An investigation into housing delivery in Cato Manor's formal and informal settlements

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Dedication

I dedicate this work to my late mother Sibongile Ignatia Majozi and Grandmother Nkosazane Mavis Majozi-Dladla

Abstract

It is argued that service delivery of housing can have either positive or negative implications on people's personal and social livelihoods. Therefore, informed by the Urban Resilience Theory, this study investigates the service delivery of housing in Cato Manor's formal and informal settlements. In doing so, this study aims to explore how varied housing systems in Cato Manor function under different economic, environmental or socio-political conditions.

The main method of data collection in the study are qualitative in-depth interviews with a sample of 11 participants from Cato Crest communities. The study analyses varying housing challenges as experienced by participants including issues of types of housing systems, access to housing, key role players in housing provision, factors affecting the provision of housing and the impact of housing systems on personal and social relations.

The main findings are consistent with what has been found by previous researchers on housing service delivery in South Africa. The following challenges remain: shack-landlordism; politicization of housing delivery; the quality of housing and lack of basic services. This study concludes that governments housing policies are stringent and inflexible to accommodate distinctive social needs of families within the outlined communities.

The researcher presents the case study of Cato Manor as an example of how current housing systems have broken existing social bonds and alienated neighbors from one another through forced relocations and caused social tensions and violence by failing to consider the first-come, first-served principles. Thus, the study recommends depoliticization and restructuring of current housing policies in order to deliver housing schemes and programmes that are considerate of the socio-economic context of intended beneficiaries.

List of Acronyms

PHP: Peoples Housing Process

HSS: Housing Subsidy Scheme

RDP: Reconstruction and Development Programme

ANC: African National Congress

DoHS: Department of Human Settlements

NURCHA: National Urban Reconstruction and Housing Agency

NHFC: National Housing Finance Corporation

NHBRC: National Home Builders Registration Council

CMDA: The Cato Manor Development Association

NIMBY: Not in My Backyard

ABM: Abahlali BaseMjondolo

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Definition of key concepts

- **Informal settlement** – in this dissertation the informality or informal settlement refers to either unlawful land occupation or self-built low-quality housing structure.

- **Formal settlement** – where the word formal housing is used in this dissertation it refers to government subsidized housing unit.

- **Shack-landlordism** – this is a system of informal housing transactions or businesses by renting out an informal settlement such as shack.

- **Politicization** – the act of using the service delivery of housing as means of gaining votes, electioneering or lobbying. (I.e. usually by those in power e.g. local politicians).

- **Marketization** – in this dissertation this refers to the introduction of incentives and competition mechanisms into the housing sector.

CHAPTER ONE

INTRODUCTION

1.1 Introduction

Millions of families in Africa, Asia and Latin America live under inadequate accommodation (UN- Habitat, 2010). The problem of housing exists in both poor and rich countries (Angel, 2000). In South Africa, an African National Congress (ANC) led government has built more that 3 million houses since 1994, an average of 377 houses per day (Stats SA, 2017). However, with an estimated 1.4 million shacks, the provision of housing remains the country's greatest challenge (Wilkinson, 2014). The South African Constitution and Housing Act (1997) states that all citizens have a right to decent housing and within its capacity, the state must make this provision.

In Durban, the eThekwini Municipality's increasing population, housing allocations, planning, structures and land use are some of the challenges remaining unaddressed which have contributed to the development of shack-lands and government's low-cost housing (Edwards, 2010). In addressing these challenges, the national government introduced the Reconstruction and Development Programme (RDP), of which Cato Manor is one of the beneficiating locations. This programme (RDP) undertook the 'National Housing Subsidy' approach by building 30 square metres free housing and social housing flats (family units). However, lack of technical skills resulted in poor housing quality.

In addition to these challenges is the 'Apartheid geography' that was created by the apartheid government in an attempt to control urban spaces along racial lines which led to separate development and social divisions (Spring, 2000). Up to date, South African cities are characterized by huge disparities in income, provision of amenities and housing quality. Thus, Robinson (1998) emphasises that for the South African government urban development initiatives to succeed, government must first re-correct the apartheid geographies in cities in order to integrate and decentralise fragmented urban spaces. In order to investigate the situation with housing delivery in local government in KwaZulu-Natal, Cato Manor (ward 101) has been selected. The study location is selected because of its hybrid composition with RDP houses and shacks existing alongside each other. This area has also been a 'hot spot' for protest around service delivery in Durban.

1.2 Problem statement

Many studies conducted have placed emphasis of physical aspects of housing such as housing type, size, and access, number of beneficiaries and quantity or quality. Shelter though has both physical and psychological aspects, for memories, intimacy, the starting-point of neighbourliness and work relationships (Hazemann, 1973; Cupers, 2017). It is believed that housing systems that prioritise quality take into account social as well as physical impacts. The problem in ward 101is not only lack of housing, but also current housing systems that have negative impacts on personal and social aspects of inhabitants. Social relations consider the internal perceptions and outcomes housing systems have on people's identity, dignity and self-determination in both formal and informal housing settlements. Of course, poor housing is not just a matter of physical standards (Gilbert, 2014). The problem in South African urban cities is the result of broader political and socio-economic challenges, which can also be linked to apartheid inhuman planning strategies (Desai, 2001). This study aims to explore how varied housing systems in Cato Manor function under the different economic, environmental and socio-political conditions.

1.3 Historical Background of housing services in Cato Manor

The United States trader King 'Cato' in 1854 was the first mayor of the area, who acquired full legal rights of ownership of land, upon his death the state re-claimed much of it. During the 1930s Cato Manor Farms was sold to both Whites and the Indian 'passenger' class. In the city of Durban industrialization was a contradictory process. For this industrialization to succeed increased labor force was required in the city. However the supply of housing was insufficient for African and Indian workers living in municipal hostels, so employers-subsidized accommodation, or backyard shacks for workers which were rented from White or Indian landlords.

During the late 1930s to early 1940s the Rapid Urbanization and Industrialization Growth strategy was formed and initiated into Durban. According to Parnell and Mobin (1995) these strategies were planned elsewhere in the world. The Fordist Management of cities in Britain and the U.S. A provided a plan of carefully zoned industrialization, rationally-planned suburbanization and housing. For the Durban White population, the Fordist social order meant secure income and suburban, nuclear families through its initiatives which included a modernist approach to urban Planning (Mabin, 1991). This included suburban housing developments, large-scale public works projects and zoning initiatives (Scott, 1992).

Later during the apartheid era Cato Manor became an area of forced racial removals, over 150 000 non-white people (Blacks, Indians and Colored's) were displaced during 1950s. Following this as a result of the breakdown of apartheid controls, there was boom of increased unplanned settlements of poor communities with no planning.

To date, Cato Manor faces significant spatial planning issues which classified residential communities according to race, municipal services, housing, income level and levels of health and education (Rich, 2000). This has led to unequal development between different precincts within Cato Manor as they strive under different conditions. Binedell and Madonsela (2001) argue that Cato Manor can be listed amongst the poorest communities in South Africa and the key cause directly points to the apartheid colonial regime. Issues such as racial segregation and forced removals left most of the masses within these communities poor and disadvantaged. Although some of the areas have developed, some precincts like Cato Crest are still left behind. This area faces problems of overcrowding, poor housing, inadequate sanitation and clean water supply, poor infrastructure, improper waste management and many other challenges that cause environmental health complications (Rich, 2000).

1.4 National Housing Policy: Background

The foundation of South Africa's housing policies can be traced as far as the National Housing Forum (NHF), which was founded before the 1994's first democratic elections. This forum was formed by civic organisations, political parties, communities and the Government of National Unity which organised dialogues and research to form the South African Housing Policy (Jowell and Curtice, 2000). In October 1994, the first National Housing Accord was endorsed by key participants including communities, emerging contractors, government, and employer's suppliers, representatives of the homeless, the international community and the financial sector. Subsequently, to this was The White Paper on Housing, established in December 1994 which served as a framework for the National Housing Policy. Therefore all the programmes, policies, and procedures that followed thereafter, fell within the boundaries (framework) drafted in the White Paper (May, 2000).

In addition, the declaration of the 1997 Housing Act lay down the law and stretched the requirements as outlined by the White Paper on Housing. The importance of the Housing Act is eminent in its configuration of the National Housing Policy with the Constitution and for illustrating the responsibilities and roles of the three spheres of government: municipal, provincial and national in delivering housing services. Moreover, the National Housing Act

specifies the operational procedures for enhancing the National Housing Policy (Huchzermeyer, 2001).

1.5 National Housing Framework

The provision of housing in South African is synchronized in various legislation and policy documentation. Overall, access to safe and affordable housing is a constitutional right provided for in the Constitution of the Republic of South Africa (The Republic of South Africa **s**.26.1). Further to this the Housing Act 107 of 1997 is a specific enabling law that provides for more detailed technical guidance and creates the Department of Human Settlements (DoHS) as the responsible section on housing provisions. In ensuring effective provision of housing, various policy guidelines were developed.

To achieve this, May (2004:3) endorsed low-cost housing through provision of housing loans to recipients and constructors through two schemes. The first is the National Urban Reconstruction and Housing Agency (NURCHA), which affords assurances for the housing development sector to guarantee access to funding (Department of Housing, 2004:3). The second scheme is the National Housing Finance Corporation (NHFC), which affords wide-ranging funds for arbitrators loaning to the target group.

As a result of high demand for quality low-cost accommodation, the National Home Builders Registration Council (NHBRC) was established to govern a warranty scheme that set the standards and norms for building of low-income accommodation. All low-income houses constructed need to act in agreement with the warranty as a measure of the housing construction procedure (Gilbert, 2004).

Therefore it can be stated the National Housing Policy is expressed through a framework set out in several official documents, the most fundamental is the South African Constitution. In addition, the Housing Act is also an essential element, as well as the White Paper on Housing, which forms the central framework for the National Housing Policy. Supplementary strategic documents influencing housing policy are: The Reconstruction and Development Programme (RDP), the Urban and Rural Development Frameworks, the Breaking New Ground policy, and lastly, White Papers and policy frameworks regrading local governments and the Public Service (Curtice and Jowell, 2000).

1.6 Research aims and objectives

The overall aim of this study to explore how varied housing systems in Cato Manor function under the different economic, environmental and socio-political conditions. To achieve this objective the researcher further aimed to understand the different resilient strategies as used by formal and informal residents of Cato Manor in line with personal and social challenges as experienced in different housing patterns.

Objectives

1. To discover how people access houses offered by government

2. To investigate challenges that people face in accessing housing services offered by government

3. To examine how people cope/ adapt to a lack of formal housing

4. To explore the effects of housing system (informal and formal) on peoples personal and social relations

Research Questions

1. How do people access houses offered by government?

2. What challenges do people face in accessing housing services offered by government?

3. What are some of the coping / adapting mechanisms people use?

4. What effects does the housing system have on people's personal and social relations?

1.7 Theoretical framework

Urban Resilience Approach

This study will apply the Urban Resilience approach. According to the 100 Resilience Cities (100CR) Report (2018) urban resilience refers to the ability of individuals or households within a city to survive, adapt and grow regardless of the chronic stresses and acute shocks they experience. Therefore, building urban resilience requires a holistic understanding of the systems making up the city and the consequences they bring to peoples livelihoods. As

Wilbanks (2007) explained that urban resilience also refers to the capability to respond and recover from significant multi-hazard risks with minimum damage to public safety and health, the economy, and security of a given area. Similarly, this study will use the urban resilience framework to explore participants' experiences on housing delivery in Cato Manor.

A resilient individual is that who can withstand and adapt to stress and diversity and bounce back after shocks and stressful conditions or events. In this study, this framework will be applied to understand how families in Cato Manor withstand conditions of relocations, inadequate housing and social stigmas as a result of different housing conditions. In short the urban resilience approach as applied in this study refers to people's ability to adapt, maintain or modify their living environment. This is applicable in the study are as many residents rely on informality as they struggle to access formal housing. In this sense they lack access to formal water and electricity services and often find alternate ways to adapt and to survive.

According to Ernston (et al. 2010) there is a difference between 'resilience in cities'; which refers to how social groups or individuals adapt their living within cities and 'resilience of cities' with a focus on longevity and growth of cities. This study, therefore emphasises the 'resilience in cities' (City of Durban, Cato Manor) by exploring how people in Cato Manor are able to adapt and prolong their living under current housing systems. Thus, the Urban Resilience framework as used in this study will assist the researcher to understand and explore ways (strategies) on how to respond better to change in housing settings. This study aims to understand different resilient strategies as used by formal and informal residents of Cato Manor in line with personal and social challenges as experienced in different housing patterns.

According to Pelling (2010) adaptation practices can be classified into three levels of adaptation: *resilience, transition* and *transformation,* which are all distinguished by the extent to which they challenge the status quo. This paradigm is useful for assessing the effect of housing provision, given that housing is a primary determinant of a person's well-being, as it provides people a sense of control over their surroundings (Glass and Scotland, 1999). In Cato Manor, the current and future housing systems will have to adapt to a range of socio-economic, and ecological conditions, including increased population, natural disasters, political instability and land shortages.

The crucial quality of resilience, in Pelling's classification, is the desire to sustain functional integrity. Firstly, *adaptation as resilience* focuses on enhancing existing practices without questioning the underlying norms and can therefore allow socially unjust practices to endure

(Fillipi et al., 2014). These partial and short-term remedies dominate because they serve the status quo (Davoudi et al., 2012). In Cato Manor communities, this paradigm will explore methods of *adaptation as resilience* in housing delivery, particularly short-term housing strategies which only tend to serve as short-term remedies and fail to address the underlying causes of lack of housing, or challenge current failing housing policies. Secondly, *adaptation as transition* includes incremental changes in governance systems, but with all-encompassing principles, norms and the sociopolitical regime remaining unchanged. Thus, decision-making and rules are changed but principles and norms are not (Hordik et al., 2014). Therefore, *adaptation as transition* in housing service delivery will assist to explore housing practices which aims to change current housing processes by involving residents in decision-making arenas or change housing patterns but retain all the existing institutional arrangement and principles. Thus, *adaptation as transition* necessitates reflection on how problems are framed (Filippi et al., 2014), and can also lead to renegotiation of policy priorities (Foster, 2005).

Lastly, *adaptation as transformation* entails a regime change, in which fundamental values are questioned from the level of individual behavior to the structures and mechanisms of the universal political economy (Hordik et al., 2014). Thus, *adaptation as transformation* addresses the root causes of deprivation and vulnerability, requiring an understanding of environmental crisis in the context of our relation with the world. In Cato Manor, *adaptation as transformation* will assist to understand resident's strategies that aims for regime change e.g. mass action, protests and other forms of resistance which calls for change in existing institutions and housing policies. Franks (2006) cautions that *adaptation as transformation* necessitates strong sustainable development objectives, which can only be attained through radical changes in the institutional values underpinning the governing capitalist production system, such as the public-private dichotomy that has favored private actors and disregarded the role of the state (Feire, 1972).

Resilience forms of adaptation are aimed at enhancing existing practices, particularly through changes in institutional practice or technological innovation, while *transition* and *transformation* methods of adaptation adopt changes in structural frameworks and institutions (Hordik et al., 2014). The necessary conditions for change are trust, will to take risks and experiment, and participation with civil society. Thus, where developing social structures substitute experimentation and innovation, transition, or even transformation can be attained. Therefore, this framework will assist to question whether current housing systems in Cato Manor need to be reformed in order to permit experimentation and innovation of new housing

strategies. In doing so, this study will apply the resilience lens which will assist to understand or assess the holistic nature of housing systems and their ability to address multiple challenges simultaneously without causing negative effects on people's well-being. Thus, applying a resilience lens leads to *'resilience dividend'* which allows the creation of multi-serving projects and policies that address multiple challenges at one time, and this improves services while saving resources (Floyd and Skinner, 2014).

1.8 Structure of the dissertation

This dissertation was allocated into five chapters. Chapter one introduced the research by outlining its background, the study problem statement, objectives of the study and the research questions. In this chapter, an understanding was shared on the housing situation internationally and in South Africa, while a special attention is paid into Durban, Cato Manor. The problem statement of the study provided a brief account of the concern that needs to be addressed by the researcher. This chapter also outlined the theoretical framework.

Chapter two discussed the body of available literature regarding service delivery of housing. This chapter, presented a brief overview of housing policies and trends in developing countries as well as in the African continent. Literature on the South African housing policy and its socio-economic impact on people's personal and social relations is also reviewed in this chapter.

Chapter three presented the research methodology that was applied in this study. This chapter provided an in depth account of how the field work was conducted which includes a detailed justification of study design, study location, data collection and sampling methods as well as data analysis used in the study. Ethical issues and principles that were experienced in this study were also presented in this chapter.

Data gathered in the study was then presented and analyzed in chapter four which is the results chapter. Thematic analysis was undertaken in order to analyze the data gathered during the study.

The final chapter, chapter five presented the discussions and conclusion of the research findings, limitations and recommendations of the study.

CHAPTER TWO

LITERATURE REVIEW

2.1 Introduction

This chapter discusses literature on housing service delivery and its challenges. Further to this, the chapter highlights the housing situation in developing countries. Moreover, this chapter, outlines the delivery of housing in the African continent, particularly in sub-Saharan Africa. The review explores the existing housing policy and programmes in South Africa, KwaZulu-Natal and how these affect social relations and livelihoods of anticipated beneficiaries.

2.2 A brief overview of the housing situation in developing countries

Access to housing is a major concern in the cities of the developing world (Pamuk, 2000). Many households cannot access accommodation through conventional means, thus engage in informal housing production and transactions. As developing countries are continuously urbanising, the demand for housing also increases and this has led to several housing concerns. These include housing backlogs caused by extreme demand for urban housing, inferior housing quality, the advent of informal settlements, and lack of land for housing developments. Some developing nations, especially those with strong economic growth have adopted state funded large-scale housing programmes as a solution to provide accommodation for the poor (Aribigbola, 2008).

