with the housing product but it led to activities that contribute to improved living conditions and sustainable housing environments. The findings also suggest that while the subsidy level may be insufficient, more is that's required to consolidate the core. Beneficiaries need creativity and vision to create their desired type of housing and neighbourhoods. The issues arising from the analysis hold useful lessons for policy which are raised in the last chapter on policy implications and conclusion.

Chapter 9

9 Policy Implications and Conclusion

9.1 Introduction

The Previous chapter discussed the findings of the field research and emerged with a framework for understanding women's role in shelter delivery and their empowerment. This chapter revisits the initial aims and objectives of the study and examines whether or not these were achieved. This Chapter draws out the issues arising from the literature review and the field work, examines the implications and policy recommendations. The final section concludes by recapping the debates, issues and possible way forward.

9.1. 2 Role of women in housing delivery

This study has shown that women were involved in all the different aspects of shelter development. However, there were variations between the different areas sampled. Women played a central role in accessing land tenure. They fought, were evicted and negotiated with the local authorities and landlords to secure title to the land. After securing land, they were involved in the development planning of their settlements. They served in various capacities but out of all the 5 communities studied, no woman held the top leadership position, that of chairperson of the development committee. This indicates that although woman advanced into leadership positions through their own effort, breaking through the 'glass ceiling' to the top leadership positions remained problematic. Only in Thembalihle did a woman come close to holding the highest decision-making position as the vice-chairperson. A combination of factors, that include gendered cultural practices and the gender division of labour, were responsible for the low level of women's involvement in decision-making.

Their participation in leadership led to their ownership of serviced sites, and in some areas, two-roomed starter units. They became property owners for the first time in their lives. The retention of ownership of these properties will depend on their ability to service the monthly and yearly rates to the authorities, otherwise they may lose this ownership. Where residents were unable to pay their rates they were selling their serviced sites between R6 000 and R10,000. The unemployed were involved in

various micro-enterprises, a sign that those who acquired shelter through the subsidy scheme were likely retain ownership of the properties if they were consistent in paying their rates.

Women played a central role in the settlement planning from the struggle to secure tenure to the implementation stage where their participation in decision-making had an impact on the choice of infrastructure and services. Women's involvement was gendered and circumscribed by the Zulu gendered cultural practices as well as the division of labour in the public and private spheres. The role of women in decision-making influenced housing choice, infrastructure and outcome of the projects. High levels of participation in two out of the five areas studied (Ezilweleni and Luganda), led to the provision of rudimentary services to secure basic health and safety. As a result, the subsidy residual was sufficient to build two-roomed starter units of 30m². In three out of the five case studies (Nthutukoville, Glenwood II and Thembalihle), the low participation of women in choosing the level of infrastructure led to the provision of a high level of services which cost more to provide and maintain. It also resulted in a low subsidy residual for the starter unit. There were more wattle and daub structures than block structures in Glenwood II and Thembalihle. Nthutukoville had a mix of housing types: wattle and daub, contractor built houses and mutual self-help housing. In Thembalihle where the Transitional Local Council played a central role in decision-making, the committees did not have much say in the choice of infrastructure. While building materials in Glenwood II were left to waste in the rain, residents in Thembalihle used the limited materials to build the starter unit, to plaster their old wattle and daub houses. This improvement to the wattle houses strengthened them against erosion during the rainy season and the cemented floors made the work of cleaning them easier. It is therefore indisputable that although the residents did not build the starter units, their quality of life improved with the provision of water, lighting and the improvements to their houses.

Women have made significant progress through their representation in the decision-making structures of their communities, but their continued involvement appears to be influenced by the gender division of labour, the role of local authorities as opposed to non-governmental organisations in the housing projects, the presence or absence of democratic leadership and patriarchy. Where leadership roles conflicted with

household responsibilities, women made trade-offs. Women leaders did not debate issues in order to shorten the time spent in meetings. As leaders, both men and women learnt lessons and skills which were employed in the post-implementation phase of delivery. These includeded project planning, budgeting and implementation. As a result one community (Nthutukoville) secured a contract from the Transitional Local Council for garbage collection. The skills gained in community leadership were employed in the management of the community.

In three out of the five communities, women used their savings to manufacture cement bricks for sale to the community. In three areas, Glenwood II, Nthutukoville and Thembalihle, women played a key role in brick-making but could not benefit from the sales due to the dominance of formal material suppliers who, in the case of Glenwood II and Thembalihle, got a contract from the local authority. Women learnt the obstacles in the way of their business as the local informal sector material suppliers. Whereas the skills in brick-making will remain in the community and be useful in future, the competition posed by the formal sector material suppliers who had a foothold in all the areas meant that the financial benefits accruing from the delivery process remained in the formal sector, White/ indian-owned and located in the central business districts. Although the communities may have accessed shelter (Glenwood II and Nthutukoville), the areas remained economically marginalised without prospects of job creation. The low circulation of subsidy funds in the communities where housing development was taking place meant that little local economic development occurred in these marginalised communities. Lack of economic opportunities may lead to out-migration of residents in the search of better employment opportunities. However concerted efforts to make these areas economically viable through awarding building material supply contracts may lead to growth in the long-term. Although they lost the opportunity to tap into the income multiplier from the sale of building materials, women were also involved in home-based other income-generating activities either on an individual or collective basis as discussed later in this section.

During implementation, women played a central role in providing infrastructure; they dug the trenches for water and sewerage pipes, connected the pipes and ensured that water flowed through. In the process they gained skills that were employed in the

post-implementation phase as is illustrated by the fact that some of the women in 3 areas (Glenwood II, Nthutukoville, and Thembalihle) were being called upon to repair leaking pipes. In the actual construction, women received training in plumbing, brick-laying, plastering, mixing concrete and paining. Of those trained in the areas studied, 36% were women. The low involvement of women in the skilled trades did not result in their entry into the construction sector in the post-delivery phase. Those who received training abandoned the skills and reverted back to their traditional roles as care-givers, after implementation. This raises the question of sustainability of training women in construction trades and about the continued participation in incremental housing if those trained are so few and tend to abandon the trades after the implementation phase. The reasons provided for this situation mainly were related to their reproductive roles.

