



**UNPACKING THE STRATEGIES FOR UPGRADING HOUSING USED BY
WOMEN INFORMAL SETTLEMENT DWELLERS IN NAMIBIA STOP 8
SETTLEMENT, ETHEKWINI MUNICIPALITY**

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Submitted in partial fulfilment of the requirements for the degree of Master in Housing at the
School of Built Environment and Development Studies, University of Kwa-Zulu Natal,
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January 2023

DECLARATION

I, Mvelo Anele Ngubane hereby confirm that the information presented in this dissertation is my own work and has not been submitted previously to the School of Built Environment and Development Studies or any other body. The work used in this dissertation that has been adopted from other authors and sources has been rightfully acknowledged. This dissertation has not been submitted for any degree or examination in any other university. This dissertation does not contain text or graphics that have been copied and pasted directly from the internet unless specifically acknowledged and the source detailed in the reference section of the dissertation.

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ACKNOWLEDGEMENTS

I would like to thank God for granting me the strength to complete my dissertation. I would like to thank my late grandmother Thandi Lindiwe Biyela for the continued support she showed me since birth. Unfortunately, she is no longer with us to witness this moment, but I know that she would have been proud of me. Thank you to my late mother and father, I know they are proud too.

I would like to thank my supervisor, Professor Pauline Adebayo for being patient with me and for making me realise my full potential thus far. I greatly appreciate your guidance and support throughout my journey at the University of Kwa-Zulu Natal. I thank all my interviewees and in particular, the women who were participants in my focus group discussion, surely, I would not have been able to complete this dissertation without your voluntary involvement. The time and the information you shared for the cause of this study is invaluable.

My other special thanks go to Dr Sanele Mbambo for guiding me with some aspects of my dissertation. Lastly, I appreciate Mr Bheki Mzobe, my uncle and self-appointed research assistant, thank you for agreeing to be my fieldwork driver and making the interview process a success.

ABSTRACT

During the Apartheid era, women were not granted equal opportunities compared to men regarding access to land or housing. To address this state-orchestrated disparity, the South African Constitution of 1996 and The White Paper on Housing of 1994 and new policies that built from it emphasised sensitivity with respect to gender, race and religion. The Enhanced People's Housing Process is one approach used by the government to ensure involvement of prospective homeowners from constructing their own homes through housing delivery processes. However, the involvement of women is still unclear in most of these policies and programmes, deepening the historical discrimination of women which continues despite the post-apartheid dispensation. In this analysis, a case study of Namibia Stop 8 informal settlement to examine the strategies used by women to upgrade their informal dwellings and determine the effectiveness of methods in delivering adequate housing. This qualitative study employed literature reviews, interviews, focus groups and observation methodologies to elicit data to properly investigate the key question. The findings of the study revealed that the women of Namibia Stop 8 contended with several housing access problems by pooling resources together i.e., group savings, mutual building, beyond engagement with the authorities. Moreover, women were empowered by demonstrating agency in formulate solutions to their housing problem. Recommendations from this study include local municipalities programs introduce skills development and training for beneficiaries, equipping them before the implementation of housing projects. This will strengthen communities and social capital and in turn mainstream mutual building and group savings as a key strategy not only for women household heads but the growing population with an unmet need for adequate housing in informal settlements in South Africa and sub-Saharan Africa.

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ACRONYMNS

ANC- African National Congress

BNG- Breaking New Ground

BESG- Built Environment Support Group

DPLG- Department of Provincial and Local Government

EPHP- Enhanced People's Housing Process

FEDUP- Federation of the Urban Poor

GAD- Gender and Development

GMCC- Greater Marianhill Coordination Committee

HWP- Housing White Paper

IDT- Independent Development Trust

ISUP- Informal Settlements Upgrading Programme

NDHS- National Department of Human Settlements

NDP- National Development Plan

PHP- Peoples Housing Process

RDP- Reconstruction and Development Programme

ROSCAs- Rotating Savings and Credit Associations

SERI- Socio-Economic Rights Institute of South Africa

SAHPF- South African Homeless People's Federation

UISP-Upgrading of Informal Settlements Programme

WID- Women in Development

WAD- Women and Development

CHAPTER 1: RESEARCH INTRODUCTION

1.1. Introduction

Women's history in South Africa is in large part characterised by exclusion and marginalisation (Ndinda and Uzodike, 2009). During the apartheid era, inequitable access to land and space became law according to the Group Areas Act of 1950. Effectively, black South Africans to be restricted from living or working in certain areas, further violating their right to the city including access to adequate housing. Culturally, as often is still the case, men assumed the household head role and women had to stay at home and look after the children. Accounting for these gender dynamics, women also often suffered the most from the legislation during this era (South African Institute of Race Relations, 1972).

Most policies and laws from the apartheid era reinforced the marginalisation of black women in South Africa. For instance, women enjoyed no access to certain places without 'passes', legal identification documents (Isike and Uzodike, 2011). Black women suffered profoundly as they worked for long hours and sacrificed their families for poor wages (Veeran, 2006). Unfortunately, such low wages inevitably limit access to housing and any streams of financial assistance. During the year 1968, regulations were passed, which clearly stated that housing permits could only be provided to African men who were over the age of twenty-one, employed and had dependants legally staying with them, thus disenfranchising women in the housing market. The laws enacted embody state-sponsored marginalization of women given that those who were widowed or separated or divorced were given no consideration in options for accessing housing (Morris, 1981; Ndinda, 2007).

According to Veeran (2006) both men and women faced hardships, but women experienced and are still experiencing immense challenges and burdens which they constantly have to overcome daily. Borne in apartheid, in recent times, women are still limited by fewer employment opportunities, balancing of household and employment duties, patriarchal organisational culture, gender blind service delivery, and gender blind participatory processes. Women's struggles and marginalisation are tied to the triple oppression of the apartheid system, the capitalist system, and cultures and traditions (Maharaj, 2000). In fact, the apartheid system marginalised women through the racial and discriminatory laws, the capitalist system alienated women as low wage labourers. According to Ndinda and Adebayo (2021) during the apartheid era, African women bore the brunt of exclusion, and were required passes and to obtain

permission from their male relatives to access the city. Budlender (2002) states that women's access to adequate housing in South Africa is still informed by the historical, social and economic contexts within which they must seek to access housing. The laws and policies which were enacted from the 1930s aimed to control the mobility of Black women. These laws also made women dependent on their male partners or fathers for their right to access land and to remain in urban areas. This historical legacy has resulted in a large number of the women population in South Africa now residing in informal settlements, due to being systematically been denied housing rights.

International neoliberal trends regarding housing policy development impacted the development of low-income housing policy in South Africa since the 1970s. Entitlements such as security of tenure, enablement, incrementalism and targeted subsidies have been incorporated in South African housing policy and there is also increased emphasis on the role of the private sector in housing delivery. The World Bank models of affordability, cost recovery and replicability demonstrated the efficacy of affordable low-cost and user-acceptable solutions to housing delivery, particularly directed at state-assisted self-help housing in the form of sites and service projects. These policies also included on in-situ slum upgrading projects (Venter, 2006).

According to the United Nations (2014) the influence of women's rights in international conventions is that the international human rights law provides a framework which aims to attain gender equality. The right to adequate housing is also specified as part of the right to an adequate standard of living in the Universal Declaration of Human Rights and the International Covenant on Economic and Social Rights [Article 11 (1), 1966]. In 1991, the Committee on Economic, Social and Cultural Rights specified that the right to adequate housing consists of security of tenure, the availability of adequate services, which include water and sanitation, a location which guarantees accessibility to employment opportunities, education, health and social facilities, affordability, habitability, and cultural adequacy. In 1997, the committee recognised the vulnerability of women during forced evictions and set out the procedures to be complied with when eviction is necessary. The post-apartheid South African housing policy and programme was introduced in 1994. The framework for housing policy was set out in the White Paper on Housing (Republic of South Africa, 1994).

The White Paper on Housing, in line with the South African Constitution stipulates that new policies should be sensitive to the removal of discrimination in respect of gender, among other things, including race and religion (Venter and Marais, 2006).

In respect of the Housing White Paper, Socio-Economic Rights Institute of South Africa (SERI) (2018), states that in 1994 there was an estimation of three to five million homeless and displaced people in South Africa and over one million people were residing in squalid, overcrowded and unsanitary informal settlements. To help resolve this housing issue, the newly elected government in South Africa moved rapidly to launch a new housing policy in December 1994, the Housing White Paper (HWP), which aimed to promote right to housing for the every citizenry. However, access gaps still exist in which have disproportionately affected women. That is, despite attempts of the Housing White Paper to eradicate gender discrimination in housing, some practices continue to work against the interests of women. These include firstly, the absence of legal provisions for rights to housing for women who receive custody of their children after separation or divorce; secondly, in rural areas, women find it hard to obtain the necessary security of tenure that is a precondition for accessing housing subsidies (Budlender, 2002:8). Lastly, in marriages under customary law, women are denied rights to own property independently, to enter contracts, to sue or be sued and to obtain credit. Women in marriages under customary law may not inherit property or land held in individual tenure. Many women have therefore experienced discrimination which has hindered them distinctly as a gender group from any form of accessibility to housing.

According to the UN Habitat (2012), accessibility to housing is a fundamental human right and has been enshrined in numerous conventions and agreements. The transition to democracy in 1994 and inclusion of gender equality in the post-apartheid Constitution in 1996 were seen as steps in the right direction towards addressing women's oppression and creating gender equity in accessing housing. Ndinda (2009) adds that the South African government has been committed to address the housing crisis and this is reflected in its post- apartheid legal framework. The South African Constitution protects the right of access to adequate housing in Section 26 (Act No. 108 of 1996). The Constitution also endorses the right to equality. Non-racialism and non-sexism are among the foundational values of the Constitution. The marginalisation of women in South Africa persists and this hinders women from accessing housing especially in urban areas, ultimately endangering their welfare and those in their care. Despite the explicit legislation and policies, covert and systematic gender discrimination such as discretionary powers of bureaucrats which have affected women negatively. Pillay et al

(2002) notes that with the continued denial of housing tenure, women are relegated to the outskirts of economic centres, and locales that are further disadvantaged by the poor quality of their housing.

Building on this background, this dissertation aims to analyse the different strategies devised by low-income women groups in Namibia Stop 8 to upgrade their informal settlements and overcome the access to adequate housing challenges outlined above. This chapter discusses the background of the marginalisation of women in South Africa which hinders this gender group from obtaining full access to housing.

1.2. Research background and problem statement

Although access to housing is a fundamental human right and has been guaranteed in numerous conventions and agreements, women as a gender group still face numerous constraints in accessing housing (UN Habitat, 2012). Indeed, they constitute the majority of those who continue to reside in urban areas without basic shelter. According to Chant and McIlwaine (2013) while the substandard housing conditions of slum dwellers affect all of its dwellers, women are doubly disadvantaged compared to men (UN-Habitat, 2017). UN Habitat (2012) states that inadequate housing conditions naturally affect women the most as they tend to spend more time at home than men. Ndinda et al (2017) state that in 2014 the Department of Human Settlements and the Department of Monitoring and Evaluation commissioned a baseline assessment for future impact evaluation of informal settlements targeted for upgrading. The scope of the baseline was limited to the settlements that were targeted for upgrading. Some of the findings were that the residents of informal settlements were African (87, 6%) and that the inhabitants in informal settlements are predominantly female (53, 1%). Thus, even with more recent data, being a woman conflates closely with homelessness and poor access adequate housing. The baseline findings on unemployment indicated that (62, 8%) of the unemployed were female while the rest were male. This study revealed that women are affected by poverty and inadequate housing conditions the most in informal settlements compared to men. Advocacy for provision of adequate housing for slum dwellers, particularly women is both timely and necessary. Emphasis should also be placed on the adequate representation of women's interest in housing, and their participation in the elaboration of housing policies, programmes and projects at all levels and aspects of housing provision and human settlement management. Nevertheless, the marginalised position of women regarding their access to adequate housing continues to persist (UN-Habitat, 2017:1).

Both patriarchal and societal constraints to accessing housing still exist in South Africa. The colonial and Apartheid laws and policies that restricted black urbanisation disproportionately affected women's access to housing and to urban areas (Ndinda and Adebayo, 2021; Arends, 2009; Budlender, 2002; Moser and Peake, 1994). In instance, influx control resulted in African men having easier access to urban areas as their labour was required on the mines and the emerging industrial complex. Women's labour in urban areas was on the other hand largely limited to domestic work. Explicit laws and policies to control the mobility of African women were enacted from the 1930s. The Native Land Act of 1913, Group Areas Act of 1950 and Separate Amenities Act of 1953 are some of the laws which affected women during the Apartheid era. Chenwi (2009) suggests that women's property entitlements were entangled with their male partner's or father's for their right to remain in urban areas and to obtain housing. Attempts were made to redress these problems primarily in the Housing White Paper (HWP) of 1994 and currently with the Breaking New Ground (BNG) policy of 2004, which are two housing policies that were formulated for a democratic South Africa, to serve all people justly (Gopal, 2017), however inadequate housing challenges continue.

In spite of structural marginalisation and the discrimination of women in accessing adequate urban housing, in Durban, there is a group of women who reside in a settlement known as Namibia Stop 8, who conceived strategies to upgrade informal structures they resided in the Inanda Township. Indeed, they both encountered and overcome endemic societal and patriarchal constraints highlighted above to the successful upgrade of their settlement.

The Federation of the Urban Poor (FEDUP) was actively involved in this housing project. FEDUP aims at encouraging communities to participate in the housing delivery process and offer women a platform to build their own housing (SDI Alliance, 2012). FEDUP also practices the principles of self-help housing by using the Enhanced People's Housing Process (EHP) programme for the delivery of housing to the poor. Qumbisa (2017) states that the group savings scheme model was a success in Namibia Stop 8, as the women-led programme secured housing and were moreover satisfied with their housing development outcomes, having been actively involved despite constraints associated with being women and accessing housing in urban areas.

This research study aims at unpacking the strategies used by the women informal dwellers to upgrade their informal settlements in Namibia Stop 8. It further aims to investigate the

replicability of these methods including identifying the housing constraints the women faced in the settlement.

1.3. Research aim and objectives

1.3.1. Aim of Study

The aim of this study is to examine the strategies employed by the low-income women dwellers of Namibia Stop 8 settlement to upgrade their housing, and to investigate if these strategies may be replicable in any other informal settlement upgrading housing project in South Africa.

1.3.2. Research objectives

The broad objective for this study is to elucidate the mutual building, group saving and other strategies that were utilized by the women of Namibia Stop 8 to upgrade their informal settlement. This is further examined by the following objectives:

1. To identify the problems confronting low-income women in urban areas both in the international and South African context.
2. To examine the urban housing experiences of low-income women internationally and how they were able to achieve upgraded.
3. To establish housing goals of the women informal settlement dwellers of Namibia Stop 8.
4. To identify the strategies the women devised to meet their housing goals and to upgrade their housing.
5. To assess the extent of success of such strategies, and whether they are replicable in other upgrading scenarios in South Africa.

1.3.3. Research question

Given that historical discriminatory laws, and the patriarchal and societal landscape women contend with in urban areas, hindering their access to adequate housing in South Africa, this study aims at addressing the following research question:

- What strategies did the women of Namibia Stop 8 deploy to upgrade their housing and are these strategies replicable for informal settlement upgrading projects elsewhere in South Africa?

1.3.4. Subsidiary questions

Subsidiary Questions

1. What are the critical problems that low-income women face in urban areas in South Africa and internationally, and how have they overcome them?
2. What are the urban housing experiences of low-income women internationally, and how have the said women dealt with the upgrading of their housing.
3. What were the housing goals of the women of the Namibia Stop 8 informal settlement?
4. What strategies did the said women formulate and utilize to upgrade their housing?
5. To what extent have these strategies been successful and can they be replicated elsewhere in South Africa?

1.3.5. Hypothesis

Group saving, mutual building and engagement with institutions are the main strategies that the women of Namibia Stop 8 informal settlement devised, which enabled them to successfully upgrade their housing.

1.4. Justification of study

The transition to democracy in 1994 and the inclusion of gender equality in the post-apartheid housing policy framework were viewed as important initial steps towards addressing women's oppression and creating gender equity in accessing housing. The subsequent formulation of policies and institutions was meant to achieve gender equality and put women's concerns in the public domain.

Ndinda (2009) states that women's access to capital and housing finance remains an important obstacle in accessing housing. Policies may have been inclusionary of women; however access to finance from both the traditional and non-traditional housing finance institutions remains a challenge. This issue has led women to be involved in rotating savings schemes, this strategy has been key in providing them with finance for their housing. Bernstein (2009) adds that women's activism in accessing housing finance has resulted in the formation of organisations that have provided the impetus for addressing women's housing needs by helping them access financing.

The historical marginalisation of women has continued post-apartheid and there are also gaps in the new housing policy which still exclude women, such as the criteria found in the Breaking New Ground housing policy. The BNG articulates a commitment to housing development that is socially inclusive and integrated. It specifically aims to ensure that housing delivery alleviates poverty, a problem that disproportionately affects women. Nonetheless, BNG makes no explicit mention of women or their housing needs.

The social housing programme was considered critical in facilitating women's access to housing and the city; however, affordability remains a constraint in accessing social housing since the levels of unemployment are high to sustain rent in social housing. The social housing model works well where the employment levels are high and where there are guaranteed jobs, which sustain regular rental payment capacity. Unfortunately, South Africa has no such guarantees for workers in general and women particularly (Ndinda and Adebayo, 2021).

The Upgrading of Informal Settlements Programme (UISP) among other objectives aims to restore the dignity of the urban poor. Despite that women generally make up an increasingly large proportion of urban slum dwellers, this programme did not explicitly regard women as a key distinctly disadvantaged group. Yet the principles of the programme include steps ensuring that the needs of vulnerable groups are considered, and ensuring their on-going involvement (Chenwi and McLean, 2009). Matsie (2019) adds that the UISP takes a wide view of informal settlements as integrated living conditions and not solely housing. The South African Department for Planning, Monitoring and Evaluation and the National Department of Human Settlements (NDHS) undertook an evaluation of the UISP between the years 2009 to 2016 which aimed to inform a policy rethink process as articulated in the National Development Plan (NDP). The evaluation made important findings about the relevance, effectiveness, and value for money and the efficiency of the UISP, but insufficient reference was made to the role of gender in upgrading projects. Matsie (2019) states that if upgrading projects do not respond to the needs and aspirations of the members of the community especially women, and minority gender identities, its success is limited and the policy interpretation is a drawback for inclusive city development. The limitations on women's participation mean that community participation processes are not representative.

