AN EVALUATION OF THE EFFECTIVENESS OF MUTUAL SELF-HELP HOUSING DELIVERY MODEL: CASE STUDY OF HABITAT FOR HUMANITY, PIESANG RIVER AND SHERWOOD HOUSING PROJECTS IN ETHEKWINI MUNICIPALITY, DURBAN

Sandile Nhlanhla Sithole

A dissertation submitted in partial fulfillment of the requirements for admittance to the degree of Master of Housing in the School of Built Environment and Development Studies, University of KwaZulu-Natal, Howard College Campus

June 2015

Declaration

I, Sandile Nhlanhla Sithole declare that this short-dissertation for Master of Housing submitted by me to the School of Built Environment and Development Studies at the University of KwaZulu-Natal has not been previously submitted for a degree or diploma at this or any other University and that it is my work. All reference materials herein contained have been duly acknowledged.

Signed: Date: 21 June 2015

Sandile Nhlanhla Sithole

ACKNOWLEDGEMENTS

I would like to acknowledge the following people who have helped me to complete this dissertation.

First and foremost, thanks to Almighty God who without His divine authority, I would not have made it.

Secondly, thanks to my dissertation supervisor Mr. Vincent Myeni for encouragement, understanding and patience throughout the stages of dissertation production. During hard times you were always supportive when I could not balance time of other demanding responsibilities at work, family, church and community with studies. My initial supervisor and lecturer for coursework, Dr Pauline Adebayo, thank you for guidance during preliminary stages leading to proposal approval.

Thirdly, participants in the interviews and focus group discussions listed in the appendices at the end of this dissertation. Without their support, it would not have been possible to gather the necessary information required to complete the dissertation.

Fourthly, the HFH Management who gave permission to access the study areas and were very supportive in providing valuable information about the organization and allowing me to have access to records and interview staff who were very informative to the case studies.

Lastly but not least my family, Ayanda my wife and Lwandiso my son, also contributed with sacrifice of allowing me to spend more time on studies at the expense of family time, but with an understanding that all would ultimately benefit when the studies were completed. A great thank you to my niece Nqobile Makhubu for assistance with typing and editing of the dissertation, at the same time giving moral support to me to finish my studies.

ABSTRACT

This research evaluated the effectiveness of mutual self-help housing delivery model of Habitat for Humanity focusing on two case studies, Piesang River and Sherwood housing projects, to determine whether or not the model can be replicated by Habitat for Humanity in other projects or by other Non-Governmental Organizations.

The study used three approaches; mutual self-help; enablement approach grounded on neoliberal theory and a mutual self-help approach applicable to the housing policy of South Africa. The mutual self-help approach called for housing beneficiaries to mobilise their human and financial resources to improve their conditions. In the three approaches, the role of the state is limited to creating an enabling environment for market actors to function while providing only basic services, infrastructure and support.

Mutual self-help in the context of the study refers to beneficiaries' collective action in their own housing construction and assisting others for the benefit of all while also getting assistance from a support agency. The critical role of Habitat for Humanity as a support agency was examined and proved to be an effective model that can be replicated in other projects.

The criteria used by the researcher to evaluate the effectiveness of the Habitat for Humanity model in the selected case studies was based on indicators of strengths and weaknesses in terms of dweller satisfaction with access to land and security of tenure; community participation; empowerment; sweat equity (including voluntary labour); access to housing finance (the Revolving Fund for Humanity) and affordability; availability of building materials; impact of project location; technical and management support; provision of infrastructure and services and role of partnerships in housing delivery.

The study argues that partnerships between private, public and civil society organizations can help improve housing delivery to low income households. Civil Society Organizations such as Habitat for Humanity and others can assist low income households through partnerships to leverage additional resources to access decent and affordable housing.

The study established that with the combination of savings, housing credit, subsidies and sweat equity contributions and support to the community, a Non-Governmental Organization and

government contributed to the success of both projects studied. The study's main finding is the assumption that a combination of different sources of housing support, including subsidies from government, service and infrastructure provision by the municipality, housing credit from Habitat for Humanity, beneficiary savings, capacity building to community members, all contributed to the success of the Habitat for Humanity model of mutual self-help housing delivery.

The study established that in order for the mutual self-help housing model to be replicated by Habitat for Humanity in other communities or by other Non-Governmental Organizations, it would be more effective if driven by the community but supported by the municipality, provincial government, the private sector and other relevant stakeholders, facilitated by a Non-Governmental Organization.

In the two case studies, for example, the provision of infrastructure by the municipality, subsidies from both the municipality and provincial government, cash and in-kind donations from the private sector, and labour contributions by volunteers all contributed to building bigger and good quality houses compared to Reconstruction and Development Programme houses by private contractors.

LIST OF ABBREVIATIONS

ASGI-SA	Accelerated Shared Growth Initiative for South Africa
CBO	Community-based Organisation
DOH	Department of Housing
HFH	Habitat for Humanity
HWP	Housing White Paper
ILO	International Labour Organisation
IMF	International Monetary Fund
JCWP	Jimmy Carter Work Project
KZNDHS	KwaZulu-Natal Department of Human Settlements
NDOH	National Department of Human Settlements
NGO	Non-Governmental Organization
PHP	People's Housing Process
EPHP	Enhanced People's Housing Process
PRHP	Piesang River Housing Project
RDP	Reconstruction and Development Programme
SHP	Sherwood Housing Project
UNCHS	United Nations Centre for Human Settlements
UNDP	United Nations Development Programme
UNICEF	United Nations International Children's Education Fund
USAID	United States Agency for International Development
WB	World Bank

Table of Contents

Maps

Tables

Figures

Charts

Photographs

CHAPTER ONE

INTRODUCTION AND RESEARCH METHODOLOGY

1.1   Introduction

South Africa, like other developing countries, is still experiencing a substantial backlog in housing delivery. As a consequence of high rates of poverty, unemployment and escalation of costs of building materials, poor households end up being unable to meet their need for decent shelter. In addition, traditional lending institutions are hesitant to offer credit to people who cannot afford to buy houses. The outcome of this situation leads to many families being forced to stay in poor living housing conditions including unsuitable areas that subject them to exposure to elements such as health hazards, floods, and fire (Department of Human Settlements, 2011).

Since the dawn of democracy in 1994, South Africa has been actively engaged in addressing the huge housing challenges, including reducing the housing backlog and improving the low quality of living conditions. The government introduced a national housing programme that included subsidies to low income households. The government hoped that the subsidy would ensure a piece of land, the building of a basic house with the installation of basic services in respect of water, sanitation, refuse removal and electricity (Department of Human Settlements, 2013).

The government programme succeeded in the building of about 1,5 million new housing units between the period 1994 and mid-2003. Over 2,2 million houses were delivered by 2009 and the figure had risen to 2,8 million by 2010 (Department of Human Settlements, 2013).

The building of over 3,3 million free houses through subsidy provision to poor households has benefitted over 16 million people since 1994. The South African government, however, still faces a housing backlog of about 2.1 million houses for approximately 8-10 million people (Sexwale, 2013; ANC Document, 2014). Furthermore, the government has to spend approximately R50 billion to rectify shoddy construction (by private developers) of some of the subsidised housing (Sexwale, 2011).

The ANC led government notes that, "nationally, over the last five years, it has delivered through subsidy grants, around 850,000 free houses and created housing opportunities to those earning

from zero to R3,500 per household monthly. Nearly 500 informal settlements have been upgraded to quality housing with basic services provided" (ANC Document, 2014). At the same time the number of slum areas in South Africa stand at 2,500 due to the large number of homeless people and growth of overcrowded backyard dwellings (DHS, 2013). According to Sexwale (2013) "the main focus of government housing strategy remains the poorest of the poor, many of whom reside in and around informal settlements".

In KwaZulu-Natal, there are 635 informal settlements and of these, 494 are in the eThekwini Municipality, representing approximately 149,289 households (quoted in Census Report, 2011). The KwaZulu-Natal Provincial Department of Human Settlements (KZNDHS) has approved a total of 240 Informal Settlements Upgrade projects and 114 of those are currently in the construction phase. In addition, for the 2013-2014 financial year, a plan has been approved by the provincial government to have 1,518 houses delivered through the People's Housing Process mechanism. This plan provides for community or beneficiary involvement in the construction of their houses (Pillay, 2013). The KZNDHS reiterated government's commitment to ending informal settlements through an upgrade subsidy instrument which seeks to eradicate slums in South Africa as speedily possible (DHS, 2011; 2013).

The KZNDHS over the last five years has built more than 115,000 houses. A total of 25,940 houses were built during the 2012-2013 financial year alone, constituting the highest housing delivery rate in the country. The KZNDHS aims to eradicate slums and provide people with good quality houses that are close to transport, schools, clinics and other social amenities like sports fields (Pillay, 2013). In eThekwini Municipality, approximately 180,000 units were built between 1994 and 2014. The target set for the period 2014-2017 is to build a total of 28,500 housing units (eThekwini Municipality, 2014).