The list of these developing countries includes China and Singapore which have implemented mass housing public programmes comprising of complex flats with excessive urban densities to respond to the housing problems. Thu, Hua et al., (1999) points out that the Chinese Mass Housing Programme in Hong-Kong reflects a contemporary solution to the housing discourse by shifting away from quantity-driven housing delivery and emergency relief or squatter-clearance into sustainability-driven housing provisions which aims to create new town developments.

In China, the Harmonious Society development approach and the 'New Urbanisation Strategy' were established in 2003, to serve as a propelling engine aimed at promoting accommodation for millions of low-income groups and migrants in cities permanently (Chen and Yang, 2014:548). This New Urbanisation Strategy used in both China and Singapore included programmes such as the Shared Ownership Housing (SOH) scheme and the Public Rental

Housing system. The SOH housing scheme obliges that in any sale of properties (i.e. housing), half of the profits made must be returned to the government (Ravetz, 2013). On the other hand, the Public Rental Housing system, focused on providing accommodation for urban migrants who are excluded due to the *Hokou* system. The *Hokou* system, is a system that excludes migrants from welfare services such as urban housing, health care, employment and pensions.

According to Yang and Chen (2014), affordability of housing is one of the key challenges in the Chinese urban areas. Hence, the Chinese housing development made several attempts to decentralise and 'commodify' the housing sector (Hamer and Van Steekelenburg, 1999; Wang 1996). Such housing marketization revel disparities in housing and service delivery, due contradictions between profitability of land ownership and affordability of workers (Tutin, 2008). Thus, Westendorff (2007) notes that the urban population has augmented in cities like Hong Kong, and levels of affordability have been affected, while it is evident that the Economic Housing Programme is flawed due to high income requirements, deficient investigation on the buyer's credentials and elevated levels of illegal sales which dishonestly brings properties into the open markets.

Despite, the successes made by the Mass Public Housing Programmes, for a large proportion of Chinese citizens it is still difficult to access formal housing accommodation particularly in urban areas. The Chinese example shows how housing provision for the urban poor in the developing world has not yet improved in the recent past decades. Therefore, as a result of lack of formal or conventional housing solutions, the urban poor have no other option than resorting to informal or unconventional modes of housing (Keivani, 2001). In response, future policies will have to consider the fragmentation of the national housing markets and formulate plans to address the high- and low housing demand areas while supporting governance configurations needed to react to local drivers of change (Rosenfeld, 2013).

The developing countries with lesser economic resources such as in Turkey, the government has resorted to reducing housing laws and granting amnesty of informal settlements to allow citizens to provide themselves with temporary shelter without legal penalties. This has unintendedly perpetuated quasi-legal housing developments in planned metropolitan areas and it has also legitimized existing illegal settlements (Pamuk, 1996). This is due to many local businesspersons who abuse the build and sell system (i.e. an old institutional arrangement) of re-development targeting informal housing settlements (i.e. *gecekondu*-housing) [Turk and Atles, 2010]. These local elites accumulate handouts for themselves, rather than allowing some

of these benefits by municipalities such as Ankara to trickle down to the poor so that sustainability of the housing program is fully realized (Pamuk, 1996). As a result, the Turkish communities have chosen not to wait for the government instead attempt to resolve the housing problems, by establishing their own institutional arrangements using local social capital to promote cooperative behavior in order to resolve housing and land challenges, predominantly in poor settlements.

In the North American region, developing countries such as Mexico have attributed their housing problems mainly to the issue of drastic population growth. The countries national population rapidly increased from 35 to 112 million from 1960 to 2010 which increased the metropolitan tenure with millions of new habitants (Brendenoord and Cabrera, 2014). This has resulted in large-scale urban poverty, hence new survival strategies started developing. Poor urban families began self-building on an ad hoc basis, resulting in the emerging of spontaneous suburbs and non-regulated or informal settlements. In response, the government introduced a social housing policy that offers rental housing through a private and state partnership approach (Coulomb, 2010). However the quality of houses provided through rental stock is still questionable and worsened by the government's failure to assist those who cannot afford these rental housing units (Bredenoord and Cabrera, 2014). Thus, the major urban policy planning problems in Mexico, include higher urban densities and the use of unsustainable building material which has made the 'compact city' a catchphrase (Ortiz, 2012).

Similarly, in the case of Brazil, the central government has noted two major issues that have impacted the country's current housing situation, by escalating the housing demand. These problems include housing financing and construction (Valenca and Bonates, 2010). To address these challenges, the state proposed a new housing policy which is centred on its 'free market' mentality, aimed at finance-based solutions instead of pro-poor policies (i.e. which required expenditure of public funds as subsidies). These policies included, SEPURB (Secretaria de Politicas Urbanas), Pro-Moradia and the Pro-Credi, later referred to as Programma Carta de Credito which provides mortgage funds to qualifying families (i.e. middle and low-income households). From 2003 to 2006 the government spent nearly 30 billion Reais (i.e. $15 billion) in social housing and an additional 9 billion Reais (i.e. $2, 3billion) that was provided as housing loans to middle-class borrowers (Arantes and Fix, 2009). However, in recent years the government has realised the weaknesses of the current housing schemes which include lack of fund allocation for the poor households. This has led to rise of the favelas (informal settlements) at the rural-urban interface on the peripheral and agricultural lands, transitional zones of the

middle-class suburbs and in the city centre unused and disputable lands within the city (Baonada-Fuchs, 2018). Thus, the government is now developing new policy and legislation to enhance the living conditions and diminish economic and social inequalities (Valenca and Bonates, 2010).

Similarly the key housing challenges facing India in recent years, are predominantly the results of rapid urbanisation (Yu et al., 2014). One of the significant characteristics of India is the prevalence of socio-economic class centred urbanisation (Kumar et al., 2009). This has resulted in enormous deficits in affordable accommodation in India. As a result of excessive housing demands, new unconventional housing strategies have been formed which has led to the abrupt spread of compact of multi-storied tall rise structures. This has placed great pressure on energy usage, and what has made the situation worse is non-existence of either sola legislation or stringent building by-laws (Bardhan et al., 2015). Thus, Debnath (2016), argues that these types of buildings have in turn affected the quantity and the quality of daylight received, especially by the lower floors and placed more pressure on artificial lighting needs. Therefore, this situation calls for implementation of more stringent building laws that are suitable for modern demands in the developing residential sector (Bardhan and Debnath, 2016). In an attempt to correct these challenges, the Indian central government has proposed a programme of 'Housing for All-2022', that aims to build 20 million low-cost houses in the next seven years (Puttkamer, 2015; 3).

Clearly the rapid urbanisation in developing countries is a major concern as it has led to a series of critical problems, including "extreme levels of underemployment and poverty, pollution, environmental deterioration, and severe burden in urban services" (Choguill, 1995: 403). Unlike the western states, where utter housing shortages are perceived as a common thing of the past, governments of developing countries still need to resolve numerous housing challenges such as housing backlogs, urbanisation, housing financing, and poor quality of housing structures (Aribigbola, 2008). Thus, Rondenelli (2012), points out that although improvement has been made in dealing with housing issues in developing countries, several housing problems are likely to occur in the next two decades as urbanisation mounts and as the concentration of the poor families in cities increases.

2.3 The housing situation in the African continent

According to Stren and Halfari (2001), in the late 2000s, African cities predominantly consisted of informal practices of shelter, land-use, social services and transportation. Nonetheless, both

formal and informal city activities faced a series of boundaries as regulatory frameworks are adjusted and readjusted in response to widening frontiers of informalities. It is noted that, "Africa is the least urbanized of all continents, but African cities have grown faster than cities of the developed regions" (Stren and Halfari 2001: 479). A large proportion of Africa's urban population resides in unauthorized and subserviced settlements, whereas increasing numbers make their living in the informal economy (Hasen and Vaa, 2004). Therefore, the richer sections of the populations are also engaged in illegal land occupation and housing, at times gaining extraordinary high profits from sub-letting sub-standard accommodation. An aggregate quantity of middle and high income standard housing areas have developed informally, as unlawful forms of land occupation and unauthorized subdivision of land continue to grow throughout the continent (Fenanders and Valley, 1998).

In Africa, although many towns were founded before the introduction of industries, but due to recent urban rapid growth, they have become synonymous with industrialisation predominantly mining (Mutavhatsindi, 2008). Furthermore, rural-urban migration has been on a persistent increase as it is continually associated with positive outcomes such as job opportunities (Aghamkar, 1994), better healthcare (Greenway, 1999), better social services (Monsma, 1989), and other economic benefits (Verster, 2000). Edmonds (2013), outlines that a large population in sub -Sahara Africa resides in urban areas which has been causing the urbanisation rate to rapidly increase and this is anticipated to continue over the years. Commonly in Africa, urbanisation is demographically driven and occurs in the absence of socio-economic and environmental benefits (Cohen, 2006; Songsore, 2009). As a result, increased pressure is placed on to urban assets obtainable in African cities, therefore paralysing the city's ability to supply accommodation and other amenities.

One of the African countries affected by these highlighted challenges is Nigeria. Currently, in Nigeria, the two severe problems facing urban development include limited urban facilities and housing delivery. Ademiluyi and Raji (2008), explain that service delivery of housing in Nigeria is not only affected by challenges of quantity but also quality of accommodations that are built. Consequently, as badly built structures collapse people compete for better ones. As a result, this challenge leads to overcrowding of available accommodation and increased pressure on limited urban infrastructure.

From 1928 till to date, housing provision in Nigerian has been undertaken through the Logos Executive Development Board (LEDB). Evidently, Nigerian housing provision is still far

behind the housing demand, since nearly 90% of the country's housing units are that of informal settlements (Moreno and Warah, 2006). The public housing in Nigeria consists of both organisational and contextual challenges with low productivity, poor quality, as well as expensive housing structures (Olotuah, and Babadoye, 2009). Moreover, these challenges are also caused by rapid population growth and extensive urbanisation (Olotuah, 2010), lack of monitoring and evaluation measures which will ensure easy access to housing inputs such as land (UN-Habitat, 2006), and limited capacity of public housing agencies (Amerole, 2002). Consequently, Nigerian public housing provision has been criticised for its shortcomings to yield sustainable housing development and acquisition apparatuses to meet growing housing demands, especially for the low-income population (Mba, 1992). However Mustapha (2002) maintains that in Nigeria, the challenges of low productivity in public housing are the results of mismanagement of funds. These views undoubtedly endeavour to point likely reasons why many public housing schemes in Africa have failed to meet their targets.

The housing situation in Kenya faces critical technical problems, specifically quality assurance from circumstances of collapsing buildings, substandard constructed and unfinished housing. In a study conducted by Githenya and Ngugi (2014) on 'assessing the determinants of implementing low-cost housing projects in Kenya', found that poor construction procedures and lack of proper supervision are the main causes of collapsing housing structures. This has resulted in many housing projects being cost overrun, having poor quality and delayed completion which all contribute to collapsing buildings, extreme maintenance costs, and even structures that are dysfunctional. As a response to these challenges, the Kenyan government has proposed the Vision 2030, which aims to provide adequate and quality accommodation for all citizens, specifically the low-income groups (Mwenzwa, 2014).

In addition, marketization of the informal settlements and slum dwelling in Kenya has pushed many people out of the informal settlements. This marketization of informal settlements is caused by a small group who dominate the informal settlements and assume the position of slum-landlords. Marketization of informal settlements affects the most vulnerable population in Kenya including Kiberia, which is the largest informal settlements in Africa (i.e. over 700 000 residents), and is considered to be the poorest communities in Kenya (Ehresmann, 2004). Similarly, a study by Huchzemeyer (2008) on informal housing upgrading programs in Kenya found that marketization of informal housing contributes to the displacement of some slum dwellers. As a result, Huchzemeyer (2008) therefore suggested a redress of such challenges before initiation of meaningful upgrading programmes.

Stoll (2011) reiterates Githenya and Ngugi's (2015) views that the Kenyan central government has undertaken a number of housing policy reforms which aim to enhance the residents ability to access suburban housing units and move closer to economic opportunities within the cities. These policies include the Housing Choice Vouchers which is the federal government's key housing program for assisting poor households, the disabled and the elderly to afford safe and descent housing directly from the private market. This 'housing voucher' policy has gained popularity and has become preferred over the 'housing certificates' policy (Cuvington, 2009). This is because the certificates placed limitation on the amount of rent a family can pay which in turn limits their location options, whereas vouchers do not, as long as the family is able to pay the difference (Lubell, 2001). In theory, permitting families to pay more than the alleged 'fair market rent', vouchers can improve housing options, even in the suburbs (Stoll, 2011). However, it is still a debated issue weather the geographic mobility features of the Housing Choice Vouchers does improve residential choices among the HCV beneficiaries.

Egypt is also overwhelmed by the challenge of informal settlements and shacks (Khadr et al., 2010). Harris and Wahba (2002), observe that informal settlements in Egyptian cities (e.g in Cairo) display a distinctive characteristic that can be understood only through investigating the key issues that led to their sustainability and existence for more than 60 years. Many studies link the occurrence and progressive rise of these informal settlements to the collapse of governments housing policies, rules and programmes in Egypt (El Araby, 2003; Fahmi and Sutton, 2008; Kadr et al., 2010) as well as the governments unresponsiveness and indecision in sanctioning their growth (Dorman, 2007). In response, the Egyptian socialist government has introduced civil servants housing projects and public housing projects in order to meet the growing housing demand and curb extensive rural migration flooding into city centres. However, Fahmi and Sutton (2008), critique that these housing developments are built near the industrial centres and on the edges and vacant 'slum' sections of the cities. Despite this effort from the state, many of these newly built housing units were left unoccupied due to their expensive prices, poor basic and social services and the remoteness of these cities (Khadr et al., 2010; Marques, 2017).

In a broader perspective, the general census is that public housing accounts for less than 5% of housing production in most African countries (Sa-Aadu and Malpezzi, 1991). Most African countries fail to meet the demand for housing despite governments including such plans in their annual plans due to inadequate financial resource availability. In the sub-Saharan region of

Africa, evidence shows that the shortfall in housing provision is concentrated among those groups (blacks and coloureds) who can least afford to pay (Tipple, 2009).

A study conducted by Tipple (2009:591) on "exploring the need for new housing in urban areas of sub-Saharan Africa", outlines that housing development is essential in sub-Saharan Africa in order to provide economic security through productive investment. Therefore, Tipple, (2009) concludes that there is a need to build more than ten houses annually, per thousand population in sub-Saharan Africa, but considering the pace of current housing processes this housing demand will still exist over several decades. Thus, he recommends that a new housing blueprint is needed and it must include the building of new housing structures, the supply of new homes, the replacement of existing buildings which may require demolition or renovation and lastly, the construction of additional housing units required to relieve overcrowding.

In Tanzania, the governments approach to housing has focused on home ownership as a norm rather that rental accommodation, which is regarded as a 'private matter' (Cadstedt, 2010). This has been witnessed in several legislation amendments (i.e. Rent Restriction Act of 1984, Rental Housing Act of 1999 and the 2005 Land Act) which were all changed due to the assumption that they are 'overprotecting' the tenants (Massati and Beyadi, 2008). As a result, these housing norms have placed social pressure on families and individuals to become independent home owners. In an attempt to address these concerns, the Tanzanian government has undertaken a Community-Based Upgrading Programme (CIUP), which was firstly piloted in Dar es Salaam but has been recently expanded to other communities due to its success. The CIUP is key programme of the Tanzanian housing policy, funded by the World Bank Loan in order to upgrade unplanned settlements (Mtega et al., 2013). Therefore, the housing policies and laws in Tanzania have focused on home ownership and neglected rental tenure, by emphasising community-based upgrading through formalisation of informally held land and participatory urban planning

In Botswana persistent rapid urban expansion has brought many economic and social problems (Mosha, 2012). One of these problems is the issue of inadequate access to land and housing for the poor who migrate to city centres in pursuit of economic opportunities, particularly employment. In an attempt to address these challenges, the central government of Botswana through financial agencies has introduced various housing financing initiatives which provides housing loans to all citizens regardless of their income categories (Jefferis, 2007). These agencies include the building societies, commercial banks and the National Development Bank.

Unlike many African countries, in Botswana there are currently no micro-lending initiatives prioritised exclusively for housing (Rudloff, 2007). Even in cases where micro-lending is available, it often excludes the poor since it requires the debtor have a bank account and to be formally employed (Mosha, 2012). Therefore, these 'excluded groups' are forced to undertake unconventional housing strategies by developing their housing structures in an ad-hoc fashion. This is because of either land tenure issues or inadequate income to meet minimum housing loan requirements, for example, the condition that the landowner must have a Certificate of Rights (COR) [Jefferis, 2007].

Similarly to Botswana, the current housing problems in Malawi are also attributed to high urbanisation rates which is projected at 4.3% annually (Nkhoma and Mitlin, 2011). This has resulted in a considerable amount of issues including inability of the poor households to access finance and land for housing in urban areas. Nyasulu (2007), shares that the main concern is the fact that there are no housing subsidies available for individuals and conventional housing finance is only accessible to a small proportion of the population. In response to these challenges, the government of Malawi has based its housing policy on two main themes. Firstly, the creation of Traditional Housing Areas (THAs), which is a pro-poor strategy aimed to provide a framework for migrants to enable them to build their own accommodation according to their own needs (Manda, 2014). Secondly, the Mchenga Fund is another programme aimed at providing funds for procurement of building materials like building blocks, and for payments to carpenters and builders (Nyasulu, 2007).