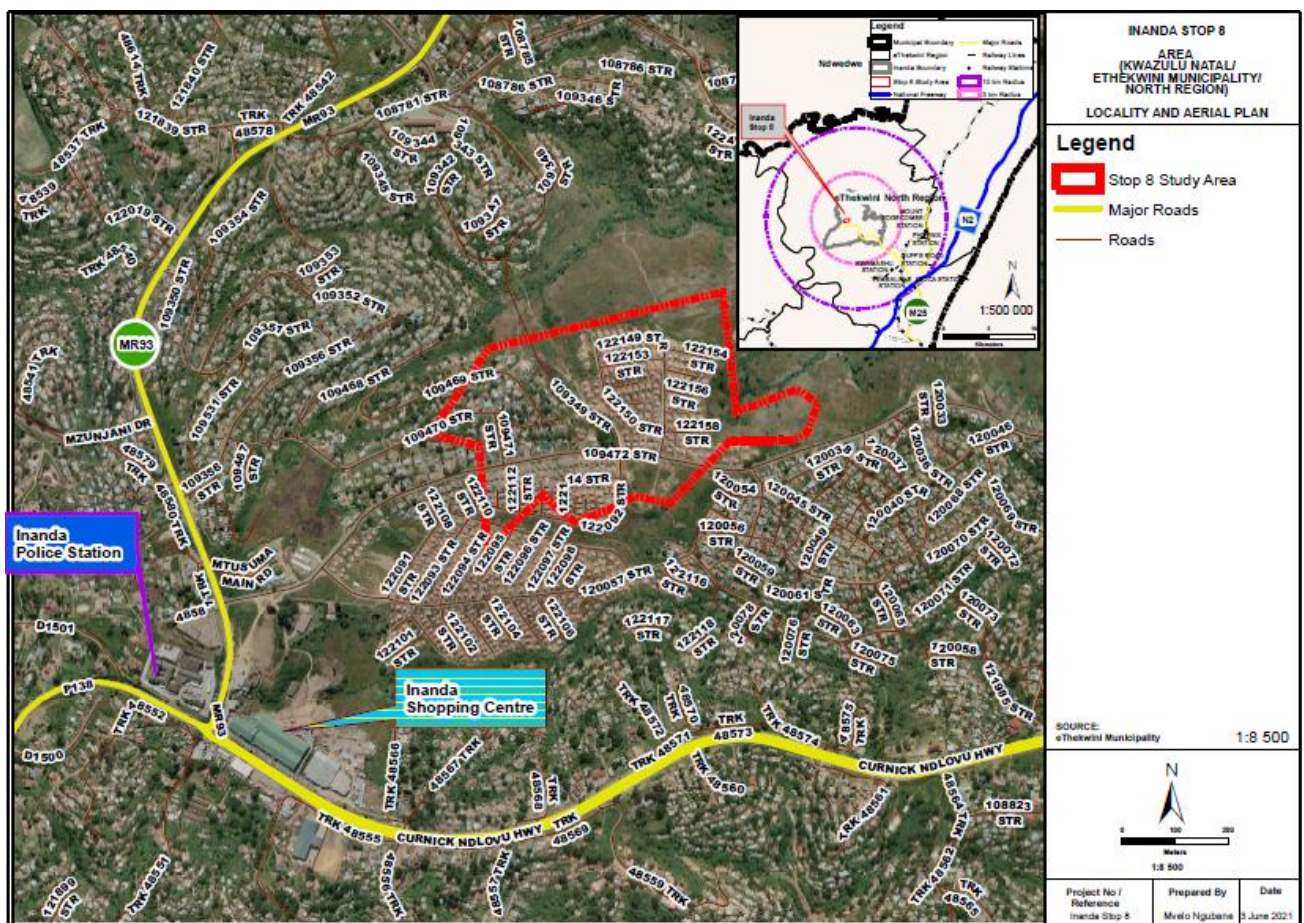
Notwithstanding the efforts of the Bill of Rights, and post-apartheid South African housing policies, there is still a continuation of the historical marginalisation and limitations that still affect women. These limitations have resulted in women forming groups and participating in

collective action initiatives to try and negotiate with local authorities to assist them in achieving their housing goals.

Urban poverty and the gaps in housing policies have resulted in the women taking initiative such as and formulating methods to improve their housing conditions. This study traces poor women's strategies in the Namibia Stop 8 settlement, devised with a view to dealing with the limitations they faced.

1.5. Background of Inanda and the Namibia Stop 8 settlement

Locality Map of Namibia Stop 8



Source: Google earth (2021)

Inanda is situated 30km north-west of the Durban Central Business District (CBD) and forms part of eThekweni, the Greater Metropolitan Municipality. Historically, Inanda is the oldest area established as a 'reserve' for African people (Department of Provincial and Local Government, 2007:8). The area has a mixture of residential townships and many informal settlements, and some wards fall within the traditional jurisdiction (eThekweni Municipality,

2004). Namibia Stop 8 housing project is the study area for this research study. It is located on 'Haffajee's land' in the eThekweni northern region, Inanda. This project falls under wards 44, 55, and 104. Namibia Stop 8 settlement is bordered by Emtshebeni Phase One in the North, Congo in the East, Stop 8 in the South and Amatiwe in the West. The land where the project is located was owned by one Haffajee, and it was a farm.

1.6. Socio-economic status of Inanda and Namibia Stop 8

According to the Department of Provincial and Local Government (2008) Inanda is one of the highest populated townships in the province of Kwa-Zulu Natal. It is also the oldest settlement in the eThekweni Metropolitan area. According to Statistics South Africa (2011) 99.7% of the residents in Inanda are Africans, 0.2% residents are colored, and the remaining 0.1% residents are Indian. Inanda comprises of 52% formal housing, 43% informal and 5% traditional housing where the highest informal housing is in Bhambayi, which is also a township located in Inanda (Department of Provincial and Local Government, 2008). Inanda has low employment rates, 43.1% individuals are unemployed and 33% are economically inactive. The large percentage of employed people are domestic workers, street traders, cleaners, security guards, waiters, sales personnel or shop assistants. Employment opportunities for the people residing in Inanda usually come from the Northern suburbs in Durban. These opportunities are in domestic services, construction, security and retail industry. The Gateway mall which is in Umhlanga has also created employment for the residents in Inanda. These opportunities have in turn helped improve the socio-economic status of the people from Inanda since a large number of people experience unemployment and live in poverty. The Department of Provincial and Local Government (2008) describes Inanda as a low-income community with high levels of poverty. The average household income is lower than that of eThekweni municipality (R112 830 per annum) (Statistics South Africa, 2011).

Bandyambona (2013) states that EThekweni municipality has provided basic services in Inanda. However, the young population suffers from low levels of education, high levels of poverty, crime and unemployment. These factors have a negative impact on the livelihood pattern of the residents in Inanda (Khan, 2010).

Namibia Stop 8 is the study area for this research. Namibia Stop 8 settlement came into existence in the early 1960s because of urbanization and people moving to the city seeking better job opportunities. This settlement has several primary and secondary nodes which have a high concentration of informal trading and industries. This increased the number of existing

informal settlements and an unplanned development in Namibia Stop 8, which resulted in development pressure on the Human Settlement and Planning authorities.

The population in Namibia Stop 8 had been growing steadily due to the availability of vacant land, however this is no longer the case with decreased available habitable forces many to self-settle on undeveloped reserved land. The settlement is located close to factories thus some residents have built formal housing structures. Women seeking employment sought to reside near industries 'claiming' their right to the city a better life for themselves and their children.

1.7. Research methodology

1.7.1. Introduction

The purpose of this research methodology is to outline the steps taken to gather the information required to meet the objectives of the study and answer both the research question and subsidiary questions. The research methodology further outlines how the case study was selected and how the data was collected and analysed.

1.7.2. Selection of case study

The Namibia Stop 8 settlement Project was an Enhanced People's Housing Process (EPHP) project. The EPHP is an official self-help housing mechanism which enables groups of people to work together to pool their resources and contribute their labour to help build their own homes.

The Namibia Stop 8 housing project was implemented by three stakeholders namely: the Federation of the Urban Poor (FEDUP), UTshani Fund, and eThekweni Municipality. The case study was purposively selected as it was relevant and informative to the research study, which aimed at deconstructing strategies women devised to upgrade their informal settlement. The researcher had become aware of this group of women and their contribution towards their housing from class lectures. This case study also included aspects of interest to the researcher viz. gender, informal settlements and upgrading strategies

1.7.3. Data collection

This study employed two types of data sources, namely primary and secondary sources.

1.7.3.1. Primary Sources

Data from primary sources was used to answer the research question and meet the objectives of the study. The tools that were used to source primary data included interviews, a focus group

discussion and straight observation. Data collected assisted the researcher to understand the housing process undertaken in the Namibia Stop 8 housing project, the different roles the stakeholders involved in the project played, the problems which led to the implementation of the project as well as the challenges experienced. The interviews and focus group discussion assisted the researcher to understand the role of the women in this project as the research study aimed at examining the different strategies that they had devised to upgrade their settlement.

(a) Interviews

According to Gill (2008) the purpose of interviews in research is to explore the views, experiences, beliefs, and/or motivations of individuals on specific matters. Interviews are believed to provide a deeper understanding of social phenomena. Semi structured interviews were used for this study. When conducting semi structured interviews, the researcher will have a list of themes and key questions are covered and a few questions are predetermined, but other questions are not planned, but are used to follow up issues raised in the answering of the predetermined questions. Galletta (2012) states that the semi-structured interview method has been found to be successful in enabling reciprocity between the interviewer and the participant. It also enables the interviewer to improvise follow up questions based on the participant's response (Kallio et al, 2016).

Three semi structured interviews were conducted; the first with the project manager from Zamokuhle Development Consultants, who was appointed by eThekwin Municipality to plan and oversee the project from the beginning to the end. The second interview was with the project manager from eThekwin Municipality, and the third was with the chairperson of FEDUP who was involved in the Namibia Stop 8 housing project.

It was important to interview the project managers and the FEDUP chairperson as they were knowledgeable about the housing project, and the roles played by the different stakeholders involved in the project, particularly the women's involvement.

The interview with the project managers sought to understand their roles and the other stakeholders who were involved in the project, their involvement and collaboration within the project, the critical housing problems which led to the implementation of this project in Namibia Stop 8 settlement, and the challenges encountered in the actualisation of the project.

The project manager from eThekwin Municipality was interviewed to get a broader perspective of the strategies used by the women and the women's involvement in this housing project since the municipality was the developer. Two project managers were interviewed so

that the researcher could understand the viewpoint of the developer (eThekweni municipality) and the implementing agent (Zamokuhle Development Consultants) in terms of how the collaboration of the various stakeholders was envisaged to unfold and why, including any limitations in the project implementation approach taken in this project. They were also asked about the potential for replicability of this project model in the rest of the municipality and further afield.

The project manager from Zamokuhle Development Consultants was an independent contractor and was involved in the informal settlement upgrading project in Namibia Stop 8 and was responsible in undertaking the integrated development project on behalf of eThekweni Municipality.

Through the two interviews with the project managers, the researcher sought to understand the housing challenges that led to the implementation of the housing project, whether the project was a success in terms of upgrading informal settlements, the methods the women employed to upgrade their housing and the stakeholders involved in this housing project. Additionally, the researcher also aimed to understand at which stage of the project women were involved, and how. This interview enabled the researcher to identify the different stakeholders involved and why this project was primarily a women's project.

The third interview was with the chairperson of FEDUP, and this researcher sought to understand the role of FEDUP generally, and in this project in particular, its involvement in the housing delivery process and the working relationship between it and the other stakeholders involved in the project.

For all three interviews, the researcher sought permission to record and take down notes for data analysis purposes. The project manager from Zamokuhle Development Consultants, the project manager from eThekweni municipality and the FEDUP chairperson granted the researcher consent to use their information and their organisations' names for the purpose of this research study. Ethical clearance was granted by the University of Kwa-Zulu Natal's Research Ethics Committee, authorising the researcher to collect primary data for the study.

(b) Focus group discussion

According to Powell (1996) a focus group discussion is a discussion by a group of individuals who are selected and assembled by the researcher to discuss and comment, from personal experience, the topic that is the subject of the research.

The focus group for this research study was a homogenous group to the extent that it constituted of women who were all beneficiaries of the housing project, and members of the group savings scheme.

Random sampling was used to recruit the participants in the focus group discussion. In Namibia Stop 8, 96 households met the characteristics as they were beneficiaries of the housing project and group savers. Any of the 96 women could therefore meet the criteria to be a focus group participant. In practice, participants in the focus group discussion were randomly selected from the population that benefitted from the housing project, i.e., the sampling frame, and was part of the group savings scheme, and asked to participate if willing.

Tynan and Drayton (2007) state that the most widely recommended size for a group discussion is between eight and 12 respondents (MacFarlane Smith, 1972; Bellenger et al., 1976; Cox et al., 1976; Prince, 1978; Fern, 1982). For more difficult projects, or more sensitive subjects, using fewer respondents is advised (Falconer, 1976; Mendes de Almeida, 1980). Consistent with these guidelines, 12 women participants were deemed sufficient for this study, to obtain the required information to understanding the housing issues faced by the women in the settlement, and the housing goals they desired, in terms of the scope of the Masters Dissertation. Through this focus group discussion, the researcher wanted to understand the intricate workings of the group savings scheme and why women chose to be actively involved in this group. The discussion also aimed at understanding the housing challenges women faced in Namibia Stop 8 and the different strategies they conceived to engage with authorities and other institutions, and to upgrade their settlement, and if the women were satisfied with their housing.

Recruitment strategy of the focus group participants

The recruitment strategy for the participants for the focus group discussion was based on participant availability and willingness to be part of the focus group discussion. The researcher randomly approached and asked the beneficiaries for their time, until there were 12 willing participants. The researcher had to constantly communicate with the women to also find a suitable date and venue for the discussion. The researcher also asked the women for their cell phone numbers and disclosed their right to refuse if inclined to. They all willingly provided their contact numbers, and the researcher called to notify them about the mutually agreed on date and the venue of the focus group discussion. The researcher also asked for permission

from the participants to take notes, audio record the discussion and to take photos of their houses.

(c) Observation

Observation was used in this study to detect the noticeable physical differences between neighbouring RDP housing units and the housing structures that Namibia Stop 8 women had. The observation method was also used to how the women of the settlement use their houses and whether they are able to use them to generate income as a livelihood strategy against urban poverty. There are two types of observation, namely straight observation and participant observation, the latter of which can be divided into overt or covert observation. In covert observation, the researcher does not inform the participants of that particular community the reason for his or her presence. The intentions of the researcher are kept a secret. In overt observations, the researcher is open regarding his or her intentions in the field, making sure that all participants of the community are aware that there will be observations of particular aspects of the community (Bandura, 1961; Kitchin and Tate, 2000).

Overt observation was suitable for this study as the researcher had to be transparent with the women as the issue of housing is sensitive as women have been marginalised and faced issues of accessing housing, and as they had to be informed about what the researcher aimed to achieve through this observation. It also meant that she could seek permission to observe and photograph both the exterior and the interior of the houses the women had built.

Through overt observation, the researcher sought to note the differences between the RDP and FEDUP housing units and also the differences in the sizes of the houses. The researcher also aimed at understanding how the women use their houses and whether they are able to use them to generate income. The researcher asked permission from the women of the settlement to observe their actions and to also take pictures of their houses.

1.7.3.2. Secondary Sources

Secondary data involves literature sourced from journals, municipal reports and books which relates to the body of knowledge which informed this study. Secondary data in this study involved reviewing literature which related to patriarchy and gender, low-income women and access to housing in urban areas, and the methods low-income people generally and women in particular use to upgrade their informal settlements, and why they use these methods. Literature on self-help housing, group savings schemes, FEDUP operations and theories and approaches which inform the research study was also reviewed.

The theories and approaches which inform this study include the culture of poverty theory, the autonomous approach, social capital theory, feminist (liberal, radical feminist and African feminist) theory, and intersectionality theory.

1.7.4. Data analysis

The data which was collected had to be analyzed, to extract the most important, and relevant information which related to the strategies the women of Namibia Stop 8 had devised to upgrade their informal settlement and the main research objective which is to understand the mutual building, group saving, negotiating with institutions and other strategies that were utilized by the women of Namibia Stop 8 to achieve the upgrading of their informal settlement. Thematic analysis was used to analyze the data. The themes were centered on the objectives of the study. The analysis of data was categorized into the following themes:

- a) Critical problems faced in urban areas by low-income women and the housing constraints faced by women dwellers in Namibia Stop 8 settlement.

Under this theme, the problems that women faced in urban areas and the housing constraints that the women of Namibia Stop 8 settlement encountered before the housing project was implemented were analyzed by the researcher.

- b) The housing goals of the women in Namibia Stop 8 and the strategies devised to meet the housing goals.

The researcher analyzed the strategies the women came up with to meet their housing goals.

- c) Assessing the extent/ level of success of the strategies.

This theme was aligned to the objective aimed at analyzing the level of success of the strategies.

- d) Analyzing the level of replicability of the strategies in informal settlement upgrading housing projects.

The extent of replicability of the strategies in informal settlements upgrading projects was examined under this theme.

The purpose of analyzing data through the five themes was to ensure that the objectives of this research study were met. The primary data which was collected and the secondary data which was used in this dissertation also assisted the researcher in drawing up conclusions and recommendations for this study.

1.7.5. Validity, Reliability and Rigour

Validity refers to the accuracy of findings. In this study validity was achieved as the interviews and focus group discussions were conducted, recorded and transcribed by the researcher herself to ensure that the information was accurately compiled and reported on.

The interviews were audio recorded and the information was collected directly from the sources, which were the key informants in the interviews, and the focus group discussion participants.

According to Mack (2005) reliability refers to a particular technique being applied to the same object to determine whether it yields the same outcome. In this study, reliability was achieved as the exact questions drafted for the three interviews and focus group discussion were posed to the relevant informants. The questions were specific to the interviewee based on his or her role in the Namibia Stop 8 housing project. This allowed for relevant information to be obtained from each interview and focus group discussion. The researcher herself conducted the interviews to ensure there was no misinterpretation of their answers by a research assistant. The number of the participants in the focus group discussion was aligned to the guidelines for the size of a focus group discussion.

The sample selected was appropriate for the research study as representatives of the institutions involved, with sufficient knowledge about the methods devised to upgrade the settlement were selected purposively, which resulted in optimal quality of data which ensured reliability.