The government acknowledges that the challenges of housing delivery cannot be met by government alone and that partnerships are essential to the delivery of adequate housing in South Africa (DHS, 2009). Hence, it has launched a campaign aimed at lobbying and mobilizing stakeholders including donor agencies, private sector institutions and civil society to support government's efforts of reducing the housing backlog (Sexwale, 2011). The role of housing Non-Governmental Organizations (NGOs) is critical in this instance as they can provide support and

assistance for the housing needs to low income households that government acknowledges it cannot meet alone.

A sustainable housing delivery programme in South Africa has to be located within the supporter paradigm. History has shown that both the traditional private sector and the public sector have failed to provide shelter to low income households in adequate volumes and at a price the poor can afford (Adebayo, 2000). The housing policy of South Africa is very clear on the government's role in this regard, which is formulated around the enabling approach. This approach allows the state to act as a supporter rather than provider of housing development (White Paper on Housing, 1994). The provisions of the Constitution of South Africa enacted in 1996 in relation to housing, states that government, broadly, has a fundamental role and responsibility to develop policies and implement strategies that will ensure that all South Africans have access to adequate shelter on an incremental basis (Constitution of the Republic of South Africa, Act 108 of 1996).

As a response to the need to meet the right of every South African citizen to access housing, the enactment of the Housing Act (No.107 of 1997) stipulates the respective roles of each sphere in housing development. The principle behind the assigned roles as defined in the Housing Act is that governmental functions in housing delivery should be executed at the local level sphere, which is closest to the people (Department of Housing 1997).

In a nutshell, the role of the government is to **"create an enabling environment for housing delivery through legislation and the provision of subsidies to poor and low income households."** The qualification criteria set by government targets only those households who have never owned decent shelter and who do not have the means to meet the housing requirements and cannot afford to meet their housing needs alone without support (Department of Housing, 1997). Based on the above provisions, the actual delivery of housing is clearly not specified in all the three spheres as a responsibility of government. The local sphere's mandate is stipulated as facilitating the housing delivery process, but not the actual construction of houses. The question that arises from these provisions is who takes the actual responsibility for delivering housing to poor households who cannot afford to hire private constructors?

The housing subsidy, as it applies in South Africa is meant to pay for securing a site, the provision of basic support services and utilities such as water, sanitation, electricity and the cost of a starter home. Subsidies have been used to encourage the participation of low income households in their own housing delivery process. This essentially carves out a role for users in the process to enable government to solve the problem of housing development (Adebayo and Adebayo, 2000). In addition to subsidies, poor households need access to credit for home improvements and housing consolidation (Tomlinson, 1999 cited in Miraftab, 2003; Department of Housing, 2003; Tiwari and Fahad, 2005).

Affordability is still a central hindrance to delivering housing on a large scale in South Africa. In most housing projects no incremental improvements of starter homes have happened, resulting in many homes remaining as they were originally built (Smit, 1998). Therefore, there is a critical need to develop strategies to ensure that opportunities on the part of the poor are created. Housing development opportunities should target employment opportunities and skills as well as access to affordable credit to allow the poor to supplement their subsidy amount. This calls for more involvement in housing development on the part of the informal sector, suited to the circumstances of and affordable by the poor. It is advocated that the poor be located with sensitivity to their needs for proximity to employment, social and other opportunities that optimise their chances of income generation (Adebayo and Adebayo, 2000).

"In facilitating the shift to strengthen enabling strategies in the public sector's role with a focus on utilizing the potential and capacity of the informal sector, a widening gap exists between policy formulation and the implementation process. This gap results in the status of low income housing delivery being far from satisfactory" (Erguden, 2001). Problems with policy implementation happen when the desired outcome for the beneficiary is not achieved. This problem is faced by South Africa and other developing countries. The effective role of the private and informal sector in housing delivery to low income households requires examination of models that have been implemented. This will enable lessons to be drawn for future replication of similar projects or improvement of model for use by other actors in the housing sector.

Habitat for Humanity (HFH) operates internationally as an NGO and non-profit organisation established in 1976 with a vision of the eradication of housing poverty from the surface of the

earth. HFH targets low income households based on a mutual self-help model for housing delivery. In South Africa, HFH has been actively building houses for low income households since 1996. Currently their projects in South Africa are located in greater Cape Town, Durban and Johannesburg areas. HFH has international Headquarters in Americus, Georgia; there is also an Africa Middle-East Area Office in Pretoria and the South African national office in Cape Town (www.habitat.org.za).

HFH has devised a model of mutual self-help in the context of low income housing delivery in South Africa. As an intervention to foster self-help as a delivery mechanism, this research seeks to determine if the HFH mutual self-help housing delivery model is effective and whether it can be replicated in other projects by HFH or other similar NGOs.

The two HFH projects chosen as case studies were the Sherwood Housing Project, commonly known as the site of Jimmy Carter Work Project (JCWP), 2002, and the Piesang River Housing Project. The Sherwood Housing Project was the first HFH greenfield development project (raw land developed with infrastructure for housing purposes) in South Africa in a specially designated area of Sherwood to accommodate a selected group of 350 beneficiaries. The beneficiary households had to meet the HFH criteria to qualify for housing assistance. In addition, they had to meet the government criteria to qualify for housing subsidies. The PRHP started as an informal settlement and was later legalized by the government as an *in situ* upgrade project involving 112 households. The PRHP was the first pilot of HFH urban informal settlement upgrading project in KwaZulu-Natal, and started in 1996. The two projects were selected to examine the application of the HFH mutual self-help housing model in a site and services scheme (greenfield development) and an *in situ* upgrade project respectively.

1.2   The Research Problem

The purpose of this study is to evaluate the strengths and weaknesses of the HFH mutual self-help housing delivery model focusing on two case studies: the Piesang River and Sherwood Housing projects. While several studies have been conducted on self-help housing, there is a paucity of evidence regarding whether the strengths and weaknesses of the HFH Mutual self-help model applied in the chosen projects as case studies have been evaluated to determine its effectiveness. This study

explores the overall strengths and weaknesses of the HFH mutual self-help model based on all aspects of adequate housing beyond government housing subsidies.

In this regard, emerging findings of the study would provide useful lessons on areas of model improvement that can be replicated in future projects by HFH or any other NGO seeking to participate in mutual self-help housing delivery.

Beneficiary participation in housing delivery is an important component in the solution to housing needs, choice of house design, and the materials to be used for construction. The housing process has to be participatory and housing projects initiated by municipalities through community-based organizations should be implemented in accordance with the needs of the beneficiaries. The self-help housing process is especially difficult and time consuming; hence the preference for a developer-driven process, whose motives are always driven by profit (Department of Housing, 1994). Given all the challenges of housing delivery to low income households stated above, calls for strategic interventions that will be responsive to mitigate the risk of housing poverty escalation.

South Africa has opportunities but also challenges. One of the many challenges faced by the country is the delivery of adequate housing to meet the needs of its poor people. Rapid urbanisation results in the formation of new households that increase by approximately 3 percent per annum and racially-based planning contributes to a significant challenge in providing affordable, suitable accommodation (Department of Human Settlements, 2010).

Lack of capacity in the implementation of programmes, usage of new planning principles in affordable land acquisition and sustaining a dedicated group of officials, these constraints exist in all the spheres of government but particular prevalence in municipalities is evident (Department of Human Settlements, 2009).

The high unemployment rate in South Africa, translates to 60 percent of households who potentially qualify for fully subsidised houses. This increases dependency and the burden on the government to provide housing. The current housing subsidy programme is perceived as a disempowering complementary investment for participation by the private sector and low income households, more in particular the lower end of the market. The consequence of

withdrawal of large construction companies (groups) from the low cost housing market emanates from a variety of reasons. These include limited capacity in the low income housing sector in respect of construction, project management, financial management and subsidy administration constraining the delivery even further (Department of Human Settlements, 2009).

The primary stakeholder to provide housing is the government; however; the current delivery statistics reveal that it is far off the mark to meet its mandate. In spite of having the policy and legislative regime in South Africa that covers the norms and standards and regulations related to the servicing of the housing market, the delivery and provision of housing associated with inadequate quality, lack of resources and ever increasing backlog result in people's anger and frustration. The ongoing service delivery protests around the country is an indicator of continued challenges faced by the country.

According to the Department of Human Settlements (2013), while progress has been made over the years, the housing backlog remains substantial and currently stands at 2,1 million nationally. "Some of the reported 3000 service delivery protests in the country since 2009 have been blamed on unfulfilled promises of RDP houses" (Bongani Khumalo, quoted in Ndenze, 2013). 'RDP' houses refers to housing projects delivered by private developers through government subsidies and given at no cost to qualifying households who have less than R3,500 monthly household income.

Access to credit is a priority for poor households rather than subsidies. The lack of formal employment opportunities make them non-'bankable', forcing them to borrow from local moneylenders at exorbitant interest rates. Innovative institutional strategies and models have been developed worldwide to advance credit to poor households instead of formal mortgage (Tiwari and Fahad, 2005). The lack of end-user finance is due to a number of reasons such as the non-payment of housing loans, service payment boycotts and others. Many lenders are now hesitant to provide credit to low income households. As stated by Adebayo "It is also a widely acknowledged fact that traditional housing finance institutions are unwilling to lend to low income households due to the abnormal risk, perception of risk and non-rewarding nature of the low income market, and corporate culture that is not geared towards low income people" (Adebayo , 2001). This ultimately renders many such households unable to access housing loans

even if it is within their level of affordability to repay loans (Department of Housing, 1994). The role of housing finance providers is critical, particularly those with a track record of success in lending to the bottom end market and should take cognisance of challenges facing low income households.