Where the provision of public utilities was included in the planning of the settlements (Nthutukoville, Luganda and Ezilweleni) women were involved in the provision of these services (such as creches and multi-purpose) in various capacities. However, in two communities (Glenwood II and Thembalihle) there were no services included in the original design of the settlements. Those that had been trained in construction played a central role in building the multi-purpose halls in these areas. The rest that had not been trained provided labour, clearing the area for construction, digging the foundation, mixing the concrete under the instruction of the builders, plastering and painting. Through participating as unskilled workers, women gained skills in plastering, painting and mixing concrete. They learnt skills on the job although they were not provided with any formal training, an aspect that points to capacity building through participation and empowerment through being equipped with these trades.

Income-generating activities were carried out on both individual and group levels. About 38% of all those interviewed in the household questionnaires were involved income-generating activities. Of these, about 57% were women and the remaining 43% were men. Income generating activities were also carried out in groups. There were gardening, baking and sewing groups. In Ezilweleni income-generation was mainly done on an individual basis with women operating various types of enterprises from their homes ranging from subletting, hairsalons, tuckshops, sheebens and telephone bureaus. Whereas the income-generating activities in Ezilweleni,

Nthutukoville and Luganda involved various enterprises, self-employment in Glenwood II Nthutukoville and Thembalihle also involved providing services such as cleaning, laundry, child-care, seasonal work on the farms and gardening in the suburbs. Income-generation in Nthutukoville area took all the different forms (home-based enterprises, home-based production, and services provision) in Nthutukoville. Those that were hawkers of manufactured goods used their houses the store their merchandise. While the income-generating activities could be said to be survivalist in nature, the proceeds were used to meet the daily household needs and the savings were used to improve on the housing. Some of the activities carried out on a large-scale, for instance making school uniforms, held the potential for growth as these were highly competitive in price terms as well as in quality. Women groups in every community were involved in income-generating activities; there was not, in any single community a men's group involved in income-generation. The role of women in post-implementation income-generating activities point to the sustainability of empowerment gained through participation in shelter development.

The role of women in providing community services led to the creation of environmentally sustainable environments through soil conservation, reafforestation, and waste removal. Participation in planning and implementation of these activities imparted management skills, provided income to the residents who were employed and improved the living conditions in the upgraded areas. Kitchen and market gardening catered for the diet needs of the households by availing fresh vegetables and fruits. Keeping potted plants improved the indoor air quality and contributed to aesthetically pleasing indoor environments and clean outdoor environments. The sustainability of the environmentally sound communities is an on-going process of maintenance and improvement that will depend on the efforts of individual households as well as communal efforts.

The sustainability of women's participation and empowerment is evident from the different areas of involvement. While the role of women in actual delivery of housing was constrained by their lack of skills, community attitudes and low levels of income were also impediments. It became clear that the acquisition of skills would not benefit women in the long-term unless these were utilised to keep women in employment. Women were encouraged to continue in their traditional roles but not in construction

work, which would have imparted skills on a greater proportion of women and opened up new income opportunities for women as it did for the men who had been trained in the same trades. The men trained in construction got contracts to build schools and hospitals in other areas.

The activities arising from the post-implementation phase suggest that housing was not conceived as a once-off project but rather a continuous process that began with the access to the subsidy. The role of women in the post-implementation phase indicates that housing delivery went beyond mortar and brick to incorporate notions of integrated development as well as environmental sustainability. The conceptualisation of housing as a process, as illustrated in the post-implementation activities, displays women's initiative and empowerment to take on new challenges and points to the sustainability of the process.

9.1.3 Empowerment

Analysis from the data gathered suggests that the acquisition of serviced sites and access to the subsidy grant were the most empowering elements of the current housing development. Women's notions of empowerment point to various dimensions of empowerment. Women in all the five settlements agreed that the mere fact that they had title to the serviced site was evidence of their empowerment. The women contrasted their new status as property owners with the past apartheid era when gender discrimination combined with racial discrimination, excluded them from property ownership. Furthermore, the move from rural areas that were under the authority of traditional chiefs to urban areas where leadership in the squatter camps was elected had facilitated women's access to land ownership. The notion of empowerment was expressed in various ways, with women emphasising that their ownership of the sites had given them freedom from harassment by landlords. They no longer had to continue paying rent to ungrateful landlords and perpetually live with the apprehension of arbitrary eviction. Housing gave them control and stability in their lives and the power to decide how to use their sites. Others indicated that their housing had given them the space to dream and be creative, a notion that found expression in the community maintenance programme. The notion of empowerment was perceived as the ability to do things on their own initiative as individuals and as a

community. Home-ownership broadened women's choices of work. The fact that women could sublet their houses meant that they no longer had to engage in degrading and exploitative trades such as prostitution to earn a living. Housing not only provided women with security from crime, but also gave women control over their own bodies. Women no longer had to endure abusive, loveless marriages due to their desperation for shelter. The perceptions of empowerment arising from their role in shelter delivery were most revealing and pointed to the fact that housing as with other sectors of the economy, is a powerful means of empowering women socially, politically and economically.

While acknowledging the change in status from being squatters and refugees of political violence in their own country, the residents (men and women) of Thembalihle expressed dissatisfaction, arguing that although other communities with the same level of subsidy had accessed the serviced site and a starter unit, they (Thembalihle) had only benefited from the infrastructure. Their conception of housing was limited to the acquisition of the top-structure, thereby failing to appreciate that infrastructure constituted part of the housing package though not the whole. Housing satisfaction in Glenwood II and Thembalihle was very low. Women in Luganda had secured tenure and built two-roomed starter units, the residents indicated that these were not adequate for their families. These views point to differences in the perceptions of empowerment in the different areas of KwaZulu-Natal. Yet the low level of housing improvement among subsidy beneficiaries also points to the impact of the macro-economic policy on housing access, due to increased retrenchments that leave both men and women without a source of livelihood.

The failure to benefit from the subsidy grant through the sale of bricks and other building materials, as the formal building material suppliers, was perceived to be a lack of empowerment. This study agrees with them. Granted that building materials constitute about 85% of the total building costs, the stipulations accompanying the subsidy grant marginalised the residents from benefiting from the grant through the sale of building materials in their own communities. Instead, those who benefited were the formal material suppliers located outside the impoverished settlements on the city periphery both in Durban and Pietermaritzburg. Women went further and indicated that they had not been empowered because they could not sell bricks to their

own community. This study argues that empowerment of African women has a material basis and participation in areas such as building materials sector is one means to this end.