Rigour refers to trustworthiness of the research and whether the appropriate research tools are used to meet the stated objectives. Rigour was achieved as the researcher collected the data herself. The selection of the sample size which was 12 participants for the focus group discussion also ensured that rigour was achieved as the different viewpoints from the women were captured in the data collected, assisting the researcher in answering the research question to meet the study objectives. Rigour was also achieved through overt observation as the researcher captured various aspects of the housing characteristics and activities in the settlement.

An informed consent form detailing the particulars of the study including the nature, conduct and context within which the analysis would be undertaken and signed by all the participants to obtain permission to use information gathered was completed to ensure the ethical integrity

of the research. The informed consent form was also clearly explained to the participants to legally gain the cooperation of participants.

1.8. Structure of dissertation

This dissertation has four chapters. This section provides the overall structure of the dissertation.

Chapter 1 introduces the research topic and provides an outline of what the study aims to achieve. The marginalisation of women in South Africa is highlighted and the gender implications in South African housing policy during the apartheid era and post-apartheid era as the background and the problem statement is further described. The justification of the study, the background of the study area is provided including the research aims and objectives, and the hypothesis.

This is followed by the introduction to the research methodology, which includes the steps which were undertaken to collect both primary and secondary data and how the data was analysed.

Chapter 2 outlines the theoretical and conceptual framework, and the review of literature which is relevant to the marginalisation of women and the methods which low-income women formulated to upgrade their informal settlements, and to access housing.

This chapter also provides both international and South African experiences of low-income women and the strategies employed to access housing through the upgrading of their informal settlements.

Chapter 3 presents the findings and the analysis of the said findings.

Chapter 4 is the concluding chapter and provides the summary of findings. It also draws conclusions of the study based on the main findings, including conclusions on the potential to replicate the FEDUP upgrading model and the strategies elsewhere. The chapter makes recommendations on which strategies are most effective in informal settlements upgrading projects.

1.9. Chapter Summary

Chapter one provides a research introduction and background of the dissertation. This chapter identifies the research problem, provides the justification of the research study and the background of the study area. The research aims and objectives are outlined.

The research methodology, the sources of data which include primary and secondary sources are examined to elucidate the importance of collecting the data to meet the objectives and answering the research question of this study. The research methodology also describes how the data was analysed, how the validity, reliability and the rigour was achieved and lastly, the structure of the dissertation is provided in this chapter.

CHAPTER 2: THEORETICAL, CONCEPTUAL FRAMEWORK AND REVIEW OF LITERATURE

2.1. Introduction

The South African Constitution of 1996 guarantees the right to have access to adequate housing for everyone. This right was first articulated in the South African National Congress (ANC)'s Reconstruction and Development Programme (RDP) in 1994 (South African Human Rights Commission, n.d). The Housing White Paper of 1994 enshrines the concept of “adequate housing” through its vision of:

“Viable, socially and economically integrated communities, situated in areas allowing convenient access to economic opportunities as well as health, educational and social amenities, within which all South Africa's people will have access to a permanent residential structure and with secure tenure, ensuring privacy and providing adequate protection against the elements; and potable water, adequate sanitary facilities including waste disposal and domestic electricity supply” (Department of Housing, 1994: 12).

Many housing laws and policies have been adopted to ensure that this human right is ensured and enforced. The state has incorporated gender in policies such as the National Policy on Women and Youth in Housing, which aims to empower women and to allow them to participate in the housing delivery process and to also ensure that women are involved in housing delivery and decision making. The National Women in Housing Programme is one attempt made by the Department of Human Settlements to uplift women and broaden their participation in the housing sector. The objectives of this programme include the promotion of women's involvement in housing delivery, enhancing entrepreneurial development and increasing the number of women owned firms, building partnerships with key stakeholders from non-government and private sector in implementing the women in housing programme (Chenwi et al, 2009).

Despite all the efforts by the government, there are still gaps in the legal and social framework in housing delivery which manifest in inequities regarding access to housing. The South African housing policy only focuses on the basic minima, which automatically denies the systematic constraints which are experienced by women, which affects their housing rights and their rights to equality and dignity (Socio-Economic Rights Institute, 2018).

Such constraints include women's vulnerability when they are inadequately housed, gender-based violence, vulnerability to forced eviction, and the disproportionate burden they bear to provide childcare (Chenwi et al, 2009; Adebayo et al, 2022). According to Kehler (2001) South Africa is still struggling to overcome the burden of race, class and gender-based inequality inherited from the periods of colonialism and Apartheid. The goals of the transformation process include the facilitation of socio-economic development and growth, the enhancement of the standard of living, and the empowerment of the historically disadvantaged people, including women. Women's realities in South Africa are still determined by race, class, and gender-based access to resources, opportunities and housing.

This research study aimed to elucidate different informal settlement upgrading strategies which women devise to upgrade their informal settlements to access adequate housing. This chapter provides a conceptual and a theoretical framework on which the research study is founded. The study's key concepts include self-help housing, informal settlements upgrading, gender and patriarchy. Other important concepts that have also been used are challenges, participation and community participation, strategies, stakeholders, housing conditions and sweat equity. The theories include the culture of poverty theory, the autonomous approach, the social capital theory, the feminist theory under which liberal feminism, radical feminism, African feminist theory, the women in development, women and development and gender and development approaches are discussed, and the intersectionality theory. This chapter also outlines the local and international experience of women groups, and the methods women employ to access adequate housing.

2.2. Theoretical framework

2.2.1. The Culture of Poverty Theory

The culture of poverty theory was put forward by Oscar Lewis in 1959 after conducting a study on five Mexican families, aimed at understanding how the families adapted to poverty. Lewis defined the culture of poverty as a way of living, which has been passed down from one generation to another. Lewis discovered that poor people were living in environments in which they were trapped with characteristics of unemployment, absence of savings, apathy, fatalism, and dependency, mistrust of government, intense feelings of helplessness, marginality and a lack of aspiration (Coward et al, 1973). Individually, the characteristics do not form the culture of poverty but however, their pattern and combination become a culture. The culture of poverty informs this study as poor societies in both urban and rural areas appear to be trapped in these

life circumstances and patterns which form the culture of poverty. If the culture of poverty theory were to be accepted, it would suggest that the poor would take no initiative for the improvement of their lives including their housing. However, many of their actions, for example in Namibia Stop 8 case study, suggest that despite the visible marks of poverty including appalling housing conditions, they are willing to improve their living circumstances by using group savings and other strategies, i.e., stokvels to upgrade their informal settlements.

According to Matuku and Kaseke (2014), contemporary South Africa is characterised by extreme poverty, high levels of inequality and unemployment. Deprivation forces the urban poor to rely on self-help community-based initiatives as part of their survival strategies. These survival strategies consist of mechanisms communities depend on to break away from the culture of poverty.

Stokvels are amongst the key poverty-alleviation strategies which have been practised for many years by the majority of black South Africans. Worldwide, 'stokvels' are commonly known as rotating savings and credit associations (ROSCAs). The term stokvel is prominent to the South African context. Lukhele (1990) describes a stokvel as an informal group savings scheme in which members voluntarily agree to contribute a fixed amount to a common pool on a regular basis.

2.2.2. The Autonomous approach

The autonomous approach or decentralised approach to housing is the negation of the culture of poverty theory. Turner (1976) describes autonomy as interdependency. The agents who are the nodes of the autonomous network depend not only on each other, but also on access to the resources they need and the freedom to use them in appropriate ways.

The decentralised autonomous approach suggests that if the poor are given the opportunity, they can break the cycle of poverty. Drakakis-Smith (1981) states that the poor can solve their poor living and housing situations notwithstanding their negative portrayal in the culture of poverty theory. Turner views the poor as intelligent and advocates for them in respect of being able to build their own homes with the little knowledge that they have in the construction of houses. He views informal settlements as a triumph of self-help since the urban poor can build their own houses through collective action (Keivani and Werna, 2001).

The autonomous approach informs the research study as the proliferation of informal settlements is still evident in South Africa. Informal settlements should not be viewed negatively but rather as evidence of self-help and willingness to participate in the housing

solution by the poor, and therefore an opportunity to introduce self- help housing into housing policy.

The concept of autonomy is emphasised in a positive view of informal settlements, as beneficiaries make decisions about their housing. Ideally more or less beneficiaries need to be actively involved in the provision of their housing so that they can direct and be satisfied with the outcome of their housing efforts (Turner, 1976). The women from Namibia Stop 8 settlement desperately wanted to change their housing conditions, and they did this through self-help initiatives, including being actively involved in fund raising and in the construction of their own homes.

2.2.3. Social Capital theory

Putnam (1995) states that the concept of social capital refers to the features of social organisation such as networks, norms and social trust that facilitate coordination and cooperation for mutual benefit. The amount of social capital in a community, which is a collective characteristic generated via norms of reciprocity and trust among residents has implications for a multitude of beneficial outcomes for that community (Bhandari and Yasunobu, 2009).

Bourdieu (1986) defines the concept of social capital as the aggregate of the actual or potential resources which are linked to a possession of a durable network of institutionalised relationships of mutual acquaintance and recognition. Social capital can be viewed as a characteristic of groups, the total stock or quantity of resources tied to an institutionalized network. The social capital theory contends that social relationships are resources that may lead to the development and the accumulation of human capital. The social capital theory's main tenet is social groups with shared norms and values come together and aim to achieve a common goal. Putnam (1995) suggests that the core elements of social capital are trust and cooperation and could be developed over time by repeated interaction of people involved in long-term relationships that are supported by community institutions.

Women across settings in sub-Saharan Africa have over time formed groups to pool their resources to assist one another in achieving their goals. The collective action by the women of Namibia Stop 8 settlement embodies the social capital theory. These women assembled together and shared ways amongst each other to achieve a common goal which was to upgrade their housing. Manthata (2017) states that women gather and form group savings schemes and have provided sweat equity to the construction process of their houses. Women in Namibia

Stop 8 settlement have provided the same towards upgrading their houses (Weber and Mendelsohn, 2017).

2.2.4. Feminist theory

In this study the feminist theory is viewed from two perspectives, the liberal feminist and the radical feminist perspectives. Arends (2009) states that the concept 'feminism' is interpreted differently by varying population groups with diverse definitions of feminism. Different schools of feminism exist such as liberal feminism, socialist feminism, Black feminism, womanism, radical feminism and revolutionary feminism. However, the common thread across these schools is the focus to understand the nature of gender inequality. It examines women's and men's social roles, experiences, interests, chores, and feminist politics in a variety of fields. Feminist theory focuses on analysing gender inequality (Buckingham and Le Masson, 2017; Kronsell, 2017).

Themes explored in feminism include discrimination, objectification (especially sexual objectification), oppression, patriarchy, stereotyping, art history and contemporary art, and aesthetics. Feminism can be used to describe a political, cultural or economic movement which is aimed at establishing equal rights and legal protection for women. Feminism involves political and sociological theories and philosophies concerned with the issues of gender difference. It is also a movement which advocates that gender equality form women's rights and interests. The history of feminism can be divided into three waves or movements (Nelson et al, 2002).

Seminal work on the feminist movement, first wave, came forth in the nineteenth and early twentieth centuries, the second in the 1960s and 1970s, while the third extends from the 1990s. Feminist theory emerged from these feminist movements. The first wave refers to women's suffrage movements of the nineteenth and early twentieth centuries, which wave was mainly concerned with women's right to vote. The second wave involved the ideas and actions which were associated with women's liberation movement beginning in the 1960s. This wave campaigned for legal and social rights for women. The third wave was a continuation of, and a reaction to the perceived failures of the second wave. Feminism has altered predominant perspectives in a wide range of areas within Western society, ranging from culture to law. Feminist activists have campaigned for women's legal rights including property and voting rights. Most feminist movements and theories had leaders who were predominantly middle-class white women from Western Europe and North America. However, since Sojourner

Truth's 1851 speech to American feminists, women of other races proposed alternative feminisms. This trend accelerated in 1960s with the Civil Rights movements in the United States of America and the collapse of the European colonialism in Africa, the Caribbean, parts of Latin America and Southeast Asia. Since these trends occurred, women in former European colonies and low to medium income countries (LMIC) have proposed post-colonial (Parpart et al., 2000).

The feminist theory aims to understand gender inequality, focuses on gender politics, power relations and sexuality, while providing a critique of these social and political relations. The feminist theory espouses the promotion of women's rights and interests. Discrimination, stereotyping, objectification, oppression and patriarchy are themes which are explored in the feminist theory (Buck, 2019; Witt, 2019).

The feminist theory may be viewed through different lenses which include liberal, Marxist, radical, socialist, black and postmodernist feminism.

2.2.5. Liberal feminist theory

Liberal feminism is rooted in the 16th and 17th century liberal philosophy which focused on the ideas of equality and liberty. Mary Wollstonecraft was the first Western feminist theorist. In a book titled '*A vindication of the rights of woman with strictures on political and moral subjects*', she argued that women's capacity to reason was equal to that of men and that biological sex differences were irrelevant to the granting of political rights (Wollstonecraft, 1792; Gerson, 2002).

Wollstonecraft (1792) further argued that the main reason why most women appeared to be intellectually inferior was due to their inferior education, which was a result of inequality. In the 20th century, liberal feminists have used this distinction between biological facts and social norms when they draw differences between men and women. Liberal feminists view women's subordination as resulting from gendered norms rather than from biological sex, and therefore aim to change these norms through laws and policies. Equal opportunities between men and women, opportunities being economic, education, women's voting and property rights are advocated by liberal feminists (Zhang et al, 2022). Liberal feminism is an individualistic form of feminist theory which focuses on women's ability to maintain their equality through their own actions and choices. Its emphasis is on making the legal and political rights of women equal to those of men. Liberal feminists argue that society holds the false belief that women are, by nature, less intellectually and physically capable than men; thus, it tends to discriminate

against them. Liberal feminists strive for sexual equality via political and legal reform. They focus on the emancipation of women from oppressive gender roles (Bhandary and Baehr, 2021).

South African women incrementally breaking free from oppressive traditional roles and the effects the Apartheid era had on them. This movement has produced innovative methods of generating income and are collectively seeking assistance from and collaboration with authorities to access housing. Women in Namibia Stop 8 settlement were assisted by the FEDUP organisation and other stakeholders to access housing, but the women reached out themselves instead of waiting for the government to provide housing.

The liberal feminist theory is used in the study to interpret the actions of the women of Namibia Stop 8, who took initiatives to free themselves from the oppression by their male partners and the effects of government inaction by seeking their own housing solutions.

2.2.6. Radical feminist theory

Radical feminism challenges the male-controlled capitalist hierarchy, which it describes as sexist, as the defining feature of women's oppression. Radical feminism emerged in the 1960s in the United States as a response to the sexism which was experienced by the women who were working within the civil rights and anti-war movements. The feminists who were involved were responding to the Marxist theory which did not sensationalise women rights enough. For instance, Traditional Marxism stated that class was the prime factor in the oppression of working people and that gender equality would follow upon the abolition of class society. Radical feminists argued that making gender secondary to class equality diminished the importance of women's concerns (Ferguson, 2004).

Radical feminists believe that women can free themselves only when they dispense with situations, they consider inherently oppressive and dominating patriarchal system. They also consider male-based authority and power structure which is responsible for oppression and inequality, and so if the system and its laws are practised, then society will not be able to be reformed in any significant way (Parpart et al., 2000).

The radical feminist theory analyses the structures of power which oppress the female sex. The central tenet of this theory is that women as a biological class are oppressed globally and are oppressed by men as a biological class. The male power is often constructed and maintained through institutional and cultural practices that aim to strengthen male superiority through the reinforcement of female inferiority (Allen, 2021).

Radical feminists describe women's oppression as being grounded in reproduction, mothering, gender, and sexuality. They call for women to absent themselves emotionally and sexually from men so they may realize their full and whole selves as women (Daly, 1973; Frye, 1983; Hoagland, 1988). Howard (2007) states that government-subsidized housing was originally intended to serve traditionally structured families with a working husband and a wife who laboured in the home caring for children. According to tradition, women had to be married to access housing although with times, these roles have changed. Presently, women can own houses without having a husband. Most women are free to join collective formations to break away from these structures of power which have oppressed women. These women have used methods such as group savings schemes and mutual labour to build themselves their own houses without relying on men.

2.2.7. African feminist theory

According to Mama (2019) African feminist thought are the reflections, ideas, and theories by radical African women that are concerned with African women's freedom. African feminism aims to create a difference between women who were colonized and those who were colonizers. African feminism is a social movement that raised global awareness that sympathizes with the history, current realities, future expectations and the rights of African women. Goredema (2010) states that this theory deals with the rights of women in Africa. According to Akinbobola (2020) African feminists pay attention not only to Africa's post-colonial history, but also to contemporary struggles such as neo-colonialism, neo-liberalism and globalization. Salo (2001) states both men and women fought equally to reclaim and build Africa, but unfortunately women's efforts are unacknowledged. Gatwiri et al (2016) adds that the contributions of women to the building of pre-colonial, colonial and post-colonial Africa has been neglected due to patriarchy. According to Jacobs (2011) South Africa's history reveals that there has been a constant devaluation of women's lives. Women's rights have been ignored and are invisible under South Africa's traditional customary law and the legal system. Under customary law, women were considered minors subject to male authority regardless of their marital status or age. Women could not do anything such as accessing or inheriting property. They could not be legal guardians of their children, and also needed permission from their male guardians to enter or to sign contracts. The husband's and wife's families had to agree to the marriage and both families negotiated lobola¹ which is the bride price. This contributed to the

¹ Lobola: a bride price that may be in the form of gifts to the parents of the bride, it is usually in cash or livestock. It is part of marriage in parts of Southern Africa (Ansell, 2001).

oppression of black women and confirmed the patriarchal privilege of men. Women continued to suffer discrimination because of their gender and this discrimination continued, while oppression continued during the Apartheid era. South Africa was classified as either white, coloured or native. Human rights were classified according to race, and unfortunately black South African women were placed at the bottom of the racial hierarchy. Jacobs (2011) adds that South African women protested during Apartheid alongside with their sons, brothers and husbands. These women's efforts united families, fostered hope and contributed to historic political change. It is unfortunate that their efforts were unseen. South African women are still fighting for their rights to access land and own property. With their collective response, women are challenging gender inequality. This is an important part of finding African feminist voices seeking creative solutions to the problems that women face in their families, communities and their states. According to Ossome (2015) neo-colonialism, neoliberalism, globalization and migration are a poverty trap for women, which places them in low-skilled, low-income jobs that do not allow them to earn decent wages. Global and national economic changes have restricted women's entry into labour markets and accepted them on disadvantageous and exploitative terms. Okome (2003) states most African women are affected by the challenges of globalization in one way or another. The idea of the welfare state does not exist in most African countries. People provide and fend for themselves and their families until they die. Women are deeply affected by globalization because it has caused enormous disruption. If women are offered job opportunities, they are either underpaid, over worked or they are not provided with benefits. Neo-liberal economists state that it is better to have a job that underpays you than to have no job at all. Even though African women are presented with options of participating in global job markets, when they travel to countries abroad, they must start at the lowest rungs and in low positions and try to work their way up. When they migrate, the jobs available to them entail looking after children, elderly people or cleaning jobs. Women are only able to access better paying jobs if there is a shortage of particular skills, only then can women be recruited if they have those skills. However, even in such circumstances immigrant African women are manipulated, intimidated and blackmailed by recruitment agencies. The African feminist theory informs this study as African women's rights have been ignored for years, the collective efforts of African feminists liberated women who have been previously discriminated by customary laws, colonialism, neo-colonialism, neoliberalism, Apartheid and globalization. Women still face discrimination, however, the women of Namibia Stop 8 collectively formed strategies to overcome some of these aspects and help themselves to access housing.