Westendorff (2007), emphasises that in Africa the living conditions and security of tenure of estimably 50 million urban low-income inhabitants with registered urban housing units, are much better than those of migrants. However, families living in subsidized accommodation or owning a home still rent a portion of their entire home to foreigners, including migrants to cover other living expenses (Stren, 2018). The supply of government-owned or guarded low-rental accommodation generally only covers a small part of demands, while the buying price for a subsidized accommodation is beyond the affordability of these families. As a result, government is placed under pressure to find a holistic housing solution that will consider the needs of both the registered long-term low-income residence and migrant workers (Westerndoff, 2007).

In summary, most African countries consider low-cost housing to be a viable solution to resolve the urban housing challenges. Nonetheless, in many cases where low-cost housing delivery has been undertaken, several problems have emerged as discussed in the above case studies.

2.4 Housing situation in South Africa

Affordable housing delivery has been the key focus of the South African post-apartheid government, in attempts to address the present rapid urbanisation, historical race-based inequalities and poor municipal service delivery (Goebel, 2007). The 1994 White Paper on Housing emphasised the needs of the underprivileged, encouraged involvement of the private sector and community participation, and pledged to deliver one million housing units in five years (Jenkins, 1990). Subsequently, the ANC's RDP of 1994, and the Constitution (2002) also commit to provide housing for the poor (Goebel, 2007). Since 1994, affordable housing schemes have been commonly undertaken through building serviced townships on urban outskirts, which in itself presents countless political, social and environmental concerns (Huchzermeyer, 2001).

According to Goebel (2007), by 2006, 1, 8 million houses had been built or were under construction according to the Department of Human Settlements. However several challenges regarding the process became clear as the housing projects are continuously being initiated (Stanton, 2005). These challenges include, the location of the new housing projects which continue placing low-income and poor Blacks in 'Ghettos' far from the urban services and economic opportunities (i.e. on city margins) (Seekings, 2000). Moreover, new housing infrastructures such as sewerage services are of substandard quality, are hastily deteriorating and require maintenance (Huchzermeyer, 2001). Seekings (2000), also critiques that the prevailing model of free-hold tenure ineffectively deals with causes of poverty, and some categories of the poor, such as short-term workers and women, would be better assisted by rental housing. Thus, people dislike the currently used housing model, and would instead prefer bigger housing units (i.e. hence in 1998 this model was changed and increased the size of the housing units to 30m²) (Huchzermeyer, 2001). Due to these challenges, people commonly rent out or sell their RDP houses provided by the subsidy, and move back to their shacks and informal settlements (Bauman and Bolnick et al., 2004; Biearmann, 2004).

 A report presented by McDonald and Ruiters (2005), at the Commission for Sustainable Development, indicated that urbanisation in South Africa is not influenced by internal migration only, rather the increase of migrants from the broader African continent and other

regions of the world. Consequently, increased pressure is placed on urban assets obtainable in South African cities, due to the country's capacity to supply accommodation and other amenities.

In the City of Cape Town, Western Cape province a lack of adequate housing has led to the establishment of backyard settlements, which largely accommodates Coloured and Black African-headed households (Haskins, 2006). Backyard settlements or shacks are small sized informal buildings (i.e. often a wendy house, bungalow, shack or hokkie) which are typically erected behind the main property. Despite the endless development of these backyard accommodations (i.e. which had already grown by 53% from 2001 to 2011 resulting in 713 000 households), this issue has been neglected by governments housing policies (Rubin and Gardner, 2013). Thus, Fitchett (2014) and Misselhorn (2008) argue that there has been considerable ambiguity in government's policy towards recognising and assisting informal housing dwellers through its 2009 National Upgrading Support Programme. Therefore there is limited knowledge over the function(s) executed by backyard dwellings in the city housing system, or even why these buildings have multiplied at the cost of free-standing shacks (Lemanski, 2009).

Therefore, cities such as Durban (eThekwini) and the former East Rand (Johannesburg, Ekurhuleni), all recognise the need to upgrade informal settlements *in situ*, but they do not apply the principles and funding mechanisms of the Informal Settlement Upgrading Programme (Huchzermeyer, 2009). Instead, they deal with informal settlements in the conventional project-linked subsidy approach (i.e. based on subsidy eligibility of individual households), resulting in relocation or at best disruptive 'shack-shifting' or roll-over upgrading, mostly with the displacement of non-qualifiers of the housing subsidy (Mistro and Hensher, 2009). Thus the city administration intentionally or unknowingly act as servants of orderly development, global competitiveness and the market, rather than as implementers of the transformative aspects of the Constitution (de Vos, 2001) and of progressive policy and legislation that has been developed to ensure realisation of Constitutional Rights.

According to Gunter (2013), in South African cities, access to housing is not only obstructed by economic factors but also includes institutional and bureaucratic dynamics (Lemanski, 2011). In the city of Johannesburg, Gauteng many residents have preferred to build their own housing structures (Gunter (2013). This desire is believed to be associated with the slow pace of housing service delivery in the city and has led to the development of new self-build

structures (i.e. property ownership) (Charlton, 2013). There have been numerous reports indicating manipulation of state housing schemes in the city's social housing developments such as Brickfields and Gardens in Johannesburg which are all meant for the middle-class population (Gunter, 2013; Cross, 2002). This has led to the poor and low-income residents being chased away from these regions into informal settlements on the outskirts of the city which further exacerbate the housing backlog (Cross, 2002), while decreasing their economic opportunities (Madin, 2010).

Therefore, Lizzalde and Massyn (2008), point that there are many technical, urban, economic and social concerns have been linked with the provision of low-cost housing developments in South Africa., Govender et al., (2011) recommend that designers of low-cost housing projects must ensure that habitants of these new state-subsidies are not subjected to unsafe conditions due to poor delivery or poor layout of basic facilities.

2.5 KwaZulu-Natal urban situation: Cato Manor

According to Sutherland (2015), the South African ANC led government has built over 3 million houses since the inception of democracy in 1994. In KwaZulu-Natal, eThekwini Municipality in has built more than 160, 000 housing units to date (Stats SA, 2017). Moreover, eThekwini Municipality is the country's leading city on delivery of housing as in its peak between 2007 and 2010 it successfully delivered 16, 000 housing units per year. However, increased urbanisation has become the key challenge in the city and has led to unplanned rapid peri-urban growth as well as informal settlements in the outer urban precincts (Mbiba and Huchzermeyer, 2002). Thus, Goebel (2007) cautioned that considering the city's increasing population and urban densification, which all increases demand for housing, the city's objective of reducing informal settlements by 18, 6% will never be achieved within the 15 years as targeted timeframe in the policy.

In response to the emerging urban housing challenges, the KwaZulu-Natal provincial government has initiated several housing projects such as the Cornubia low-cost Housing Development that was implemented from 2005 to 2011. This mega-project has been faced with a series of land challenges ever since housing construction commenced (Sutherland et al., 2014). One of these concerns was the issue of land where this project is located, for example, Dave Duke who is a technical director of the civil engineering company, contracted to build the Cornubia housing units complained that the topography of the land contains poor soil conditions and hilly terrains which have caused delays in construction stages (Todes, 2015).

The pro-poor procedures caused tensions regarding the allocation of beneficiaries, as to date many ward councillors from the surrounding areas have informed informal settlers within their wards that they will be relocated to Cornubia in the near future (Sutherland et al., 2014).

To date, approximately 850 formal houses have been built on a nearby well-developed Durban, Greater Cato Manor areas that was identified for extension of the housing project (Ballard and Jones, 2011). Adebayo (1983) in the Surplus Peoples Reports, explains that delivery of housing in Cato Manor reflects two unique approaches; the first is that of individual self-help housing practices undertaken by residents. The second housing approach is pursued through governments housing programmes, subsidies or strategies for urban reconstruction. The Cato Manor Development Association (2000) outlines that Cato Manor consists of both formal housing, which are extended as the RDP units and informal settlements making use of spaces such as abandoned buildings and unused squash courts and of course, shacks (Popke, 2001).

Another housing scheme that is available to residents in Cato Manor is the Incremental Funding Scheme that provides partial funding by either government or private banks which are to be utilised as means of house renovation and upgrading (Kats and Greg et al., 2011). However, lack of funds or capital in the Incremental Funding budget has put the project at risk (Adebayo, 2012). This project is also affected by challenges of 'booming municipal rates'. This is due to the fact that this area if close to harbour and sea point; which increases property sale value beyond affordable.

 Mzimela (2015) emphasises that the majority of Cato Manor, residents shared complaints and unsatisfactory remarks regarding the government's RDP housing units. Many residents complained about RDPs being small, badly made, just as the townships built during apartheid, far from the cities and are just an insult to the dignity of the people (Scholz et al., 2015). This brings negative effects to family members, as they cannot fully exercise their freedom within a restricted space, as family life requires intimacy, privacy, togetherness (Hazemann, 1973). Adequate housing is a key requirement for a sense of dignity (Zillle; Drum magazine, 19 March 2012). Similarly, this corresponds with Urban Landmark and Afesis-Corplan (2008) remarks that housing is not just a physical structure, but covers different components to makeup a habitable environment (Mabhula, 2011). An example of components to be covered by housing systems is dignity. Some residents shared mixed views and argued that after receiving RDP houses they have comfort knowing they will no longer be evicted (Olowolagda, 2011).

According to Charlton, (2006) the CMDA, is the organisation responsible for managing and driving integrated development projects within these communities. This organisation is faced with a challenge of upgrading three settlements within the wider Cato Manor area (Nell, et al., 2004). These settlements include areas such as Cato Crest, with a density of more than 90 housing units per hectare on steep slopes, as well as areas of geotechnical volatility (Maxwell and Foster, 2002). Initially, development solutions for existing residents were sought 'within the outside figures of the settlement' (Nell et al., 2004: 382) and within the restrictions of the tightly defined parameters of the governments national subsidy programme (Charlton, 2006). This, it is contended, "offered a narrow and limited set of tools within which to respond to an extremely diverse and complex set of housing conditions" (Nell et al., 2004).

From a result-centred perspective, the area of Cato Manor within a wider cross-sectoral community-based development initiative, the Cato Mano Development Project (CMDP), has meant that other interventions conceptualized outside of the housing capital subsidy scheme have impacted on the informal settlement community (Charlton, 2006). This, became possible with assistance from the European Union grant. Robinson et al., (2004) cautions that various components of government s housing programmes has been also identified as a major contributor to the success of these housing developments. For example, government has always taken a fundamental role in securing funding, initiating social programmes and installing bulk services (Huchzermeyer, 2011).

2.6 Key component of the National Housing Policy in South Africa

The post-1994 housing policy has been exceedingly significant in numerous ways. Up to date, housing provision has been a significant strategy in demonstrating the supply of the tangible resources directly to the hands of the poor, while to a certain extent establishing state legitimacy among low-income family (Mabandla, 2003). Overall, the policy has afforded beneficiaries with access to basic amenities, shelter, security of tenure, and fulfilled a critical 'psychological need' in enhancing a sense of pride and dignity in having a place to call home (Charlton, 2003). Subsequently, the central component of the National Housing Policy is an income-based capital subsidy, aimed at buying land, securing tenure, providing basic facilities and a starter-house to qualifying families (Charlton and Kahito, 2006). Although criticised, this funding is a once-of 'contribution' by government designed to meet the ANC goal of 'housing for all' (Khan and Ambert, 2003). The amount of this funding has been increased since its introduction in 1994, but has failed to keep up with inflation (Charlton and Kahito, 2006).

Policy as expressed by the 1994 Housing White Paper envisioned that the funding scheme must do more than just construct houses, but also create viable and integrated settlements where families can access opportunities, facilities and amenities (Khan and Ambert, 2003). As implementation has turned out in recent years, this dimension of well-functioning (i.e. sustainable) neighbourhoods has essentially failed to actualise (Charlton and Kahito, 2006). Subsequently, this housing model has been criticised for perpetuating the marginalisation of the poor, contributing to urban sprawl, and for failing to play a crucial role in the integration, compaction and changing the apartheid city zoning (Narsoo, 2000; Todes, 2003; Zack and Charlton, 2003). Certainly, some scholars argue that social interventions including housing have, in certain instances, spatially and economically marginalised the poor further (Bond, 2003). Thus, although housing schemes has had proportional positive impact on recipients, end-user satisfaction with the funding scheme has varied widely (Tomlinson, 1999). Therefore, it is still unclear whether the South African poor households are better off due to scheme (Baumann, 2009).

The South African housing approach has shifted through the years. In its earliest form, "the National Housing Policy was focused on quantifiable objectives, which included standardised serviced site funded through a once-off capital subsidy" (Khan and Thurman, 2001:7). Yet, the government recognizes that the subsidy delivered does not itself secure adequate housing. As a result, this policy's preference of capital subsidies was blamed for perpetuating spatial segregated urban arrangements (Nuttall, 1997). This concern was not resolved in later debates, thus, the long-term question emerged on when and how is 'urban spatial restructuring' to take place (Adler and Oeloste, 1996; Lalloo, 1999). Consequently, this has shifted housing policy from understanding housing as 'shelter' to 'neibourhoods', then later to 'communities' (Joseph and Karuri-Sebina, 2014).

May (2000) outlines that South Africa's National Housing Policy adopts several core strategies, such as providing subsidy assistance, mobilising housing loans, rationalising institutional capacity, supporting the Peoples Housing Process, facilitating speedy servicing and release of land and organizing government investment in development. Thus, each provincial housing development fund, obtains a budgetary portion from the South African Housing Fund, which is allocated annually from the National Budget.

2.6.1 Reconstruction and Development Programme (RDP: 1994-2003)

To address the socio-economic challenges of the colonial past, the South African government introduced the 1994 Reconstruction and Development Programme (RDP), which aimed to address housing delivery challenges (Patel, 2005). The RDP as a development policy framework is aimed to achieve socio-economic progress (Republic of South Africa, 1994). The inspiration for the ANC led government to implement the newly proposed RDP Social Housing Programme was driven by high demand for building increased amounts of housing units to achieve economic development and inclusion of the underprivileged but also to realise the constitutional demand for dignity and equality (Moolla and Kotze, 20110. The houses built through this RDP programme are known as 'RDP houses'.

2.6.2 Housing Subsidy Scheme (HSS)

The National Housing Programme was undertaken through three main programmes specifically: the Discount Benefit Scheme (DBS), the Housing Subsidy Scheme (HSS), as well as the Public Sector Hostels Redevelopment Programme (PSHRP). The HSS was established on 15 March 1994 and substituted all governments' earlier subsidy programmes. This scheme provided subsidies to families earning an income of up to R3500 per month, in order to help them attain secure housing tenure, sustainable building and basic services. Generally, for people to qualify for HSS they have to meet these requirements: one has to be a citizen or permanent resident of South Africa and their family incomes has to be below R3500 per month; they must be either cohabitating or married or if they are single, they must have dependants; they must be lawfully competent to contract i.e. mentally sound and over the age of 18 years; they must have not previously received housing subsidy; and lastly, they must be attaining a home for the first time (May, 2000).

2.6.3 Peoples Housing Process (PHP)

The Peoples Housing Process (PHP) is not a policy or scheme, but it rather refers to a new approach towards the housing process (Huchzermeyer, 2001). The PHP offers technical support and training to families who own underdeveloped, serviced properties and who need to apply for a housing subsidy to construct their own homes (Mukheibir and Ziervogel, 2007). The main focus of the PHP is self-help housing mechanism which enables communities to pull their resources together and contribute by supplying their labour in order to build their homes. Landman and Napier (2010) notes that this approach gives communities an advantage, as they are able to supplement the standardised state-subsidies with savings, additional loans or labour.

As a result of donating their labour, as opposed to remunerating someone else to construct their homes, these families are able to spend their personal contributions and Housing Subsidy to build a better or bigger house for a reduced amount of money. This is because, through contributing labour, the monies that would have been used to compensate someone for building the house can instead be used to buy more construction material. Ogunfiditimi (2008) states that houses built using the PHP strategy are larger (36m²) than those constructed by the municipality (30m²).

Many scholars have criticised the PHP housing approach, since it is not a subsidy, but merely an arrangement between individuals or a group of people who are eligible for subsidization (i.e. a certain community) (Huchzermeyer, 2003; Thring, 2003; Goebel, 2007). Bond (2016) adds that owner-constructed housing delivered through PHP varies extensively in different areas, and this delivery modality clearly proves that there is no standard set at a national level. For example, in Cape Town, Netreg and Mfuleni communities, the PHP housing project constructed 42m² semi-detached and detached brick houses which are far beyond the conventional 36m² housing standard endorsed in the national housing policy (Lizarralde, 2008). Thus, there are major inconsistencies, since some houses are built by owners themselves with the assistance from municipalities and provinces to access and acquire land and building material, while others are built by local contractors which are trained through the PHP and hired by the beneficiaries to build for them (Cross, 2008).

2.6.4 Breaking New Ground *(Policy adjustment in 2004): Real housing revolution?*

Noticeable support was gained for a people-centred approach to housing in 2004, following grievances about the quality of housing especially the size of governments-housing units (Thurman, 2001; Tomilson, 1996). Subsequently, the Department of Housing responded by amending the Housing Act, requiring government-housing subsidies to be built to a minimum of 30m² (Khan and Thurman, 2001). Again, this led to a discourse on 'housing opportunities' rather than 'houses' or 'shelter', thus attention was diverted from housing as a product (Khan and Thurman, 2001).

This culminated in the 'Breaking New Ground' (BNG) policy strategy towards the end of 2004. Several specific goals were set out by the BNG strategy, and included utilising delivery of housing as a notable job creation strategy and speeding up the provision of housing as central approach for poverty relief (McDonald and Ruiters, 2005). The BNG approach is necessary to "redirect and enhance existing mechanisms to move towards the more responsive and effective

delivery" and strive to "promote the achievement of non-racial, integrated society through the development of sustainable housing settlements and quality housing" (Kadir and Lee, 2005: 8).