Questions raised at the beginning of this study were whether or women would be able to engage in incremental housing. The findings show that most households had made improvements but in varying degrees. The gender differences were evident, where women improved two rooms only while among male-headed households the number of rooms improved was five and above. The main constraint to accessing housing finance among the women was cited as low income while the men cited the lack of access to credit. Furthermore, most women depended on hired builders for their construction unlike the male-headed households in which there was a relatively higher proportion of houses built by their members. Thus the low subsidy residual in some of the areas, coupled with costs of hiring labour for house construction meant that female-headed households drained the few resources in control in accessing the starter unit and in some cases in improving the wattle and daub structures. This suggests that although incremental housing may be appropriate in certain contexts, variables such as gender, type of household and age of household members influence its success. This study therefore argues that incremental housing is a poor option for female-headed households and that complete starter units are a preferred option. In two out of the five areas studied, women to built two rooms using the consolidation subsidy and to progressively enlarge these as shown in the pictures. In Glenwood II and Thembalihle few starter units were built due to the low subsidy residual. The reasons for this situation vary. Moreover, women's location in the secondary labour market where their incomes were lower than those of men, constrained their ability to incrementally improve on their housing. Their settlements were located in marginal areas far from any economic activities, hence well-paying employment opportunities were few. Whether female-headed households got starter-units was also a function of their role in community decision-making and the extent to which the community itself controlled the development process of the settlement, as exemplified in the case of Ezilweleni and Luganda.

The participation of women in decision-making meant that their interests were represented. Yet for interests to be represented, the position of women in leadership

matters. In all the five areas studied, no woman held the position of chairperson. Although women were involved in leadership, their role did not alter their position in the household and in the community as a whole. In all the areas except one the portfolio of secretary was exclusively reserved for the women. It is not clear whether this job description entailed the stereotypical note-taking, tea-making during meetings. Based on the notions of men as the key decision-makers in the community, it is argued that the male secretary unlike his female colleagues played a dominant role in decision-making. Women continued to carry out their domestic responsibilities and in the process lost out in contributing to key debates about subsidy expenditure in their own areas. Women failed to challenge the dominant gender ideology that subordinated them in leadership structures and at the household level. Although they participated equally in the struggle for tenure, this did not alter men's dominant position in the household or community. The notion of men's superiority remained intact and women remained subordinated both in the public and private spheres. The involvement of women in the delivery process further raises questions as to what extent their roles in shelter delivery prepared them for or facilitated their entry into leadership positions in the governance of their local municipalities. However, the fact that the executive positions in all the areas were male-dominated suggests that it would still be difficult for women to attain leadership positions urban governance, and this assertion is based on the low proportion of women representative in KwaZulu-Natal Provincial Parliament.

Through their participation in leadership women learnt skills in organising, administration, financial management and negotiation and conflict resolution. The skills were employed in the post-delivery phase where women continued to be involved in the development of their communities, to the extent they were involved in securing contracts from the local authority.

The ownership of serviced sites and starter units formed the basis for other activities that were carried out in the community. Using the infrastructural services, women began income-generating activities in their houses such as food processing, sheebens gardening, dress-making, telephone services and so on. However, the ownership of sheebens and tuckshops was gendered; only male-headed households and female-headed households with grown up sons, could participate in these activities due to the

fear of crime among female-headed households. Female-headed households without grown-up sons feared that they would be easy targets. This points to the pervasiveness of patriarchy in society to the extent that it controls which enterprises women engage in. The crime issue illustrates that without patriarchal backing, single women's opportunities for economic empowerment are limited. Different variables account for participation in economic activities arising from housing and suggest that women's status plays a role in determining their level of economic empowerment.

In Glenwood II and Thembalihle it was suggested that the government should create jobs. On the other hand, residents in Ezilweleni and Luganda and Nthutukoville were busy creating self-employment. This points to the differential impact of the delivery process within the same province and shows the variations that exist. These appear to be located in the type of leadership, the implementing agency and the role of women in the planning, training and implementation process, their marital status (single versus married), age (those with grown-up sons versus those without).

Through their role in the delivery process, beneficiaries (both men and women) were able to identify with the end-product and gain a strong sense of ownership compared to mass produced public housing. At the end, the beneficiaries were able to categorically state that their houses were better than contractor-built units because they had been involved in digging the trenches, installing the water and sewerage pipes and they themselves, tested the installation to ensure that they had been connected and that water was flowing through their pipes. Women were also involved in the construction of their houses; working as labourers, they knew every brick that had gone into the house, they prepared the concrete and plastered the walls, and some had painted. Thus housing not only acquired a utilitarian value but also signified the culmination of the residents' struggle for tenure and the continuing struggle to improve their quality of life.

Few women gained skills through training; most acquired their skills by working as labourers in the projects. Women dug trenches for water and sewer pipes, they joined the pipes and ensured that water was flowing through them. They were involved in the post-delivery phase through garbage collection, gardening, income-generation and so on.

9.2 Recommendations

The analysis of the findings in this study produced a set of indicators of participation. The representation of women in decision-making, and the positions they hold determine the choice of housing at the project level. At the implementation level, training in construction determines the role they play in the actual construction and whether or not they continue in the trade in the post-implementation phase. That women were called upon to repair leaking pipes is evidence that had more women been trained in construction, their participation in building trades in the post-implementation phase would have been greater. During the implementation, sectors related to housing such as the building materials sector provided an insight on who, in gender terms was benefiting from the government grant.

Activities in the post-implementation phase embody the notion of housing as a continuous process that began with access to the government grant. The various levels of participation are illustrated in the multi-relational linkages framework. While this model has not been tested, this study recommends its adoption as it represents a more encompassing notion of participation in shelter development, and illustrates the different levels at which empowerment can be attained. While the levels are discussed in a fragmented manner, this study argues that involvement in one or two levels does not constitute empowerment. Women have to be seen to be represented in all the different levels for empowerment to be achieved.

This study is by no means exhaustive but has broken ground in one aspect in the vast field of gender and housing. It points to gaps in the field of gender and housing and recommends avenues for further research. These among others include the growth potential of home-based enterprises arising from the subsidy housing in South Africa, the impact of subsidy housing on the growth of small medium and micro-enterprises and a comparative analysis of women's roles in housing development in the different provinces in South Africa.

The analysis of the various aspects of housing development showed that several factors influence it. The stipulations from the PHDB and the involvement of the local authority in awarding the supply contract to specific dealers cut women off from benefiting from the sale of materials to their own community. The government at

policy level supports the growth of small medium and micro-enterprises, a view that was given expression in the formulation of the White Paper on small medium and micro-enterprises (1995). In the housing policy and subsequent documents the notion of women's participation and empowerment is supported. The discrepancy between the policy and practice as shown in the support of the small medium and micro-enterprises at a national level and the lack of support at the municipal and local level calls for measures to align the operations of the central government with those of the implementing departments. The overlap in the operations of government agencies involved in housing development also call for clarity in the definition of roles for these agencies. There is a need to change the attitude of local authorities for them to support the informal material suppliers.