2.2.8. Women in development, Women and development and Gender and development

Chant (2003) states that the earliest research on gender and poverty was introduced with the United Nations Decade for women during 1975- 1985. The UN Decade focused on revealing what women did compared to men in developmental change. According to Lesetedi (2018) prior to the 1970s the perception was that the development process affected women and men equally. Development policies and programmes that were implemented were gender blind (Chant, 2008). According to Muyoyeta (2007) gender had to be included in policies, programmes and the development process. With the aim of promoting women's participation in the development process, three models were introduced, namely: (a) Women in development (WID), (b) Women and development (WAD) and (c) Gender and development (GAD). The WID approach emerged in the 1970s promoting the interest of women in development projects and the role of women in development. This approach focused on women's economic participation. American liberal feminists introduced this approach. It also evolved from North American liberal feminism. Ester Boserup's work played an important role in the evolution of the WID approach (Muyoyeta, 2007). The WAD approach emerged during the late 1970s and early 1980s. It was introduced out of the first World Conference in Mexico in 1975. This approach assumes that women have always been part of the development process. The WAD approach criticizes the WID approach, pronouncing that it ignores colonialism and unequal international relations. The WID focuses on women's economic integration, while the WAD approach denies this point, highlighting that women are already integrated in economic activities. Muyoyeta (2007) adds that the GAD approach consists of feminist ideas coming together. This approach aims to integrate the lessons and limitations of the WID and WAD approaches. GAD views the impact of development on both men and women and also focuses on the participation of all genders in the development process (Rathgeber, 1990). GAD approach recognizes that women can participate in development but do not necessarily benefit from it. This approach highlights the oppression women face in their families and in their private lives. GAD focuses on the division of labour between men and women and it also aims to rectify the issues relating to access and control over resources and power. GAD reveals that the existence of dividing genders in labour results in women having triple roles in society, the triple roles being reproductive, productive and community roles. Muyoyeta (2007) adds that development is viewed as a complex process that is influenced by political, social and economic factors rather than a stage of development. Development needs people's economic well-being, social and mental well-being as an important part of the development process. GAD approach contends that women need to organize themselves into an effective political voice so

that their legal rights are strengthened and that they are involved in decision making as women. According to Cepal (2004) the GAD approach not only facilitates the inclusion of women in various social spheres such as the labour markets, but also transforms structures and relationships that reproduce gender inequalities in access to material and social resources. South African women have been excluded in participating in the development process, however the women of Namibia Stop 8 were able to form methods which included engaging with authorities, mutual building, and group saving which helped them to be actively involved in the housing delivery process of the Namibia Stop 8 housing project.

2.2.9. Intersectionality theory

According to Crenshaw (1989) intersectionality is a concept that different social identities, those of gender, race and class intersect to have an impact on individuals' levels of subordination and oppression in a society.

Intersectionality theory asserts that people are disadvantaged by many sources of oppression which often include race, class, gender, sexual orientation and religion. Carastathis (2014) adds that this theory accounts for people's overlapping identities and personal experiences in order to understand the complexity of the prejudices they face. The theory also recognises that identity markers such as "woman" and "black" do not exist independently of each other. Each identity marker informs the others, which creates a complex convergence of oppression. In feminist theory, intersectionality has become the predominant way of conceptualizing the relation between systems of suppression which construct multiple identities and social locations in hierarchies of power and privilege. Intersectionality theory with the feminist theory claim that women's lives are constructed by multiple, intersecting systems of oppression.

Black women in South Africa were affected by the harsh laws of the apartheid regime as they faced a 'triple oppression', being a non-white, female, suffering from poverty and the apartheid system (Jaga et al, 2018). Apartheid laws therefore limited them from accessing urban areas and most of these women still face discrimination as they cannot own or access adequate housing. This further suggests that class, race and gender are the determinants for the prevailing political, social and economic inequalities. Thus, poor black women's access to resources, opportunities and education as well as their urban access in South Africa is severely limited.

2.3. Conceptual framework and definition of concepts

Self-help housing, informal settlements upgrading, patriarchy and gender are the key concepts for this research study.

2.3.1 Self-help housing

Self-help housing has a long history in many parts of the world. Although it is usually associated with John Turner, the history of self-help originates from the aftermath of World War 2 (Ntema 2011, Marais et al n.d, Harris 1998, 2003). In the 1960s John Turner noted a continuous improvement of residential areas of low-income households in a self-help manner, in cases such as Peru and South American countries. Turner (1967) states that housing provision through self-help served as a social emancipation of the poor. Turner (1967; 1976; 1996) also contributed to bring self-help housing onto the policy agenda of major international housing organisations and institutions. Turner (1967) viewed self- help housing as the most appropriate housing instrument for the poor as it is cost effective, and people get involved in building their houses. Dweller control as a concept implies that households have full control over every aspect of the housing process from the design, construction and management.

Bredenoord et al (2010) state that self-help housing could be a means of asset accumulation which offers a possible opportunity to escape from poverty. Security of land tenure is the most important prerequisite for self-help housing. Security of tenure is important in residential improvement because it means that residents in informal settlements would invest their resources such as time, effort and money in housing and infrastructure if they feel secure in their residential circumstances (Choguill, 1999). According to Fernández-Maldonado (2007) the ideas of self-help housing influenced policy transformation from slum eradication to supporting the urban poor by upgrading their informal settlements in the 1970s and 1980s. After the Habitat Conference which was held in 1976 in Vancouver, Canada, pro-self-help housing policies were accepted in most developing countries and governments changed their housing policies to support informal settlements upgrading (Park et al, 2022).

The self-help housing approach has been used in developing countries such as Brazil, Chile, Mexico, Kenya, Colombia, South Africa, Indonesia, Pakistan, Peru and the Philippines. Self-help housing has been implemented by community-based organisations and non-government organisations as a strategy to address the housing needs of the poor as stated by the Habitat Agenda in 1996 (UN-Habitat, 1996). It has the potential to develop human skills and to strengthen community development.

Community-led housing, community driven housing, community-driven development and assisted self- help projects are terms which also describe self-help housing. Brown-Luthango (2019) states that low-income households have the best understanding of their individual housing needs and are therefore in the best place to judge the kind of housing which is suitable for them and their social, cultural and economic conditions. In South African housing policy, the ideas of self-help housing are in the Peoples Housing Process (PHP) policy of 1998 which was a self-build alternative to contractor-built housing which was infamous for the poor quality of the final housing structure. Self-help housing is however also practised in the stage of housing consolidation and value enhancement of contractor-built housing.

The PHP was adopted by the Minister of Housing in 1998 to assist communities to supervise and drive the housing delivery process by building their houses by themselves. It was developed as a response to lobbying by grassroots organisations such as the South African Homeless People's Federation (SAHPF) for greater beneficiary participation and pressure from international organisations such as the UN, which had experience showing that beneficiary participation resulted in more responsive and effective low-cost housing delivery. This policy aimed to work with NGOs in the housing sector to assist communities in planning and implementing the construction of their own housing settlements through sweat equity (Tissington, 2011). The PHP is an official self-help housing mechanism which allows groups of people to work together to pool their resources and contribute their labour to build homes (Landman and Napier, 2009). According to Tissington (2009) the Enhanced Peoples Housing Process (EPHP) was adopted to replace the old PHP programme. This new policy was a result of lengthy negotiations with the Department of Housing (DoH) dating back to 2004, on the part of a handful of NGOs including Planact, Development Action Group (DAG), the Built Environment Support Group (BESG), Afesis-Corplan, Urban Services Group, uTshani Fund and FEDUP. The organisations were unhappy about the narrow definition of the PHP as 'self-build' housing involving contributions of 'sweat equity' as opposed to the use of contractors. They believed that the definition should fundamentally concern a collective 'community-based process of decision making that would seek to address housing in the context of other social needs and community priorities. The new EPHP policy adopted a broader definition of PHP which enabled a greater flexibility and choice while maintaining the central principles of people centred development.

According to the policy framework EPHP enables communities to actively contribute and participate in the housing development process so that communities take ownership of the

process rather than acting as passive recipients of housing. The EPHP programme intended for communities to be the drivers of any housing development and for communities to build on existing livelihood strategies so that the already existing social capital that has been built up on a community is capitalised on. The new expanded PHP was rolled out in April 2009.

The housing project in Namibia Stop 8 is an informal settlement upgrading project where the women of the settlement pooled together resources and came up with methods to upgrade their houses and were actively involved in building the houses by themselves. The EPHP housing delivery programme was used in this project as the women freely contributed to the construction process of their houses. The characteristics of self-help housing are evident in Namibia Stop 8 housing project.

2.3.2. Informal settlements upgrading

The term ‘upgrading’ is given to measures to improve the quality of housing and the provision of housing-related infrastructure and services to settlements that are considered to be slums or informal settlements. Upgrading varies from minor improvements such as communal water taps and paved roads, to comprehensive improvements to the housing and good quality infrastructure such as piped water and sewers to each house and access to services such as schools and health facilities. Upgrading may also include the provision of legal tenure of the land to the occupants (Satterthwaite, 2012). The most significant use and entrenchment of upgrading as a housing policy approach was when the World Bank started to fund ‘slum’ upgrading programmes in the early 1970s, along with the site and service schemes. These projects were not the first projects which were funded by the World Bank, but the fact that the world’s largest development assistance agency funded and championed this approach had importance for legitimating it within governments. Informal settlement upgrading has become widely supported and is a relevant approach in many nations (Satterthwaite, 2012: 206). Huchzermeyer and Karam (2006) state that as cities expand, informal settlements have also expanded. According to Ziblim (2013) national-level policies that aim to deal with informal settlement have been developed in many countries, for example the Brazilian Programme to Support Sustainable Land Regularisation, the Kenyan National Slum Upgrading Programme and the South African Informal Settlements Upgrading Programme.

In 2004 the Informal Settlements Upgrading Programme (ISUP) was developed with a directed subsidy mechanism as part of larger refinement of the National Housing Policy in the form of a document called the Breaking New Ground: A Comprehensive Plan for the Development of

Sustainable Human Settlements. The Breaking New Ground policy (2004) was the first post-apartheid policy document to recognise the challenge of informal settlements and provided the directive and financial support for informal settlements to be upgraded. This programme is dedicated to improving access to basic services to households living in poor conditions.

Huchzermeyer (2006) states that various national political dynamics and shifts led to a growing consensus on the need to develop this new paradigm. They were reinforced internationally by initiatives in response to the United Nations Millennium Development Declaration, aimed to reduce poverty globally. The UN-Habitat and World Bank initiative 'Cities Alliance' of which former South African President Nelson Mandela was the patron, promoted slum upgrading (Cities Alliance, 2003). Cities Alliance's support to the national Department of Housing in developing the new Informal Settlement Upgrading programme in 2004 meant that international insights and experiences could be incorporated into the programme.

Namibia Stop 8 housing project was an informal settlement upgrading project which was implemented using the principles of the EPHP programme. The women of this settlement upgraded their housing using sweat equity, and they were able to gain access to adequate housing with water, electricity and sanitation.

2.3.3. Patriarchy and gender

Patriarchy has been the driver of propagating gender inequalities; it has been associated with many of the woes that have been experienced by women, particularly Black women. Patriarchy is a system of ideologies, values, beliefs and practices that differentiates and propagates unequal relations between men and women (Akala, 2018). Patriarchy has therefore subordinated women in all spheres of life. Both cultural practices and social institutions reassert and reproduce male dominance and female inferiority (Butler, 1991). Patriarchy influences gender relations and determination of privileges and disadvantages in determined social spaces. According to Zulu (1998) the heightening of women's disempowerment happened through oppression and violence with social institutions and social structures. South Africa is still predominately patriarchal in its social economic and political undertakings and settings (Akala, 2018). According to Kalabamu (2006) patriarchy in contemporary discourses is conceived as a concept of analysing power and kin relationships, as an ideology or as a gender system. It is reproduced through the ability of fathers to bequeath to their sons the power to command resources and to direct their wives and children.

To most commentators (e.g., Walby, 1990; Lee-Smith, 1997; Larsson and Schlyter, 1995), patriarchy is a dynamic system in which, when challenged, women win some activities, privileges and status while men give up some (Kalabamu, 2006).

Lemer (1986) adds that patriarchy is a term commonly used by feminists and it refers to the rule of the father or the 'patriarch' in a family where the eldest male is the head of the family and controls his wife, children, and other members of the family. With time, the word has been generally used to refer to male domination in the family and society, whereby men are the decision makers in all aspects of life. It is a system of social structures and practices in which men selfishly dominate and exploit women to their own satisfaction. It can also be said to be an ideology in which men are seen as superior to women, that women are and should be controlled by men and that they are part of men's properties. Male controlled society often implies a family that is male-commanded and headed by the father. It is therefore the foundation of separation amongst genders (Akala, 2018; O'Neil, 2015). The term 'gender' originates from the French word '*Genil*' which means how society and culture define female and male. This term became very popular in 1979 when Rhoda Unger, a feminist social psychologist urged scientists to use the term 'sex' when referring to biological aspects of being male or female and to use 'gender' when referring to social, cultural and psychological aspects in the lives of men and women (Unger, 1993). Chant (1997) adds that gender may be defined as the state of being male or female and that it is used with reference to social and cultural rather than biological differences. Societies build meanings around sexual difference that act to create a range of 'masculinities' and 'femininities', and these frequently circumscribe people's behaviour, activities, resources, power and status. Gender may therefore be viewed as a social construct (Pilcher et al, 2017).

UN-Habitat (2012) states that gender equity in access to adequate housing in many countries is still impeded by practices that discriminate against women and women-headed households. Women's access to housing and the implementation of women's rights in land, property and housing is still a challenge and this is because of patriarchal attitudes and cultural practices and lack of political will and commitment on the part of many governments to ensure that gender equity is incorporated in housing policies and is also implemented on the ground. Although more recently there has been an acceptance of women's rights to land, housing and in policies, their implementation is still ineffective.

Access to housing largely affects women as they are responsible for sustaining and maintaining the home and family. However, women have limited rights to adequate housing and insufficient security. They face discrimination across aspects of housing because of their gender and contributing factors such as race, poverty, age, sexual orientation and ethnicity. As a result, of cultural and traditional norms, women are excluded from secure land tenure and housing compared to men (Chenwi, 2009).

UN-Habitat (2012) adds that women are disadvantaged further by unequal legal rights in legislative and policy frameworks and single female heads of households are particularly vulnerable as access to land is often through husbands or fathers. In most of these cases, women often lose their access after widowhood, divorce, desertion or male migration. Women-headed households represent a high proportion of the poorest people living in informal settlements worldwide. Women are often paid less than men, which further impoverishes them and hinders their access to adequate housing, as this also limits their access to credit and/or housing finance. Many women are only able to access resources through their partners or husbands, which also hinders them from accessing housing. Most top-down land policies and approaches have limited participation by poor women and contribute to women being marginalised.

2.3.4 Definition of concepts

Challenges, participation and community participation, strategies, stakeholders, housing conditions, and sweat equity are other concepts that will be used in this study.

2.3.4.1 Challenges

According to Baporikar (2020) a challenge is something that needs skill, energy and determination to achieve or to deal with. Challenges require special effort, a demand to explain, justify or difficulty in an undertaking that is stimulating to one engaged in it. Challenges can also refer to being faced with something that needs great mental or physical or financial effort in order to be done successfully (Tella et al, 2017). Holland (2021) states that challenges means difficulties or problems that come from all domains at the same time and require great efforts, perseverance, and determination to deal with a set of situations to overcome. For the purpose of this study, challenges is used to mean the problems that were associated with low-income women living in informal settlements. This concept is used in as such in this study.

2.3.4.2 Participation and community participation

According to Skidmore et al (2006), participation is the action of taking part in something. It is also the involvement of citizens in decision making. Community participation can be

described as a social process where groups of people who live in the same community actively identify needs, make decisions and come up with ways to achieve solutions to their needs. Community participation may be viewed as a process that enables communities to maximize their potential and progress from individual action to collective social and political change (Butterfoss, 2006). In this study, participation and community participation are used interchangeably, and mean the collective involvement of the women in the Namibia Stop 8 housing project. This concept is used as such in the study.

2.3.4.3 Strategies

A strategy is a plan of action that is designed to achieve a long-term or overall aim. A strategy is the approach one takes to achieve a goal (Wiggins et al, 2005). In the study, strategies means the different methods the women of the presented case studies and of Namibia Stop 8 devised to access housing, upgrade their informal settlements and meet their housing goals. This is the meaning ascribed to the concept in this study.

2.3.4.4 Stakeholders

According to Landau (2022), stakeholders are people or groups that are positively or negatively affected by a project or a business venture. These people could be internal or external. A stakeholder may also refer to an individual, group or an organisation that is impacted by an outcome of a project or business venture. Stakeholders are interested in the success of a project, and they are also involved in the decision making process in projects. In this study the term stakeholders means people who are interested in the success of the project and are actively involved. This concept is used as defined here. The different stakeholders who were involved in this study are the Federation of the Urban Poor (FEDUP), UTshani Fund, eThekweni Municipality and the women of Namibia Stop 8 settlement.

2.3.4.5 Housing conditions

Housing conditions refer to the physical state of houses or dwellings (Roos et al, 2022) and the term is used as such for the purposes of this study.

2.3.4.6 Sweat equity

Sweat equity refers to the undertaking of any physical activity in project in which a group of people or a community has a stake, and an interest in the outcome of, or the contribution of physical labour to a project. According to Ntema (2011) sweat equity in the context of housing can be defined as beneficiary households' organisation of themselves to build their own homes and make contributions through their labour. In housing development, sweat equity is a practice

where beneficiaries contribute their labour (hence sweat), because of their inability to afford the hiring builders or because they want to save money in the construction process of the project (Harris, 2003). In this study the concept sweat equity is used as beneficiaries contributing their own labour to build their own houses.