The South African government has realised that very little end-user finance in the form of housing credit is available to low income households, impeding the ability of numerous households from improving their living conditions (Department of Housing, 1994). In response to this challenge the government has called on the private sector and civil society organisations to join it in tackling the housing poverty problem (Sexwale, 2011). "The creation of vibrant living environments that are well located and integrated with social and economic opportunities depends on co-operation and co-ordination between government, the private sector and civil society" (ibid). Partnership between the government, private sector and civil society organisations might be a solution to the housing challenge for low income households, if the actors perform their respective roles effectively.

According to Rust (2001: 65) the government's approach to the housing policy arises from two perspectives. On the one hand, the government seeks to address the housing crisis directly through the scale of delivery of subsidised housing for low income households. On the other hand, the government seeks to create an environment conducive to the operation of the subsidised housing market within the larger non-subsidies market in order to foster growth of the economy.

The government has put in place the necessary laws and policy implementation guidelines that can offer solutions to housing development, but its praxis in doing so inhibits the delivery process. Clearly, the problem in delivering housing does not vest in the delivery technology but the process of delivery. Unless government ceases to impose regulations on the implementation of delivery the housing backlog will always remain (Rust, 2001).

A report by a commission dealing with the alternative finance and policy options for viable and sustainable housing delivery in South Africa reached a conclusion that different households in different housing circumstances required specific interventions and a different approach. One of the examples cited was that of encouraging additional funding from the private sector as well as

households contributing towards housing provision (Ndenze, 2013). The finding is an indicator of the shortage of funding institutions in housing delivery to low income households. If actors such as HFH and others were vigorously engaged in housing development for low income households, the housing deficit would not be so huge.

The People's Housing Process (PHP) policy approved by the South African government in 1998 provides for beneficiary and/or community involvement in the process of housing delivery. Accessing subsidies and housing, creates another option to beneficiaries to save on labour by participating in the building activities on their own or assisted by neighbours, friends, relatives and other persons. For the PHP subsidy instrument and programme to sustainably succeed, technical support and assistance from government, the private sector and non-governmental organisations is critical (Department of Housing, 1998).

The HFH mutual self-help housing delivery model has been developed as an alternative non-conventional approach to address some of the problems the poor encounter in pursuance of their housing needs. This is opposed to the conventional government model which refers to housing programmes without self-help participation of the user provided (Harms, 1992: 35). As an intervention to foster self-help housing as a delivery tool in line with the PHP policy of South Africa, this study evaluates the extent to which HFH has been able to implement its mutual self-help housing delivery model.

1.3   Research Objectives

The study has four objectives:

1.3.1   To review literature on current and previous practice of self-help housing which informs the HFH model to enable it to provide solutions to housing finance.

1.3.2   To assess how the mutual self-help housing delivery model of HFH has been employed in the Piesang River and Sherwood projects.

1.3.3   To evaluate challenges faced by HFH in implementing its mutual self-help housing delivery model.

1.3.4   To explore measures of improvement to the HFH mutual self-help housing delivery model for application by HFH in other communities or by other NGOs.

1.4   Research Question

The key research question is: To what extent has HFH been able to implement its mutual-self-help housing delivery model in South Africa?

1.5   Subsidiary Questions

The following subsidiary questions will be asked to help answer the key research question:

1.5.1   What are the current and previous experiences of mutual self-help housing delivery internationally and in South Africa?

1.5.2   How has the HFH mutual self-help housing delivery model been used in the Sherwood and Piesang River Projects?

1.5.3   Who were other stakeholders and what was their role in the HFH Sherwood and Piesang River Projects?

1.5.4   What are the strengths and weaknesses of the HFH mutual self-help housing model?

1.5.5   What were the challenges experienced by HFH in implementation of its mutual self-help model in the Sherwood and Piesang River Projects?

1.5.6   To what extent can the mutual self-help model be replicated by HFH in other projects or by other NGOs?

1.5.7   How can the HFH mutual self-help housing model be improved?

1.6   Justification for the study

In terms of international standards, adequate shelter is measured by certain factors including legal security of tenure, availability of resources and materials et cetera (May Jr. 1989:27). It is further confirmed in the Housing White Paper (1994) that the preconditions of a successful housing consolidation may include: providing security of tenure; housing subsidy assistance, infrastructure and basic services, mobilization of affordable and sustainable credit, access to building materials and technical support (Adebayo, 2011).

According to Miraftab (2003), to attain the effectiveness and efficiency of participatory human settlements development, communities should overcome isolation by extending their activities beyond territorial community and engage other agents (Annis, 1998; Bolnik, 1999). The assertion reiterates the provisions of the RDP for co-operative efforts in addressing the housing needs of the poor. The common aspect of the two projects used as case studies in this study is that both encompass the engagement of multiple stakeholders other than the beneficiary households. The researcher is interested in finding out how the involvement and contribution of multiple stakeholders impacted the two projects.

The evaluation of the HFH mutual self-help model in the context of an *in situ* upgrading and site and services projects is a valid undertaking to inform future projects. The enablement approach is an adopted practice in housing provision in South Africa in the upgrading of informal settlements and the development of new settlements in site and services programmes. As a 'user-participatory' housing strategy, it has been used by international and local sponsoring agencies and is relied upon to meet the housing needs of the poor. Evaluation of the strengths and weaknesses of the HFH mutual self-help housing model based on the enablement approach validates the study.

1.7   Key Conceptual Definitions

The key concepts for the study defined below are; self-help housing, state supported or state aided self-help housing, mutual self-help housing, sweat equity and the people's housing process.

1.7.1 Self-help Housing

Harms (1992: 34) defines self-help housing delivery as "a form of community-based housing delivery whereby individual households are responsible for provision of their own housing. Self-help housing can take various forms ranging from self-build (individual households or group self-help) which relates more to technical aspects of house building; and collective actions around housing relating more strongly to organizational and political actions to improve living conditions beyond housing". The hiring of and supervision by a local builder in the building of a home is commonly known as the local contractor option. In both cases, the household is responsible for decision making, on site layout, house design, materials procurement and financial management etc. The definition is relevant to the self-help housing approach applicable in the context of upgrading informal settlements and site and services projects.

1.7.2 State-Supported Self-help Housing/Aided Self-Help Housing

State-supported self-help housing is also called aided self-help and consists of spontaneous self-help initiated by users and receiving later support from the state or municipal agencies. The state support or aid can be through provision of infrastructure, technical assistance, funds for upgrading, supervised credits or other ways which partly or fully legitimises legality of previously illegal or unrecognised activities related to housing development (Harms 1972 in Mathey, 1992). "Supported/Aided is where a group of households receive advice, are provided with training and technical support from a construction manager in the construction of houses with bulk purchasing for the project with assistance of an external agency" (Harms, 1972 in Mathey, 1992:35; Mathey, 1992:181). The Piesang River project is an example of state supported self-help with HFH providing professional services, credit and advice to beneficiaries. In some instances, as in the case of the Piesang River and Sherwood projects, members of households are trained and receive technical assistance from an external agency.

1.7.3 Mutual Self-help Housing

According to Mathey (1992:181) mutual self-help housing is sometimes called co-operative housing delivery. In co-operative housing, a group of households provide their own housing and

there is an element of a contribution of collective labour and the group of households receives advice, support and/or training from an external agency. This is commonly known as aided self-help (see USN, 1998). Group participation of households in the actual construction process distinguishes mutual self-help housing from other community-based housing delivery models. HFH as an organisation falls within the ambit of external agency providing direct support to groups of households in meeting their housing needs.

Mutual self-help housing can be applied in upgrading programmes, and site and services schemes. Site and services and upgrading programmes can be an effective means for the poor to access housing based on their own determined priorities, to contribute to the construction of the dwellings, and to use locally available building materials (Merrill, 1977 cited in May Jr, 1989:22; Harms 1992 in Mathey, 1992:39). Judging by the definition of self-help by Merrill (1977), the Piesang River project is an example of an upgrading scheme, whilst Sherwood is a demonstration of a site and services project that encompasses a superstructure.

1.7.4   Site and Services Programme

Site and services, similar to state or internationally initiated programmes, generally takes place in greenfields or vacant land development. It involves a high level of administrative organisation, where building sites are provided sometimes with core housing such as a room and sanitation unit built by contractors and left to be completed by the users themselves, either in organised collectives or by individual beneficiary households (Harms, 1972). In the context of South African Housing Policy on self-help housing mode known as PHP, the Housing Support Centre takes responsibility for administrative support. Agencies such as HFH perform the role of Support Organisation to facilitate the housing delivery process.

1.7.5   Sweat Equity

Harris (2003) defines sweat equity as a practice in the housing process where the beneficiaries' own labour is contributed because of either inability to afford hiring a skilled builder or because of intention to save money in the construction process. The term is largely used in an economic sense.

It is also referred to as self-help labour accepted instead of the cash or down payment otherwise necessary. The product in self-help labour is estimated at 15-30 percent of the commercial value of the house, which is then deducted from the required down-payment for the mortgage or reduces the required down-payment, but is often not applicable to costly items such as land and financing costs (Harms, 1992).