This study argues that it is not sufficient to support women's empowerment in policy while sabotaging their participation at the implementation level as illustrated by the case of the material suppliers. One way to reconcile policy and practice is to recognise their role in the production and distribution of materials in their own communities. The government bodies could move a step further and give contracts to women to supply building materials in the construction of government funded utilities such as schools, halls, clinics and any other projects. Bypassing women, who are the local material suppliers in the community denies the settlements the opportunity for local economic development. However supporting women would benefit the whole community for it would result in more employment and more money to spend, and therefore result in sustained local economic growth.

There is a need to clearly define the roles of the PHDB, the local authority and the community. As the study shows, stipulations arising from the PHDB on how and where the subsidy recipients should spend their subsidies infringed on the right of the beneficiaries to choose. While they were involved in the manufacture of bricks in their own community, they could purchase from their own enterprises. The directive was that they had to take their subsidy vouchers to the licensed material suppliers. This scenario points to the need for co-ordination and consultation with beneficiaries when the PHDB or local authorities make decisions that directly affect communities.

Another area for policy intervention is at the implementation level. Deducting the total costs of infrastructure up-front from the subsidy left the residents with very little money for the top-structure. Whereas the capital costs of infrastructure in the established residential areas are recovered over a long period, deducting these costs up-front from the low-income residents left them with very little to the extent that they could not even access the starter unit. All they had were tar roads, electricity, waterborne sewerage and drainage alongside their wattle and daub houses. Although the end-users were involved in choosing the level of services, they were not involved in deciding how the costs of the infrastructure would be financed and over what length of time. Only after the residents got their subsidy residual did it dawn on them that they could not build even a basic starter unit. It appears that the decisions on the expenditure of the subsidy were left to the technical unit of the Transitional Local Council without involving the community development unit.

The Transitional Local Council upgraded the settlements by installing water, roads sewerage and drainage and demarcated more land for housing in two of the communities (Glenwood II and Thembalihle). Although there were green-fields sites and services as a result of the additional land, none of the sites were allocated to public utilities such as schools, community halls, clinics and so on. This raises the issue if integrated development planning within the current housing implementation. The Transitional Local Council, as the implementing agency appears to have overlooked this aspect in their planning of the settlements, resulting in increased costs in accessing these facilities from other areas.

The role of women in the different areas shows that their involvement was determined by various factors. The removal of the obstacles to women's participation is likely to lead to their empowerment. If unaddressed, even the little that women do will remain invisible to policy makers. If women are playing an important role and are hampered by regulations from various tiers of government, one may argue that women's problems may be addressed at a policy and implementation level. This may involve clearly delineating the roles of the various stakeholders in implementation so that there is no overlap and disadvantage the beneficiaries. The role of women is closely related to in order to ensure that no overlap and duplication of roles of the implementing agencies occurs.

That women were able to save through their savings clubs (stockvels) and use the savings to produce bricks is evidence of their savings potential. As the literature review, and the findings of the field research indicate, low-income, subsidy beneficiaries lack access to credit for housing consolidation. Despite having title to the serviced sites, the banks insist on more proof of the residents' ability to repay in order to access end-user finance. This scenario has resulted in residents having title but no finance to consolidate the core unit hence the mix of block and wattle houses in the settlements studied. Recognising that they cannot access credit from traditional lenders, women have been saving small amounts in their stockvels and as a result some have succeeded in consolidating their housing. However these appear to be women with some form of income either from informal trading or regular employment. The fact that women are making attempts to save informally and consolidate their housing suggests that if banks had extended credit, there would be a higher level of consolidation. This study recommends that banks recognise the efforts that women are making and adopt their practices to meet the needs of their clients, for if women can afford to save they would also be committed to servicing their housing loans. Both local and international experience points to women's commitment to servicing their debts through a high repayment rate, a good example being the Grameen bank discussed in Chapter 4. Excluding subsidy beneficiaries from accessing loans means that banks also lose out because of the large pool of untapped clients.

Women have been instrumental in shelter delivery in KwaZulu-Natal and their involvement has contributed to their empowerment in various respects. However it is also evident that training in housing related trades continues to have a strong male bias. Policy interventions need to focus on changing attitudes of communities and trainers if women are to achieve equity in training and employment in the construction sector. In the areas where women did not play a central role, there was little evidence of empowerment. These were training, and construction. If their role is hampered by factors in the community then interventions need to focus on changing the attitudes and gender ideology that perpetuates women's subordination in the delivery process. The findings point to various factors embedded in the, recruitment process for training, as well as the attitudes in the society about the proper roles for men and

women. It is also clear that the gendered sense of self meant that some women were not interested in pursuing construction related work. On the other hand, some women were not bound by gender roles and were ready to do any work for pay. This suggests that interventions to improve the role of women in construction have to focus on the recruitment and training processes that discriminate against women. Measures requiring past experience have to be reconsidered if the dominance of men in the construction process is to be tackled. On the other hand there is need to address the gender ideology at a community level that makes it difficult for women to be involved in construction. This can be done through consciousness raising among both men and women. In the post-delivery phase women played a central role.

9.3 Conclusion

This study began by questioning whether African women in South Africa, due to their low economic status would be able to participate in incremental housing as outlined in the current housing policy. Through a critical analysis of past and present housing policies and legislation, this study identified the factors that led to the present position of women and their access to housing as well as the shift in this position as a result of enabling policies and legislation. The notion of participation as conceptuliased in self-help housing and embodied in the current housing policy as well as in international literature was examined. The discussion around participation drew on local as well as international case studies and questioned the way in which it has been conceptualised. Participation is closely associated with empowerment and the discussion around the concept indicated that there are different types of empowerment and as the findings of the field research in this study showed, and these may be observed in a housing project. These ideas were examined in the field survey through focus group discussions, key informant interviews and observation. The mixed methodology was qualitative it also yielded both qualitative and quantitative data.