2.4. The experience of women in urban areas and the strategies devised to access housing

2.4.1. Challenges faced by women in urban areas

Women are increasingly becoming the majority in urban areas, with many households being female headed. Women's experiences in urban areas vary depending on their situation and profiles such as their age, living spaces, their income and education levels (Tacoli and Satterthwaite, 2013; Chant and McIlwaine, 2016). However, overall women's access to land, property and housing is grossly disproportionate to that enjoyed by men (UN-Habitat, 2008).

Access to land and housing stabilizes women's economic positions. It also liberates them from marital violence and social stigmas (Baruah, 2010). There are many factors which restrain women from voicing out their legal rights to access land and housing rights. These factors are influenced by gender-biased legal systems, customary laws, patriarchal ideology, religious laws and social arrangement. In India, for example, the policy and legislation amended inheritance law and focused on recognizing women's land rights. The Hindu Succession (Amendment) Act 2005 ensured that the rights of the women were amended in the legal system (Mulla, 2016). However, there are still several unmet needs on tenure, gender needs, income generation activities, physical security which are faced by poor women in urban areas (Pathak and Patel, 2019). Chant (2009) notes that prior to the feminist contributions to poverty analysis, the poor were seen as comprising of only men. Alternatively, women's needs were assumed to be identical to, and hence subsumable under those of male household heads. It is acknowledged that poverty has racial, gender, spatial; and age dimensions (Chenwi and McLean, 2009).

In South Africa, the concentration of poverty usually lies predominantly with Black Africans, women, people living in rural areas, and Black youth. Female-headed households are generally described in secondary literature as the poorest of the poor (United Nations, 2010; Smajic, 2007; Wrigley-Asante, 2008). Women are more affected by poverty than men as legislation in some countries still favours men. Women are engaged in poorly paid domestic work and micro-enterprises without job security and benefits (Goldblatt et al., 2011). Moreover, poor women's limited access to economic, social and family resources, and basic services, as well as unequal

rights in family structures, restricts their opportunities to escape poverty and results in continued hardship (James, 2014; Ndinda and Nwosu, 2018; Triegaardt, 2006; Ndinda et al, 2021; Adebayo et al, 2022).

According to Korie (2022) the issue of poverty and the state of informal settlements has become a challenge of human rights and sustainable social development. Women and children are the most vulnerable groups and predominate and are affected by the existence of informal settlements. Women who live in informal settlements are affected by HIV and Aids, gender-based violence, lack of proper shelter and basic services, gender inequality and poverty.

A study which was conducted by Venter and Marais (2006) on gender and housing policy in South Africa in the Mangaung Local Municipality (Bloemfontein) revealed that there is a higher level of poverty among female-headed households who have less income than male-headed households. Rakodi (2014) states that women are still affected by poverty because there are still gaps between legislation, social norms and practices.

Even though laws and policies exist which address unhealthy and insecure living conditions and inequality on political, social relations on whether poor women have a voice in decision making, these policies are not gender sensitive. Even when gender considerations are being made and integrated into design, they are not always implemented in practice. These reasons contribute to the existence of the marginalisation of women and their experience of higher levels of urban poverty. These challenges hinder women from having access to adequate housing. Access to housing is integral to the South African government's commitment to reducing poverty and improving the quality of lives of people.

The South African Constitution of 1996 provides the framework for equality in access to housing. However, the reality is that state-assisted housing provision does not offer the poor an asset which promotes their socio-economic development, and in failing to do so further marginalises women. Access to housing and the city has been influenced by human settlement policies and programmes in post-apartheid South Africa. The policies address the issues of access to adequate housing, access to basic infrastructural services, healthcare, education and employment opportunities but these policies are not explicit about ensuring women's access to housing and the city (Ndinda and Adebayo, 2021). Women living in extreme poverty are more than men, which means that women are at a higher risk of becoming homeless or living in informal settlements. Women are particularly vulnerable to informal settlements (Socio-Economic Rights Institute of South Africa, 2018). Their vulnerability is compounded by the

fact that housing legislation is gender neutral, meaning that it does not speak to women or men. This has therefore resulted in laws not recognising the difference in the housing circumstances of women and failing to acknowledge the pre-existing situation of inequality between men and women, both in terms of access to housing and their respective housing needs (Venter and Marais, 2006).

Therefore, many women continue to live in informal settlements and are also dependent on their male partners to access housing, rendering them vulnerable to homelessness, gender-based violence, HIV/AIDs and forced evictions, which in turn results in the violation of other rights such as the right to dignity, equality, health (mental and physical) and the right to life.

2.4.2. Methods women use to fight urban poverty and access housing

Feminist research places emphasis on survival strategies of poor women in the protection of women's dignity and the importance of maintaining these strategies in housing development (Chenwi, 2009). There are several survival strategies adopted by women in urban areas to fight poverty such as social networks, group savings schemes, inter-household exchanges and self-help housing. Omenya (2002) states that middle aged single parent women are usually actively involved in self-help housing initiatives. However, the ability of women to participate in such schemes is usually strained by the multiplicity of the roles they play including productive, reproductive and community management roles.

For self-help housing to be completely effective, women's participation must be enabled, while their multiple roles in their homes and communities must be recognised. Ndinda and Uzodike (2009) note that women have sought to mobilise housing finance for their housing development, in the form of savings schemes. This has helped women in urban areas in fighting poverty and building their own housing with the money saved. UTshani Fund, Kuyusa Fund, the South African Women in Construction organisation, Women for Housing, South African Women Entrepreneurs Network are organisations which have assisted women to access housing finance as well as housing in urban areas. Even though women are trying to fight urban poverty, they still cannot be left alone to their own devices in the pursuit of access to adequate housing, and there are areas such as Namibia Stop 8, Piesang River, in which they could benefit from support.

2.4.3. Strategies devised by women to access housing

2.4.3.1. Collective action strategy

Collective action is action which is taken together by a group of people whose goal is to enhance their status and achieve a common goal. Poteete and Ostrom (2004) state that collective action involves a group of people that voluntarily engage in a common action to pursue a shared interest. It may take the form of resource mobilisation and activity coordination. Other examples of collective action include mutual building, lobbying, resistance and negotiating. Von Bülow (2008) adds that women have been known to organise themselves to deal with immediate and pragmatic concerns which affect each and every household which include food, shelter, school fees and water, which stem from the needs and interests of the family. Examples internationally of how women have collectively acted to address their problems are women in Ethiopia, who have improved social support networks in which they have provided each other mutual and emotional support and the exchange of information. According to Mbugua (2017) women groups in Ghana are playing dynamic roles to meeting the financial needs of women traders and farmers. Since women were previously marginalised, they generally flocked together to gain support from each other. As a result, numbers and trusted relationships for collective action gave women a platform to share their experiences and support each other in times of need. These women learnt that their voices are better off in multiples than individually. Women organising themselves around their issues has been natural, for example Kenyan women were organised before independence in groups focused on self-help, ‘merry-go-rounds’ and other general welfare. Community-based groups such as ‘Maendeleo ya Wanawake’ translated as development for women, and Mabati women groups and Nyakinyua groups were in central Kenya. The mabati group contributed to women accessing roofing sheets (Bauer et al, 2017).

Group savings schemes and community participation are also examples of collective action. Women create savings schemes which assist them in achieving their housing goals and ensuring that their basic needs are met. They also participate in housing projects by contributing their skills and labour (D’Cruz and Mudimu, 2013).

Women in Kenya for example have been involved in loan associations where each member contributes a predetermined amount of money at regular intervals to a common fund and the money is distributed to members in rotation. This is often called a ‘merry-go-round’. Apart from registered groups, most women have carried on with their tradition of cooperation and

mutual assistance through informal support networks. The women in informal groups emphasise that they operate only as a social support and mutual assistance network. Although the importance of these groups to women, their families and to their communities is often underestimated, for many women, the membership offers them the best hope for improving their lives and their families' lives (Ahmed, 2016).

The groups also play a significant role in both social and economic structures of their communities. Socially there is a sense of community, and economically women save for their housing and can fulfil their personal housing goals including access to housing, access to basic services and infrastructure and to improve the quality of their lives. These women's groups produce goods which contribute to their local economies, which are a major force behind Kenya's self-help development efforts. The groups help to empower women by helping them to be economically independent of their husbands, families and boyfriends and to create social standing for themselves within the community.

Burman and Lembete (2001) state that it is obvious that women's groups have become natural vehicles for liberating and strengthening women in a patriarchal society. There were movements by poor women groups in Kenya named Mabati. Mabati means corrugated galvanised iron or steel. During the 1960s these women groups came together to address their immediate welfare needs. The women's groups were formed based on the women's own initiatives; they often engaged in a cross section of development activities that related to them and their families. The women would locally mobilise their resources, have local leadership and use indigenous reciprocal and communal assistance principals. Through these initiatives practised by the women, there was an improvement in their shelters, they were empowered, and the issue of poverty was addressed (Chitere 1988; Schlyter, 1996; Kingston-Mann; 2018). The formation of the Mabati groups, for example, was based on the role of thatch roofing, that the women traditionally played. According to Chambers (2013) in most African cultures, women were responsible for gathering roofing materials for house construction. Grass was used for roofing, and it was not durable, especially in areas with a lot of rainfall. In the Nyeri area, for example, most roofs had to be replaced every year and this became a tedious and time-consuming activity for the women to keep fixing their roofs, during their other duties. As the population increased, grass also became scarce. There was less land left fallow and the grass farms used for thatching were becoming increasingly scarce. Land consolidation, cash cropping and the inability to gather thatching grass at will contributed to the accelerated formation of Mabati groups, as these issues demanded a lot of time from women. Most of their husbands

left rural areas to look for job opportunities in urban areas. Children would also go and seek opportunities for education (Malombe, 1996).

All these factors made it difficult for women to cope. Many women lost their husbands during the liberation struggle, and this left them on their own. These circumstances increased the levels of poverty the women were living in and most of them were uneducated. They came together to start constructing and upgrading their houses. The activities the women were involved in significantly improved their housing conditions in Nyeri District. The groups which were involved in agricultural rich areas of Mathira, Othaya and Tetu divisions completed roofing their houses first and continued with other development activities (Mabugua, 2017). Other groups started a second round of housing development by financing the construction of new structures. The groups were in operation for a long time and ended up engaging in other shelter improvement activities such as buying utensils for members, fencing homesteads and purchasing water tanks for other members (Visser, 2015).

The activities of these groups benefitted communities and empowered an estimated 18 000 women in Nyeri to be able to plan and implement their own housing projects (Wanjiru, 2016). The women have gained confidence from these activities and their housing situations have been improved. The support the women showed for one another empowered them, uplifted the community and enhanced community development. The income generating activities the women were involved in also improved their quality of life as most of them were able to send their children to school to get a better education and some women saved to purchase property (Ashford, 2012). Collective action has empowered many women in Kenya. This revealed to them that if they remained together as a group, they would be able to overcome any challenge they faced as women.

According to Goebel (2015) a group of South African women in Nthutukoville used also collective action as a strategy to access housing. Nthutukoville is located outside of the central business district of Msunduzi.

This area is situated between a railway line and the suburb of Woodlands which is a residential area consisting of bungalows and walk-up flats. In 1990 the homes of the Nthutukoville residents were burnt down during political violence and they ended up squatting on the land

owned by coloured people² in Woodlands. The coloured population that resided in Woodlands lodged complaints to the local authority to evict the women from the area.

The battle to remove the invaders had more of a class rather than a race dimension and was driven by the 'Not in My Backyard' (NIMBY) syndrome which is common in South Africa (Ndinda, 2009). This case was presented to the local authority by the coloured property owners and the informal dwellers were evicted. The community members formed a committee to help fight the eviction. The informal settlers were seeking assistance from the local authority to provide water, sanitation and electricity. Unfortunately, the local authority refused to assist the women and demanded that they move from the area. This led to a continuation of mass action and demonstrations which later resulted in the local authority agreeing to meet with the residents to come up with a solution. The Built Environment Support Group (BESG) intervened in line with its mandate to defend communities against evictions in urban areas. As a result, thirty families were allowed to move into the area and the emergency services the women requested were provided. Women were trained to lay water and sewer pipes. An in-situ upgrading project was carried out by the women with the assistance of BESG (Ndinda, 2009).

A collective action strategy of sweat equity was adopted by the women as they were involved in the installation of infrastructure and the construction of the top structure. The women worked together and were able to upgrade their informal settlement and develop their community. Ndinda (2003) states the women of Nthutukoville were able to secure tenure and also achieve their housing goals by organising themselves together. Collective action strategy in Nthutukoville was seen through protests addressed to the local authority that wanted to evict them. Continuous mass demonstrations and unity assisted the women as the local authority agreed to meet with the women to negotiate with them.

BESG also helped the women and intervened on their behalf. The unity amongst the women played a huge role as their voice became one and they were able to be assisted as a group.

Women from Ezilweleni also used the collective action method to access housing. Ezilweleni is a semi-urban area situated in Marianhill. According to Ndinda (2007) this area was initially an area Black people had settled in and were paying rent to Indian landlords. In 1989 the residents were still tenants and later became owners by 2006. The ownership process was divided into two phases. In 1989 the landlords and the local authority had threatened to evict

² Coloured people: a multiracial ethnic group native to South Africa.

the residents. The women formed a civic committee which aimed to help the women fight against forced removals. BESG also assisted the women with this. There were negotiations between the committee and the local council, which resulted in the landlords agreeing to sell the land to the tenants. BESG also assisted the women in securing funding from the Independent Development Trust (Ndinda, 2002). The Zizweleni Development Trust (ZDT) was formed by the women, and it aimed to encourage community participation in the upgrading of their settlement. ZDT assisted the women to acquire housing, implementing the development in Ezilweleni, the ZDT trust also purchased land for R199 000 which was subdivided into 187 plots. The housing project in Ezilweleni was divided into two phases, in 1991 and 1994 respectively. The first phase was developed as a site and service scheme and where tenure was secured in 1991 (Ndinda, 2002).

Another civic committee was formed by the women which was assisted by BESG, which provided a technical team for the housing project. This team surveyed the land, and installed basic infrastructure such as storm water drainage, gravel roads, ventilated improved latrines, electricity, street lighting and standpipes. By 1993 the women were constructing their own houses. The second phase of the housing project commenced in 1994. The beneficiaries of Ezilweleni practised mutual self-help and lobbying as a strategy to access housing through their collective labour. Collective action helped the women of Ezilweleni to upgrade their houses and secure tenure. This strategy made the concern of the women to be heard because of which they were not evicted and were able to upgrade their informal settlement.

2.4.3.2. Group savings schemes as a strategy to access housing

Group savings schemes provide members an opportunity to save in small amounts and grants individuals' access to credit on flexible terms. The South African Housing White Paper of 1994 acknowledges that group savings represent a large source of funding. D'Cruz and Mudimu (2013) state that community savings schemes help meet the needs of low-income urban dwellers. Group savings have been more effective where women are the majority savers and the savings group managers as they usually face more difficulties in accessing housing compared to men. The mobilisation of savings for housing is a powerful tool to leverage credit which increases the individuals' ability to contribute to equity in the property and demonstrates willingness and the ability to regularly save for housing purposes (Sibiya, 2002). Many women's groups have come together and used group savings as a method to access housing.

According to Wrigley-Asante (2008) Ghanaian women have widely used the group savings strategy to access housing. These women created Susu groups which are informal rotatory savings and credit associations (ROSCA). ROSCAs are organised among socially homogeneous groups of people with a membership between of 6 and 50. They depend on a leader who distributes and collects resources (Miracles et al. 1980 cited in Otero 2003). In these groups, fixed amounts are contributed by members and the total assets are distributed at fixed intervals among members in turn.

Informal rotating credit groups in Ghana, Gambia, Tanzania and Zimbabwe have been used by women in the non-agricultural informal sector to invest in farms, housing and their children's education. These groups have developed into formal associations and loan schemes.

In Malawi, the women of Mtandire settlement used group savings to upgrade their housing. In 2003, the first savings group started in this settlement. These women were not formally organised under any savings group and most of them who wanted to save their money would go to banks which were in the city centre.

Commercial bank policies, however excluded those with low incomes and most banks in Malawi were not located in informal settlements, demanded collateral to guarantee loans and often required proof of formal employment, which created further obstacles to those without these resources (Hunga et al., 2014). Banks only accepted substantial amounts of money, and this meant the women had to find other alternatives, for example using 'under-the-mattress or under-the pillow-banks' (Manda, 2011; Mitlin and Nkhoma, 2011). The money was saved with a purpose but there was little security.

The Malawi Homeless People's Federation introduced group savings to the women in the settlement and it was presented as convenient and affordable to the community, with zero transaction costs. Hunga and Kalenjeka (2014) state that the savings groups' arrangements were not complex. A treasurer was appointed for each group who was usually an elderly woman. The treasurer was responsible for keeping all the savings that were collected from her group members by a chosen collector. There was one collector for each group, who was responsible for collecting member savings daily. The collector also reported to her group during weekly meetings. The group treasurers were responsible for record keeping. The women initially kept their money in boxes but as the savings grew, they had to open bank accounts. They viewed bank accounts as a mark of maturity among the savers but unfortunately the

‘marriage’ with banks did not last due to the banks’ terms and conditions such as the deduction of ledger fees and service charges.

Some women groups went back to their normal procedures, and some made good use of the banks. In 2010 the Federation held its first national forum that brought together 616 savings groups from across the country. This forum was a period of reflection on the work of the Federation, seven years after its inception.

Hunga (2014) adds that the forum could also be seen as the first ever mass learning exchange of the Federation groups, as they shared and learned from each other. Stories were shared, for example, one of a woman in Chiradzulu district who opened a grocery store using her daily savings. A new mantra ‘*Kusonkha Ndicholinga*’, which means ‘*savings for a cause*’ was created at the national forum. The women had to state their individual goals and other group members would monitor the savings collectively and constantly remind each other of the goals they had set.

These women who initially started saving for a packet of salt would now save for their children’s school fees, a sofa set, iron sheets for house walls/roof and a plot for housing. This strategy has built the capacity of poor women in urban areas to leverage resources such as land from the government for housing. Community savings have also built women’s capacity to participate in running their predominantly patriarchal communities. Through savings, the Malawi Homeless People’s Federation has been able to mobilise communities for informal settlement upgrading projects (Mitlin, 2011:29). The women, with the assistance of the Federation through group savings, were able to upgrade their housing. This method helped the women of Malawi in fighting poverty and gaining economic independence.