1.7.6   People's Housing Process

PHP as defined in the National Housing Code (2000:57) is, "a housing-delivery mechanism whereby beneficiary households build or organize among themselves, the building of their own and/or neighbours' homes, contributing 'sweat equity' through their labour, and exercising a greater choice in the application of their housing subsidy through their direct involvement in the entire housing process" (Department of Housing, 2005). Organisations such as HFH and others, perform the role of facilitating the housing delivery process by the beneficiaries and other actors.

Khan and Thring (2003) define PHP as, "a state-assisted self-help housing programme, in which individuals, families or groups are supported by the state to take the initiative to organise the planning, the designing and the building of, or actually build their own homes". Enhanced PHP is a policy vehicle developed by government in 2008 that provides for beneficiaries in housing projects to participate in decision–making in relation to the housing process and housing product and making their own contributions, assisted by an external agency commonly known in the original policy of 1998 as Support Organisation, but with current policy of 2008, known as Community Resource Organisation (Department of Human Settlements, 2009).

Following the definition of key concepts, the next section provides the research methodology followed in the study.

1.8   Research Methodology

This section outlines the ways in which the study was conducted and the type of information that was collected to answer the research question. The research method was qualitative in nature.

The research tools included literature review, interviews and focus group discussions. The data was collected using both primary and secondary sources.

1.8.1 Identification of Case Studies

The researcher consulted the HFH National Director to assist with recommendations of project sites and permission to conduct the study. The two recommended projects were Sherwood (site and services) and Piesang River (informal settlement upgrading, *in situ*) housing projects and were chosen as case studies from communities that are within the eThekwini Municipality. The two projects were selected on the basis of being recommended by HFH as their first pilots of site and services and informal settlement upgrade to be implemented by them in KwaZulu-Natal respectively. In addition, as most of the beneficiary households were known to the researcher, easy access into the areas and interaction with the community was possible.

1.8.2 Primary Sources of Data

Information was obtained from primary sources, which were three HFH Project Managers who were involved in the two projects and twenty-three housing beneficiary, three officials of the Provincial Department of Human Settlement, two officials of eThekwini Municipality Human Settlements Unit who had expert knowledge of government policy and practice of housing, particularly on projects implemented under their jurisdiction. The other motivating factor was their knowledge of the two projects that were funded by government. Their participation in the study provided relevant and up-to date information on the effectiveness of mutual self-help housing delivery in the context of the Piesang River and Sherwood projects.

1.8.3 Sampling Method

Two sampling methods were employed in the study including purposive (targeted) and snowball sampling.

1.8.3.1   Purposive Sampling

Maxwell (1997:87) defines purposive sampling as the type of sampling in which "particular settings, persons or events are deliberately selected for the important information they can provide that cannot be obtained as well from other choices". As a sampling technique used in qualitative research, it involves selection of units for the study (e.g. individuals, groups of individuals, institutions) based on specific purposes associated with answering a research study's question (Teddlie and Yu, 2007:77). For the purposes of this study, individual beneficiary households from Piesang River and Sherwood Housing Projects were selected as well as government officials, HFH Project Managers and housing policy experts based on their knowledge of the two projects and area of mutual self-help housing.

The researcher used semi-structured interviews and focus group discussions to collect data from those respondents who participated in the Sherwood and Piesang River projects, relevant institutions (e.g. Department of Human Settlements and eThekwini Municipality Housing Unit and Project Managers of HFH), all with knowledge in the cases being studied.

In the Sherwood Housing project, located 10km West of Durban, there are 303 houses, out of the 350 site-units which were identified for housing development. Of the 350 units, only 303 have been completed and provided with basic services. The researcher selected a random sample of 16 (5% of the 303 households) members of beneficiary households that were randomly selected with the assistance of the Affiliate Committee to participate in focus group discussions from this project.

In the Piesang River project, located 25km north of Durban, there are currently 112 dwelling units which have been constructed using the HFH mutual self-help model. Only 7 members of the beneficiary households were selected randomly with the assistance of the Affiliate Committee to ensure that the six block (A-F) areas were covered to participate in focus group discussions. The members participating constituted an acceptable sample (5% of 112 households).

Snowball sampling will be discussed later in this document.

1.8.4 Interviews

Interviews with key informants included officials of the KZN Provincial Department of Human Settlements, eThekwini Municipality Department of Human Settlements and HFH Project Managers.

1.8.4.1 KZN Provincial Department of Human Settlements

The KZN Department of Human Settlements is one of the key stakeholders as it is responsible for monitoring the implementation of the two projects based on the terms and conditions agreed upon on subsidy approval. Semi-structured interviews were conducted with the following three officials, all previously involved in the two projects:

Project Management Department: Deputy Manager in the Coastal Region;

Project Management Department, Project Monitor in the Coastal Region;

Housing Policy Expert, Institutional Support Unit: Assistant Manager.

The information gathered from these officials was crucial to elicit their views on how the Department of Human Settlements perceived the effectiveness of the HFH mutual self-help model, based on their experiences with Sherwood, Piesang River and other projects. The format of consent information given to participants is found in Annexure A. Consent of participation obtained from the participants in the study is found in Annexure B. Questions asked to guide interviews can be found in Annexure C.

1.8.4.2 eThekwini Municipality Department of Human Settlements

The Department of Human Settlements of the eThekwini Municipality is another key stakeholder in both projects as they provided financial and technical support. It was useful to elicit their views on the effectiveness of the HFH mutual self-help housing delivery model, based on their experiences with the Sherwood and Piesang River projects. The format of consent information given to participants is found in Annexure A. Consent of participation obtained from the

participants in the study is found in Annexure B. Questions asked to guide interviews can be found in Annexure D.

Semi-structured interviews were conducted with two key informants:

1) Head of Finance: eThekwini Municipality Human Settlements Unit.
2) The former Executive Director of the then Durban Metro Housing Unit (now, eThekwini Human Settlements Unit).

The Head of Finance: eThekwini Human Settlements Unit who had served on the HFH KZN Regional Board and the former Executive Director of the Durban Metro Housing Unit who was instrumental in the approval of the partnership between HFH and the Municipality to design and implement the Sherwood Housing Project.

Some elements of snowballing sampling were applied in this instance when attempts to get an appointment for an interview with the Chairperson of the Human Settlements Portfolio Committee were unsuccessful. He also had knowledge of both projects from inception to the present; however, the Head of Finance Unit was helpful in recommending and providing contact details of the former Executive Director of Durban Metro Housing who also had extensive knowledge and experience of housing and understanding of the HFH mutual self-help model, also having previously served on the HFH Regional Board prior to the Head of Finance who replaced him. Questions asked to guide the interview that was conducted telephonically can be found in Annexure F of this document.

1.8.4.3 Interviews with HFH Project Managers

The researcher was able to conduct interviews with three Project Managers from HFH who were knowledgeable on the Piesang River and Sherwood Housing Projects.

Permission was sought from the National Director to allow the researcher to access information from written documents and to conduct interviews with Project Managers. The format of consent information given to participants is found in Annexure A. Consent of participation obtained from the participants in the study is found in Annexure B. Questions asked to guide interviews can be found in Annexure E.

HFH Project Managers provided valuable information based on their experience in engagement of government officials, household beneficiaries and other stakeholders. Their views on the effectiveness of mutual self-help housing delivery added value to the study as they engaged with both internal and external role-players in the projects. Their provision of access to written project documents also helped to draw further information not covered in interviews.

1.8.5   Focus Group Discussions with Beneficiary Households

The purpose of focus group discussions was to collect information by means of personal interaction with beneficiary households of the two projects. Beneficiary households from Piesang River and Sherwood Housing Projects participated in focus group discussions conducted by the researcher in separate sessions. Beneficiaries were identified as key stakeholders as the two projects were implemented to meet their housing needs. Their input was necessary in assessment of whether the HFH mutual self-help model was meeting its objective of addressing the housing needs of low income households. They participated in focus group discussions each of two hours duration that seemed adequate to respond to the key research question.

The researcher facilitated the discussion based on the study focus and recorded all observations and feedback from the respondents. They provided valuable information based on their experiences as actual beneficiaries of the two projects, coupled with their experiences in engagement with HFH Project Managers, volunteers, and other stakeholders. Their views on the effectiveness of mutual self-help housing delivery added value to the study as they engaged with both internal and external role-players in the projects.

Consent forms to participate were signed by all beneficiaries at the workshops after the researcher has explained all the ethical consideration required for the study and their participation was free and voluntary and that they could leave at any time if they were not happy with the process and/or group discussions. The format of consent information given to participants is found in Annexure A. Consent of participation obtained from the participants in the study is found in Annexure B. Questions asked to guide interviews can be found in Annexure F. Programme outline for focus group discussions can be found in Annexure G.

1.8.6 Secondary Sources of Data

Secondary sources of data were used to gather information that helped to inform the study based on the research topic. The nature of information reviewed was theories and approaches that explain the role of the government in housing. The researcher reviewed information obtained from a variety of written material: government policy documents, books, journal articles, published and unpublished articles, internet and other publications, to inform the study based on what had been written before on the subject of self-help housing delivery. The review of documents was necessary to draw from the sources on international and local experience in the context of self-help housing delivery in general and specifically on mutual self-help housing and informed the basis for conceptualization of mutual self-help housing delivery in contrast to other housing delivery models.