Through an analysis of the research findings from Ezilweleni, Thembalihle, Luganda and Nthutukoville, this study found that women played a key role in shelter delivery. They were involved at all levels of the delivery process beginning with materials supplies to construction as well as in the post-implementation phase where they carried on activities to improve their housing. Their participation throughout the

delivery process emphasised that housing is not just about mortar and brick but is about building capacity, imparting self-confidence and challenging the structures of oppression and subjugation through individuals as well as group initiatives as illustrated by the informal sector activities. Although were involved in the different aspects of housing, they were besieged by numerous obstacles, some of which were cultural as well as structural. Their effectiveness in the roles outlined will largely depend on how the stated impediments are addressed both in terms of further research, policy and implementation.

The multi-relational linkages approach arising from this study provides a framework for examining the role of women in shelter delivery and the extent of their empowerment. This study argues that women's roles in housing development cannot be fully understood by examining their roles at the implementation level only; an analysis of their roles in decision-making, implementation, post-implementation and the various aspects related to housing, is necessary in order to fully understand their empowerment. They were involved in decision-making, in the capacity of treasurer, secretary and additional committee members. Their low representation in decision making compared to men is a cause for concern. This study argues that women's representation in decision-making determines housing choice and the extent to which their interests are addressed, and the extent to which they are empowered.

Women participated in the provision of labour in the delivery of infrastructure, provision of social amenities and the construction of their own houses. Although a large proportion did not receive training, gained skills in basic plumbing, brick-making, plastering, painting and building through their involvement in the implementation phase through their contribution of sweat equity and through their involvement in providing social amenities. The skills learnt in leadership led to their organisation of post-delivery activities in community gardening, savings clubs and community maintenance through garbage collection, soil conservation and community greening. Their role in the development of small medium and micro-enterprises and their success in tendering for contracts from the local authority and the local schools are notable. To this end, it is argued that women's empowerment is sustainable. However, the obstacles highlighted in training, leadership and access to credit pose a threat to women's empowerment. This study recommends the adoption of the multi-

relational approach to women's participation to ensure that the role of women is recognised and the obstacles to their participation and empowerment are addressed.

This study has pointed to the gaps that exist in participation, the areas of discrepancy between policy and practice, and the specific areas for intervention. The study has compared participation in the different areas sampled and showed that the levels of participation in the various aspects differed and the differences may be attributed to the housing delivery system employed as well as the implementing agencies involved. This study concludes that to fully understand participation empowerment of women in shelter delivery, various approaches are necessary. The multi-relational approach to participation in shelter delivery is one of these. The extent of women's empowerment is an ongoing process that has been triggered off by the subsidy grant. The model is an instrument towards achieving this understanding. At the policy level, issues of integrated development planning need to be considered in the establishment of settlements and the roles of the housing department and other government agencies providing housing need to be clarified.

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Appendix A

University of Natal

Focus group Discussion

Date interviewer Questionnaire No.

Background

1. Name of group

2. What types of economic activities are men and women involved in within this community now?
3. How do you define wealth in your community?
4. How do you define poverty?
5. Are there certain groups in this community that are considered very poor? Give details.
6. what form of land tenure did people in this community have before new housing policy came into operation?
7. Can you describe the type of houses in this community before the new housing policy was implemented?

RDP and Gear

8. What is your view of the Reconstruction and Development Program (RDP).
9. Are there any programs that were started under the RDP in this community? Give details
10. What happened to the RDP programs in this community after the closure of the RDP office.

11. Would you say that under the RDP there were any programs aimed at poverty alleviation?
12. Would you say that the implementation of Gear has affected life in the community? If so give details.
13. Would you say that the implementation of gear has affected the provision of services in your community? Give details.

Housing Policy

14. What is your view of the new housing policy?
15. Can you comment on Gear?
16. Could you comment on the subsidy application and payment process?

Self-Help Initiatives

17. What drew you to participate in this project?
18. Activities of men and women in the housing process
19. How would you describe the relationship of the group with the project leaders
20. Would you say that your involvement in the project has changed your life? Give details.

Empowerment

21. Would you say that participation in the housing process changed the way you perceive yourselves?
22. Would you say that involvement in the housing process changed the way the community perceives women and their abilities?
23. Are there any specific men or women who were key in driving the housing process in your group in terms of motivating others?
24. If so what is their position in the community and what did they do to support the housing process?
25. In your opinion, what factors have encouraged participants to continue with the project. Give details in terms of encouraging factors in the following:

Family

project

Community

26. In your opinion, what factors have discouraged participation in the project? Give details in terms of factors in the following:

Family

Project

Community

27. Would you say that the local authority has been involved in this project and if so what has been their role?
28. Has the project been involved in partnerships with other groups? If so, what has been the nature of the partnership?
29. What role have the partners played in this project?

Construction

30. When you began this project, was the subsidy level sufficient to cover the cost of the type of houses that you set out to build?
31. What about now, is the subsidy sufficient to build the same type of houses?
32. What is the size of the houses that your project has been constructing?
33. Could you describe the design of the type of house your group is building in this community?
34. What type of materials were used in the construction of the houses? How different or similar are these to what has been used in the construction of other RDP houses in your community?
35. What was /is the source of your building materials?
36. Could you comment about the cost of the building materials?
37. How many among the suppliers are (I) men (ii) women
38. Has the project had to make any changes in the design and materials to accommodate the subsidy level?
39. What services (e.g. water, drainage and sewerage, lighting and roads) have come with the new houses?
40. Did any of you receive any training in construction? Give details
41. How do the houses that your group is building compare with other low cost houses in this community?

42. How many among you have found jobs related to housing in the community or elsewhere? (Give details)

43. What challenges has your involvement in construction posed to you so far?
44. What new skills have you acquired through your involvement in the housing process?
45. Have any of you found jobs related to housing in the community or elsewhere? (Give details)
46. How many among you now have houses
47. Have any of you have started businesses in their houses? Give details
48. Have any of you started housing related businesses in the community? Give details.
49. Has the group received orders or tenders to build houses either in the community or elsewhere?
50. Are there women with construction skills or other housing related skills from your group that do not have jobs?
51. Are there other construction firms involved in housing construction in the community?
52. Have any of you group found employment in the firms? Give detail
53. What are the chances of those among you that have construction skills getting job offers from the community? Give details.

Appendix B

Key informant interview

Date interviewer Questionnaire No.

A. Organization's Profile

1. Name of organization
2. Brief history of the organization/group
3. Aims and objectives
4. Organizational structure

B. Community Background

5. In your view, what is the estimated the population of this community?
6. What is the rate of adult literacy among the following groups in your community

(i) Men

(ii) women

7. In your estimate, what is the level of unemployment in this community?
8. What would you say about the levels of unemployment among the

(i) men

(ii) women

9. What type of economic activities do the men and women participate in within this particular community?
10. What is the range of income levels in this community?
11. In your opinion what is the percentage of

(I) male headed households

(ii) Female-headed households.