In South Africa, the women in Khayelitsha who were involved in the Victoria Mxenge housing project also used the group savings method to build their houses. Khayelitsha, which means ‘our new home’ is a township in Cape Town on the Cape Flats. A small group of women who came from the Eastern Cape for school were living in informal settlements in Khayelitsha and their main source of income was selling fruits and vegetables, domestic work and childcare.

A woman named Patricia Matolengwe was at their helm. Matolengwe was an active member of the ANC women’s league and was selected to attend an important meeting in 1991 in which ideas for addressing South Africa’s housing problems were presented. When Matolengwe returned to Cape Town she had a project in mind and formed a small group of women which

was called the Victoria Mxenge savings scheme. This group was named after an anti-apartheid lawyer who was assassinated in 1985 by four men as she returned from a political meeting.

The first members of the Victoria Mxenge savings scheme were inspired by the Mahila Milan women's collectives in India who visited South Africa in 1991. Mahila Milan pioneered a savings-and-credit group scheme that had a significant impact on housing initiatives in Mumbai, and their South African counterparts were eager to try to replicate the Indian women's success in Cape Town (Jacobs, 2011). According to Ismail (2015) the Victoria Mxenge women relied on participation in a self-organised savings scheme to generate funds for the group's community project. Each member in the savings scheme contributed any amount daily and this deposit was made through a bookkeeper. The women met weekly to analyse the progress of their savings. In 1992 the group saved R56 and by 1996 their savings reached R25 498. The group was one of the estimated 1500 savings schemes operational in the country by 1994 when the South African Homeless People's Federation was launched.

The Victoria Mxenge group's commitment to saving and its meticulous record-keeping secured the women necessary subsidies to supplement their own resources. With the savings collected, the founding membership took nine months to identify and negotiate the transfer of a suitable plot of land to build the Victoria Mxenge community. The land was owned by the Catholic Church; the women were able to secure the title to the property. The women's group-built its first house in 1996 and the members all participated in all the aspects of their home-building projects. They also engaged in the planning process, actively participated in purchasing materials and contributed their sweat equity to the construction of every house in the settlement (Jacob, 2011). The women worked together and provided labour on each house. Their mutual labour was important to the success of the settlement. The houses the women constructed were different sizes and designs depending upon each member's contribution. Most of the houses were one of two sizes: 54 or 72m².

Some homeowners added an additional floor to their houses if their plot was small and they wanted to increase their living space. The houses had internal water and sewage connections (Newton, 2012).

Another group of South African women who were involved in group savings activities to build their own houses were the Masisizane women's housing co-operative. This co-operative was established in 1998 and aimed to address the lack of decent housing in Ivory Park, which is situated in Midrand, Gauteng. The residents of this settlement were living in informal

settlements and the seasonal heavy rains often resulted in the flooding and the destruction of homes, which would also lead to death at times. This informal co-operative started off with seven women from the informal settlement in Ivory Park. The savings group grew in number, from seven to twenty-four women. The women contributed R25 weekly to their savings scheme to buy bricks, doors and windows to build houses for themselves (International Labour Organisation, 2016). They made their own bricks instead of buying them and saw this as a business opportunity. A group of builders from a neighbouring area taught the women how to make bricks and the women would sell them to the community. A group member's house was destroyed by heavy rains, and she lost two of her children. This incident led the women and the co-operative to build her a brick house (Herbst, 2010). They invited the Gauteng Provincial Department of Housing to the official unveiling of the house they built.

After this event, Masisizane was approached by a company called Apex which offered a series of training initiatives to the group members. The women were trained in welding, painting and improving their bricklaying skills. After this training they built a house for an elderly member of the group and invited the Gauteng Provincial Department of Housing once again to the official unveiling. The Masisizane co-operative received a contract from the department to build 250 housing units. R10 000 was given to the enterprise for one unit. The women were only allowed to claim the money once they had completed building the housing units. They were able to complete 250 housing units in three months.

The members continued with their savings club contributions and doubled their contribution amount to R50 per week to increase cash flow. The Department of Housing requested the group to build an office. It also renewed its contract with Masisizane to build 1 200 housing units for the community of Ivory Park. The profits made from this project benefitted the entire community because the women also built Ivory Park community a crèche and a vegetable garden for the poor families.

The Masisizane women's co-operative left a long-lasting legacy and the brick making enterprise has helped in keeping the organisation afloat and provides employment opportunities (International Labour Organisation, 2016). Through group savings, the co-operative was able to operate. The women saved their money and purchased bricks, doors and windows. They were later presented with an opportunity by a group of builders who taught them how to make their own bricks. These skills assisted the women to build their houses on their own as they also continued to save to generate more money for their housing project.

Women from Piesang River used the group savings strategy to finance the upgrading of their housing. Piesang River is a settlement located on the outskirts of Durban in Inanda. The area was named after the geographical feature, Piesang River. The land used to be privately owned by a sugarcane farmer and now it forms part of the Piesang River Development Trust. In 1992 the Durban City Council made available the sum of R18 million to upgrade the infrastructure of the area. Part of the money went towards land acquisition, while the rest went towards the construction of the houses. FEDUP assisted with the construction of houses with the women's involvement through a community participation initiative to help empower the women in decision making regarding their houses (Huchzermeyer, 2004). The upgrading mainly focused on improving the infrastructure of the settlement. The community involvement was however restricted to only commenting on proposals rather than determining the content of the programme.

The residents of the community did not want this upgrading programme as roads were not a main priority for them. What the community wanted was safer and secure homes. The women of Piesang River heard about savings schemes from FEDUP and decided to set up their own group. The roles of the women of this settlement were determined by the objectives they had for their savings scheme (Mitlin and Satterthwaite, 2013). According to Khumalo (2013) the women were saving towards building their houses, while other groups were saving to upgrade their already built houses, such as undertaking repairs and maintenance. The women of Piesang River saved on a weekly basis and could contribute any amount that they could afford. The weekly contributions varied according to each group member's needs. The contributions of every group member were recorded under each woman's name, and she would get in return what she saved. During their weekly meetings, the women would encourage one another to save and attend meetings on a regular basis (Myeni et al, 2021).

Housing conditions prior to and after the upgrading project were discussed and the women also indicated that they were motivated by their collective vision to have better housing than the informal settlements they lived in, therefore women resorted to forming group savings. The housing project which occurred in Piesang River enabled the women to build bigger houses compared to the houses which were delivered using pure state housing subsidy.

According to Motoho (2010) UTshani is a company that was created for managing FEDUP's development finance. UTshani fund is a credit mechanism which is controlled by the poor and the fund's operating principles are that subsidies should be directly transferred to the group

savings scheme on a collective basis. The government should send subsidies to UTshani fund, which distributes them to the group savings members (FEDUP profile, 2012). Housing is then financed using a combination of subsidies and savings.

Group savings as a strategy enabled the women to achieve all their housing goals as a group and as individuals. The women built new relationships and learnt to trust each other. Not only did group savings and mutual self-help strategies help in upgrading their informal settlements but through these initiatives, the women were able to develop themselves by acquiring new skills.

2.4.3.3. Individual strategies employed by women to access housing

Individual strategies are the methods that women employ individually to access housing. Situations women find themselves in are different; therefore, their strategies or the solutions to their problems might need an individualistic approach. Urbanisation, staying married, beer brewing and tenancy are examples of individual strategies.

Women in Lesotho, for example, have used individual strategies to access housing. The combination of the country's dual and legal system, state policies, social cultural practices and economic crisis have contributed and shaped the dominant gender contract system that continues to give men more property rights than women. Rapid urbanisation, rural-urban migration, gender discriminatory laws and practices and poverty are some of the issues which have affected women in accessing or securing housing (Mapetla, 2000). To try and overcome these challenges, women in Lesotho have individually adopted alternative strategies to access housing and property rights. Some strategies that the women in Lesotho have employed include individual strategies whereby the women's actions are based on their ingenuity in devising strategies within the existing rules and finding alternative ways to access property.

Urbanisation for example, is an important strategy for women who cannot access housing in rural areas. The migration of women to urban areas is an act of women taking advantage of gender-neutral laws. The reasoning behind migrating to urban areas is that such areas provide opportunities for rental housing that is available on the market. This is common both among migrant low-income groups and young people, and in newly established town areas (Mapetla and Machai, 2001). Women also migrate to urban areas to seek better employment opportunities. Upon arrival, they may resort to constructing informal houses and in some cases the state intervenes by providing low-income housing. The Basotho women have used this strategy to obtain housing. They ensured that they knew someone from the village before

migrating to the city and when they would arrive in urban areas, the women depended on shared accommodation. Other women lived with their families or friends. Some women lived with their mothers or with close relatives and never moved out.

Another strategy women used to access housing is staying married. Larsson (1996) discovered that deserted women do not need to initiate divorce proceedings to maintain the property. They rely on the Sotho custom that *Ntlo ha e ahoe holima e 'ngoe'* (*one cannot build a house on top of another one*), meaning that a second wife has no claim over the house belonging to the first wife and her children.

Beer brewing is an additional strategy that the women in Lesotho use to survive and to access housing. Mapetla (2001) states that the Basotho people are traditionally a sorghum beer drinking nation. The production of beer has always been the responsibility of the women. The Basotho migrant women displayed this skill in the South African towns in the early 19th century to service the miners' need for beer consumption. Both customary and apartheid laws prohibited the Basotho women from living as migrants across the border. Women resorted to selling in the Lesotho border towns to service the migrants to and from South Africa. To date, selling traditional beer to the migrants has been a significant informal income generation occupation for the Basotho women, accounting for a third of small-scale enterprises in Lesotho. Being live-in domestic workers was another strategy women used to access housing as this guaranteed the women free housing if the women keep the job.

Tenancy in privately owned houses was the primary strategy for rural-urban migrants. Once the women knew their way around town and raised some initial capital, the women opted for cheap housing which they would rent on their own and pay for themselves.

In Botswana, a third of the households in Gaborone are headed by women and this is because of male labour migration to South Africa and female migration to urban areas in search of income earning opportunities. With the support of gender-neutral government housing programmes, many women acquired a serviced plot and arranged the incremental construction of houses (Larsson, 1988, 1989; Yahya, 2002). Moreover, for many female household heads, renting out rooms became an important source of income and a strategy to access housing in the city. Married women in Botswana played a role in managing rental accommodation in which their husbands had invested. Most landlords in low-income areas were female heads of households. Women remained unmarried to become homeowners and to invest in rental housing. This decision was made to control their own lives and to achieve security (Larsson,

1989; Kalabamu, 2006). Another individual strategy women employed to access housing was that they would remain single and stay with their relatives or rent a room. According to Chant and McIlwaine (1995) women industrial workers in Southeast Asian countries such as the Philippines would share a rented room and sleep in shifts to access housing. Individual strategies that women employed have benefitted them in fighting the marginalisation they experience in both rural and urban areas. Through urbanisation, staying married, the beer brewing survival strategy, having relationships with people from the city, being live-in domestic workers and tenancy, women have accessed housing.

2.4.3.4. Getting around the law

Women have used this strategy by coming up with various ways to go around the law to gain access to land and housing. It is common for most women to attain property, or a plot of land transferred or registered in their sons or daughter's names as an investment so that the husband cannot claim any right to the property in the event of the woman's death.

The strategy is used by women to guarantee protection of their rights and those of their children. Machai (2002) adds that another way women get around the law is for a married woman to use her maiden name and to pretend to be single or divorced. Although customarily only males are entitled to inheritance, it is the practice in some families for parents to give their daughters rights to inherit property. This strategy then enables women to have access to housing in urban areas despite patriarchal constraints which state that only a man must own property or any land, as he is the head of the household. Women face several barriers to accessing, owning and controlling land and property. While poverty could constitute a major barrier, they face gender-specific barriers, including the design and implementation of programmes that do not take women into consideration, lack of awareness among women in relation to their rights and land-related programmes, gender-biased behaviour of land officers, as well as social and cultural practices of specific communities (Jahn et al, 2016).

Women use informal relationships as a strategy to access property rights. This strategy entails maintaining relationships with men to get financial and moral support to own property. For example, among the Basotho beer brewers, the women stay out of formal marriage contracts with their partners so that their partners cannot claim any legal power over their property, which may be rented or owned. This method involves according to household-head status to male partners, which implies that they then co-operate and assist the woman while she carries the title deed in her name and therefore gains ownership power. Kimane and Ntimo-Makara (2001)

state that this is an empowering strategy as house ownership regardless of quality gives women power to negotiate with their live-in partners.

Through collective action, group savings schemes, individual strategies and getting around the law, women can access housing or even upgrade their housing. Women have used these methods- individually or collectively to gain access to basic services and infrastructure, improve their quality of life, access previously denied security of tenure and to have access to an asset.

Overall, the literature review demonstrates that despite the societal and patriarchal limitations women face, they overcome these challenges by mobilising themselves and forming methods to change their unpleasant housing situations. Women groups in Kenya, Nthutukoville and Ezilweleni were able to use the collective action strategy to access housing and improve their housing situations. Women in Malawi with the help of the Malawi Homeless Peoples Federation were also able to save and change their housing situation.

The women in Piesang River, women from the Masisizane women's housing co-operative and the women from the Victoria Mxenge savings scheme through mutual self-help and group savings initiatives were actively involved in the informal settlements upgrading housing project and collectively constructed their houses.

2.5. Replicability of women's strategies in housing projects

According to Cohen (1983) the concept of replicability dates from the time when international agencies such as the World Bank became involved in the housing sector in the early 1970s. A housing project may be viewed as replicable if unit costs could be reduced to levels that low-income households can afford, the burden of subsidy would be reduced and it would be possible to repeat projects to the level required within the existing budget. Cohen (1983) states that for a project to be replicable it needs to increase the scale of activity by making means for more people to be trained, and to encourage community participation amongst community members and encourage innovative methods to finance housing projects. Rakodi observed that replicability in housing projects is dependent on the extent to which the technical, financial, and social measures adopted in the projects improve the supply of land, utilities, services, housing finance and facilitate the construction and improvement of housing are appropriate and sustainable (Rakodi, 1989:2). Replicability depends not only on political commitment but on the institutional capacity to design and deliver these components at the required scale. The

above-mentioned characteristics which determine the replicability of housing projects will form the criteria of which the strategies used in the Namibia Stop 8 housing project and their replicability in other housing projects will be further assessed in chapter three.

2.6. Chapter summary

Indeed, women have been alienated and excluded from housing policies worldwide and a variety of theories help understand initiatives to overcome this challenge. The liberal feminist theory highlights that it was only in the 1970s that gender was incorporated in urban and housing policy. From the 1970s feminist research detected gender differences in respect of urban and housing needs.

The radical feminist theory challenges male dominance which has been strengthened through policies by the exclusion of women, given that women would not qualify for housing if they were not married.

To date, the issue of urban poverty is still affecting women disproportionately and largely contributes to housing access challenges in urban areas. These access issues are an artefact of gender based legal systems, customary laws, patriarchal ideology, religious laws and social arrangement. Such structured exclusions contribute to women residing in informal settlements.

The South African government made numerous attempts through the post-apartheid housing policy to expand access to the poor including women disenfranchised in the apartheid era. The government introduced housing policies which aimed at developing housing in an integrated and inclusive manner, including women's inclusion. However, there have been gaps in the new housing policy which have been discussed in this chapter. To help cover these gaps, some women mobilised themselves together to access adequate housing in the city - collective action, group savings schemes, individual strategies and are some of strategies used.

CHAPTER 3: PRESENTATION AND ANALYSIS OF DATA

3.1. Introduction

The study set out to examine the strategies devised by the low-income women dwellers of Namibia Stop 8 settlement to upgrade their housing, and to investigate if these strategies may be replicable in other informal settlement upgrading housing projects in South Africa. The data that was collected from the interviews and focus group discussion is presented and analysed in this chapter. This is presented according to the following themes of analysis: (a) critical problems faced in urban areas by low-income women and the housing constraints faced by women dwellers in Namibia Stop 8 settlement; (b) the housing goals of the women dwellers in Namibia Stop 8 (c) the strategies devised to meet said goals; (d) assessing the extent or the level of success of the strategies and; (e) analysing the level of replicability of the strategies in informal settlement upgrading housing projects. Data analysis is important in research as it assists the researcher to achieve the objectives of the study and provides answers to the research questions. This chapter examines the critical challenges faced by the women of Namibia Stop 8 settlement and their housing constraints that led to the establishment of the strategies to overcome the issues faced.

The level of success and the replicability of these methods in informal settlements upgrading projects are also analysed. An analysis and linkage between the housing constraints by the women of Namibia Stop 8 settlement and the strategies employed to upgrade their housing is a key discussion in this dissertation.

This chapter describes the different roles of the institutions and parties involved in this housing project which include the women of Namibia Stop 8 settlement, the project manager from eThekweni municipality, the project manager from Zamokuhle Development Consultants and the FEDUP chairperson. The extent of the women's participation is assessed through the research findings obtained from the focus group discussion and interviews. The methods the women of Namibia Stop 8 used to upgrade their settlement are deconstructed in this chapter. An analysis of the empirical study provides insight and in depth understanding which enables the researcher to reach conclusions and provide recommendations in the chapter.

3.2. Background of Namibia Stop 8 housing project

The data collected for this research study was based on the first phase of the Namibia Stop 8 housing project. In this phase, 96 housing units were constructed by the women of the settlement with the assistance of FEDUP. Based on the interview with the eThekwini municipality project manager, phase one was a greenfield housing project which entailed the rehousing of the residents from two communities to municipal-owned land, which was prepared with roads, water and sewer reticulation. The interview with the project manager from eThekwini municipality revealed that the municipality conducted an evaluation and identified a total population of 790 people in Namibia Stop 8, 96 residents of whom were FEDUP members, who became part of the first phase. A total number of 250 residents qualified for the subsidy for this project and the remaining 154 residents formed part of the second phase of this project. The project manager from Zamokuhle Development Consultants reported that a total of 720 housing units were constructed in the first phase, 624 units of which were built in the standard developer driven Reconstruction and Development Programme (RDP) housing approach, while the remaining 96 units were built according to the Peoples Housing Process, as implemented by UTshani Fund and FEDUP.