These theories are necessary for this study because they have influenced the current housing policy in South Africa and the role government should play in housing delivery. The study also made use of references from international agencies involved in housing, namely the World Bank and the United Nations Centre for Human Settlements (UNCHS) also known as UN-Habitat (UN-Habitat, 2000:185). The World Bank was the first institution to come up with the concept of site and services and has had an influence on National Housing and Urban Policies. The World Bank and UNCHS argue that the role of the government is to support the beneficiaries' efforts to build their housing on a progressive basis. The information gathered from the secondary sources was used to inform the study and to contrast with findings from primary sources to validate findings.

1.9 Data Analysis and Interpretation

In order to achieve its objectives, the study relied on a combination of analysis of the findings from a literature review of international experience on self-help housing, South African housing policy documents and other written documents, journal articles and documents from HFH and websites were gathered and analysed, which helped to contrast evidence from interviews and focus group discussions to validate findings.

The researcher took cognisance of reliability on written documents only without analysis of information from other role actors in the process. The focus group discussions with beneficiary households and the semi-structured interviews with government officials and HFH Project Managers were helpful and formed the basis of drawing lessons on the strengths and weaknesses of the HFH mutual self-help model that were then assessed to make recommendations of possible model improvements to inform future projects by HFH or other NGOs.

Data analysis was thematic. Thematic analysis in case studies is usually gathered through a variety of means, including, but not limited to, interviews, observation, audio or video data and document collection. The goal of collecting data from a variety of means (triangulation) is meant to achieve two purposes: firstly, to enhance the theory generating capabilities of the case and secondly, to provide validity to assertions made by the researcher or other participants in the study. Themes that suggested strengths, weakness and the areas of HFH mutual self-help model improvement and/or the possibility of replication in other projects by HFH or other NGOs were explored in documents, interviews, and focus group discussions that were analysed by the researcher. Themes included: access to land and security of tenure; community participation; empowerment; sweat equity (including voluntary labour); access to housing finance (the Revolving Fund for Humanity) and affordability; availability of building materials, impact of project location; technical and management support; provision of infrastructure and services and effectiveness of partnerships in housing delivery.

Comparisons were made on findings from various primary sources to find common agreements and areas of disagreement to evaluate the extent of the effectiveness of HFH mutual self-help housing delivery. These were contrasted with findings from secondary sources to determine the effectiveness of the HFH mutual self-help model to help answer the research question.

The appropriateness of triangulation assisted to identify commonalities and divergence of responses from primary sources (interviews and focus group discussions) that were compared and contrasted with findings from secondary sources to validate the findings.

All data collected was thoroughly analysed by the researcher using a qualitative process to identify commonalities, differing opinions, perceptions, and attitudes. The analysis was evaluated according to the extent of the negative and positive aspects of the HFH mutual self-

help housing delivery model. The final outcome was the result of an interactive process of collecting-analysing-collecting-analysing, rather than in a simple and linear direction to answer the research question.

The next section outlines the organisation of chapters.

1.10   Limitations of the study

The study could not extend to collecting information from the private sector (donors and material suppliers) on their views and perceptions about the effectiveness of the HFH mutual self-help housing delivery. To mitigate the limitation, the researcher relied on information from written documents and interviews from primary sources of data.

Another limitation of the study related to obtaining detailed background information on government involvement in the Piesang River Project compared to the Sherwood Housing Project. Officials of both eThekwini Municipality and Department of Human Settlements had limited information about the Piesang River project. The alternative was to get information from interviews with the HFH Project Manager who was involved from project conception to the end. Other information of the background history of Piesang River was obtained from a written document by the Built Environment Support Group.

Absolute confidentiality could not be guaranteed in terms of identification of some key informants as disclosure of their positions could provide guidance on their identification.

1.11   Organisation of Chapters

The research study comprises five chapters and having unpacked the Introduction and Research Methodology in this first chapter the rest of the study is structured as follows:

Chapter 2: Conceptual Framework and Literature Review

This chapter discusses the neoliberal theory and enabling approaches that inform self-help housing policies. Literature is also reviewed in the context of mutual self-help housing to establish a conceptual framework for the study. Lessons are drawn from local and international

experience in the practice of self-help housing in general and specifically on mutual self-help practice and their linkages and relevance to the PHP policy and approach in South Africa to inform the study.

Chapter 3: Historical Background of Case Studies

This chapter provides a historical background of the case study areas: Piesang River Housing Project and Sherwood Housing Project. A synopsis of the HFH mutual self-help housing model description is covered in this chapter. Locality maps of HFH project sites are also provided.

Chapter 4: Presentation of Findings, Analysis and Interpretation

This chapter presents findings from all the sources of data, analysis and interpretation.

Chapter 5: Summary of Findings, Recommendations and Conclusion

This chapter presents a summary of findings and makes recommendations and conclusions of the study.

CHAPTER TWO

CONCEPTUAL FRAMEWORK AND LITERATURE REVIEW

2.1   Introduction

This chapter explores the theoretical foundation on which neoliberal policy is based. This is followed by the analysis that traces origins of self-help housing theories and evolution of self-help housing in Third World countries. It also discusses the application of enablement approaches and strategies in self-help housing in an international context as conceptualized by the World Bank and the UNCHS. Lessons are drawn from local and international experience in the practice of self-help housing in developing countries generally and specifically on mutual self-help housing and its linkages and relevance to the South African self-help housing policy context to inform the study.

In Third World countries including South Africa, the inability of governments to cope with the demand for adequate shelter for the poor and low income households has resulted in these people adopting other strategies, including self-help housing to meet their housing needs (Mani, 2010). "Self-help housing is commonly chosen against the background of failure in public housing provision due to insufficient fiscal resources to keep pace with so-called backlog and maintenance" (Rust and Rubenstein, 1996; Landman and Napier, 2009).

Self-help housing has both a narrow and wider definition. In a narrow sense, it refers to individual households or group self-help activities relating to the more technical aspects of house construction. In a wider sense, it refers to collective actions around housing connected more strongly with organizational and political actions aimed at improving living conditions beyond housing (Harms, 1992:35).

Self-help housing policies become synonymous with non-conventional solutions and embrace the two main kinds of non-conventional programmes, namely site and services and upgrading schemes (Fiory and Ramirez, 1988 in Mathey, 1992:25) and in addition, any form of combining self-help with state help and various other forms of participation by the users in the production,

distribution, and exchange system of housing. The emphasis in the context of other forms of self-help housing is on the process character of housing production or as is sometimes called on its progressive development or incremental building and the production process is not fully commercialised (ibid).

John Crane in the 1940s (Harris, 1997) and Charles Abrams (Abrams, 1969) and John Turner (Turner & Fitcher, (1972; Turner, 1976) in the 1960s have been key advocates of theoretical developments of incremental construction and self-help housing (Harris, 2003). Internationally, most self-help housing policies have been influenced by the neoliberal policies adopted by international agencies including the World Bank, the United Nations agencies such as the UNCHS and others, as policy guidelines for developing countries. The World Bank entered the housing field in 1972 through their support for site and services and slum upgrading programmes. The World Bank adopted Turner's main principles of self-help housing for the implementation of site and services and later upgrading programmes in developing countries. The UNCHS, formed in 1976 became one of the major housing agencies within the United Nations system emerging after the World Bank's intervention (Harris, 2003).

The mode of self-help that involves the community, government efforts and the private sector known as state assisted self-help was adopted by the World Bank around the 1970s for solving poor housing conditions for low income households in developing countries, was defended by neoliberals such as Turner and Mathey who are the main supporters (Yengo, 2006:2). Turner's theories were highly criticized by neo-Marxists and dependency theorists such as Rod Burgess among others (Mathey, 1992; Pugh, 2001).

The next section discusses the neoliberal theory and its linkages to the enablement approach and how these have influenced housing policies of developing countries and the South African housing policies in particular.

2.2 The Neoliberal Theory and Approaches to Self-help Housing

To begin with, a definition of neoliberalism will help provide a basis of the neoliberal theory. Neoliberalism first gained prominence during the late 1970s and early 1980s as a strategic political response to the sustained global recession of the preceding decade, post Second World War. Harvey describes neoliberalism thus:

> Neoliberalism is in the first instance, a theory of political economic practices that proposes that human well-being can be advanced by liberating individual entrepreneurial freedoms and skills within an institutional framework characterized by strong private property rights, free markets and free trade. The role of the state is to create and preserve an institutional framework appropriate to such practices. The state has to guarantee, for example, the quality and integrity of money. It must also set up those military, defence, police, legal structures and functions required to secure private property rights and to guarantee, by force if the need be, the proper functioning of markets. Furthermore, if markets do not exist (in such areas as land, water, education, health care, social security, or environmental pollution) then they must be created, through state action if necessary. But beyond these tasks, the state should not venture. State interventions in markets (once created) must be kept to a bare minimum because, according to the theory, the state cannot possibly possess enough information to second-guess market signals (prices) and because powerful interest groups will inevitably distort and bias state intervention (particularly in democracies) for their own belief (Harvey, 2005:2).