12. In your view, what is the percentage of the poor among

(I) male-headed households

(II) female-headed households

13. In your opinion, which are the most impoverished groups in this community?

14. What infrastructural services (e.g water, drainage and sanitation, lighting, roads) existed in this community before the new houses were built?

C. Reconstruction and Development Program and Gear

15. What development projects were started under the Reconstruction and development program in this community.

16. What happened to the programs after the closure of the RDP office?

17. Would you say that the implementation of Gear has affected the provision of services in your community and if so, how?

18. Would you say that the implementation of gear affected housing delivery in your community? Give details

Housing Policy

19. Could you comment on the new housing policy?

20. Under the new housing policy, what local initiatives have been made to help people access housing?

21. Have any structures been established to help people make decisions on housing? If so, give details.

22. Could you comment on the subsidy application and payment process?

23. Could you provide details on how the housing subsidy is spent in building the complete house?

Self -Help Initiative

24. In your view, what drew the community to participate in this project?

25. Would you say there were obstacles to participation in the project? Give details.

26. What was the number of men and women involved in the housing process when the project started? Did the number remain the same? Give details

Empowerment

27. In what ways would you say that participation in the project has been beneficial to the participants?

28. Would you say there were any specific individuals who were key in driving the housing process in your group?

29. If so what is their position in the community and what did they do to support the housing process?

30. How has participation in the housing process changed the lives of the men and women involved?

31. How has participation in the housing process changed the way the men and women perceive themselves.

32. How has involvement in the housing process changed the way the community perceives women and their abilities?

33. In your opinion, what factors have encouraged participants to continue with the project. Give details in terms of encouraging factors in the following:

Family

Project

Community

34. In your opinion, what factors have discouraged participation in the project? Give details in terms of factors in the following:

Family

Project

Community

35. Has the local authority been involved in this project and if so what has been their role?

36. Has the project been involved in partnerships with other groups? If so, what has been the nature of the partnership?

37. What role have the partners played in this project?

Construction

38. When you began this project, was the subsidy level sufficient to cover the cost of the type of houses that you set out to build?

39. What about now, is the subsidy sufficient to build the same type of houses?
40. What is the size of the houses that your project has been constructing?
41. Could you describe the design of the type of house your group is building in this community?
42. What type of materials were used in the construction of the houses? How different or similar are these to what has been used in the construction of other low cost houses in your community?

43. What was /is the source of your building materials?
44. Could you comment about the cost of the building materials?
45. How many among the suppliers are (I) men (ii) women
46. Has the project had to make any changes in the design and materials to accommodate the subsidy level? Give details.
47. What services (e.g. water, drainage and sewerage, lighting and roads) have come with the new houses?
48. How do the houses that your group is building compare with other low cost houses in this community?
49. Did the members receive any training in construction? Give details.
50. In what activities have the men and women been involved during construction?
51. What skills would you say that the men and women have acquired from their participation in the housing process?
52. How many among the men and women have found jobs related to housing in the community or elsewhere? (Give details)
53. What challenges have the men and women involved in construction faced so far?
54. What is the extent of house ownership among the members of the group?
55. Would you say that the group/organization encountered problems in the housing process? How have these problems resolved?
56. Has the group received orders or tenders to build houses or supply building materials either in the community or elsewhere? Give details.
57. Have any of the men and women started businesses in their houses? If yes give details.

58. Have any of the men and women started housing related businesses in the community? Give details.
59. How many among the members have not found jobs. Give details.
60. Are there other construction firms or groups involved in housing construction in the community? Give details.
61. Have any members of the group found employment in other firms? Give detail
62. Do the men and women with construction skills get job offers from the community? Give details.

Appendix C

University of Natal

Household Questionnaire

Please answer the following questions about your housing conditions. All the information provided will be treated confidentially.

Area:_____

Questionnaire No._____

House No._____

Name of Respondent: _____

1. Household

Name	**Relationship**	**Age**	**Occupation**	**Monthly income**

1. Male Head
2. Female Head
3. Husband/ wife/partner
4. Son/daughter
5. Husband/wife/partner
6. Parent
7. Tenant
8. Grandchild
9. Other

1. Formally employed
2. Informally employed
3. Housewife
4. Unemployed, not seeking work
5. Unemployed, seeking work
6. Student/scholar
7. Pensioner
8. Pre-school/infant
9. other

(b) Total Household income_____

2. What level of subsidy did you receive 1. R15000 2. 12 500 3. 9500 4. 75000. 5. 5000

3. Did you participate in the development of this project from the start? 1. Yes. 2. No Give reasons for your answer.

4. Did you receive any type of training to participate in the development of this housing project? 1. Yes. 2. No

If no, Give reasons for your answer

5. If yes in no. to 4 specify type of training 1. Plumbing 2. Brick-laying 3. Plasterting 3. Painting 4. Mixing concrete 5. Roofing. 6. Other (specify)
6. What facilities were provided in the project (For each correct answer put a tick).

1. Water
2. Drainage
3. toilets (Specify type_____
4. Tar roads
5. Gravel roads
6. Street lighting

7. Other- Specify_____

b) Who provided these facilities 1. Local authority 2. NGO 3. Contractors 4. Other Specify_____

7. Were you involved in putting in the services mentioned in 21? 1. Yes 2. No.
8. What was your role 1. Skilled worker 2. Unskilled labourer 3. Other
9. Would you say that participating in the project has been beneficial to you? 1. Yes 2. No.

Give reasons for your answer.

10. Who made decisions about the level of services (water, toilets, roads, etc) to be provided 1. Local authority 2. Community 3. Committee 4. Residents 5. Contractors 6. Other –Specify_____
11. Were you satisfied with the choice of services 1. Yes 2. No.