The interview with the project manager from eThekwini municipality also revealed that Namibia Stop 8 was incorporated in a 5-year Housing Plan of eThekwini municipality. Preliminary studies were prepared for a housing development for the entire area in 2005, and these studies included the signalling by the municipality of its intention to honour its promises to provide housing for the community. According to the eThekwini municipality project manager, FEDUP proposed an enumeration exercise to determine the population of the area in relation to the land size and the number of households which needed housing. However, this never happened as the pre-feasibility studies which were conducted by eThekwini municipality overtook the whole process. Land appraisals and the pre-planning were undertaken, and the results revealed that the land could not accommodate the total number of households that existed within the project boundary. Therefore, the housing project had to be divided into two phases. The houses which were completed in the first phase were delivered through the EPHP method and were handed over to the beneficiaries. The houses were larger as they were 50m² compared to the houses which were constructed under the RDP model, which were 30m² in size (Breaking New Ground, 2004). The interview with the eThekwini municipality project manager revealed that during the pre-planning stage of this project, the beneficiaries were granted an opportunity to produce a desirable housing structure which ended up being 50m² in

size as the EPHP model of self-help housing allowed the input and participation from the beneficiary households whereas the RDP model did not allow this.

3.3. Housing conditions before the project

Respondents from the focus group discussion indicated that before the housing project was implemented, they were living in mud houses which were supported by corrugated sheets and logs. The residents were living in informal settlements and there was no access to basic services such as communal tap water and electricity supply. The respondents further stated that they only started having access to basic services from 1990, when eThekweni municipality intervened after the residents received their security of tenure. The sizes of the informal dwellings were small and were mostly single rooms which were uncomfortable for families with many household members. The residents could not perform income generating activities as the space in their dwellings was limited and not conducive to such activities. There were also high crime rates and the residents felt unsafe. The interview with the project manager from Zamokuhle Development Consultants revealed that the housing conditions before the implementation of the housing project were poor, as the residents in Namibia Stop 8 were unemployed and underprivileged. There was no infrastructure and no innovative sanitation. Access to the informal dwellings was also an issue as there were no roads; the residents created informal pathways to access to their informal housing structures. The project manager stated: *“People of the area were very poor and it was a community which is under- privileged, they were unemployed, the houses were built anyhow, and it was difficult. There was no infrastructure, no sanitation and they were using VIP toilets and also used pathways to walk through and move around between their shelters to go to malls or shopping centres.”*

These housing conditions led the women of Namibia Stop 8 informal settlement to formulate their own housing goals and strategies which would assist them in achieving these goals. They wanted to improve their housing conditions as well as have access to basic services and infrastructure. The women also wanted access to the previously denied security of tenure and assets.

3.4. Housing conditions after the project

The women who were part of the focus group discussion expressed a great deal of pleasure with the outcome of project and their houses. The women stated that the Namibia Stop 8 housing project improved their housing conditions. They were also able to achieve their housing goals and access housing. The women reported that the houses were spacious due to their augmentation of subsidies with their own savings. They could moreover extend their houses and use them as income generating spaces.

One of the women participants in the focus groups discussion stated that she was able to start a car wash and hair salon business and was able extend her house. Participant: *“The project was a huge success, because of this project I have a beautiful house that I extended, and I also started my own salon and car wash business”*. (See figure 1 and figure 2)

FIGURE 1: HOUSING IMPROVEMENTS AND AN ADVERTISEMENT OF CAR WASH AND HAIR SALON BUSINESS



Source: Fieldwork (2021)

FIGURE 2: HAIR SALON (ATTACHED TO THE HOUSE ABOVE)



Source: Fieldwork (2021)

The women from the focus group discussion reported that even though they do not earn much income from their jobs, their houses have enabled some of them to generate an income and that they are able to survive on such basis. The women are happier after the housing project as they do not have to worry about the maintenance of their houses as they are formal housing structures which are more stable and weather resistant, compared to the informal dwellings they lived in before the housing project was implemented. Some women have opened spaza shops and have containers next to their houses, from which they conduct income-generating activities. The women use their houses for home-based enterprises.

FIGURE 3: HOUSING OWNER RUNS A SPAZA SHOP FROM A CONTAINER



Source: Fieldwork (2021)

FIGURE 4: HOUSING STRUCTURE WITH ADJACENT CONTAINER SPAZA SHOP



Source: Fieldwork (2021)

FIGURE 5: HOUSING UNIT AND SPAZA SHOP



Source: Fieldwork (2021)

The group discussants also stated that the houses from the Namibia Stop 8 housing project improved their living conditions. This is because formalisation of the project brought with it the provision of toilets, which added to the privacy and the dignity of the women as they were able to go to the toilet privately. The women added that the FEDUP housing units were better quality and bigger in size in comparison to the RDP housing units in an adjacent development, as the FEDUP housing units were 50m². This was achieved through the money they saved through the group savings scheme (See figure 6). A participant from the focus group discussion

expressed herself as follows: *“I am happy with my house as it is bigger in size as I was able to extend it; this project helped us get bigger and better houses”*.

FIGURE 6: FEDUP EXTENDED HOUSING STRUCTURE



Source: Fieldwork (2021)

3.5. Methods devised by women to upgrade their housing

The focus group discussion with the women beneficiaries revealed that the methods that they used to upgrade their housing were group savings, mutual building and engagement with authorities and institutions. The women stated that they made a daily commitment to save any amount towards their houses. Individual contributions of the group members were recorded. The women divided themselves into groups of 5-8 members to keep group sizes manageable. They used sweat equity as they built their own houses and supported each other in mutual building activities. The women in the focus group discussion expressed that they were excited about this project and that they really worked well with FEDUP and UTshani. They also stated that if a member of the group savings scheme was unable to attend the meetings, that member had to have a representative in the meeting. According to one participant stated: *“We built our own houses, if it happened that a member was unavailable it was important to have a representative in your name to attend the meeting or be on site in your behalf. We also had a register”*. The women also mentioned that there was unity during the construction process of their houses and if they needed assistance, they would approach the builders who were hired by the contractor, and they shared construction knowledge they had with the women. In the participant’s own words: *“The builders would help us, and we would approach them to help*

us with skills that we did not know relating to building since they had more experience. We would assist the builders by giving them water since water was not available on site”.

Another group discussion participant stated that: *“We were very active, and we were hands on with everything related to the housing project. We would mix the cement, sand and stone when the foundation was being constructed. We would even help in transporting the blocks and bricks to the bricklayers. We would follow everyone around and tried to help to the best of our ability.”* One participant from the group discussion stated that when an individual’s house was completed, they would assist in constructing their neighbour’s house. Another participant who indicated that she moved to Namibia Stop 8 to seek better job opportunities in the city stated as follows: *“There were no job opportunities in the rural areas, so I had to move to the city to look for a better job”.* She used urbanisation as an individual strategy to access the city. The focus group discussion also revealed that the women met every Saturday to collect the weekly savings. A register was kept for record keeping purposes. The participant stated: *“We had a meeting every Saturday; we would use that meeting to collect the money we had saved that week”.* Another participant mentioned: *“We saved any amount, if you could afford 50c then you could contribute that amount and if you could contribute more than that was also fine. We also met on weekends to count the money. We were saving for example, if you wanted to fence your house you could go to the group and ask for money to do so if you also wanted to fence the house but unfortunately, we did not get fences. We would use our own money and do the job to the best of our ability. The government was not able to provide fences for us. And we do not meet anymore since we got our houses, now it is every man for himself. We were saving on the weekends and with that money you take it and put it in the savings group no matter how much”.*

The project manager from Zamokuhle Development Consultants stated that the women were highly disciplined and ensured that they met frequently to run workshops and to educate themselves about the importance of saving. A participant stated that she was able to extend her house and add another room because of her savings from the group savings scheme (see figure 7).

FIGURE 7: AN EXTENDED HOUSING STRUCTURE USING SAVINGS



Source: Fieldwork (2021)

The project manager from Zamokuhle Development Consultants expressed that he was amazed by the determination and participation by the women of Namibia Stop 8 in this housing project, as the women ensured that they actively participated in this project, devised their methods to upgrade their housing and also engaged with organisations and institutions such as FEDUP and eThekweni municipality to ensure that the project is completed and their housing goals are met. He added that group savings, mutual building and negotiating with institutions strategies helped the women to obtain their housing goals.

3.6. Roles of the stakeholders and parties involved in the project

This section describes the roles played by the key stakeholders with a view of understanding how these roles contributed to the outcome of the Namibia Stop 8 housing project and to understanding the strategies the women used to upgrade their housing.

3.6.1. EThekweni Municipality

The interview with the project manager from eThekweni municipality disclosed that the municipality's role in this project was to appoint an implementing agent to conduct prefeasibility studies to see if the project was feasible. These studies entailed geotechnical investigations, flood line assessments, checking if there were existing land claims on the subject site, and engineering assessments. The municipality, through these studies, was able to identify the beneficiaries who qualified for the subsidies allocated for this project, viz. beneficiaries who earned less than R3500 a month, and these beneficiaries were prioritised. It

was eThekweni municipality's role, together with the Department of Human Settlements, to ensure that they conducted inspections of the housing units in Namibia Stop 8 housing project when these units were completed. The municipality delivered bulk infrastructure and services such as water, electricity, roads and sewer. The municipality also ensured that all the stakeholders such as FEDUP, the implementing agent and the women worked well together. Housing forums were organised by eThekweni municipality with implementing agents, which enabled the municipality to track the progress of housing projects, including the Namibia Stop 8 housing project.

3.6.2. Zamokuhle Developments Consultants

Zamokuhle Development Consultants was the implementing agent that was appointed by eThekweni municipality to implement the housing project. The project manager from Zamokuhle Development Consultants, in the interview stated that his role was to appoint a professional team that would assist him as the project manager in the planning and implementation phase of the project. He stated that the professional team that he appointed consisted of the following professionals: (a) a geotechnical, civil and structural engineer(s) (b) an environmentalist (c) a social facilitator (d) a town planner and (e) a land surveyor. He tasked the team to conduct preliminary planning studies and detailed planning studies for engineering designs, Water Use License Application (WULA) and Environmental Impact Assessment (EIA) approvals. Zamokuhle Developments Consultants project manager also worked alongside with the municipal liaison officer which assisted the implementing agent with public participation and facilitation, which included introductions of the project professional team to the ward councillor and ward committee prior to the commencement of the project. As previously mentioned, the prefeasibility studies were undertaken to prepare for any hindrances to the approval of the subsidy application by Zamokuhle Development Consultants to the Department of Human Settlements on behalf of the beneficiaries. Tranche one (T1) deliverables included the following: (a) land legal audit and a letter from the land claims commission (b) a signed social compact agreement (c) a detailed town planning report, an approved layout plan, town establishment and a SPLUMA approval (d) an Environmental Impact Assessment (EIA) which included WULA and EIA approvals (e) a geotechnical report and topographical report (f) bulk infrastructure services report which included a letter that confirmed the availability of bulks (g) detailed house plans with specifications (h) approved general plan (i) detailed socio-economic studies (j) stage one close out report (k) funding application pack for tranche one. The project manager from Zamokuhle Development

Consultants added that the above-mentioned reports were submitted to the Department of Human Settlements. The department was convinced that this project would be beneficial to the community. An application package called tranche one was submitted by Zamokuhle Development Consultants. This application was thoroughly evaluated, and the project approved by the Department of Human Settlements. The project manager ensured that the project met all the planned milestones and maintained regular interactions between the project professional team, the community, the municipality and the Department of Human Settlements.

3.6.3. FEDUP Organisation

The interview with the chairperson of FEDUP revealed that this project was executed using the EPHP approach and that the stakeholders included eThekweni municipality, FEDUP organisation and the women of the area, who worked well together. There was unity amongst the women, and they supported and motivated one another during the project. The chairperson expressed that: *“The women were involved in the mixing of cement and constructing their houses, the transporting of water because water was scarce, and we needed the water to mix the concrete. The women were united and actively involved in this housing project”*. The interviewee also stated that an agreement was signed between the municipality and FEDUP, stating that even though the women would be constructing their houses, eThekweni municipality would still need to inspect the houses to ensure that they complied with the National Home Builders Registration Council (NHBRC) building standards. The chairperson added that Zamokuhle Development Consultants wanted FEDUP to be actively involved in this project because of their historic involvement in community projects such as the Greater Soweto housing project in Inanda, where the beneficiaries had also used their group savings to upgrade their informal settlements. FEDUP organisation was involved in the Namibia Stop 8 housing project from planning until the close out phase of the project. FEDUP also encouraged the women to continue with their group savings scheme. It represented the women of Namibia Stop 8 and conducted workshops to educate them about group savings and how to manage their money. The chairperson mentioned that: *“In this case, even though the municipality and other parties helped us, we as women laid the foundations of our houses and contributed to the construction of our homes. There is no better accomplishment than that. As women, we also did not want to beg or to keep asking for assistance but rather contribute our strength and our finances. We also contributed sweat equity, and this is what the FEDUP organization is about. We also have a song which backs this statement, our song states ‘FEDUP siyazenzela’ which*

means FEDUP we do it ourselves. As we sing these songs, we also put them into practice by contributing to our homes so that we as women can be proud of our achievements”.

3.6.4. Women beneficiaries

The participants in the focus group discussion stated that they were involved in the group savings scheme which they devised themselves to change their housing conditions. The women in this discussion added that they were actively involved in this housing project and wanted to ensure that it was a success. They explained that they were involved in the mixing of cement and the construction their houses. They stated that they would transport water as water was not available on site and it was needed to mix the concrete. They added that there were no services, which forced them to take water from their neighbors who had access to water. The builders and the women worked in unity, the women assisted the builders who were more experienced in fetching the water and in bricklaying. The builders were also patient with the women and taught them construction skills. The built environment professionals which were involved in this project which were the project manager, engineers, and architect trained the women from drawing the house plans and basic building skills. The focus group discussion revealed that the women from the group savings scheme contributed to the housing project with their own savings. The women stated that they had to pay a joining fee of R750, 00 for administration fees of the group savings scheme, these fees were monitored by UTshani fund. A participant from the focus group discussion mentioned: *“There was a joining fee, which was R750 and then we would contribute any amount we could afford on a weekly basis. We would say ‘as easy as 50c per day’. Since we could not meet every day, we ended up saving R350 per week. If you had R100 it would be fine or even R500. The R750 which was the joining fee was not refundable. The money which you could take, or use was the money saved the 50 cent’s that you could claim at any time. The aim was for when you got your house, you could take the money and use it to help or assist you with the plans you had for your house e.g., tiling and ceiling, but you were not forced to only use it for your house. We could also use the money towards our children’s school fees. Because at the end of the day this was a stokvel and it was initially your money so you could do anything you wanted to do with it”.*

3.7. Extent of women’s participation in the housing project

The project manager from eThekweni municipality stated in the interview that the women of Namibia Stop 8 were actively involved from the planning stage until the construction stage of the project. The interview with the FEDUP chairperson disclosed that the women contributed

their own physical strength and their finances towards the project. The women contributed sweat equity by physically building their houses.

The women in the focus group discussion disclosed that they created a song which supported the previously mentioned statement “*FEDUP siyazenzela*” which means *FEDUP we do it ourselves*. The women would sing these songs which motivated them to continue saving and being actively involved in the project. The women stated that they sang these songs so that when their houses were completed, they could be proud of their achievements.

3.8. Strengths and weaknesses of the Namibia Stop 8 housing project

3.8.1. Strengths

The FEDUP chairperson expressed in the interview that the EPHP programme enabled the women to save for their houses and created an opportunity for them to become actively involved in the construction of their own homes in the Namibia Stop 8 housing project. The women were included in the decision-making process regarding the house designs for this project. The FEDUP chairperson added that this was a project strength as the women participated fully from the planning stage until the close out stage of the project.

Mutual self-help, group savings, and engagement with authorities and institutions strategies which were used by the women enabled them the freedom to build and extend their houses the way they preferred too. The women also had control over the construction process of their homes as they could also choose the building materials they wanted to use for their houses. This afforded the women better satisfaction in their houses compared to the RDP housing units. The collective action strategy which took the form of actively participating and mutual building the women used as they contributed to the housing process and devising solution for the housing problems faced in this project strengthened this housing project. The women of Namibia Stop 8 were previously residing in mud houses and informal settlements without access to water, sanitation and electricity. Although the eThekweni municipality and FEDUP organisation assisted the women in this project, it is important to highlight that these women formed their savings group and did not rely solely on the municipality and FEDUP to solve their housing problems. This form of collective action encourages other women to save and to also solve their housing concerns instead of waiting on the government to intervene.

The Namibia Stop 8 housing project was successful in strengthening the women’s social capital by linking households who had a common interest which was recognised through the

cooperation in this housing project. This became beneficial to the women. The EPHP programme through this project created a platform for good working relationships between eThekweni municipality, UTshani Fund, FEDUP organisation and the women from Namibia Stop 8 settlement which also strengthened this project. The FEDUP chairperson in her interview stated that the women worked well with FEDUP and all the other stakeholders which were involved.

eThekweni municipality appointed Zamokuhle Development Consultants which were the implementing agent for this project. This company has worked on several informal settlement upgrading housing projects with the FEDUP organisation, and they are experienced in executing such housing projects, which was also an added project strength.

The Namibia Stop 8 housing project won the Govan Mbeki Human Settlements Awards for successfully implementing the EPHP programme and the model has been replicated in other housing projects. The EPHP programme, as previously stated, enabled the women to create their group savings scheme and participate in the decision-making process and also in the construction of their houses. The Govan Mbeki Human Settlements Awards honour implementing agents, contractors, municipalities, developers and are hosted by the National Department of Human Settlements.

Another project strength is that the Namibia Stop 8 housing project stands out as an example of the quality of housing that can be delivered through the community-based approach to housing delivery, with partnerships with the provincial and local government. The group savings method served as a pathway to the women's formal financial inclusion. As previously mentioned, the mobilisation of savings for housing is a powerful tool to leverage credit. This project was beneficial as the women were able to gain new skills and learnt how to design and construct their house.

A participant from the focus group discussion mentioned as follows: *"We built for ourselves and also participated from the first day of this housing project"*.

This project also empowered the women individually and collectively as construction knowledge and building skills were transferred from the built environment professionals to the women as there was active participation. Some of these skills included project management, risk management, bricklaying, painting, project planning and drawing of house plans. There was unity amongst the community and the members of the group savings scheme. The women in the focus group discussion stated that their socio-economic status improved through the

group savings as they could now have money put aside and as they could also access finances at banks if they needed to. The women added that their formal houses are assets, and this is because of the group savings and the mutual building strategies they used in the project. The women were pleased with the overall outcome of the project and were also proud of the impact the strategies had on the project. The group discussants added that if they did not create a group savings scheme or if they were not actively involved in this project, the project would have not been as successful.