Harvey's definition emphasises neoliberalism as a theory of political economic practices rather than a completely political philosophy. Theories of political economy focus mainly on economic factors when policy is analysed and the relationship between the market and the state is a pervasive theme. In the housing policy context, political economy is often associated with theories of new political economy. New political economy incorporates theories of enablement which include principles of both market development and liberalization (Pugh, 2001:416).

Blomgren (1997) provides more clearly the internal diversity of neoliberal thought that overlaps the characterization by Harvey's definition of political economic practices, but as a political philosophy:

> Neoliberalism is commonly thought of as a political philosophy giving priority to individual freedom and the right to private property. It is not, however, the simple and homogeneous philosophy it might appear to be. It ranges over a wide expanse in regard to ethical foundations as well as to normative conclusions. At the one end of the line is 'anarcho-liberalism' arguing for a complete *laissez-faire* (hands off of state intervention) and the abolishment of the all government. At the other end is 'classical liberalism'

demanding a government with functions exceeding those of the so-called night-watchman state (Blomgren, 1997:224 in Thorsen, 2009:13).

The key tenets of neoliberalism are the free market; reduction of public expenditure; deregulation; privatization of state assets and promotion of individualism rather than collectivism or communism (Martinez and Garcia, 2000, Kilmister, 2004).

Martinez and Garcia (2005) summarise the main principles of neoliberalism presented in the foregoing definitions as a philosophy in which the existence and operation of a market are valued in themselves, separately from any previous relationship with the production of goods and services; and where the operation of the market or market-like structure is seen as an ethic in itself, capable of acting as a guide for all human action, and substituting all previously existing ethical beliefs". The appellation of "neo" which also refers to 'free' to the original liberal theory was a result of the capitalist crisis over the years, with its shrinking profit rates that inspired the corporate elite to revive economic liberalism. Munic (2005) provides an explanation of the former (classical liberalism) and the latter neoliberalism that "the possibility of a self-regulated market (free) is a core assumption in classical liberalism and an important presumption among neoliberals as well". That is what makes it 'neo' or reincarnated liberalism.

The theoretical foundation of neoliberalism is premised on the economic guidelines of capitalist development and free markets (Palley, 2004) and on the belief that open, competitive and unregulated markets (free from state interference) represent an optimal mechanism for economic development (Brenner and Theodore, 2002:351).

According to Self (2000) the three interrelated foundations of the economic, social and political domains form the bases of neoliberal theory (Palley, 2004; Dodson, 2006).

Economically, markets are regarded as the most rational means of resource allocation. Socially, markets comprise a foundational set of individual rights, responsibilities and opportunities and politically, advocate for state withdrawal from all functions and defer to market-related, except for those most fundamental issues, such as law enforcement, defense and policing (Venter and Marais, 2010). "Neoliberalism argues for the dismantlement of the providing state in favour of policies that emphasise the market and private sector involvement as an alternative to welfare principles," (Brenner and Theodore, 2002; Peck and Tickell, 2002).

The neoliberal theory was conceived and promoted for the primary purpose of redistributing wealth from the rich to the poor. The redistribution was put into practice by promoting private property and wealth accumulation through speculation and dispossession (privatization) of common rights (Harvey, 2005). Neoliberalism postulates the reduction of the state role in the economy in providing social welfare, managing economic activities and regulating international commerce (MacEwan, 1999). In terms of economic liberalism, the state should roll back from intervention in the economy and instead leave as much as possible up to individual participation in free and self-regulated markets. The neoliberal thought advocates for a free market which applies in the economic sphere of life based on the conviction that human society is likely to do best when people are left on their own to enact plans of life without constraints by the rule of law (Gray, 1986).

Lack of education, employment or income generation opportunities, will result in a likelihood of the poor to violate state laws, for example invading privately owned or state owned land or properties. In relation to housing, without state intervention, the poor will be left with no alternative but to practice spontaneous self-help. Non-intervention of the state in provision of social services including housing raises a challenge of how the poor will manage to meet their housing needs without any form of assistance (Yengo, 2006).

Application of neoliberal ideas varies widely. Some proponents of neoliberalism view transparency, development and uniformity of regulations as the most important goal. Others view the dismantling of state regulations as the primary purpose. Criticism of many leading implementers of neoliberal policies has been received on the manner in which such policies are implemented (DeLong, 2005).

Proponents of neoliberalism postulate that the state should not relinquish its role in the housing process altogether. The role of the state is to organise the housing process, not as a main actor but as a facilitator (Nientied et al. 1988:11). In particular, the process of land acquisition, housing finances, construction etcetera should be opened to the market. Involvement of traditional lending institutions, the construction and building materials sector in the low income housing market is advocated for as one typical example of housing policy inclination towards the neoliberal view. It is argued that a neoliberal state will encourage individuals without coercing them and forcing them to create better housing conditions for themselves (Harvey, 2005). Turner

(1972) argues that the state must allow households to solve their own housing problems for the reason that no one knows better what their real needs are than individuals themselves.

In a neoliberal state where intervention in social services is reduced and kept distant from economic activities the poor who cannot compete in the market are left with no other alternative but to practice spontaneous self-help. The emergence of slums in many developing countries is the result of housing poverty. It is questionable whether adequate housing solutions for poor households will be achieved without state intervention (Pugh, 2000). Obviously, without state intervention, only the affluent and more powerful groups can attain their ends. This justifies the study focus on mutual self-help housing. In this research study it is argued that successful or effective mutual self-help housing combines the state and private sector, including corporate donors, NGOs and Community-based Organisations (CBOs), for support and involves the beneficiaries in the housing process. This process may bring about personal satisfaction and adequate housing solutions for the poor.

Concerning the housing process, the neoliberal discourse theorises on the shift from direct involvement to non-interference on the part of government in housing delivery. The basis on which the roll-back of government is founded is a belief that it will bring about support for self-help housing. Due to the public sector's failure to provide adequate housing solutions to low income or poor households, proponents of neoliberalism advocate for the government's role to shift from provider to enabler or supporter, allowing a greater function to be performed by private sector development (Peck and Tickell, 2002). Neoliberal policies were adjusted during the 1980s to confront a number of failures and contradictions that were a consequence of earlier neoliberal implementations (Brenner and Theodore, 2002; Peck and Tickell, 2002).

The post 1990 era of neoliberalism is related to new modes of policy making. It is specifically concerned with re-regulation and containment of those who had been marginalized by neoliberalism of the 1980s (Peck and Tickell, 2002). Market enablement is a key theme of neoliberal theory. Enablement is concerned with the state creating the legal, institutional, economic, financial, and social effectiveness to enhance economic efficiency and social effectiveness in the development of the housing sector (Pugh, 2000).

The housing policy in the South African context favours in principle a neoliberal, market-driven approach, with the role of the state reduced to being a facilitator or supporter instead of provider of housing. The Housing White Paper of 1994 gave rise to a policy that relies heavily on market forces to alleviate housing problems. The central characteristic of the policy is a once off, based mainly on supply of capital subsidy for the site and services and the top structure (Venter and Marais, 2010).

The theoretical foundation of neoliberalism and its application to enablement approaches focuses on the role of the state particularly in housing delivery. The emphasis is on the shift from provider to supporter.

2.2.1   Turner's Neoliberal Approach

Turner's approach to self-help is associated with the neoliberal discourse as he advocates for enablement of users to realise their own housing needs with the assistance of government. This form of self-help is commonly referred to as state aided/supported self-help.

Turner and Fichter point out the two basic principles of self-help to low income housing. Firstly, "when dwellers control the major decisions and are free to make their own contributions to the design, construction or management of housing, both the process and environment produced will stimulate individual and social wellbeing". (Turner and Fichter, 1972:241). Secondly, "when people have neither control over, nor responsibility for key decisions in the housing process, dwelling environments may instead become a barrier to personal fulfillment and burden on the economy" (Ospina, 1987:1-2).

Turner's argument of *'freedom to build'* defines the question of 'who has decision-making powers'. Turner's argument is that "the best results are achieved by a user who is in full control of the design, planning and construction and management of the housing process". Whether or not he/she builds it with his or her labour unless he/she comes from a very poor background is of secondary importance (Turner, 1988:15; Harris, 2003:248).

Turner cautions not to separate 'sweat equity' from the notion of dweller control. The aim is to make sure that 'sweat equity' is not necessarily automatically equated with self-build as this has

always been the case (Turner, 1976). Harris (2003) supports this statement in that by 'sweat equity', Turner did not confine it to self-build but also extended it to include the management of the construction process as well.

Turner (1988) argues that within an autonomous system, the government's function should not be to prescribe terms and conditions for low income households who are willing and able to build their own housing. According to Turner, government should, through its enabling role, provide those elements of housing that people cannot always provide for themselves such as land, laws, tools, credit know-how and land tenure (Payne, 1984; Ward, 1982), while the entire housing construction process should be left to people for self-management and control, in essence, promoting Turner's term of 'dweller control'.

In terms of 'housing by people', Turner (1976) argues that housing 'by the masses' denotes active participation by the users and that it is much more viable than 'mass housing' in which the government takes full control and ownership of the construction process (Turner, 1988).