Give reasons

12. Who built your house 1. Member of household 2. Local builder. 3. Contractor 4. Community group.
13. Was the subsidy level sufficient to cover the cost of the type of houses that you set out to build? 1. Yes 2. No. (Give reasons)
14. What is the size of your subsidy house?
15. What type of materials did you use to build your house? (list the materials)

16. What was the source of your building materials? 1. Hardware store 2. Women's group 3. Other (specify)
17. How much was your subsidy residual? Specify_____
18. How many rooms did your subsidy house have at the start? 1. One room 2. Two rooms 3. Three rooms + 4. Other (specify)_____

19. How many rooms does your subsidy house have now? 1. One room 2. Two rooms 3. Three rooms 4. Four rooms 5. Five rooms +
20. What type of improvements have you made to your subsidy house? 1. Painting 2. Plastering 3. Floor tiles 4. Roof tiles 5. Carpeting 6. Kitchen tiles 7. Other (specify)

21. Which sections of your house have received the most improvements? 1. Living room 2. Kitchen 3. Bedrooms 4 Other Specify_____

22. Where did you get the money for making the improvements? 1. Own savings 2. Bank loan 3. Stockvel 4. Donor assistance (name donor)_____ 5. Other (specify)_____

23. What factors limited your ability to make improvements to your core unit? 1. Lack of credit. 2. Low income 3. Unemployment 4. Other (specify)
24. How do you pay for water ? 1. Montly bill 2. Prepaid card system
25. How do you pay for electricity 1. Monthly bill 2. Pre-paid card system
26. What problems did you experience in building your starter house?

27. Are you using any of the skills you learnt from the project? 1. Yes. 2. No (specify)

28. Have you started any income-generating activity in your new house? 1. Yes. 2. No. (If yes, specify)

Thank you for your assistance.

Appendix D

CHAPTER III:

The Bantu Education Act

THE Bantu Education Act, passed by the Union Parliament at the end of 1953, has proved one of the most contentious enactments in South Africa in recent years. Indeed it is still a subject of warm political dispute throughout the country.

We have no wish at this stage to become embroiled in a controversy, many aspects of which fall outside the scope of this handbook. But it is quite clear that the implementation of the Act in other aspects will have a very important effect on University education. It would therefore be unrealistic to consider the higher education of African students, without at the same time examining the Act, in so far as it does have some direct bearing on higher education.

The Eiselen Commission

The Act was foreshadowed by the appointment in January, 1949, of the Native Education Commission, under the chairmanship of Dr. W. W. M. Eiselen (Secretary for Native Affairs). Its terms of reference included the following:

"1. The formulation of the principles and aims of education for Natives as an independent race, in which their past and present, their inherent racial qualities, their distinctive characteristics and aptitude and their needs under the ever changing social conditions are taken into consideration.
2. The extent to which the existing primary, secondary and vocational educational systems for Natives, and the training of Native teachers, should be modified in respect of the content and form of syllabuses, in order to conform to the proposed principles and aims, and to prepare Natives more effectively for their future occupations."

The Act itself is not particularly revealing. Its effect is to take African school education out of the hands of the Provincial education authorities, and transfer it to the central government, and more particularly, to the Department of Native Affairs. The Minister of Native Affairs is given unrestricted powers to decide for himself such matters as the content of African school education, teachers' conditions of service, and the registration and establishment of schools.

What policy the Minister will follow in implementing the Act is already known in some respects, for example the future status of the mission schools. In other respects, notably the content of African school education, no steps have yet been taken, and one must rely on suppositions as a guide to what policy the department will follow.

These suppositions are, however, strongly reinforced by the various speeches made by the Minister (the Hon. Dr. H. F. Verwoerd), and particularly by his speech in moving the second reading of the bill in the House of Assembly in September, 1953. In this and other speeches, he has given a very clear indication of his department's policy in implementing the Act. As neither he nor any other Government spokesman has since repudiated the views Dr. Verwoerd has expressed, one is entitled to assume that they do in fact represent an accurate forecast of the policy which will be adopted.

A "Special Kind" of Education

The guiding principle of Dr. Verwoerd's policy is the view which is also inherent in the terms of reference of the Eiselen Commission. This is that, because of the position they occupy in South African society, Africans should be provided with a "special kind" of education.

The other effects of the Act may all be said to be merely means by which this major end will be achieved. Among the most important of these effects are: (i) all mission schools will be taken over by the State, unless they are able to function with a greatly reduced Government subsidy; (ii) expenditure on African education will in future be pegged at £8,500,000, and revenue for expansion must in future come from special taxation of the Africans; (iii) more pupils will be brought into the schools, but to make this possible, the school day has been divided into two sessions of three hours each, instead of the old 4½-hour school day, and (iv) the normal course in African schools will go only as far as Standard II.

Dr. Verwoerd has said that the previous type of school education given to Africans was unsuitable, because it[31]

"... made him feel different, made him feel he is not a member of a Bantu community, but a member of a wider community."

Of what kind then will the new type of education be? Dr. Verwoerd has answered this question very fully, when he said:[32]

"... we can see to it that education will be suitable for those who will become the industrial workers in the country, and also that education can be suitable for those who have to stand on their own feet in the reserves, and who will have to conserve their soil and develop their agricultural activities; that education can also take into account the requirements of those who

[31] Hansard, Vol. 63, 3576.
[32] Hansard, Vol. 63, 3580 and 3585.

Source: O'Dowd, MC. 1954. The African in the Universities. Second Edition. Cape Town: National Union of South African Students.

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[31] Hansard, Vol. 83, 3576.
[32] Hansard, Vol. 83, 3580 and 3685.

will become the rural and agricultural workers, and it can also keep in mind those who would develop in the higher professions by means of which they will be able to serve their own community. . . .

"What is the use of teaching a Bantu child mathematics, when it cannot use it in practice? That is quite absurd. . . . Education is after all not something that hangs in the air. Education must train and teach people in accordance with their opportunities in life, according to the sphere in which they live . . . *if my Department contro's higher education, it will know for which type of higher profession the Native can be trained*, where he will make a living with his knowledge, instead of choosing his own path in a direction where he cannot find a sphere of activity, thus turning him into a frustrated and dissatisfied being . . . there is the much greater number of Natives who have to find their future in other forms of work. The latter should have a training in accordance with their opportunities in life, and no Department will know better where and how great the opportunities are for the Bantu child in various directions than the Department of Native Affairs."

Elsewhere in the same speech, the Minister elaborates on the reasons which make the Bantu Education Act necessary: (33)

"Racial relations cannot improve if the wrong type of education is given to Natives. They cannot improve if the result of Native education is the creation of frustrated people who, as the result of the education they receive, have expectations in life which circumstances in South Africa do not allow to be fulfilled immediately, when it creates people who are trained for professions not open to them, when there are people who have received a formal cultural training which strengthens their desire for the white-collar occupations to such an extent that there are more such people than openings available . . . above all, good race relations cannot exist when the education is given under the control of people who create the wrong expectations on the part of the Native himself, if such people believe in a policy of equality . . . it is therefore necessary that Native education should be controlled in such a way that it should be in accord with the policy of the State."