In 2004, the proposed 'low-cost housing in elite suburbs', raised an outcry in the public dominions in considering what some described as a 'housing revolution' (Charlton and Kahito, 2006). Even though some welcomed the proposition from the Department of Housing 'to build a non-racial society' seeing it was 'well managed', some criticized the impact of this initiative on their property values, perpetuated mostly by not-in-my-back-yard fears and emotions around class and race integration (Huchzermeyer, 2006). However, the Minister of Housing was swift to calm fears: "there is no intention by the Department of Housing to build a low-cost house on the doorstep of a R3 million house as claimed by Sunday Times report on 5th of September, 2004; there is no reason for the Department of Housing to negatively affect the high income market" (Gilbert, 2004; Charlton and Kahito, 2006: 256).

The debate on BNG, focused on the location of government-funded low-income housing, to a certain extent diverted this meaningful discussion away from the content of the Department of Housing's new scheme of action as indicated by the BNG (Bond, 2001). Even though it is not explicitly expressed, this policy outlines a comprehensive strategy for the development of ecological human settlements in the period of five years (Gilbert, 2004).

2.6.5 Incremental Housing and Upgrading Support Programme *(policy shift post-2010)*

Despite attempts of existing housing policies to resolve the housing issue, millions of lives degraded as shacks were increasingly being built while waiting for 'full-housing packages' (Kienast, 2015). As a result housing backlogs were hiking, and a new housing strategy was needed. By 2004, the government acknowledged 'upgrading of housing' as an alternative approach that needs to be supported "on a larger scale, rather than on individual basis", thus assured to "maintain fragile social relations, minimise disruptions, enhance community involvement in all spheres of development solutions" (Gilbert, 2004:17). Nonetheless it was years later, in 2009 that the National Department of Human Settlements reviewed the BNG programme and discovered that the main focus is still housing as 'shelter' rather than as settlements development. Consequently, concerns were raised around the measurement of housing provision (i.e. which remains to be centred on quantity of houses built), lack of public involvement, the position of houses built (i.e. on the margin of cities) and configuration of capital for human settlements across different roles (Joseph and Karuri-Sebina, 2014).

As a response the National Upgrading Support Programme (NUSP) was established to provide technical support, training programmes and building community capacity, while overcoming an orthodox of state-subsidized provision and Greenfield site development (Alexander, 2010:17). Generally, the main priority of the NUSP was to get the basics in place and encourage people to begin thinking about informal residents as people that can be partners in development rather than obstacles to development, thus enforcing the idea of an Integrated Sustainable Development (Topham, 2013).

2.7 Factors influencing housing in South Africa

2.7.1 Housing backlog

In light of the above mentioned challenges, the South African government, through its Department of Human Settlements (DHS) has been trying to reduce the housing backlog. Already, by 2016, the state had provided more than 4.3 million subsidies and houses (Noyoo and Sobantu, 2018). Therefore, since 1994 more than 20 million citizens had benefited. Recently, the DHS's has listed two main objectives, including to deliver more than 1.5 million housing opportunities by 2019, and to ensure that poor households gain access to sustainable housing in good living environments (Turok and Borel-Saladin, 2015). However, severe restrictions have emerged, particularly in relation to supply-led methodology, as well as failing rate of delivery, poor quality of construction, inflated costs and allegations of fraud, corruption and patronage despite a mounting housing budget (Savage, 2014).

Already by 2014 the housing backlog was 2.3 million and still rising, while community protests have been escalating over the delivery of housing and other services (Turok, 2014). Besides the issue of financial feasibility of building millions more of these houses and the required infrastructure, there is another challenge with their location on the urban outskirts and disregarding people's need of gaining economic opportunities in order to maintain their properties, and everyday households consumption needs (Bradlow et al., 2011). Savage (2014), argues that this challenge which is associated with the housing backlog is the result of governments 'pro-poor' housing approach which distorts the housing market while displacing the private sector investments in its affordable housing developments. Moreover, current service delivery of housing has focused on physical product with insufficient consideration given to the socio-economic implications and issues, founded on the notion that informality is a problem connected to poor-quality shelter, with no deeper social or economic causes (Turok and Borel-Salasin, 2015). Thus, Kienast (2015) also adds that government's overemphasis on

housing as a physical product (i.e. 'fully-built houses') has in turn kept millions in informal settlements with hope of receiving fully state-subsidized houses.

2.7.2 Politicization of services delivery

Despite many existing challenges, there has been an amount of progress made by the South African government towards the delivery of housing which is noted by statistics and have been supplemented by a number of pro-poor policies. These policies such as free housing, have undermined the improvement in conditions of poor (Alexandar, 2010). There has been a debate whether the expectations have preceded the process, instead of the process shaping the expectation (Wessels, 1999). This is due to the fact that service delivery of housing is a wide-ranging, multifaceted and remarkably political process. Thus, local politicians frequently use the housing processes as an electioneering or lobbying tool (Joseph and Karuri-Sebina, 2014). The question now arises whether the politicization of the service delivery of housing, for example, whether politicization of the RDP just before the 1994 election institutionalised the potential clash by creating high expectations without confirmed government abilities (Luiz, 1994). Therefore, politicization of services is understood to be the key cause of many negative disorders including the ever-increasing service delivery protests which are often associated with unmet promises, in particularly housing provision (Joseph and Karuri-Sebina, 2014:6).

2.7.3 Marketization of informal settlements

According to Amis and Loyd (1996) the development of informal housing in South Africa has become commercialized and is now a big market which has become almost impossible to alleviate or regulate. Marketization of informal settlements refers to the practice of local 'tycoons' or business persons who cash in on the housing crisis by renting out shacks and other informal accommodation in order to make profits (Amis, 1996). This practice has a negative effect on the service delivery of housing by creating an unending backlog as new informal settlements are built and prolonged solely for profit reasons. Moreover, another concern with informal housing markets, it that vulnerable groups such as women-headed households seek housing as tenants in cheapest sections of the unauthorized settlements which serve to make them even more vulnerable (Moser, 1987).

2.7.4 Location of housing projects

In South Africa, one of the major social demographic factors influencing the provision of service delivery of housing is land (House et al., et al 2004). This is because for any housing development to take place it requires land suitable for establishment of houses. Currently, in

South African cities land availability is one, if not the main cause of the spatial fragmentation and planning (Lizarralde and Davidson, 2006). This caused by unsatisfactory private sector involvement and high-priced land especially within the urban centres (Joseph and Karuri-Sebina, 2014). Joseph and Karuri-Sebina (2014) observe that in most cases state driven low-cost housing developments are habitually poorly positioned, usually on the precincts of the cities. Biermann (2004) cautions, that the urban centres may not be where opportunities for the poor lie, and habitants of affordable housing projects may be better positioned near the suburbs where they are likely to gain economic opportunities. Thus, the location of these housing developments may impact beneficiaries positively or negatively.

Therefore, the location of new housing development brings a variety of implications such as time spent absent from home, time travelling from and to opportunities, and with respect to cost implications thereof (McDonald and Ruiters, 2005). Thus, distantly positioned subsidies places unendurable burdens on low-income families in the form of elevated travelling expenses and unreasonably long travelling times. Clearly, for the poor urban resident, location is more crucial than quality of housing, as it directly affects the availability of urban opportunities and supports social networks critical for one's existence (McDonald and Ruiters, 2005).

2.8 Housing and social relations

According to Clampet-Lundquist (2010) in many low-cost housing developments, government sometimes fails to prepare the ground and basic services for relocated people, which translates to weaker local ties and less socializing which may leave beneficiaries feeling vulnerable. Dominguez (2017) describes a case of Mrs Alena De Wit, a pensioner who was unexpectedly relocated from her rental accommodation in the City of Durban, which she has occupied for the past 40 years, exemplifying a new living trend away from the already established social support, isolated without a sense of neigbourhoodness. Nevertheless Yawney and Slover (1973) state that where relocations are voluntary overall maintenance of health and quality of life is indicated, (Armer, 1993) due to factors such as predictability, controllability and perception of relocation as a challenge rather than a threat. Where involuntary-relocations have occurred, indications of protest and resistance increases in morbidity and mortality post-relocation as such relocations involve a variety of uncertainties (Fisher, 1990). Subsequently, this is also due to relocations being accompanied by major loses like, social support systems, mobility, change in possessions and self-perception.

The livelihood trends of evicted residents are often affected and they are left with two options. It is either they battle against these eviction notices through courts and protest, or deliberate on finding a new accommodation to restart their lives. In January 2013 more than 4 000 informal settlements dwellers were evicted from Durban and surrounding peripheries (Mzimela, 2015). Subsequently, evictees complained, "through corruption and misallocations, all we faced was repression, murder and evictions" (News24, 2013).This had a negative effect in terms of housing delivery on social relations between residents and government, particularly in eThekwini Municipality and between ward councillors and community members.

Informal settlers' right to the live in cities has also been furthered in South Africa by a number of social movements. These social movements include Abahlali baseMjondolo (ABM), Democratic Left Front (DLF) and Unemployed Peoples Movement (UPM).The Cato Manor Residents Association (CMRA) has also been active on this front. It is an organisation formed in 1979 to resist removals and racially founded housing developments. Up to date this organisation fights for Cato Manor residents rights to housing. Consequently, without a right to housing, many other rights are violated including right to privacy; family; freedom of movement; assembly; health and development (Sidoti, 1996). The social unrest that has become the norm in Cato Manor during service delivery protest does not seem to oppose the state, rather to make voices heard by those in charge particularly at the local level (Ndhlovu, 2016).

Besides these socio-economic rationalizations, the strong drive for public housing likewise has significant political implications. In informal settlements such as Cato Manor residents have used several strategies as a means of showing their frustrations over lack of formal housing these include protests through road blockages, applications for legal marches and sit-ins at the Department of Human Settlements offices. Similarly, Matthews (2015) explains that in many informal settlements such as Cato Crest engagement takes place through self-created or invented mobilisation and organisation, including social movements and lobby groups. In Cato Manor this has resulted in the rise of social movements to form protests against social challenges such as lack of land, quality of housing, high rates corruption or manipulation of housing delivery, deeds and processes which impact dignity and peaceful relations among residents. As allegations of corruption grow over government officials, the social tensions and conflicts develop (Mohamed, 1991).

The road to the recognition of the informal residents within the city has been encountered with resistance from some parts of the society. As witnessed in Durban, Point and Arbet Park areas (Mohamed, 1991), where middle-income residents complained about an "intrusion" by low-income dwellers into these areas as major contributor of lowering standards. To a certain extent these complaints are justifiable when considering that standards of repairs and maintenance and wide-ranging upkeep of premises are involved. However, in some instances the slumlords must take the blame for lowering standards, and not the low-income tenants who are victims of the housing delivery crisis, caused by growing housing demands with almost no supply (Mhohamed, 1991).

Informal habitant's right to exist within the cities are indebted and obligated by court decisions. In the Grootboom case, a landmark judgement on housing rights the nearby community wrote the municipality to move the squatters near them away (Ranslem, 2015). (Tissington, 2011). Under the cry of 'Not in My Backyard (NIMBY)' viewpoints, some people view the development of informal settlements next to neighbourhoods as a hazard to their security as they regard them as hubs for prostitution, robbery, drug dealing and crime.

Barry (2006), states that in most cases people flood into informal settlements hoping to be allocated houses, regardless of any existing agreements between community leaders and authorities that no more people must be permitted to settle there, in order that upgrading projects can be planned and implemented properly. As a result, when housing subsidies are being issued conflicts arise over who should be first beneficiaries. In Western Cape, Wallacedene settlement is another example where housing related conflicts and conflict mediation are indicated this is reflected in other informal settlements in South Africa (Dewar and Whittal, 2007).

In the Grootboom case where 390 people lived in poor conditions without water, sanitation and other basic services, the municipality was ordered to provide shelters at Wellecedene sports ground after evicting them from privately owned land. Tissington (2011) advises that evictions are more costly than informal settlements upgrading. This scholar further states that "It also became clear that many different groups made claims of entitlement and priority, these led to conflicts between people belonging to overlapping and porous, yet symbolically powerful divisions. For example the groups found as abovementioned were 'Migrants versus Burners', 'Langa residents versus Delft residents', 'Informal settlements versus Backyarders', 'DA

verses ANC supporters', Afrikaans versus Xhosa-speaking' and so on". (Eppel, 2007; Jordhus-Lier, 2014: 172).

Acknowledging the informal settlers right to urban spaces is important. Recognising the urban poor simultaneously serves as attempt to address inequality and imitates respect. Moreover, being considered as an undesirable community in the urban areas is often patronizing and insulting to humanity and dignity hence, upgrading informal settlements inculcates the sense of pride. In a study conducted by Ross (2005: 639) investigating 'the upgrading of the informal settlements', one participant of The Park Community in Western Cape shared the proud feeling after witnessing his upgraded home saying they can invite friends and relatives with pride in the upgraded homes. Furthermore the name change of 'Du Bois community' (meaning the Bush community) to 'The Park Community' after the upgrades is more evidence that upgrading of the urban poor is acknowledgement of their existence and humanity.

CHAPTER THREE
RESEARCH METHODOLOGY

3.1 Introduction

This chapter presents the methodology the study adopted. As such the chapter highlights the study location, research design, sampling procedures, data collection, and data analysis. Other areas of focus in the chapter include ethical considerations and study limitations.

2.2 Research design

The study design is "a plan which describes how the researcher intends to conduct the research" (Mouton, 2001:74). It outlines the researcher's overall plan on how the research questions will be answered (Polit and Hungler, 1999). This study used a qualitative and case-study design and in-depth interviews in order to obtain rich and reliable data for better understanding and analysis of the situation under study (Polit and Hungler, 1999).

The research adopted a case study research design in order to reach the objectives, which Creswell (2014) defines as a suitable research approach for understanding the lived experiences of others through interaction and listening to their real-life experiences, by using non-numerical information gathering methods. The qualitative approach also allowed the researcher to utilize rich detail and explanatory language to describe firsthand experiences. This is reflected in the ability of qualitative approach to permit the researcher to document what people say, written or verbal. In addition, qualitative research enables the researcher to explain and understand the social and cultural phenomena. Language is the most significant medium, which assists to comprehend the social world (Creswell 124). The source of primary data was direct verbal massages communicated by participants. These words illustrated the participant's thoughts, feelings, experiences and their perceptions about their world and environment (Patton 1990:24).

2.3 Case study

This study adopted a case study research design, which permitted the exploration and understanding of multifaceted issues through reports gathered from previous studies. Thus, case study research permits a robust research technique in particular when an in-depth, holistic investigation is applied. The research design was used to investigate and describe the nature of housing delivery in Cato Manor, Durban and the strategies used as long-term measures of

adapting, maintaining and changing fundamentally varied (formal or informal) habitants. Through case study methods, the researcher was able to go beyond quantitative results and comprehend the behavioral patterns through the actor's standpoint. Thus, with Holing's approach of urban Resilience (1973) the researcher was able to explore how comprehensive multiple housing systems in Cato Manor that are natural and manufactured (human created) are joined in cycles of adaptation; growth and restructuring. This assisted the researcher to understand and explore ways (strategies) on how to respond better to change.

2.4 Research setting

This study was conducted in Cato Manor (ward 101) known as Cato Crest comprising of both formal and informal settlements with RDP houses and shacks existing alongside each other. This location comprises of mostly African ethnic residents, particularly isiZulu speaking people. Cato Manor is located 7 kilometres west of Durban or the 'City of eThekwini' (CMDA Review, 2002). The area covers a geographical area of approximately 2000ha of land which is bigger than the Durban beach front, CBD and residential areas from Morningside to Umbilo (see Figure 2). It is located on the coordinates of 29.8532° S, 30.9798° E closer to the industrial areas of Durban (see Figure 2).

The study location (ward 101) consists of 19 residential or social units referred to as 'precincts' and covers 900 hectares of land (CMDA Report 2000). These 900ha have been allocated for development in different ways with 11% for commercial and industrial use, 13% for social facilities, 25% for roads and transport infrastructure, as well as 51% for housing or residential purposes (CMDA, 1998). A large portion of these residences are informal settlements with high densities which house more than 90 shacks per hectare that are built on unstable land i.e. floodplains (Robinson, 2005).

1.1 The Greater Cato Manor Areas
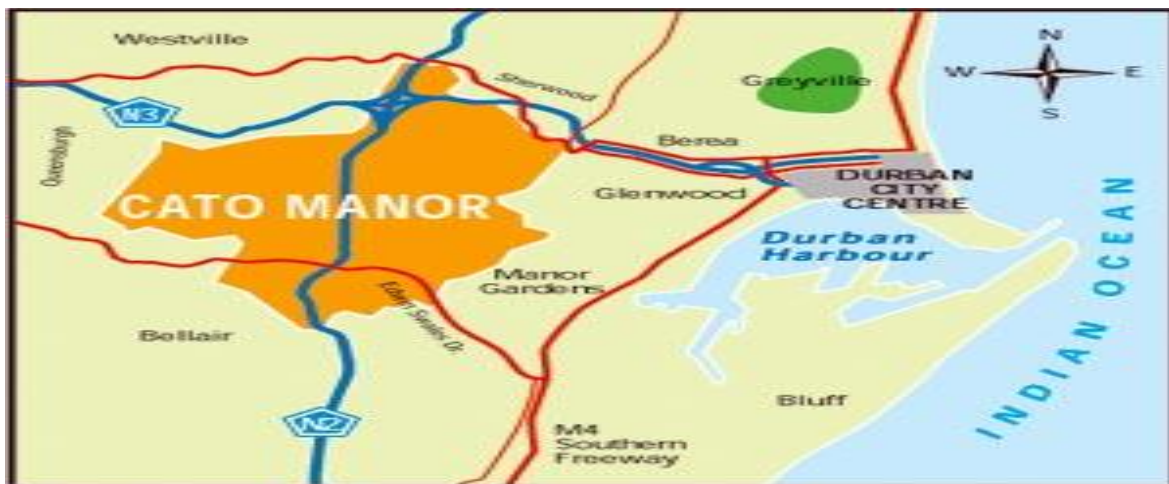
Figure 1: Greater Cato Manor Areas   *(source: CMDA, 2002)*

1.2 Cato Crest

Figure 2: illustration of Cato Crest area with formal and informal settlements existing beside each other

(*Source:Wordpress.com*)

3.5 Sample and sampling procedure

This study applied a purposive sampling method. This type of sampling enabled the researcher to choose information-rich cases for in-depth study. The motivation for this option of sampling was, since the researcher was looking for a particular type of participant, namely, residents of

Cato Manor (Ward 101), comprising of both formal residents and informal settlers from Cato Crest to explore their subjective experiences in relation to delivery of housing. One of the advantages for selecting this sampling method was that the researcher was familiar with the research area thus the researcher was able to select the participants who are knowledgeable about this study area. Initially this study aimed to interview a total of fifteen participants from ward, 101 to discuss their housing experiences in Cato Manor. Purposive sampling was carried out until the sample reached saturation point consisting of 11 participants. Boeije (20090, emphasized that saturation is the point in data collection when no new or relevant information is emerging from the interviews. Thus, participants were sampled as following. Five participants were sampled from informal settlements as well as four participants from formal housing. The last two participants were ward committee members representing both informal and formal Cato Manor communities.