Key to Turner's theory is concepts such as 'housing process' and 'progressive development' also referred to as incremental housing (Harris, 2003; Pugh, 2001; Turner, 1976; 1988). Turner (1976) regards a shack as a progressive house that will be improved over time, on condition that family financial circumstances allow and that an encouraging environment is created. The house will be consolidated over time or incrementally improved under consideration of two issues. Firstly, by creating an enabling environment that embraces use of locally available resources and skills in housing delivery. Secondly, tasking the state with protection and provision of scarce resources (i.e. improvement of services and infrastructure including water, energy and sewerage, et cetera), which will stimulate local housing provision at local level (Stein, 1991).

Turner (1976) emphasises the need for promotion of housing delivery that will take cognisance of the financial circumstances of the dwellers while government plays a supportive role instead of prescribing the housing delivery process. By denouncing the direct role of the state in housing provision, Turner argues for local autonomy and that its success will depend on central support. By autonomy (absolute power) Turner refers to interdependent self-sufficiency, rather than autarchy belief with which it is sometimes confused.

Turner (1988:14) further argues that enablement is key to redressing policies that frustrate and disable people. In addition, he asserts that "neither bureaucratic mass housing nor uncontrolled market can build communities and eradicate homelessness". The suggested solution by Turner is that people should have access to essential resources and to use their own capabilities in locally appropriate ways when they are free to do so. Therefore, Turner advocates for a minimal role to be performed by government and a larger role to be played by users in the housing process.

Turner (1988) argues that people's own underutilised capabilities and those of CBOs cannot be used to exonerate the government from its responsibility. The mere fact that many people can do more with less in low income countries, while so little is in fact being done by people with low incomes and so much more by their governments, demonstrates the necessity for the radical policy change already taking place. The advancement of aided self-help is rooted in the provision of support by the government to low income earners who will in turn meet their own housing needs.

Turner's belief is that with the assistance from international agencies and NGOs, Third World governments' policies should change from the vain attempts to supply mass public housing to the support of locally self-managed initiatives.

Concluding his arguments, Turner asserts that NGOs can and do make essential changes to policy through the demonstration of home and neighbourhood building, ways and means that show what industry and government can and must do in order to enable people to build a just and sustainable society (Turner, 1988:16).

To conclude on Turner's theory to self-help housing, three principles are proposed. The principles include self-governing (dweller autonomy and dweller control), appropriate technology for housing and planning or housing through limits.

First, self-governing (dweller autonomy and dweller control), is when housing is determined by households and local institutions and enterprises where they can control the requisite variety in dwelling environment to be achieved.

Second, in relation to appropriate technology for housing, Turner suggests that only if the mechanical and managerial tools available are used by the people and small organisations can locally accessible resources be effectively used (Turner, 1976:104).

Third, in planning for housing through limits, Turner suggests that only if there are centrally guaranteed limits to private action can equitable access to resources be maintained and exploitation of the poor be avoided. Self-help actions may be controlled by obliging actors to follow lines for procedures, or they may be controlled by setting limits to what the actors may do in their own way (Turner, 1976:104).

Home builders, managers and users, on the other hand, will be unable to invest all their resources or get the full use-value from the end-product, unless they are free to use the resources available to them in their own way that do not limit the freedom of others or harm future generations (Turner, 1976:105).

Turner's ideas were criticised by neo-Marxist writers led by Burgess, who is the main pioneer of this movement, and their arguments will be discussed in the next section.

2.2.2 The Neo-Marxist Approach

Self-help housing as conceived by Turner received much criticism. Turner's approach associated with the neoliberal discourse was disputed by neo-Marxist theorists led by Burgess (1977, 1978, 1982, 1985 and 1987) and others like Lea (1979), Conway (1982), Harms (1982) and Ward (1982). Their objectives centred on Turner's de-politicisation of the housing problem (Nientied and van der Linden, 1988). The neo-Marxist consideration of the housing problem is that it forms part of a capitalist mode of production and that is how it should be perceived. Their suggested solution to the housing problem is that it should be the government's responsibility to build mass high quality housing, prescribed by existing standards and accessible to all. On this point, they accuse Turner of defending capitalism, endorsing housing in inequalities, encouraging petty commodity capitalism and perpetuating a new imperialism.

Burgess (1985: 271 – 312) considers self-help housing as an instrument of reproduction of labour and that in a capitalist mode of production, it lowers the cost of labour. He suggests that self-help

housing results in a commodity with both use and exchange value, consumed by those with the power to purchase. He views housing as a commodity and the approach suggested by Turner as a form of commodity production where everyone involved in that process commands value. Furthermore, he claims that the poor are actually worse off under programmes advocated by Turner than in a true self-help situation (Burgess, 1985).

Amis (1995:147) asserts that self-help housing ignores the basic causes of poverty in a capitalistic mode of production and that it further ignores renting as an option of amelioration of housing problems. Kerr and Kwelle (2000:1315) argue that self-help housing legitimises poverty.

Other writers advance arguments that it is incorrect to assume that housing is a priority for everyone (Chambers, 1995:173-203, Alder, 2002 in Omenya, 2002). Other authors feel that the arguments between the neoliberals and neo-Marxists seem to be on different levels and on different things. Nientied and van der Linden (1988) feel that Burgess' structural Marxist analysis is misleading to the self-help housing debate as such an approach can be used to explain and condemn any existing practicable policy as ultimately serving the interest of the ruling class.

Marcussen (1990) on the other hand, views Turner's concept as basically relevant at the activity level while Burgess' criticism elevates the whole debate to the theoretical terrain, which effectively creates a gap between theory and practice. It is important to remember that the debate has been raging on ideas which have not, except for the World Bank funded programmes, been fully experimented elsewhere. Lea (1979) was obviously referring to this criticism when he stated that the debate never had much meaning outside the highly theoretical and academic domain. "The major contradiction in Turner's advocacy for 'state assisted self-help housing' is the assumption that it only has use value and not exchange value. The mode of production itself and the roles he recommends for the different players (i.e. the state, the 'third sector' and community all have clear financial implications. Thus the resultant product is commoditised albeit by default" (Omenya, 2002). More importantly, no one has ever attempted to suggest alternatives to Turner's ideas, the Marxists included. Omenya (2002) sums this up in a statement that despite all loopholes in self-help housing, the pragmatic phenomenological approach employed by Turner as the basis for 'his' self-help housing coupled by the failure of his critics to

offer any viable alternatives to housing the urban poor, endeared this approach to international agencies such as the World Bank, UNCHS and others.

Turner's ideas were later adopted by the World Bank and UNCHS though with some modifications. The next section discusses World Bank's approach to self-help housing.

2.2.3   The World Bank Approaches to Self-Help Housing

The World Bank incorporated the self-help housing into the wider realm of global macro-economic policies grounded on neoliberal theories. It promotes self-help housing for the sake of economic efficiency with the enablement concept that revolves around making housing markets function efficiently.

The World Bank standard model features the following:

It advocates for governments to shift from their role of actual construction and production of housing and instead focus on four areas: firstly; facilitating access to land, finances, and services. The second role is to remove restrictive regulations and procedures affecting performance of the housing sector. Third, to introduce realistic and efficient regulations and fourth, strengthen institutional framework that favours and encourages people participation (World Bank, 1993).

A clear distinction can be drawn from the two approaches (Turner's and World Bank) on enablement. Turner's approach (1986) focuses on the enablement of key actors in self-help housing to actualize their respective roles, the World Bank model on the other hand assigns the role of government to develop an institutional, financial, legislative framework to stimulate entrepreneurship that will result in urban sector development (Pugh, 1994).

The World Bank model of enabling is recognized for popularizing seven major instruments that governments may use to enhance housing delivery through the market operations. These instruments address three demand side and three supply side instruments of markets and the seventh instrument focuses on the improvement of the management of the entire housing sector.

2.2.3.1 Demand Side Instruments

Demand side housing policies address housing affordability challenges by increasing individuals' purchasing power.

The three demand side instruments are as follows:

- Development of mortgage finance by creating strong and competitive mortgage lending institutions and by fostering innovative arrangements for providing greater access to housing finance by the poor;
- Rationalisation of subsidies by ensuring that subsidy programmes are affordable, well targeted and measurable and transparent and do not distort housing markets; and
- Development of property rights by instituting legislation that ensures rights to own and freely exchange housing and administering programmes of land tenure registration legalisation of unsecured tenure (Zearley, 1993).

2.2.3.2 Supply Side Instruments

Supply side housing policies seek to increase the supply of affordable housing. Government agencies may either add to the housing stock directly, such as by building public housing, or may provide incentives for private developers to produce more houses or homes – for example, through a low income housing tax credit. Efforts to reduce regulatory barriers to the development or rehabilitation of housing also operate on the supply side of the equation; such efforts promote housing affordability by freeing the market to better respond to increases in housing demand. In the case of South Africa an example of incentive would be tax benefits that accrue to private sector investment in low income housing targeting the poor as part of corporate social responsibility.

The three supply side instruments are as follows:

- The government has to provide infrastructure for residential land through coordination of all agencies responsible for provision of residential infrastructure to focus on servicing existing and underdeveloped urban land for efficient residential development;

- Land and housing development to be regulated through balancing the costs and benefits of regulations that influence urban land and housing markets especially land use and building and by removing unnecessary regulations that prevent housing supply; and
- The organisation of the building industry by creating greater competition and removing constraints to development, usage of local building materials and reducing trade barriers which apply to housing inputs (Zearley, 1993).