Following on from these remarks, Dr. Verwoerd added: (34)

"Then I want to add—and this is very important—that their (African) education shou'd not clash with Government policy. I suppose Honourable Members will at once say that we want to give ideological education.

Mr. Lawrence: That is indoctrination.

The Minister: I just want to remind Honourable Members that if the Native in South Africa today in any kind of school in existence is being taught to expect that he will live his adult life under a policy of equal rights, he is making a big mistake. . . . If they (the Opposition) are, like we are in favour of the Native's development within his own sphere and in the service of his own people, then such a person shou'd be reared in that idea from the start."

To achieve the ends that he has set out, Dr. Verwoerd has stated that African education must be transferred to his Department because (35)

" . . . when one renders one service (to the African people) and therefore knows what the requirements of knowledge are on the part of the Native, one is a'so the most suitable person to give him that knowledge by controlling his education."

On another occasion—in the Union Senate in June, 1954—the Minister criticized the mission schools, because: (35a)

'They were unsympathetic to the country's policy . . . by blindly producing pupils trained on a European model, the vain hope was created among Natives that they could occupy positions in the European community despite the country's policy of apartheid . . . *the school must equip him (the African) to meet the demands which the economic life of South Africa will impose on him.* . . . It is of no avail for him to receive an education which has as its aim absorption in the European community where he cannot be absorbed. Until now he has been subjected to a school system which drew him away from his own community, and misled him by showing him the green pastures of European society in which he was not allowed to graze.'

We have quoted at length from the Minister's remarks because they reveal beyond any possible doubt that the aim of the new Bantu education—at least as Dr. Verwoerd sees it—is political indoctrinated education in its purest sense. Its purpose is to mould the African child to fit into a patern of society based on what is no more than a political theory—apartheid.

Although we cannot go fully into this point in this booklet, we must record our total rejection of the aims of the Minister, and our opposition to what we regard as an abuse of the term 'education.'

Inferior Education?

It has been alleged that the Bantu Education Act will provide inferior education for Africans, an accusation which the Department of Native Affairs has denied. The proposed syllabuses for lower primary African schools, published in November, 1954, and to come into effect in 1956, do not reveal whether this will be so or not. These syllabuses lay down that instruction, which will be in the mother tongue, will include history, geography and civics (which will be treated as "environment studies") and both official languages.

But no indication has, at the time of writing, been given as to what range the subjects stated will cover, except that it has been said that the history course will include less ancient history.

Whether the new education will in fact be inferior is largely a matter of conjecture at the present. When one considers that the salaries of teachers in African schools are to be cut, that the expenditure on these schools has been pegged, and that school hours have been reduced by 33% a day, it is difficult to escape the conclusion

(33) Hansard, Vol. 83, 3576.
(34) Hansard, Vol. 83, 3586.
(35) Hansard, Vol. 83, 3581.

(35a) 'Bantu Education—Policy for the Immediate Future' issued by the Information Service of the Dept. of Native Affairs, 1954.

that, while more African children may well receive an education under this Act, there is a grave danger that the education will not in fact be of the quality of the old teaching, however much the Government may wish to avoid this result. Time alone will tell, however, whether this view is accurate.

Effect on Universities

What is important, however, and of great relevance to the Universities, is that the new school education for Africans will be *different* in content from that for Europeans. Quite how different we do not yet know, and have only the Minister's expressed views to provide the answer to this question. If in fact African school education does turn out to be the kind which Dr. Verwoerd has described it as, it becomes very clear that those Africans who do pass beyond the Standard II limit set by the Department as the normal school-leaving stage, if they write a Matriculation examination at all, will not write that written by European scholars.

As the various Matriculation examinations at present written by both European and non-European scholars are used by all Universities in South Africa as the entrance examination to a University education, Universities which wish in the future to admit African students may have to consider setting special entrance examinations for them.

As the Universities all provide a general education — in the sense that it is distinguished from a special "racial" education—it remains problematical whether, notwithstanding any special entrance examination, African students whose only education has been of this special kind would in any event be qualified to benefit by higher education in the open Universities, as we know it today.

It therefore seems highly possible that in time the Bantu Education Act may indirectly lead to the elimination of African students from the Universities of Cape Town and the Witwatersrand.

One further point should be mentioned, which arises from the Minister's remarks quoted earlier that his Department "will know for which type of higher profession the Native can be trained."

At present whether an African student attempts to enter any particular profession depends upon his own discretion and that of the University to which he seeks entrance; his is the choice to decide whether, in the face of the difficulties which often face African graduates in this country, he still wishes to attempt to make a living in the profession of his choice; and it is the University's right to decide whether he is fitted to make that attempt.

From the Minister's remarks, however, it becomes very clear that the choice of both these parties will now be replaced by that of the Department of Native Affairs. As such, this represents a very substantial derogation from the present freedom enjoyed by the open Universities to choose for themselves what students they will admit.

The premises on which the Eiselen Commission was appointed and the Bantu Education Act enacted are included in the discussions in Chapters IV, V and VI.

CHAPTER IV:

The Need for Higher Education for Non-Europeans

IT is generally recognized today that the duty on the State of providing University education for non-Europeans is established beyond all doubt. The fact that all governments since 1916 at the latest have supported with subsidies not only Universities which were open to non-Europeans, but also a College (Fort Hare) specifically for them, that since 1941 all governments have provided bursaries for non-European medical students, and the fact that facilities for the higher education of non-Europeans have been rapidly expanding for the last fifteen years, show that this has long been accepted by governments and Universities. The same view was taken by the Commission on Native Education (the Eiselen Commission) which stated in its report: (36)

> "The importance of University education for the Bantu cannot be over-emphasised, both to provide general education for leaders, and to provide high-grade technical men for their future economic and social development."

Although this question is not a controversial one in most quarters, it is nevertheless intended, for the sake of completeness, to deal with it. Three questions are involved. Are non-Europeans intrinsically capable of benefitting by higher education? Are there non-Europeans who are formally qualified to enter Universities, that is, who have Matriculated? Is there scope for non-Europeans who have received a University education and is there a social need for such non-Europeans? The third question is the subject of the next Chapter. The first two will occupy us in this Chapter.

(36) "Report of the Commission on Native Education, 1949-1951" (The Eiselen Report), Government Printer, Pretoria, para. 709.