There are many benefits associated with applying exploratory research which includes opportunity to interact and engage with participants concerning the service delivery of housing, how they experience the manner in which these deliveries or non-deliveries are conducted, their emotions and grievances regarding specific activities, and questions about their housing experience and the opportunity for residents to reflect and share their insight.

2.6 Recruitment strategy

To recruit the participants, the researcher attended a community meeting in both communities (informal and formal) where housing related issues are discussed. The researcher introduced himself and the study to the community then called for willing participants to get involved in the study. Thereafter, further assistance was afforded by a field guide who was knowledgeable with the community. The field guide showed the researcher the households of those who had agreed to participate in this study and accompanied him during the interviews. The guide is familiar with the ward area and has been involved in the various debates and protests around housing service delivery in Cato Manor. Her input was therefore helpful when participants discussed their experiences.

2.7 Data collection

This study applied a data collection method which included unstructured in-depth-interviews and participant observation.

2.7.1 Interviews

Primary data collection in this study included open-ended interviews with 11 participants from Cato Crest, Ward 101. Terre Blanche and Durheim (1999:45), emphasized that open-ended interviews allows the researcher to focus in depth on a small group of participants. Moreover, Hutchison and Wilson (1992), add that an unstructured interview schedule is a useful tool of inquiry because it is flexible and it allows the researcher to probe for more detail when necessary and in this way helps substantiate the information that respondents recounted. This study used an interview schedule (Attachment 2), which consisted of two sections or parts with similar sets of questions to enable comparison between responses (Louise and While, 1994). Section A comprised of questions focusing on informal and formal residents. This emerged as an important element of data analysis because of the clear differences in residents personal and social experiences regarding housing provision. Section B part of the interview schedule was designed for ward committee members. This data provided insight on whether or not housing delivery (or non-delivery) impacts on the social wellbeing of residents, while evaluating the manner and extent in which this takes place. A single interview was approximately 30 minutes and all interviews were conducted in English.

2.7.2 Participant observation

In addition, primary data collection in this study also included participant observations. This method of data collection provided the researcher with insight of non-verbal massages and feelings and events that respondents were unable to express verbally (Marshall and Rossman, 1995). Clearly participant observation goes beyond 'natural observation' as it allows the observer to become a 'player in action' (Davis, 1995: 428). The researcher attended a community meeting where key issues were discussed including the service delivery of housing. The environment seemed hostile, indicating that this was an emotive issue in this community. The majority of residents were young adults, but the key stake holders such as the councillor and ward committee consisted of much older residents. The researcher was granted a chance to introduce his study and provided his contact details to the residents who were interested to participate. The following week, the researcher (with assistance of a field guide), visited the participants homes to conduct the interviews as arranged in prior telecommunication engagements. Participant observation made the researcher familiar with cultural parameters as organized and prioritized by the participants including important manners, social interaction, leadership and taboos (Schensul and Lecompete, 1999). Lastly, participant observation was also applied throughout the interview discussions with each participant.

3.8 Data analysis

Olsen (2012) explains that data analysis refers to the process of evaluating data by means of analytical and logical reasoning to examine each element of data provided and that data from a range of sources is gathered, reviewed and then analyzed to form some sort of conclusion or findings. Bogdan and Biklen (1992) emphasize that data analysis is a method of systematic research and arranging field notes, interviews transcripts, and other material that were integrated by the researcher to increase insight.

This study was guided by thematic data analysis to analyze data collected through interviews. Clarke (2011) emphasizes that thematic data analysis refers to the method of analyzing data which identifies or pinpoints, examines, records the themes or patterns, within the research data and then reports them as findings of the research. Bryne (2001), outlines that thematic analysis is an approach which deals with application and creation of coding data into themes. These themes, for the purposes of the study, included a socio-economic outline of the sample, living situations before and after housing upgrading, and improvement brought on by upgrading. These themes provided the researcher with the participants' perceptions and their own recommendations for issues that arose in different themes. According to Clarke (2013), thematic analysis refers to a method of analysing data through examining and identifying patterns and themes as they appear. For this study, the researcher applied the six thematic analysis steps as classified by (Braun and Clarke, 2013).

On step 1, the researcher read and re-read the transcripts in order to become familiar with the entire body of data (Braun and Clarke, 2006). Then, the researcher undertook step 2, by generating initial codes in order to organise data in a sensible way (Maguire and Delahunt, 2017). As Braun and Clarke (2006) pointed that there are no rules about what makes themes. This is because a theme is characterised by its significance. Hence on step 3, the researcher searched for themes. During the 4th step, the researcher reviewed, modified and developed the preliminary themes that were identified in step 3 (Bree and Gallagher, 2016). The 5th step was the final refinement of the themes and the "main aim here was to identify the essence of what each theme is about" (Braun and Clarke, 2014: 106). Lastly, the 6th step involved weaving together the data extracts, analytic narrative and contextualising the relation to the existing literature (Braun and Clarke 2008).

3.9 Validity

This study was qualitative research, it included information drawn from primary sources, which was composed of perceptions of individuals, which were generated through in-depth interviews. To ensure research validity the researcher used the same interview schedule for all participants but a different schedule for the ward committee members. Thus, validity helps to access the certainty, or the inaccuracy of the data obtained through a certain research instrument (Bless, Higson-Smith, and Sithole, 2013).

3.10 Credibility

According to Pitney, (2004: 26) credibility in a study refers to trustworthiness of data and it may be done to check whether the research findings capture what is occurring in the context or whether the researcher produced what he/she intended to investigate. Credibility encourages that studies conducted are believable. Therefore, in order to achieve this, probing was used in study. According to Pitney (2004), peer review refers to perceptions a professional may have about the applied research processes. My supervisor and other internal research experts (Peer Review) reviewed the study processes.

3.11 Ethical considerations

In collecting data for this study, the researcher abided by the principles of ethical research. These principles serve to protect the participants and the researcher during the research (Bless, Higson-Smith and Sithole, 2013).

3.12 Consent of the participants

On the authority of Thyre (2010), informed consent is well defined as an ethical principle that necessitates researchers to attain voluntary contribution on the subject after enlightening respondents of conceivable benefits and risk. In this study, the researcher first obtained the ethical clearance or approval for conducting this research from the Ethics Committee of the University of KwaZulu-Natal. The researcher further used a written consent form (to be signed by participants) before the study commenced. Thus, this also served as proof that participants voluntarily adhered to the research without being forced. This also protected the researcher from being accused of misconduct by the participants (Haggerty, 2004).

3.13 Confidentiality

Mark, (1996) explains that confidentiality is the authorized right or an ethical principle that a researcher will hold secret of all information gathered and of the participant. Thus, all respondents were guaranteed that no information provided by them will be shared with another person without their consent or legitimacy, and the information will only be accessible to the researcher, and only used for the study purposes. Subsequently, the researcher ensured that both confidentiality and privacy of research participants is safeguarded. To maintain confidentiality the researcher took necessary precautions to make sure sensitive information such as interview notes; recordings were kept confidentially. Furthermore participants personal details such as name, address and contact numbers are not stated however participants will be identified in sequence as 'participant 1- 2 etc.'

Bergman (1994) explained that anonymity refers to a style or condition of 'being unknown' to people, a research subject is contemplated unidentified when the researcher cannot link a specified information with the person. Thus, the researcher ensured anonymity during data collection (i.e. when conducting interviews) by not referring to participants through their names but rather pseudonyms, and open interviews were not associated with any of their names. Subjects were referred to as participant-1, participant-2 etc. Furthermore, no personal details such as participants address or contact details will be disclosed under any circumstances.

3.14 Data management

During the process of data analysis, data captured was safely kept to avoid leakage of the data that is confidential and collected upon trust of the participants. All the electronic data stored in the computer is protected by a password to avoid access by unauthorized persons. Hard copy data is stored in a locked cabinet at the university. In abiding by the University of KwaZulu-Natal Data management policy, all the collected information will be stored for a period of five years before it is deleted / discarded.

3.15 Study limitations

According to James et al (2004: 66-67) limitations of research are those factors of methodology or design that may influence the interpretation of the conclusions in the study. These can also be constraints on generalizability, claims to practice, and/or effectiveness of discoveries. This study encountered the following challenges:

- Difficult terrain that was the result of congested shacks, winding passages and narrow roads and passages. In order to mitigate the impact of the limitations the researcher undertook pre-trip planning (i.e. plan better routes) and travel to the study area 3-4 hours early, to avoid being delayed.

- Some participants refused to be recorded. In response to the challenges, the researcher relied on field notes because the research focus aims to gather as much information from the perspectives of the respondents as possible.

- Sometimes participants attempted to provide wrong (distorted) information due to several reasons amongst which may be fear, bias, allegiances, influence etc. To minimise and eliminate such challenges the researcher applied triangulation techniques i.e. cross-examine and verification of information using two or more sources before accepting as conclusive.

3.16 Conclusion

The chapter has presented the study methodology detailing sampling, data collection as well as data analysis. It has also discussed the research setting, ethical considerations and study limitations. The next chapter presents the study results.

CHAPTER FOUR

RESULTS

4.1 Introduction

This chapter presents the findings on effects of the housing system, on people's personal and social relations in Cato Crest communities. This chapter also discusses varying housing challenges as experienced by participants including issues of types of housing systems, access to housing, key role players in housing provision, factors affecting the provision of housing and the impact of housing systems on personal and social relations. This discussion sheds light on how inferior housing delivery breaks trust within the community and raises social tensions amongst different stake holders.

A number of themes and sub-themes were developed during data gathering, particularly from the open interview conducted and questions posed to participants from the interview schedule. The questions asked during interviews were drawn from the interview schedule questions but also included probing questions for better clarification of participant's perceptions. The main themes and sub-themes that emerged from the study were:

i.   Types of housing systems:
   - RDP housing
   - Informal settlements
ii.   Access to housing provision
   - The application process
   - The selection of beneficiaries
iii. The key role players in service delivery of housing
iv.   Factors affecting the provision of housing
   - Lack of basic services
   - Housing backlog
   - Shack-landlordism
   - Politicization of housing delivery
v.   The impact of housing systems on social relations
   - Non-voluntary vs voluntary relocations
   - New-comers vs long term-residents

vi.   The quality of housing schemes

4.2 A demographic profile of participants in the study is depicted in the Table below:

Table 1: Demographic profile of participants

Age	Code	Type of housing	Role in housing provision	Gender
51	INF1	informal	resident	Female
53	INF2	informal	resident	Female
51	INF3	informal	resident	Male
61	INF8	informal	resident	Male
37	INF10	informal	resident	Female
49	FRM4	formal	resident	Female
32	FRM5	formal	resident	Female
45	FRM7	formal	resident	Male
47	FRM9	formal	resident	Female
41	WARDCOM11	Formal resident	Committee member	Male
36	WARDCOM12	Informal settlement	Committee member	Male
	Total Number of Respondents		11	

The study participants were coded in order to ensure anonymity. Coding was applied according to the type of settlement where the participant resides. INF represents interview participants from the informal settlements, while FRM represents interview participants who live in formal

houses. Ward committee members were coded according to their position in the housing provision, represented as WARDCOM.

4.3 Types of housing systems in Cato Crest

4.3.1 RDP housing

There are two types of housing systems in the study area RDP housing offered by the state and informal housing which is the result of non-delivery. One participant in formal housing shared that the type of a housing scheme is determined by the age of the intended beneficiary. He said;

> *Commonly, government only considered age cases here… so those who are younger are placed on RDP flats since they are young and can climb up and down the steps throughout the day. On the other hand, those who are older are provided with 4 room freestanding RDP houses, so that they won't deal with this thing of climbing up and down (INF8, Male Aged 61).*

Another participant shared that government considers the size of land (i.e. space) that the intended beneficiary lives in in order to determine the type of a housing scheme that will be suitable. She said;

> *You see, here it depends on your site... If you do have enough space, than government builds you a free-standing 4room RDP house, but if you do not have enough yard then you must share a flat with another beneficiary (FRM 9, Female aged 47).*

Another participant shed some light by explaining how the RDP flats or social housing accommodation functions. She revealed;

> *Since we are placed in these flats… our family use 2 rooms underneath, which we use as a kitchen and dining room. Then we also use 2rooms on top as bedrooms. Basically we are divided by a partition wall with the other family (FRM4, Female aged 49).*

From the above responses shared by respondents, the study findings revealed that the type of housing scheme provided to beneficiaries considers both age, and the amount of land available. However participants shared their dissatisfaction over the issue of space being used as the main determinant of a suitable housing scheme. Two participants noted;

> *Some of us have bigger families, yet our government does not care… whenever housing development takes place they just give these standard size RDPs for everybody.*

Although we might not have bigger yards, but we do need bigger houses (INF3, Male aged 51).

If you have a bigger family, then you must find other means… that's why we extend our RDPs with shacks on the backyard so that we accommodate our bigger families (FRM7, Male aged 45).

As pointed by the above responses study participants highlighted the number of family members per household should be used as a determinant for housing developments instead of space. Participants shared that in cases whereby family size was not taken into account, informality re-emerges as the new subsidy houses are extended with backyard shacks.

4.3.2 Informal settlements

Aside from formal housing study participants also inhabited informal dwellings. This is largely due to the government's non delivery of housing services. In Cato Crest, self-help housing is carried out in varying forms but commonly, residents use a combination of strong and cheaply available materials to build shacks as temporary means of accommodation. A participant explained how informal housing takes place as a result of inability to access housing through conventional means. She said;

We buy the material such as corrugated iron sheets, nails and timber from Jabula shops up there near the factories. But if we want the already assembled shacks we have to buy by Rogers's area. Then we normally ask the local builders to assemble you a shack for a small amount… usually they charge us R200 or less depending on the size (INF10, Female Aged 37).

Another participant (FRM7) revealed that the main difference between formal and informal housing is that living in a shack is hard especially when you are an old person. He said that his life is much better now that he is living in an RDP house. This participant added that if he works hard enough he can extend the new house as much as he wants.

The above responses from both formal and informal residents are in support of many scholars that emphasize that informal housing is the result of lack of unconventional means of housing (Keivani, 2001; Pamuk, 1996; Amis, 1996). In Cato Crest informal settlements also include occupying spaces such as abandoned buildings and sports facilities such as unused squash courts.

4.4 Access to housing

Participants of the study were asked how they accessed housing services and two themes emerged from their responses. The first had to do with the formal application process and the second with regards the selection of beneficiaries. The research findings suggest that in Cato Crest housing beneficiaries are selected by either the ward councillor or the ward committee.

4.5 The application process

The study responses revealed that the correct procedures that beneficiaries can undertake to access housing is unclear and often ambiguous. It is not clear to residents how they should apply for housing or which institution and official is responsible for processing housing applications. Two participants shared that;

> *I would be lying if I say we know about any housing applications in this area, the only thing I know is that [pointing] you see all these shacks here… the councillor just comes and point those shacks that must be removed. Then those families will relocate or ask their neighbors for a place to stay temporary. After their RDP houses are built, they then moved back into their newly built houses… but I've not seen any application in my life (INF1, Female Aged 51).*

> *I really never heard of any applications for housing subsidies that's has ever took place here in Cato Crest… actually I don't even see the use for having a councillor (FRM7, Male Aged 45).*

From the above responses, it is clear that participants are imprecise on how state housing can be accessed and this has led them to be hesitant about the role of those whom they perceive as responsible for implementing this process. However in another response, a participant pointed that this process is implemented according to clusters, from one section of the community to another. She expressed;

> *No we do not apply for housing… government officials comes to tell us, that they are going to build in this section so these people need to move. They then count how many people are there, they take their details after they have been given new houses (INF2, Female Aged 53).*

From the abovementioned responses, it is clear that the procedures of accessing government housing in Cato Crest are ambiguous since residents revealed differing experiences. Some residents believe that there is no application process for housing and only a councillor decides

who must be given a houses while others believe that the housing process is implemented according to clusters. The lack of clarity around accessing housing, has caused residents to rely on unofficial knowledge regarding methods of accessing housing and is often verbal or 'hear say' information.

4.6 The selection of beneficiaries

As a result, it became clear that access to housing and selection of beneficiaries are both unclear and misrepresented in the study area. This is because, even in cases where participants claimed to know how different housing schemes can be accessed (or applied for), still the issues of whom the first beneficiaries are and how they are to be selected remained unclear. In many cases this remains the main source of conflict surrounding housing provision.

A participant argued that the selection of beneficiaries is undertaken in consideration with how long the person has been residing in the community.