3.8.2. Weaknesses

The women from the focus group discussion stated that a weakness of the project was that some community members were not part of the group savings scheme, and this resulted in vandalism of the houses of the members of the group savings scheme. They interpreted this as manifestation of jealousy of non-members with the achievements of the group-saving members. The project manager from eThekweni municipality stated that a weakness was that the municipality was unsure about the women taking charge of the housing project as most of them were unskilled and uneducated about housing delivery processes and the construction of houses. The project manager from the eThekweni municipality stated that they were aware of the strategies such as group savings and active participation in housing projects but were unsure that they would guarantee a successful housing project.

Another weakness which was highlighted by the women in the focus group discussion was the lack of cooperation from the other parties such as the municipality at the beginning of this project. There was lack of cooperation between some women from the group savings scheme. Some women were not motivated or interested in the project and the ideas the other women had to make the project a success. A project weakness the project manager from Zamokuhle Development Consultants mentioned in the interview is that the communication between the women with the municipality was difficult in the beginning of the project, and only improved towards the finalisation of the first 28 houses. This was because the municipality did not trust that the beneficiaries leading the project would result in a successful housing project. There were however some improvements regarding the willingness of eThekweni municipality, the councillor and the Development Committee to work with FEDUP on the construction of the houses in this project. The women from the focus group discussion stated that the inspections were unnecessarily strict because the municipality did not want the women to be involved in this project, as they doubted their approach and the strategies used for this project.

3.9. Successes and failures of the strategies devised by women dwellers of Namibia Stop 8 settlement

3.9.1. Successes of strategies

Notable successes and failures merged from this model of informal settlement upgrading. Among the success, it was clear that the women's participation in engaging with authorities, making financial and sweat equity contributions towards the construction of their houses boosted their confidence.

This was expressed in statements from the women group discussants, a few examples of which follow:

Woman 1: *"The strategies and the project were a success because we ended up getting the houses that we needed the most. Our housing needs were met. I am happy with my house as it is bigger in size as I was able to extend it. This project helped us get bigger and better houses."*

Woman 2: *"The strategies were a huge success"*

Woman 3: *"Yes, the methods we used were a success, because comparing our houses to the RDP, our houses are more spacious. We have our houses cemented and the RDP houses are not".*

Woman 4: *"Yes, they were a huge success and the project was too, everything which was planned was implemented and we saw the difference between our houses in comparison to the RDP houses. The sizes are different 50m² are the sizes of our houses and the material which was used was not the same as the RDP houses. Our houses have materials which are guaranteed, the windows, doors and rafters. We have bathtubs, the RDP houses have showers. We opted for bathtubs not showers. We had a choice, and our voices were heard".*

The interviews, focus group discussion and the observation exercise conducted for the research revealed that the collective and individual methods the women from Namibia Stop 8 settlement used were group savings schemes, mutual self-help, lobbying and urbanization. These women were actively participated in this housing project, they ensured that they would meet regularly, and were involved in the construction process of their houses. The women in the focus group discussion stated that a success of the strategies was that they were able to change their housing situation. They had previously resided in informal settlements which did not have access to basic services such as water, sanitation and electricity which is why they were pleased with the outcome of the strategies as their housing conditions improved. The women added that their

socio-economic status also improved as some of them used their houses to generate income and they are now able to provide their children with better education through their savings. The women in the focus group discussion also mentioned that through group savings, they were able to extend/add to their houses and if unexpected events occur such as a child falling sick, the women from their group savings scheme can assist and support each other as members by providing solutions. The women added that they also help other group members by providing small loans. They stated that the group savings and mutual building strategy has created unity amongst them and there is a sense of community. Another success of the strategies used by the women is that group savings resulted in disciplined group members as collective involvement forced them to set goals and to meet those goals each month. The women in the focus group discussion added that the collective action method helped them in maintaining a level of discipline that also assisted them in achieving their housing goals. Collective action through group savings, mutual building and lobbying has also increased the strength of social networks.

Through these strategies, women of Namibia Stop 8 were able to create strong bonds as they were able to rely on each other under any circumstance. These women were able to break societal and patriarchal constraints that women have faced for years. The women created feasible solutions for their housing challenges. The Namibia Stop 8 housing project contributed to women empowerment as they felt empowered as mentioned by the women who participated in the focus group discussion. Through collective action, different stakeholders were brought to work together to solve the critical housing concerns the women faced which resulted in the implementation of this project. The project manager of Zamokuhle Development Consultants in the interview stated that the methods devised by the women were successful as they were able to meet their housing goals and change the situation they were in as they did not have access to water, electricity and sanitation. A woman participant expressed it thus: *“We did not have proper housing. We did not have water, electricity and toilets”*.

3.9.2 Failures of strategies

The Namibia Stop 8 housing project was an overall success as there were fewer shortcomings in the strategies that were identified, in comparison to the successes which were mentioned by the women in the focus group discussion. An identified weakness which the women stated was that community participation as a strategy caused delays in the decision-making process, when decisions had to be made regarding the housing project, as prolonged discussions had to take place to reach a consensus or compromise on various challenges.

3.10. Replicability of strategies in other housing projects

This section aims to answer one of the subsidiary questions which is whether the methods used by the women of Namibia Stop 8 can be replicated in other informal settlements upgrading projects in South Africa. As previously mentioned in chapter two, Rakodi observes that replicability in housing projects is dependent on the extent to which the technical, financial, and social measures adopted in the projects improve the supply of land, utilities, services, housing finance and facilitate the construction and improvement of housing are appropriate and sustainable (Rakodi, 1989:2). Discussed below is an analysis of the replicability criteria used to determine the replicability of the Namibia Stop 8 upgrading housing project model. The researcher aimed to investigate if the project in this study, and the methods that the women used in this project were able to meet the replicability criteria. This was done to examine if it is possible to replicate the group savings, mutual building and negotiations with institutions methods in other informal upgrading projects in South Africa.

Cohen (1983) states that for a project to be replicable it needs to increase the scale of activity by making means for more people to be trained, and to encourage community participation amongst community members and also encourage innovative methods to finance housing projects. The beneficiaries in the projects discussed in the literature review such as the Victoria Mxenge housing project, Piesang River informal settlements upgrading project, the Masisizane women's co-operative, Ezizweleni housing project, Nthutukoville project as well as the Namibia Stop 8 housing project used mutual building strategy to access housing and to upgrade their informal settlements. Namibia Stop 8 meets the replicability criteria as the women of the settlement participated in the project and used innovative ways such as group savings to help finance the project. Replicability is achieved based on the extent to which the technical, financial and social measures adopted in the projects to improve the supply of land, utilities and services, and housing finance, and facilitate the construction and improvement of housing, are appropriate and sustainable (Rakodi, 1989:2). For any housing project to be replicable, the beneficiaries should be able to finance or build their own houses and afford to pay for the services that they receive. The women from the Piesang River informal settlements upgrading project, Victoria Mxenge housing project, Masisizane women's co-operative and Namibia Stop 8 used the group savings method to finance and to also build their houses. The women also mentioned that they were also able to extend their houses through their savings. Namibia Stop 8 therefore meets the criteria because the women used their savings to finance their houses and they also physically participated in the construction of their own homes. The project was also

divided into two phases, and this means that the overall scale of the project increased. The group savings and mutual building methods were implemented successfully in this housing project and can be replicated in other housing projects. A project is replicable if unit costs are reduced to levels which low-income households could afford, the burden of subsidy would be reduced and it would be possible to repeat projects to the level required, within existing budgetary resources (Cohen, 1983). A housing project may also be replicable if it has the solutions such as low-cost technical solutions such as transport, and social services that can facilitate the construction and improvement of housing projects. If a project can improve the community and is self-sustained, then the project can be replicated. Namibia Stop 8 meets this criterion as group savings, mutual building and negotiations with institutions created unity amongst the women of Namibia Stop 8. The women's standard of living improved as they were able to use their houses for home-based enterprises and their housing conditions also improved. Group savings, mutual building and negotiating with institutions were strategies that were used in the projects discussed in chapter two. The women from those projects were able to access their housing or upgrade their informal settlements. The same methods were successfully implemented in Namibia Stop 8, this demonstrates that these methods are a success and can also be used in other housing projects as they meet the replicability criteria and as the abovementioned projects were successful at accomplishing the housing goals the women had.

3.11. Chapter summary

Chapter three presented the methods the women employed in the Namibia Stop 8 housing project including the involvement of different stakeholders that were involved in this project. The strengths and the failures of the strategies that were used in this project were discussed. The replicability of mutual building and group savings methods in informal settlement upgrading projects were also evaluated. Chapter four is the concluding chapter which provides the summary of the findings. This chapter draws conclusions of the study based on the main findings, justifies how replicability can be achieved and also makes recommendations to eThekweni municipality on the strategies likely to be most effective in other settings that require informal settlements upgrading projects.

CHAPTER 4: SUMMARY OF FINDINGS, RECOMMENDATIONS AND CONCLUSIONS

4.1. Introduction

This research study aimed to examine and investigate the different strategies women devised to upgrade their informal settlement in Namibia Stop 8 in Inanda. This chapter draws conclusions from the study and makes recommendations building on the research findings. The strategies which were employed by the women are summarised in line with the initial objectives of the study. The conclusions from the data analysis are used by the researcher to frame the recommendations in this chapter.

4.2. Summary of findings

The research question examines the strategies for upgrading housing used by women dwellers in Namibia Stop 8 Settlement. The research findings respond to the objectives of the study and the main research question. One of the research objectives was to establish the housing goals that women dwellers of Namibia Stop 8 had set, and the strategies they conceived to upgrade their housing. The research findings revealed that prior to the upgrading of their settlements, the women were living in informal settlements and did not have access to sanitation, water, electricity and basic infrastructure. They wanted to transform their housing conditions and employed strategies to achieve their housing goals. They created their group savings scheme and FEDUP helped incubate their ideas in the housing project. The research findings revealed that the women chose to use group savings and mutual building, and to engage with relevant authorities and institutions to try to solve their housing problems. The women from the group savings scheme opted to have an active involvement in this housing project. The project model of EPHP allowed them to make decisions regarding their houses, use the housing designs they preferred, and they were additionally taught how to draw house plans. Women actively participated from the planning phase through the implementation phase of the project. Both the project managers in their interviews expressed being impressed with how the women took charge of the project and their consistent involvement. This study found that the women performed tasks such as mixing concrete, bricklaying process, and the builders on site supervised them. The women also stated that meeting regularly and keeping a register ensured that everyone contributed to the group savings scheme. The findings indicated that the women composed songs to motivate themselves to keep the momentum and to continue saving. The

group savings method was beneficial as the housing units the women built were 50m² in size, compared to the 30m² RDP houses. The women were also impressed with the finishes of the housing units that were built by them. They were proud of what they could achieve as women collectively and were able to improve their livelihoods through their houses as they used their houses as venues from which to sell goods or provide services. The research findings were also able to establish the different roles played by eThekweni municipality, FEDUP and the women beneficiaries of the housing project. EThekweni municipality's role was to conduct prefeasibility studies of the project to see if the project was feasible. The municipality also determined who qualified for the subsidy and was also responsible for approving the land for the project to commence. The municipality also conducted inspections during construction phase of the project, and when the project was about to be completed. It also appointed Zamokuhle Development Consultants as an implementing agent to represent them and to carry out all project management related duties on its behalf.

The findings showed that FEDUP supported the women throughout the duration of the housing project. They also indicated the successes and the failures of the methods used by the women of Namibia Stop 8. The main success of this project was that it was an EPHP housing project, and it was able to meet the key principles of the EPHP, the principles being participation or partnerships, people driven process, skills transfer or capacity building, and community empowerment. The women actively participated in decision making in the housing project, skills were transferred from the professional team to the beneficiaries, and they were empowered as individuals and collectively. This project met these principles as there was also active participation in housing delivery and the women were able to build social capital, the needs of the vulnerable were responded to and the women also received bigger and better homes. As previously mentioned, this project also won the Govan Mbeki Human Settlements awards for successfully implementing the EPHP programme and the model is to be replicated in other housing projects according to the Department of Human Settlements. The women acquired new skills; there was skills transfer between the built environment professionals and the women. These women were empowered individually and collectively through the group savings scheme and other self-help initiatives. They were able to achieve their individual housing goals collectively as they helped each other to construct their houses. This created social cohesion and unity amongst them. Other successes that were identified from the research findings were that these methods enhanced socio-economic development of the community.

The failures of the strategies identified were that community participation did cause delays as everyone's view had to be considered. There was also a lack of support from eThekweni municipality at the initial project stage, which also contributed to delaying the project as stated by the participants of the focus group discussion in the previous chapter.

The study hypothesized that group savings, mutual building and engagement with authorities and institutions are the main strategies that the women of Namibia Stop 8 informal settlement used, which enabled them to successfully upgrade their housing. The research findings confirm this hypothesis. There were however additional strategies that the women used to access housing such as urbanisation and resistance. The interviews with the project manager from Zamokuhle Development Consultants and eThekweni municipality, the interview with the FEDUP chairperson and the focus group discussion with the women of the settlement revealed that the women participated actively in this housing project and the support they received from FEDUP also contributed to the project's success.

4.3. Conclusion

The research study aimed to examine the strategies used by the women dwellers of Namibia Stop 8 to upgrade their informal settlement. The theories and the approaches presented in this study showed that despite societal and patriarchal constraints that women face, if they are supported by non-governmental organisations and the government, they can be able to overcome these hindrances. If low-income women dwellers fully support each other and if the stakeholders involved in low-income housing projects are well informed of their roles, this will result in successful housing projects. The methods used by the women of Namibia Stop 8 were examined to effective reproducible strategies used to upgrade their informal settlement.

This project in Namibia Stop 8 was an EPHP housing project, and most of the women were satisfied with this using approach to meet their housing goals and with their houses. As the EPHP is a people-driven process, the women were able to use their self-devised mutual building and group savings strategies, which are also aligned with the EPHP programme principles. Through this, the women became key decision makers in this housing project. This project model enabled FEDUP to provide support to the women. The group savings and mutual building strategies benefitted the women as they met their housing goals and as there was also a notion of participation, citizenship, community investment and women empowerment as the women were able to extend their houses and start their own business such as salons, car washes and Spaza shops. The research objectives were met as the critical problems that low-income

women face in urban areas were identified as lack of access to basic services, such as water, electricity and sanitation, inadequate dwellings such as small single rooms which were uncomfortable for the larger families, the women's inability to conduct home-based income generating activities due to limited space, unhygienic settlement conditions, high crime rates, and no roads, forcing the residents to create informal pathways to access their informal housing structures. The women formulated their housing goals which were access to housing, basic services, infrastructure, access to previously denied security of tenure, access to an asset and an overall improvement in their quality of life. The group savings, mutual building and engaging with institutions are the strategies the women used assisted them to access housing in urban areas as they were also able to upgrade their houses and meet their housing goals. These strategies are replicable in other informal settlements upgrading projects as they met the replicability criteria and have been successfully used in other housing projects stated in chapter two.

4.4. Recommendations

One of the failures in the strategies identified was that project delays resulted from community participation processes. In this context, it is recommended that project managers from the municipality and implementing agents need to be stricter on the time allocated to projects. They need to ensure that they follow the time frames on their Gantt charts and these time frames need to be constantly revised during community meetings by the councillors and project managers in these meetings, so that community participation is still maintained, as it is an important strategy in housing projects.

Another finding from the current study was the lack of support from eThekweni municipality at the initial stage of the project, as they did not want to be involved in a project with the women taking the lead, which also contributed to delays in the project. The project manager from the eThekweni municipality stated that they were aware of the strategies the women had hoped to employ to achieve the upgrading of their houses but were unsure that they would guarantee a successful housing project. A recommendation is that local municipalities could introduce skills development programmes for beneficiaries to ensure that they are trained and are equipped with new skills before the implementation of housing projects. This will strengthen communities and social capital and in turn strengthen mutual building as a strategy. Another recommendation is that project managers need to conduct in depth research when they are working on new projects and decide on the strategies, they will use on that particular

development so that they may replicate those strategies in other housing projects. Even though projects may be rural or urban, the legislation and policy frameworks that inform these project categories are the same which is why these methods can be used.

A weakness that was highlighted by the women in the focus group discussion was that there was a lack of cooperation from the other stakeholders and even from some women from the group savings scheme. Some women were not motivated and were not interested in the project and the ideas the other women had to make the project a success. A recommendation is regular meetings in projects from once a week to twice a week to monitor progress. There needs to be regular workshops and FEDUP representatives must ensure that there are workshops which will further motivate the beneficiaries to save and to actively participate in that specific project, by showing them the other gains beyond housing that come out of the participatory housing process.

The research findings and recommendations have been presented above. Other recommendations which are based on the findings and some weaknesses of the methods used could be that the local government can provide basic construction training courses before housing projects start. If the community is well trained, this will save time and housing projects can be carried out effectively and efficiently as the labour which will be used will be the trained beneficiaries. This will also strengthen mutual building as a strategy as mentioned above. Trust in the community by the local government will be increased where beneficiaries are well trained, so the local government will trust this strategy and in turn use it in other similar housing projects.

To ensure that the strategies devised have ongoing benefits for the women, more skills development opportunities need to be provided by the local government where beneficiaries can utilise these skills in housing projects and utilise sweat equity as a strategy in future EPHP housing projects. Local municipalities need to revise their roles and responsibilities in housing projects as stipulated in the Department of Housing Policy Framework and Implementation Guidelines for The People's Housing Process (PHP) Delivery Mechanism. The findings revealed that the local municipality did not support the women fully in this housing project, some of the guidelines state that: *“(a) municipalities are required to create an enabling environment for the successful implementation of the PHP delivery mechanism, (b) Provide information and advice on housing matters; (c) Provide support and participate in meetings, where necessary”* (Department of Housing, 2005:9). Local municipalities need to ensure that

they understand their roles in such projects so that beneficiaries feel supported, which will motivate them to save and to be actively involved in the housing project.

Built environment professionals should use their expertise and enable the beneficiaries to participate during the construction process. FEDUP needs to conduct annual workshops with both the beneficiaries, local municipality and built environment professionals which will inform the involved stakeholders about the importance of group savings and these workshops will also encourage communities to save. Collective action as a strategy should also be encouraged by the local municipality and built environment professionals, especially during the allocation processes and the layout and house design stages, so that these housing projects can be successful. Partnerships between the municipality, organisations and the community need to be formed in EPHP housing projects as the government is unable to carry out housing projects on its own. Creating partnerships is crucial between local municipalities, NGOs and the beneficiaries. Participation as a strategy in decision making is important in housing projects and the beneficiaries should be involved in the implementation process of these projects as this contributes towards sustainable social and economic development, in addition to a satisfactory housing outcome beyond Inanda but other similar settings across South and sub-Saharan Africa.

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