> *There are registration numbers that were given by the municipality years ago, and those who got here first were given number with CC codes before the number… if you had that number then you will be the first group to be considered for all basic services.. They even installed small water tanks for them (WARDCOM12, Male Aged 56).*

However, two participants disagreed that beneficiaries are selected in consideration with the time they have lived in this area. They argued that the selection of beneficiaries is circumstantial since beneficiaries are selected based on their individual cases (i.e. on case by case basis). They shared that;

> *I used to live in a shack and I fell ill… after some time the councillor became concerned about my situation as I wasn't able to walk. He called a meeting with the community, so they agreed that I should be among the first beneficiaries… and that's how I got this RDP house (WARDCOM11, Male Aged 41).*

> *I'm not sure with others but with me… my shack burnt and we were moved to the clinic for few months and they took our details while we were staying there. Then they moved me to this flats (RDP flat) (FRM5, Female Aged 32).*

From the above responses, the study findings revealed that the selection of beneficiaries prioritized cases of emergency such as natural disasters and chronic illness of a family member. This means that the more serious cases receive more attention which places those affected residents as more likely to be selected for housing services.

However other participants shared their dissatisfaction with the manner which beneficiaries are selected, pointing many errors that occur during this process. They pointed out that some of qualifying residents were omitted, while those who are not supposed to qualify were selected to receive government housing. The participants shared;

> *Well sometimes they skip a lot of people... do you see there [pointing] well I used to stay there in that section where there are flats now. But they placed other people there and none of us were housed. We were told to wait, even here in these shacks we fought to live here as government didn't wanted us to stay here (INF2, Female Aged 53).*

> *We only hear after certain people have been moved to the housing development. Some of the beneficiaries we do know, but some of them we do not even know (INF10, Female 37).*

The above views confirm that in Cato Crest, the process of selecting beneficiaries is misguided and often undertaken in unsatisfactory manner. Thus, many participants refute this process as they revealed contradictory experiences with some believing it to be circumstantial, durability based and some believing it to be inappropriate and failing to serve their interests and the housing mandate of the area. However the criteria and the manner in which these selections are undertaken is open for discussion as it reveled both negative and positive views being conveyed by participants.

4.7 The key role players in housing service delivery

The Housing Act of 1997 emphasizes that the provision of housing must be facilitated by the three spheres of government (i.e. national, provincial and local government). The Act also lays down different roles, functions and responsibilities for these spheres. In this study, participants were asked what other stakeholders besides government were involved in housing delivery. The study also asked ward committee members about the role they play in delivering housing to their community.

The participants shared their views about different roles played by the municipality (local government) and the local ward councillor. Participants experienced the ward councillor's role as intertwined with the municipality.

> *It is the municipality, who gives RDPs here in Cato Crest, but we reach them through our councillor (FRM5, Female Aged 32).*

It is a councillor who gives us houses here in Cato Crest, but he comes together with the other municipal official (INF1, Female Aged 51).

Well I can say it is the municipality who is responsible for providing us houses since they are the ones doing everything relocating, placing and registering people (WARDCOM12, Male Aged 56).

The municipality is in charge of the whole process… they appoints the contractors who will build according to their budget (FRM 9, Female Aged 47).

However two respondents argued that the key role player in this process is the contractors (building company) which is appointed by the municipality. The participants shared that the contractors are the main role players since they provide labor work and determine the quality of their houses:

It is contractors who are in charge of these projects... The municipality only gives the budget / finances then the contractors will look for labors and do all the work (FRM4, Female Aged 49).

The contractors are the 'key player' here... Those are the people who get awarded tenders and are the ones who are responsible for building our houses (FRM7, Male Aged 45).

Another participant revealed he believes the main role players in the provision of housing are the ward committees since they are the closest to the people. The ward committee is made up of area committee members who are leaders of different sections of Cato Crest and this makes them more accessible or closer to residents. Participants expressed;

The ward committee know where they were deployed and each of them represent their different sections. For example; you first contact the area committees from your section as there are the ones who knows fellow residents and their challenges… they contact the ward committee on your behalf (FRM7, Male 45).

I don't know about other places but here were have our community leader and we communicate with them… there are ward committees and area committees (FRM5, Female Age 32).

One participant held a different view however. For him the role of the national and provincial government is a ceremonial one, as representatives from these spheres only appear on occasions to make media appearances. He expressed;

> *The Department of Human Settlements does play a critical role since they are the one who always announce the budget…. But they don't show up here, only the municipality through their Support Services Department come here to relocate people, and place them in their new houses. They do this work with the help of ward committee. On the other hand, the Department of Human Settlements comes once to launch that housing project when there is media and all these newspapers… they don't know what is happening here (WARDCOM11, Male Aged 41).*

The above participant's response indicates how residents of this area experience different key stake holders in the provision of housing in Cato Crest. Some role players are perceived as having a critical role while others are believed to play a minimal or distant roles. The ward committee is closest to the community and responsible for key responsibilities such as taking up matters that are reported by residents to the councillor or the municipality and communicating back information to the community. The ward councillor is perceived as part on the municipality which is responsible for working together with the Department of Human Settlements to appoint the housing development contractors.

On the other hand, the role of eThekwini Municipality is greater, as they are responsible for conducting relocations, and evictions through the Support Services Department. The last mentioned role player is the housing contractor who is responsible for building the housing structures in the area. Despite the great impact that contractors actions have on beneficiaries, the relationship between the two (i.e. resident and contractor) appears to be a passive one. This is because there is no direct communication with the resident, which makes it impossible to complain, negotiate or share concerns with the contractor.

4.8 Factors affecting the provision of housing

Wilbanks (2007) emphasized that urban resilience theory refers to the capability to respond and recover from significant multi-hazard risks with minimum damage to public safety and health, the economy, and security of a given area. Study participants were asked about the challenges they face in relation to service delivery of housing. Participants noted issues of; a) housing backlogs, b) shack-landlordism, c) politicization of housing services, and d) lack of basic services. I deal with these in turn below.

4.8.1 The housing backlog

The research findings revealed that amongst the challenges facing housing service delivery in the study area is the problem of a housing backlog. A participant revealed;

> *I doubt that our government even knows the number of people that are awaiting for houses…. because even in those areas where housing projects are taking place, not everyone is benefiting. Some people are left out and I think it's because there are too many people who needs houses. Even here in Stop 4 (section) tenants don't get state housing (FRM5, Female Aged 32).*

Another participant expressed his dissatisfaction with how those who are awaiting for housing are treated, as they are displaced without being given alternative accommodation. He revealed that;

> *For now, housing delivery has stopped, but there are residents whose shacks had been already demolished by the municipality in order to build them new houses. However till to date, those residents are still waiting because the government to give them houses. I think this is because they are changing the current housing policy (WARDCOM11, Male Aged 41).*

However another participant explained that the inability of the state to address the current housing backlog is due to lack of political will from those in power. She expressed that,

> *I don't know what is holding housing delivery and creating so much housing backlog. Every time we are told is that the budget is the main challenge, but I don't believe this because government gets a new budget every year to give these services. That is why I don't even bother to attend community meetings anymore because these people [government] lie all the time... now we are left with tons of people awaiting houses (FRM9, Female Aged 47).*

From the above responses, it is clear that Cato Crest is experiencing a housing backlog and this has negative effects on residents trust on the government. Moreover this also makes residents hesitant to participate in community discussions or initiatives and further leaves a number of community households displaced with false-promises that they will be provided with RDP houses

4.8.2 Shack-landlordism

The research findings revealed that there are larger proportions of Cato Crest residents living in informal settlements, many who are renting shacks from local shack-lords. These are local business tycoons who 'cash in' on the housing crisis as a means of making profits by building large quantities of low cost shacks and renting them to those who do not have housing. Two participants shared;

> *I've been living since 2015 where I was living with my mother, but in 2016 I've moved out and rented a shack till to date... still no state housing (INF3, Male Aged 51).*

> *When housing developments takes place in this area, only home owners qualify to benefits and all tenants are left out. This causes many challenges and confusion as the only person who is recognized is the landlord (owner)... this is because a person cannot be provided with a house, which is built on the land that does not belong to him (FRM9, Female Aged 47).*

Other participants expressed their dissatisfaction with the condition in which they live in these rented shack accommodations. They complained that the poor quality of the shack construction affected them during bad weather conditions especially in the rain when flooding occurs. This also extended to dangers around lack of formal electricity services.

> *They must build more houses because when it rains, water comes inside. These shacks are leaking, it would be better if we had RDP houses since they are built by professionals. It's like we are living outside, we are scared especially since summer is around the corner. If my phone was around I was going to show you last year's video. I had to climb on top of the bed and lift up my child so that she wouldn't drown.... But even after so much attention caused by the circulation of those videos, still we do not see any development (INF10, Female Aged 37).*

> *Living here is very dangerous... we don't have electricity so some of us use candles and prima stoves. When people are drunk, they sleep with candles on and fires start. We have been having many fire outbreaks in recent years, but nothing get done afterwards (INF2, Female Aged 53).*

The research findings shared above clearly point to some of the housing challenges that arise in relation to shack-landlordism. This system of informal housing transactions or businesses poses many risks to tenants and causes confusion in the housing delivery processes.

4.8.3 Politicization of housing delivery

As Joseph and Karuri-Sebina, (2014:6) articulated "local politicians often use housing as electioneering or lobbying tool". The research findings certainly revealed that a challenge complicating the delivery of housing is the fact that housing is extremely political. Participants shared their dissatisfaction with the biasness of the housing process. A participant argued that those who are in charge of the process seem to have their own political objectives;

> *The problem is that those who are in charge of this whole thing do as they please and you can't say anything. When you ask you are told to shut-up. 'Benza-itiye laba' they only give houses to the people they like… I also want to be in the ward committee so that I will get a bigger house and choose my own people to give those houses (INF10, Female Aged 37).*

The above respondent describes the housing delivery process by using a metaphor 'i-tiye' (i.e. a small traditional ceremony) and in this ceremony the initiator enjoys the luxury of inviting all those he likes and leaves out all those he does not like. Another respondent (INF3, Male Aged 51) shared similar sentiments on this process as being manipulated and biased.

Other participants revealed that the timing of housing developments is political since in most cases, the housing projects start just before the elections. They argued that;

> *We last got them just before the last election… in 2014 (FRM5, Female Aged 32).*

> *You see, no housing development has took place since 2014 just before elections… I think they are waiting for us to vote again in these coming election before they give us houses (FRM4, Female Aged 49).*

Another participant shared her views regarding what she believes should be done to limit politicization of housing service delivery;

> *It would be better if local people such as the ward committee and councillor are not involved in the selection of beneficiaries, because they are also residents here… they grew up here and have families and friends here. So just like every human being, they do have people they like and those they don't like. At least only municipality officials or neutral people such as the provincial government should have powers to decide on who must get RDP housing (INF8, Male Aged 61).*

From the above responses it is clear that politicization of housing services is believed to be mostly prevalent in local levels of leadership. Hence the respondents believe that the provincial or municipal officials must take over certain duties of the housing process. Another participant (WARDCOM12) also shared his dissatisfaction with political power initiating and driving the housing projects moving from one institution to another (i.e. from ward committee to the councillor and back to the municipality).

4.8.4 Lack of basic services

When asked about the challenges they experience in provision of housing, participants pointed to a lack of services;

> *They install these facilities carelessly... It's the same as if we don't have toilets since they just put a toilet sit only, while the toilet is not working [not flushing]. Even the water is not installed (FRM5, Female Aged 32).*

> *As you see now, it has been almost 2 years but no houses are being provided. This is because the previous housing were poorly built and processes were not followed. Firstly they should have built a road and a sewage pipe and all support systems but instead they built these houses like shacks… without any land survey (FRM9, Female Aged 47).*

The above respondents shared that they experience lack of basic services as the main challenge even when housing services are delivered. In some cases the facilities are installed poorly, and these includes water, electricity, sanitation, and road infrastructure. Informal residents lack access to services and often connect to services like water and electricity illegally.

4.9 The impact of housing systems on social relations

As Hauge (2009), emphasized that the connection between identity and housing goes both ways, and the problem of housing is not only of lack of housing, but also housing systems that have a negative impact on people's personal and social livelihoods. Social relations considers internal perceptions and outcomes of housing systems on people's identity, dignity and self-determination in both formal and informal settlements of Cato Crest. The research findings revealed that the current housing systems has led to many social conflicts. These conflicts are the result of disagreements among several groups that are involved in provision of housing within Cato Crest communities. The impact of housing on social relations theme emerged from

a combination of two questions the first on the challenges faced by participants and the second on how the housing systems divide social and communal unity. A respondent pointed out;

> *The biggest problem here is that of housing related conflicts… because even those who were tenants fight now as they want their own RDPs. They also demand to be considered for housing even though government does not consider them. They say that they are also voters and they live here. This is why you normally see that even after a housing development has took place in one section but there will be backyard shacks… they are built by those who are left out of the housing process (FRM9, Female Aged 47).*

4.9.1 Non-voluntary versus voluntary relocations

Another participant shared that when relocations are negotiated and explained, they do not impose any threat on communal relations.

> *It all depends on how you carry these removals. You see in Curnubian housing development our community did benefited there and relocations did happen. But we discussed this matter greatly in community meetings and we agreed that it is the elderly community members (pensioners) who must be relocated there. That place was very suitable for them. So 50 beneficiaries were picked from each ward and also here in Cato Crest (ward 101) we picked our 50 elderly residents and no problems emerged (WARDCOM12, Male Aged 56).*

However in most cases, relocations are conducted without negotiations and this causes social instability in the community. Three participants shared their unhappiness with being relocated away from their neighbors and original setting;

> *I used to stay there [pointing] and most of my neighbors stay were relocated to another section and I was the only one who was moved here. It's feels like starting a new life all over again (FRM4, Female Aged 49).*

> *They just remove us and place us anywhere… and no one gets placed with their neighbors here (INF3, Male Aged 51).*

> *When I was relocated from there near the river bank it was so painful especially to see my neighbor, a grown woman crying. We were moved from that old place [shacks] and left her there since she wasn't allocated a RDP house even though she had a small baby. I guess we were the lucky ones (FRM5, Female Aged 32).*

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From the above responses and participant observations, the study findings revealed that non-voluntary relocation caused a lot of anger amongst the residents as existing social bonds are broken. Moreover residents often feel helpless as they are not in charge of these relocations since no pre-relocation negotiations are executed by the municipality officials (or Red-Ants). The Red-Ants are contractors hired by the government to evict the people and dismantle illegal occupied lands and buildings. Even after residents have been placed in the new housing projects (in new areas), no post-settlement integration support services are offered to enable the household to cope and adapt to a new life away from their familiar setting.

A participant (INF3, Male Aged 51) noted that sometimes informal dwellers in Cato Crest are relocated and their shacks demolished. The state officials verbally promise to provide them with RDP housing but, afterwards turn on these promises and these dwellers are left without any accommodation. This contributes largely to feelings of exclusion and entrenches insecurity experienced by residents in this area.

4.9.2 New comers versus long-term residents

Social tensions in the community further include conflicts between long-term residents and new comers. This is caused by the fact that long-term residents expect to be amongst the first group to benefit from housing projects but in certain instances government tends to (perhaps unknowingly) place new comers as first beneficiaries. One participant expressed her concern;

> *People fight over these houses.... the problem is that those who have been here for long have door numbers with CC while the new ones like me have just numbers only. Sometimes those who came here first (with CC) don't get houses... because new comers will just come and 'buy a shack with a CC number' and get RDPs first even though they came just yesterday… then what are the people supposed to do? Of course 'moor' (i.e. beat) them (INF1, Female Aged 51).*

Another participant revealed that when provision of housing acknowledges those who have lived in Cato Crest longer, than harmonious social relations can be maintained;

> *As strange as it may sound but we have got used to conflicts. But people do not fight when they give the people who came first houses then continue giving until reaching the one who settled here the latest (WARDCOM12, Male Aged 56).*

However another participant suggested that most social conflicts are not only directed to new comers but particularly the new comers who are foreigners;

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The key problem here is that we do not understand each other's situation, hence everyone expects things to be done their own way. Recently there was conflicts with foreigners who are renting these RDPs and using them for running businesses, in that squabble another community member was shot. They are new here but they rent everywhere while local people don't have places to stay (WARDCOM11, Male Aged 41).

It is clear from the responses above that housing provision in Cato Crest has commonly became a potential source of conflict and violence. This is because the housing delivery process undertaken by the government does not follow the 'first come, first served' approach when providing housing. This creates social tensions between the long-time residents and the new comers, and even more tensions arise if those benefiting individuals come from a group that is perceived as 'non-deserving' e.g. migrants or foreign nationals.

4.10. The quality of housing schemes

Interviews revealed that respondents believed that the quality of the houses provided by government to be inferior. Many residents are unhappy about the building material used for construction, while some are unhappy with the manner in which these houses are built;

The quality of these houses is very bad… you see those flats over here [pointing], they don't even have a foundation. If a strong storm comes we always fear the roof will be blown off (FRM7, Male Aged 45).

As you can see, this RDP they gave me has big cracks all over. Every time when I went to the municipality to complain, they kept lying and promised send someone who will come and fix my house. But they never did, so I gave up and left them alone (FRM9, Female Aged 47).

However the research findings revealed that some of the residents are happy;

I think these RDP houses are not of the same quality because some people are happy, but most of us are not happy. The ones we received are very poorly built (FRM4, Female Aged 49).

Some residents believe that the contractors are to blame, for lacking necessary skills, overlooking and rushing work for payment, and failing to conduct inspections on the housing structures;

I don't know about others, but my case was a matter of urgency as I was very ill and I needed a house so they built it hastily. So there was nothing but only a structure, with no toilet, no water and electricity, and even worse, the doors were not there. Although, they did come back 2 years after, but they only installed a toilet without connecting water so I had to connect water illegally from the Communal Ablution Block (i.e. community container with toilets and showers) (FRM9, Female Aged 47).

These RDPs were built by a company owned by (Mentioning the name of a ward committee member), you see what happens here is that, they steal some of the bags of cement and sell them. This affects the quality of RDP houses, because each house is supposed to be built with 20 bags of cement. The fewer the bags of cement, the poorer the quality of a house being built. Come and see here... [Pointing] these doors were not fitting because the door frames were installed badly. I had to take my pension money and hire someone to remove all those original doors and frames and replace them with new ones of better quality. What is bad is that these were built by our fellow community residents who were awarded the tender, they said they were qualified and we trusted them. The way I see it, is all that the government does is to giving you a site... And you must build for yourself (FRM7, Male 45).

Another participant shared similar views as he blamed the locals who demand to be awarded housing tenders but fail to do a proper work;

You see, here in Cato Crest the main problem is that our fellow community members demand to be given tenders, but they can't even handle major housing projects. These houses are not built properly (WARDCOM12, Male Aged 56).

Another participant also shared his experiences of poor quality with the houses provided by the housing schemes. He responded;

It not bad because 4 room seem enough when judging by the number of rooms. But the rooms are so small that I had to use more than half of my pension to extend it and fix the leaking roof (FRM7, Male Aged 45).

As shared by some of the respondents above, the study findings revealed that there are many inconsistencies in the quality of houses provided by government in Cato Crest. Social tensions emerge due to different role players blaming one another, residents blaming the ward committee, the ward committee blaming the contractors and vice-versa.

4.11. Conclusions derived from the findings

This chapter presented and discussed the data gathered through unstructured interview discussions and participant observation. The study findings revealed that the type of schemes delivered to residents in Cato Crest is determined by the age and size of land that intended beneficiaries have. The responses shared by participants revealed that the first step to access to housing is the application process and the second the selection of beneficiaries. The study findings also showed different factors affecting the provision of housing in ward 101, Cato Crest which includes lack of basic services, the housing backlog, politicization of services and the phenomenon of 'shack-landlordism'. This chapter also discussed the impact of government housing systems on social relations through voluntary and non-voluntary relocations of residents. The study findings found that some of the residents in Cato Crest are happy with the quality of housing schemes but the majority are unhappy with the service.

CHAPTER FIVE

DISCUSSION AND RECOMANDATIONS

5.1 Introduction

The overall aim of this study was to investigate how varied housing systems in Cato Manor function. The focus was to explore the effects of formal and informal housing systems, on people's personal and social relations in Cato Crest communities. This chapter reminds the overall summary of the chapters of the dissertation. The research findings are then discussed and recommendations provided.

5.3 Research findings and discussion

According to Pelling (2010) adaptation practices can be classified into three levels of adaptation: *resilience, transitional* and *transformation,* which are all distinguished by the extent to which they challenge the status quo. This study is a focus on 'levels or forms of adaptation' (City of Durban, Cato Manor) by exploring how people in Cato Manor are able to adapt and prolong their living under current housing systems. Thus, the Urban Resilience framework will assist the researcher to investigate ways (strategies) on how to respond better to change in housing settings. This study further aims to understand different resilient strategies as used by formal and informal residents of Cato Manor in line with personal and social challenges as experienced in different housing contexts.

5.3.1 Types of housing systems

The study investigated the service delivery of housing in Cato Crest, particularly how different housing systems affect people's personal and social relations. The study found that there are two types of housing systems in this study area namely the formal RDP housing offered by the state and informal housing which is the result of the state's non-delivery. This concurs with Adebayo's (2011) remarks that in Cato Manor there are two housing approaches, which include self-help housing practices and government housing programmes.

The housing systems offered by government in this community include Social Housing and Free-Standing RDP housing units which aims to provide basic needs. These findings concur with Patel's (2005), views that the RDP policy provides a social housing programme which

is driven by high demand for increased amounts of housing units and inclusion of the underprivileged but also to realise the constitutional demand for dignity and equality.

The study findings indicate that despite the presence of state housing systems, inaccessibility of governments housing systems has led large numbers of Cato Crest residents to undertake informal housing strategies. This finding is in line with findings of scholars such as Pamuk (2000); Keivani, 2001) who established that many households cannot access accommodation through conventional means, thus engage in informal housing production and transactions. Participants revealed that they undertake informal housing either as owners of shacks (i.e. by building and buying) or as a business transaction (i.e. by renting). These findings resonate with the Urban Resilience Approach (Witbanks, 2007) which described a resilient individual as that person who is able to adapt, maintain or modify their living environment. Applying Pelling's (2010) classification of adaptation practices, informal housing strategies adopted in the study area conform to *adaptation as resilience* which only provide short-term solutions (informal housing) without questioning why current housing policies fail to resolve the housing problems in this area. In this way they do not challenge the status quo. Furthermore they may even allow unsustainable and unjust practices to continue.For example, the study revealed that renting out or marketization of informal settlements and slum dwelling has pushed some people out of the informal settlements. This occurs as a result of shack lords who monopolise informal dwellings as landlords. These findings concur with scholars such as Huchzemeyer (2008) who found evidence that marketization of informal settlements contributes to the displacement of slum dwellers.

5.3.2 Access to housing provision

One of the objectives of this research was to discover how people access houses offered by government in Cato Crest. With regards to this objective, the researcher was able to establish that the procedure of accessing government housing in Cato Crest is unclear and often ambiguous. Similar findings were found by scholars such as Amarole (2002) and Olotuah (2010). There is uncertainty amongst residents on how government housing schemes can be accessed or which institution and official is responsible for processing housing applications.

Lack of clarity on procedures of accessing government housing has negative effects on the residents' livelihoods. This has caused residents to rely on unofficial knowledge regarding methods of accessing housing and is often verbal or 'hear say' information. Findings of this research indicate that some residents believe that there is no application process for housing

and only a councillor decides who must be given a houses while others believe that the housing process is implemented according to clusters.

Another finding on access to housing in Cato Crest, revealed that the process of selecting beneficiaries is misguided and often undertaken in unsatisfactory manner. This has broken the trust between the residents and government. Thus, many participants refute this process and reveal contradictory experiences with some believing it to be circumstantial, durability based and some believing it to be inappropriate and (Bennett, 2015), failing to serve their interests and the housing mandate of the area. However the manner in which these selections are undertaken is open for discussion as it reveled both negative and positive views being conveyed by participants. This finding concurs with Adebayo (2012, findings that the Shayamoya RDP project in Cato Crest, which is a sub-area of Cato Manor, is believed to be flawed with misallocations and corruption. Furthermore, this is also in line with a study that established that inaccessibility of housing schemes in developing countries caused by lack of monitoring and evaluation procedures (Adebayo, 2006).

5.3.3 The key role players in service delivery of housing

As pointed by residents in Cato Crest they experience the service delivery of housing and key role players differently. The ward committee is closest to the community and responsible for key responsibilities such as taking up matters that are reported by residents to the councillor or the municipality and communicating back information to the community. The ward councillor is perceived as part of the municipality who is responsible for working together with the Department of Human Settlements to appoint the housing development contractors.

Another finding of this research shows the role of eThekwini Municipality as critical, since it is responsible for conducting relocations, and evictions through the Support Services Department. Another role player is the housing contractor responsible for building the housing structures in the area. Despite the impact that contractors actions have on beneficiaries, the relationship between the two (i.e. resident and contractor) appears to be a passive one. This is because there is no direct communication with the resident, which makes it impossible to complain, negotiate or share concerns with the contractor. These findings concur with Joseph and Karuri-Sebina (2014), who found that one of the major challenges facing the service delivery of housing in South Africa is the confusion of activities, roles and responsibilities which makes configuration of capital for human settlements a challenge. Therefore shows that housing policies in Cato Manor are poorly communicated to residents and this has led to

confusion, low morale and frustration which all has potential for policy deficit. Another key player in housing delivery in the study area are social movements, particularly ABM (Mzimela, 2015). This key player did not feature strongly in respondent interviews but the study sample was admittedly a small one. Abahlali's activity in the area is however well documented (Mzimela, 2015; Patel, 2008; Pithouse, 2006), and in consideration of Pellings (2010) classification it would seem that social movement activity in the area could account for *adaptation as transition* where services such as communal stand pipes have been erected in the ward to serve informal dwellers following pressure from protest and mobilisations (Todes, 2004). These reflect incremental changes which allow informal dwellers to survive while waiting for more formal arrangements but they do not serve to affect the status quo more than this.

5.3.4 Factors affecting the provision of housing

The research aimed to investigate challenges that people face in accessing housing services offered by government. It did this by applying the Urban Resilience Theory (Wilbanks, 2007), to explore how residents of Cato Manor adapt, and recover from multi-hazard risks with minimum damage to their livelihood. To remind, these adaptation practices can be classified into three levels of adaptation: *resilience, transition* and *transformation,* which are all distinguished by the extent to which they challenge the status quo (Pelling, 2010). The study established that there are number of challenges that residents face in relation to service delivery of housing in Cato Crest communities. These challenges include the issue of a housing backlog (Kienast, 2015), which has negative effects on residents trust of the government. Residents revealed that this has made them hesitant to participate in community discussions or initiatives and further leaves a number of community households displaced with false-promises that they will be provided with RDP houses. This finding resonates with Msindo (2017), who established that there is housing backlog of 2.1 million houses in KwaZulu-Natal and (Stats SA, 2016) considering the slow pace of housing provision, it is most likely that government will not be able to overcome this backlog in the next 15 years.

Another finding of this research is that residents in Cato Crest communities face lack of basic services in housing schemes delivered by government. Participants revealed that even in cases where facilities are provided, they are installed poorly, and these facilities include water, electricity, sanitation, and road infrastructure. In these communities, poor quality of facilities is due to poor inspection of housing projects, lack of skills and misappropriation of funds (i.e.

cost cutting ploy). This findings are in line with findings of Bailey (2017), who found that there are concerns that in most areas such as eThekwini Municipality where RDP housing projects are built, these projects are built poorly without any job or economic opportunities, healthcare facilities and other basic services.

The study findings also revealed that most residents are affected by shack-landlordism since it negatively affects service delivery of housing. This system of informal housing transactions or businesses poses many risks to tenants and causes confusion in the housing delivery processes. This is because the current housing process undertaken by government only recognizes the owner of a settlement which leaves tenants out of the housing process which often leads to conflict. The participants also shared their dissatisfaction with the quality of housing offered through shack-landlordism. Therefore in Cato Manor, shack-landlordism has led to exploitation of the poor residents as their income or capital is subjected into an unwanted trade-off between basic needs. This subjects them to even more poverty as they are required to spend their capital on leasing substandard housing rather than channeling resources towards food, clothing or contributions to building their own accommodation. In support of this finding, Bredenoord and Cabrera (2014) in a study on affordable housing for low-income groups in Mexico and urban housing challenges found that the quality of houses provided through informal-rental stock is still questionable and worsened by the government's failure to assist those who cannot afford this form of rental accommodation.

The last challenge affecting residents in the study area is the issue of politicization of housing delivery by those in charge of this process. Participants revealed that politicization of housing services is mostly prevalent at local levels of leadership. Therefore politicization of housing in Cato Manor creates negative perceptions towards the housing projects which can lead to social conflicts. Thus, respondents believe that provincial or municipal officials must take over certain duties of the housing process in order to minimize the biasness and manipulation of this process so rife at local government level. This finding is in line with findings of scholars such as Joseph and Karuri-Sebina, (2014:6) who established that "local politicians often use housing provision as a lobbying tool".

5.3.5 Resilience and Informal Housing

Urban livelihoods offer numerous advantages, comprising of better quality of life, economic opportunities, easier access to basic services and a rich cultural life (Pelling, 2012). However, due to growing globalization and capitalist systems, a proportion of the urban population has

been marginalized from these benefits within cities (Blaike et al., 1994). These urban masses undertake informal resilience practices such as informal housing in order to buffer various shocks without loss of livelihoods. In Cato Manor, resilience 'in the city' (Ernston et. al., 2010) is reflected through informal housing strategies which include building own shelters, shack-landlordism, land inversion and illegal connection to basic services. These forms of resilience (informal housing practices) have in turn made informal dwellers targets of forced eviction, vulnerable to bad weather conditions and other environmental risks. This finding concurs with Kraas (2007) these methods of resilience in cities are a 'problem in cities' as they challenge existing perspectives of ideal cities while they offer new solutions to challenges of the new millennium.

In many cities of developing countries, informality is evolving and is securing the livelihoods many urban citizens (Nurul Amin, 2002; Chen, 2005), particularly the urban poor. Therefore, insecurity is closely related to vulnerability. In Cato Manor, residents exercise innovative short-term housing strategies such as shack-renting and self-built mud houses which all reflect *adaptation as resilience* (i.e. lowest level of adaptation) (Pelling, 2010). This form of adaptation only assists as a temporary remedy and fails to address the underlying causes of lack of housing such as government's failure to deliver housing, poverty and structural exclusion. Further this case of Cato Manor, shows how resilience in cities undertaken through informality has also made residents more vulnerable to oppression (i.e. prolonged homelessness), exploitation (i.e. shack-landlordism), state autocracy (i.e. forced evictions) and exposure to environmental hazards (i.e. floods). Despite these challenges, informal housing strategies undertaken by Cato Manor residents, are commonly self-driven, flexible and more capable of coping with disturbances. This is a clear example of 'resilience in cities'.

Another central point to this discussion of resilience and informality relate to the understanding of the formal-informality relationship within cities (Bohle and Warner, 2008). In many urban communities such as Cato Crest, formal and informal settlements are intertwined and in reciprocal relation, each having its own legitimacy. The mode of governance in these domains whether formal or informal are subject to contestation and residents compete for opportunities and government's recognition. For example, formal residents of Cato Crest rely on government for basic services, land and intermediating their interaction with informal residents, while informal residents also depend on government for amenities and housing provision despite providing it for themselves in the interim. Therefore, resilience in cities requires linkages between those receiving services and those not. A way in which these linkages can be

strengthened is to reduce vulnerability and increase resilience through participatory governance and democratized decision-making (Pelling, 2010).

5.3.6 The impact of housing systems on social relations

Another aim of the study was to explore the effects of the housing system on people's personal and social relations within the Cato Crest communities. The research established that current housing systems have led to social conflicts and disagreements among several groups that are involved in the provision of housing. Participants revealed that that non-voluntary relocation has caused frustration amongst the residents and has also broken existing social bonds by alienating neighbors from one another. Moreover residents often feel helpless since they do not have much say (i.e. involved) in these relocations. Therefore forced evictions and or relocations are patronizing to informal residents and they damage levels of dignity and integrity within the society. This concurs with Ross (2005: 639) who established that informal upgrading of informal settlement insulates a sense of pride while relocations are often patronizing and insulting to humanity and dignity. This shows that the current state housing schemes offered in these communities only entails *adaptation as transition and resilience* (Pelling, 2010)(i.e. lower level of adaptation), which merely changes current practices from informal to formal housing while enabling residents to deviate from existing housing rules to create unrecognised housing practices. This form of *adaptation as resilience and transition* provides partial remedies without changing the existing institutional arrangements and principles. Thus this form of adaptation also fails to address the causes of lack of housing such as poverty, unemployment and exclusion which would form the basis of *adaptation as transformation (Pelling, 2010).*

In addition, voluntary relocations which are negotiated, are accepted by the residents as more common grounds are established with those in charge. Voluntary relocations therefore promote residents pride, dignity and self-esteem (Ross 2005) by initiating housing approaches that are considerate of their personal, socio-economic, and cultural circumstances.   This finding is supported by Yawney and Slover (1973) notes that voluntary relocations perceived positively by residents and therefore maintains the overall quality of life.

Another finding of the research established that social tensions in the community further include conflicts between long-term residents and new comers. This is caused by the fact that long-term residents expect to be amongst the first group to benefit from housing projects, but in certain instances government tends to (perhaps unknowingly) place new comers as first

beneficiaries. In support of this finding Barry (2006), found that when housing subsidies are being issued conflicts arise over who should be first beneficiaries, and why are others not receiving these subsidies. This is because the housing delivery process undertaken by the government does not follow the 'first come, first served' method when providing housing. These social conflicts and tensions become more aggravated if those benefiting individuals come from a group that is perceived as 'non-deserving' e.g. migrants or foreign nationals. This finding is in line with findings by Westerndoff (2007) who found that families living in government subsidized homes rent a portion of their home to foreigners, including migrants to cover other living expenses.

5.3.7 The quality of housing schemes

The study found that there are many inconsistencies in the quality of houses provided by government in Cato Crest. This has led to social tensions due to different role players blaming one another. Participants revealed that in most cases those who are involved in construction of housing development lack skills and experience, rush work for payment, and seldom fail to undertake inspection of the newly built RDP houses. This finding concurs with many scholars who established that in most cases low-cost housing development tends to overemphasize quantity rather than quality of housing (Babadoye et al, 2009; Ademiluyi and Raji, 2008; Pelling, 2012). Therefore, if communities could instead construct their own homes, they would be better quality and more suited for unique family conditions. This would go some way to adaptation *as transformation* by radically challenging the housing value systems underpinning the dominant capitalist production system (Pelling, 2010).

5.4 Conclusions derived from findings

Based on this research, it can be concluded that government housing systems delivered to residents in Cato Crest are determined by social factors such as the age and size of land that intended beneficiaries have. It was also found that non-delivery of government housing results in informal means of housing which include building of shacks and unplanned settlements. Nonetheless, this practice of *adaptation as resilience* is unsustainable since it merely improves existing practices through innovation without questioning the underlying causes of such deprivation and vulnerability (Pelling, 2010). Residents are dissatisfied with their current access to government housing due to contradictions during application and selection of beneficiaries. The other findings of this research are that there are different factors affecting the provision of housing which includes lack of basic services, the housing backlog,

politicization of services and the phenomenon of 'shack-landlordism'. It was also found that current government housing systems have negatively affected resident's personal and social relations. This has led to many residents raising concerns regarding housing provision, these concerns include the issue of the quality of housing schemes.

5.5 Realization of the objectives

Objective 1: To discover how people access houses offered by government

This objective was realised because this research revealed that access to government housing in Cato Crest depends on the applicant's current circumstances. The government considers age and the available space. Those who do have enough land including the elderly residents are placed on free-standing RDP houses. The research findings suggest that in Cato Crest housing beneficiaries are selected by either the ward councillor or the ward committee. The study findings revealed that applicants with more serious cases are prioritized and are more likely to be selected for housing developments. These cases include those residents who are affected by chronic illnesses and natural disasters such as fire or floods.

Objective 2: To investigate challenges that people face in accessing housing services offered by government

This objective was realized because the study revealed residents in Cato Crest face many challenges regarding access to housing services including application and selection of beneficiaries, housing backlogs, shack-landlordism, politicization of housing services, and lack of basic services. The housing application and selection procedures undertaken in Cato Crest are unclear and often ambiguous which has led residents to rely on unofficial knowledge regarding methods of accessing housing which includes verbal or 'hear say' information. It was found that the housing backlog is caused by too many people flocking in to the area with hopes of receiving free government housing which in turn creates unending demand for state resources. Another concern facing housing includes the issue of shack-landlordism which poses risks to tenants and causes confusion in the housing delivery process. Regarding politicization of housing, participants expressed their dissatisfaction with the biasness of the housing process, particularly by politicians and officials who abuse this process to meet their own political objectives. This study also found that a lack of basic services is another challenge facing the provision of housing since most RDP houses either do not have or have facilities which are poorly installed without amenities like water, electricity and sanitation. Informal

dwellers have no formal access to services and often connect to services like water and electricity illegally.

Objective 3: To examine how people cope/ adapt to a lack of formal housing

This objective was achieved because the study showed government's non-delivery of housing services has led the Cato Crest residents to establish unconventional or self-help housing strategies. Residents use a combination of strong and cheaply available materials to build shacks as temporary means of accommodation. These technological innovative practices reflects *adaptation as resilience* comprising of short-term remedies which focus on improving existing housing practices while failing to address the underlying causes (Pelling, 2010). There are two methods that residents use in order to build informal dwellings, the first available option is to hire a local builder who assembles these shacks at discounted rates or to buy an already assembled shack. There are also larger proportions of Cato Crest residents who live in informal settlements or as tenants who rent their shacks from local shack-lords. However the study found that there are many risks associated with living in the informal settlement. These risks include poor quality of housing structures which make them prone to damage and leaking in bad weather conditions as well as lack of basic services such as water, sanitation and electricity. A large proportion of residents in these communities are engaging in shack-landlordism as means of adapting to lack of formal housing. The majority of these informally rented settlements are poor in quality and poses hazardous risks to tenants. These practices reflects *adaptation as resilience* by undertaking innovative short-term and partial remedies and allow socially unjust practices to continue (Pelling, 2010).

Objective 4: To explore the effects of housing systems (informal and formal) on people's personal and social relations

This objective was realized because the research findings revealed that the current housing system has led to social conflicts and disagreements among several groups that are involved in the provision of housing within Cato Crest communities. The issue of non-voluntary relocation has further caused frustration amongst the residents as it breaks the existing social bonds. This affects resilience by eroding existing social structures which limits community's ability to experiment, innovate or change current institutional practices. It also removes various social networks of support during resilience. Moreover residents often feel helpless as they are not in charge of these relocations since no pre-relocation negotiations are executed by the municipality officials (or Red-Ants). Another issue disturbing social relations is the concern

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that housing delivery process undertaken by the government does not follow the 'first come, first served' approach when providing housing. This creates social tensions between the long-time residents and the new comers, and even more tensions arise if those benefiting individuals come from a group that is perceived as 'non-deserving' e.g. migrants or foreign nationals.

5.6 Recommendations

Despite the small sample employed in this study, there are still various recommendations that can be put forward, including suggestions for future research foci. One of the key issues affecting the service delivery of housing is the concern of politicization of the service which places the entire housing process at risk of losing credibility. Notably, the problem arises from the fact that those who are in charge of housing provision, particularly at the local level have manipulated this process to achieve their own ends. This has negative consequences of alienating residents from the very same service which is meant to benefit them. Therefore in order to restore the confidence and legitimacy of housing service delivery, depoliticization must take place in all stages of the housing process from the application stage to selection and allocation of beneficiaries. Flinders and Buller (2006) emphasised that depoliticization as a policy principle can increase state capacity and market confidence by exclusion of politics through the adoption of 'rational' practices.

The current housing schemes have negatively impacted people's social relations through fragmenting existing social bonds and alienating neighbors from one another by not considering social demographic conditions when providing the service. This has also caused social tensions and violence as the principles of first-come, first-served were not taken into account. Therefore, the current South Africa housing policies need to be restructured so that communities are involved and consulted prior to relocation or evictions processes. Moreover, the South African housing policy needs to be improved so that current housing systems are informed by people's social and cultural settings in order to preserve the existing social relations.

Concerns were raised around the measurement of housing provision which emphasised on quantity instead of quality, and configuration of capital for human settlements across different roles (Joseph and Karuri-Sebina, 2014). This case study shows that residents are dissatisfied with the quality of housing schemes and pointed out the concerns of poorly skilled (i.e. or trained) contractors as the contributing factor. In order to eliminate this challenge of poor quality of subsidies, maximum participation must be ensured by devising assistance to residents

so that they understand and contribute to matters pertaining to their housing. This approach must include budget, type of material, housing design and issues of installation of basic facilities. Another recommendation includes restructuring government's role in the housing process from being 'a provider' of housing to an 'enabler' by empowering and training residents to manage the housing project themselves. This will in turn reduce costs which can increase budgets for future housing developments.

Finally, this case study established that governments housing policies are stringent and inflexible to accommodate distinctive social needs of families within the outlined communities. Current housing schemes are based on strict minimum housing standards which are restricting residents' choices. In order for government to balance between the needs of the users and what is delivered, community participation is critical to provide residents with various delivery options to choose from. This will in turn prevent the current agenda of advancing one specific service option which undermines the resident's self-determination and ability to choose according to their circumstances (i.e. family size, age, physical abilities or disabilities etc.). Thus, this will also prevent a mismatch between government housing systems and personal or social need needs.

5.7 Suggestions for further research

South Africa has many housing challenges, regardless of government's intervention through providing relevant policies. At the local level, these policies are manipulated and politicized by those in charge to achieve their own objectives. There is need for future researcher to pay more attention to politicization of service delivery of housing. This will give policy makers information on how best to make informed housing policies that will establish new 'bias-free' housing schemes that are more considerate of people's social livelihoods.

5.8 Conclusion

The findings of this study showed that current housing systems have broken existing social bonds and alienated neighbors from one another through forced relocations and caused social tensions and violence by failing to consider the first-come, first-served principles. It was recommended that government should consider restructuring housing policies so that they suits beneficiaries' social and cultural circumstances in order to preserve existing social relations. Currently, the South African housing policies and procedures are obscured particularly when implemented at the local level. Thus procedures of accessing government housing schemes

need to be specified by explicitly outlining the roles of key stake holders in order to realign the process. The study also showed how respondents adapted to a lack of formal housing by resorting to informality reflecting *adaptation as resilience* in order to promote their livelihoods with a focus on longevity and growth in cities.

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Appendices

Appendix 1: Consent Forms

UKZN HUMANITIES AND SOCIAL SCIENCES RESEARCH ETHICS COMMITTEE (HSSREC)

ISICELO SOKUGUNYAZWA UKWENZA UCWANINGO LOKUSEBENZISANA NABANTU

ULWAZI NGEMVUMO

OKUZOSEBENZA NGEZIGABA

Bacwaningi: Kuyisidingo ukuthi konke kwenziwe ngobuchule noma ngokucophelela ngokomthetho,ukuthi konke okwenziwayo kube ulwazi olucacileyo ngokolimu olwaziwayo, futhi kungabi bikho ulwazi olubalulekile oluzokweqiwa kulokhu okungenzanzi. Ulwazi oluhunyushiwe luzodingeka emva kokuthi ulwazi lokuqala selugunyaziwe.

Ngezizathu ezithile ulwazi lungamukelwa ngokukhuluma kudingeke ukuthi kube nobufakazi noma ngezizathu ezithile Ulwazi ngemvumo yomuntu ngayedwa lunqatshwe noma lususwe ikomide(HSSREC).

Ulwazi oluqukethwe ngokuzibophezela ukuba yingxenyeyocwaningo

Usuku:

Isibingelelo: Ngiyakubingelela lunga lomphakathi Igama lami ngingu Nduduzo Majozi inombolo yami yocingo ithi 065 191 7073 nemeyili yami ithi 217009698@stu.ukzn.ac.za

Uyamenywa ukuba ube ingxenye noma ukusebenzisana "Kucwaningo ngokulethwa kwezindlu zase- Cato Manor ezihlelekile nezingahlelekile, eThekwini"

Lesisifundo asinabo ubungozi futhi akukho lapho ozozizwa ungenakho ukukhululeka. Siyethemba lolucwaningo luzosisiza ukwazi kangcono ngabantu baseThekwini ukuthi benza njani uma befuna ukukhombisa amalungelo abo. Okunye okumele ukwazi ngalolucwaningo akukho muhlomulo ngokusebenzisana nathi ngalesisifundo.

Lesisifundo sibhekiwe ngokwenkambo yobulungiswa sagunyazwa ikomide lesikhungo sasenyuvesithi UKZN Humanities and Social Sciences Research Ethics (inombolo yokugunyaza_____).

Lesisifundo sibhekiwe ikomide elimele ubulungiswa sagunyazwa isikhungo sesenyuvesithi yakwaZulu Natali (inombolo egunyazayo_____)

Uma kukhona izinkinga obhekana nazo noma kukhona imibuzo ungaxhumana nomcwaningi (kulemininingwane enikezelwe) ningaxhumana futhi nekomide elimele ubulungiswa lase UKZNHumanities & Social Sciences kulemininingwane elandelayo

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Ukusebenzisana nathi kulesisifundo awuphoqelekile, unalo ilungelo lokushintsha umqondo noma ngasiphi isikhathi uhoxe. Ngasesayidini lethu njengoba senza lolucwaningo asinawo umuhlombulo esizowunikezela kuwe kodwa singakunika uma sesiqedile ukwenza ucwaningo iphepha ukuze ulifunde noma ubeke umbono ngalo.

Umcwaningi akukho lapho ezothatha khona igama lakho futhi konke ozobe usitshela khona akukho lapho oyokubona khona ukuthi uwena. Konke ozokutshela umcwaningi kuzogcinwa kahle kukhiyelwe ekhabetheni. Esizobe sikugcine kwicomputha nakho kuvikelekile ngoba kuba nenombolo yemfihlo uma uyivula. Emuva kweminyaka emihlanu siyokushabalalisa lolulwazi osinike lona.

ISIVUMELWANO (gcwalisa njengoba kudingeka)

Mina…………………………. ngazisiwe ngakho konke ngocwaningo ngokulethwa kwezindlu zase- Cato Manor ezihlelekile nezingahlelekileolwenziwa umcwaningi uNduduzo Majozi.

Nginikeziwe ithuba lokuthi ngiphendule imibuzo bayelana nalolucwaningo noma isifundo futhi ngiphendule ngendlela engineliseka ngayo

Mina ngiyamemezela ukuthi ukuba kwami ingxenye yalolucwaningo angiphoqiwe futhi ngingayeka noma nini ngaphandle kokuphazamisa lesisifundo.

Uma ngabe ngiba nemibuzo noma yini ephathelene nalolucwaningo ngingaxhumana nomcwaningi

Uma ngabe ngiba nemibuzo noma ngifuna ukwazi kabanzi ngamalungelo ami ngokusebenzisana nani kulolucwaningo noma okumayelana nalolucwaningo noma ngabacwaningi ngingaxhumana nonobhalo wesikhungo esibhekelene nobulungiswa bokwenza ucwaningo

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Okwengeziwe ngemvumo okudingekayo
Ngiyanikezela ngmvumo ukuthi

	shaya isiphambano (yebo /noma cha)	
Ukusebenzisa isiqophamazwi		
Ukusebenzisa ivido kucwaningo		
Ukusebenzisa izithombe zami ngenhloso yocwaningo		

_____   _____

Sayina ukuzibophezela   **Usuku**

_____   _____

Kusayina ufakazi uma ekhona   Usuku

_____   _____

Kusayina ochazayo uma ekhona   Usuku

UKZN HUMANITIES AND SOCIAL SCIENCES RESEARCH ETHICS COMMITTEE (HSSREC)

APPLICATION FOR ETHICS APPROVAL
For research with human participants

INFORMED CONSENT

RESOURCE TEMPLATE

Note to researchers: Notwithstanding the need for scientific and legal accuracy, every effort should be made to produce a consent document that is as linguistically clear and simple as possible, without omitting important details as outlined below. Certified translated versions will be required once the original version is approved.

There are specific circumstances where witnessed verbal consent might be acceptable, and circumstances where individual informed consent may be waived by HSSREC.

Information Sheet and Consent to Participate in Research

Date:

Dear Sir/ Madam

My name is Nduduzo Majozia student in the School of Built and Environment Studies at Howard College University of KwaZulu-Natal,South Africa.

You are being invited to consider participating in a study that involves research on **"An investigation into housing delivery** *in Cato Manor's formal and informal settlements, Durban"*

The aim and purpose of this research is to explore experiences of the Cato Manor residents on housing services provided by government and how that affect their livelihood. The study is expected to enroll a total of fifteen participants from ward 101 Cato Manor, Cato Crest will be interviewed twelve participants are residents and three are ward committee representatives. It will involve the following procedures of conducting individual in-depth interviews at your convenient time and venue and will last approximately 45 minutes. Interviews will be audio recorded for easy transcription. Furthermore this study is not funded by any organization as such; all costs relating to this study will be covered by the researcher.

There is no risk or harm associated with your participation in this study and should you experience any discomfort during the course of interviewing, you have the right to refuse to respond to certain questions, to discontinue or to withdraw from the interview process.

This study has been ethically reviewed and approved by the UKZN Humanities and Social Sciences Research Ethics Committee (approval number_____).

In the event of any problems or concerns/questions you may contact the researcher at (cell phone number: 065 191 7073 or email: 217009698@stu.ukzn.ac.za) or the UKZN Humanities & Social Sciences Research Ethics Committee, contact details as follows:

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Your participation in this study is voluntary and you may choose to withdraw from the study at any point without attracting any penalty or loss of treatment.

Your participation will not attract any cost and similarly no incentives for participating in the study are provided. The interview will be kept strictly confidential. Your identity will be protected and anonymity will be maintained throughout the interview. Audio recordings and transcribed materials will be kept safe by the researcher for use in my dissertation without reference to your identity unless with your written consent. After completion of the dissertation, audio recordings and transcripts will be kept with my supervisor and only destroyed after five years upon completion of the study and the awarding of the degree.

In the event of any problems or concerns/questions you may contact the researcher at (+265 995 141 127/ +27631794686), the UKZN Humanities & Social Sciences Research Ethics Committee or the researcher's supervisor, contact details as follows:

CONSENT

I ……………………………..………………………have been informed about the study entitled (provide details) by (provide name of researcher/fieldworker).

I understand the purpose and procedures of the study (add these again if appropriate).

I have been given an opportunity to answer questions about the study and have had answers to my satisfaction.

I declare that my participation in this study is entirely voluntary and that I may withdraw at any time without affecting any of the benefits that I usually am entitled to.

If I have any further questions/concerns or queries related to the study I understand that I may contact the researcher at (provide details).

If I have any questions or concerns about my rights as a study participant, or if I am concerned about an aspect of the study or the researchers then I may contact:

The researcher
Nduduzo Majozi

School of Built Environment and Development Studies
University of KwaZulu-Natal, Howard College Campus,

Durban 4041,
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 Tel: + 27 65 1917 073
Email: nsmajozi1@gmail.com or 217009698@stu.ukzn.ac.za

My supervisor
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Additional consent, where applicable

I hereby provide consent to:

Audio-record my interview / focus group discussion   YES / NO
Video-record my interview / focus group discussion   YES / NO
Use of my photographs for research purposes   YES / NO

_____   _____

Signature of Participant   **Date**

_____   _____

Signature of Witness   **Date**
(Where applicable)

_____   _____

Signature of Translator   **Date**
(Where applicable)

Interview guide

1. Explain the different housing services available in your area?

    Probe: How long have you lived in this settlement?

2. How do people get government subsidized houses in your area?

    Probe: what type of scheme are those houses?

3. What challenges do you face in terms of service delivery of housing?

4. What is your opinion of the level of government provision of houses to your community?

5. Apart from government officials, who else are involved in the provision of housing services?

6. How does access to housing and housing system (informal and formal) on peoples personal and social relations

    Probe: how has the housing system divided the social and communal unity?

    Probe: what new demands does housing type bring on people's livelihood?

    Probe: how do you cope up with these new demands?

7. From your own perception, what do you think can be done differently to improve the provision of housing in the community?

Section B: ward committee

1. What role do you play in the provision of houses in the community?

    Probe: What processes are followed in assessing eligible beneficiaries?

    Probe: what criteria is used to determine a suitable type of housing to a beneficiary?

2. What is the Level of government provision of houses to your community?

3. What procedures does government use to communicate with beneficiaries on housing delivery processes?

4. What challenges do you experience in provision of housing?

5. What other provisions are there to people who access the houses in order to sustain and maintain them?

6. From your own perception, what do you think can be done differently to improve the provision of housing in the community?