2.3.3.3 The Seventh Instrument focusing on both Demand and Supply Side

The demand side and supply instruments are supported by the seventh instrument that focuses on developing and managing an institutional framework to support and guide the housing sector. Support includes strengthening institutions to have oversight and management of the performance of the sector as a whole and bring together all major public agencies, the private sector and representatives of non-governmental agencies and community based organizations and ensure that the policies and programmes benefit the poor and encourage their participation (Zearley, 1993).

The seventh instrument shows the importance of partnerships in housing delivery among different actors. Turner (1976) argued that self-help housing can best be achieved if supported by the state but the process must be driven by the beneficiary households and their supporting institutions. The World Bank policies focus on market efficiency and effective enablement.

In the 1970s and 1980s, the World Bank promoted state-aided self-help housing to address the problem of the scarcity of housing for urban low income poor households (Baken and Van der Linden, 1993:2). The World Bank launched its sites, services, and slums upgrading pilot programme in 1977. It was hoped that this would trigger private investment through self-help housing. The Bank's motivation of self-help turned out to be a double-edged sword in that, although in comparison with the traditional state-developed housing projects, it would reduce the running costs and be completely self-sustaining (Harris, 2003), in reality most of the sites and service projects which were meant to cater for a large part of new low income housing failed to meet their objectives. They instead became "isolated objects" and rarely reached the target groups. This led to the emergence of a new paradigm that, instead of focusing on basic needs and

37

poverty alleviation, shifted its focus to market efficiency, with a reduced role for government that moved from the provider to the supporter with the private sector as the main driver of development.

It is important to note that the World Bank's premise supported Turner's theoretical viewpoints of promoting housing development by bringing supply costs down. According to Nientied and Van der Linden (1988:147), the World Bank's position towards self-help housing was based on the fact that the provision of housing at scale was not feasible, given the limited state resources available.

The World Bank explained the housing deficit in market terms, recognising the fact that there was sufficient demand for housing but numerous constraints contributed towards a weakness on the supply side. It argued that as long as the supply side kept providing conventional, permanent housing only, it would continuously fail to keep up with the enormous existing demand (Datta and Jones, 1999). This was the debate on "depth vs. width", with width rather the depth of housing being promoted by the World Bank. This was based on Turner's empirical position that housing and services would become accessible to larger parts of the population previously excluded from the formal housing market (Nientied and Van der Linden, 1988:147).

It is worth noting that the demand side and supply side of housing is a socio-economic function with influential factors that are important to highlight.

2.3.3.4   Factors that influence housing demand for low income households

The three factors influencing the demand side include the following:

- Disposable income available to households and its distribution among populations, nature of employment, household priorities and the extent to which individuals want to own their shelter;
- Availability of housing finance for different types of income groups; and
- Age, household size, structure and occupation type (UNCHS and World Bank 1998:208 in Ndlela, 2005).

2.3.3.5   Factors that influence housing supply for low income households

Factors that influence housing supply for low income includes the following:

Prices and availability of land, skilled and unskilled labour, efficiency of the construction/supervision framework, costs involved in permits and building materials, infrastructure and services and land use and development. The extent to which informal housing and land development are tolerated also influence the supply (UNCHS, 1998:208 in Ndlela, 2005). There are close similarities but also fundamental differences between approaches advanced by Turner and those by the World Bank.

2.3.3.6   Enabling Approaches Close Similarities and Fundamental Differences
        between Turner and World Bank proposals

The central characteristics of the World Bank approach for self-help include: cost recovery, affordability and replicability. The World Bank promotes self-help for the sake of economic efficiency, through enablement that centres on making the housing markets function efficiently. The fundamental difference from Turner's (1986) approach is that he focuses on the role of key players in self-help to actualize their respective roles.

The close similarities between Turner's approach and that adopted by the World Bank suggest that the former has an influence on the latter as they both agree on certain aspects. Such aspects include housing as a tool for development and that the housing crisis is a consequence of institutional problems that conventional solutions to the housing problem do not work and that there is no need to economise.

The difference between the two approaches is that the World Bank does not dispute conventional policies outright, but rather feels that it is acceptable depending on market conditions. On economizing housing, the World Bank favours shifting the responsibility from the government to the private sector, while Turner believes in giving people autonomy. Against Turner's concept of *user autonomy* and the importance of human value, the World Bank views the market forces as the solution to the housing crisis (i.e. reducing the supply costs by lowering standards). The

World Bank's approach comes from government's perspective of 'good governance' while Turner looks at it from the user's perspective (needs satisfaction) (William, 1984). There is common agreement between Turner's approach and that of the World Bank on the role of government in enabling the housing market as a performer and the protection of the limited resources that should be made available to encourage the provision of housing at community level.

The following table outlines a summary of the World Bank self-help policy evolution.

Table 1   Outline of World Bank Approach to Housing Policy based on Pugh, 1995

Political Economy/ Duration	Policy Focus	Key Elements of the policy
1960s	World Bank not involved in housing	Influence on World Bank experts by Turner and Mangin and other self-help protagonists
1970s	World Bank enters housing market through site and services and slum upgrading	World Bank Phase 1: Affordability, cost recovery and replicability.
Neoliberalism era: Early 1980s Macro-economic orthodoxy	Economic stabilization and adjustments Structural Adjustments Programmes (with IMF)	World Bank Phase 2: Housing Finance systems and Macro-economy
1990s New Political Economy	Urban Sector Review with a focus on sub-Saharan Africa	World Bank Phase 3: Urban Housing Sector Development

Source: Omenya, 2002

The enablement approaches are also explored in the United Nations agencies policy recommendations for governments which influenced international thinking on self-help housing. The next section discusses the UNCHS approaches to self-help housing.

2.2.4   United Nation Centre for Human Settlements Approaches

The focuses on United Nations agencies have an impact on housing policies that are necessary to explore in order to inform future practice of mutual self-help housing.

The United Nations through its various agencies is also seen as promoting self-help housing. From the Earth Summit in 1992 held in Rio de Janeiro, Brazil with a theme revolving on broader

issues of sustainability, human settlement was also considered in discussions. Thus, Chapter Seven of Agenda 21, (UNCED, 1992) resolved on several principles which were seen to directly promote or were beneficial to self-help housing. Governments in attendance at the summit committed themselves to improvement of living conditions of the poor and marginalised and human urban management including sustainable land use and planning; also, to plan and manage human settlements in disaster prone areas and promote human resources development.

The Habitat Agenda was drawn four years later in Istanbul, Turkey which came up with resolutions that committed governments to self-help housing. While generally sympathetic to the productive aspects of self-help housing as advanced in the foregoing section by the World Bank, UNCHS did not recognise and promote a bottom-up approach to intervention. From a reflection on the range of the participants cited in some of their resolutions, it can be seen these were clearly deemed to benefit self-help housing (Leaf, 1997:v-vii, Wakely, 1996:iii-vii cited in Omenya, 2002).

Some of the resolutions of the Habitat Agenda deemed to benefit self-help housing include the following:

- Encouragement of partnerships between the state, the 'third sector' (i.e. NGOs, CBOs other civil society organisations) and the community in self-help housing.
- Devolution, decentralisation and subsidiarity of the state's involvement in housing; Right to shelter and protection from evictions from squatter settlements (Corbet, 1997).
- Enable the low income households to access finance and low construction materials; resettlement of displaced persons and encouragement of bilateral cooperation on housing matters.

Focus was also on capacity building at local level and networking to encourage mutual learning from successes and failures of various local approaches to housing through documentation of 'Best of Practices' (UNCHS, 1996).

The following table is a summary of the United Nation's self-help housing policy shifts.

Table 2   An outline of the UN-Habitat Housing Policy shifts

Phase	Diverse, sometimes contradictory policies
1945-1960s	1954, Abrams: *In situ* Improvement and incremental construction. (Limitation due to neglect). No recommendations made by the UN. ILO 1953: Public housing acceptable in principle but not in cost; UN Policy favoured self-help housing.
1960s-1970s	UN-associated individual experts favoured Site and Services, but had little impact on policy.
1972-1980s	Vancouver declaration (Habitat I, 1976) Acceptance of aided self-help as a policy recommendation for governments of UN member countries. UNICEF: Advocacy for urban basic services.
1980s-late 1990s	Enabling Approach: Action by people, community participation, land assembly, housing finance and capacity building.
1990s	Sustainable Development.

Source: Omenya, 2002

The enablement approach advanced by the United Nations bodies is more progressive than that of the World Bank. The UN approach aims at creating an environment where all partners in self-help housing can contribute maximally. It is much closer to the spirit of self-help housing advocated by Turner, discussed earlier on.

A comparison of UN-Habitat and World Bank Housing policies can be drawn to show areas of commonalities and divergence, particularly on the purpose of policy, policy instruments and policy basis.

Smith (1999:26) in the following table provides a summary of comparisons between the UNCHS and World Bank housing policies.

Table 3   Comparison of UN-Habitat and World Bank Housing policies

	UNCHS Policy (Focus on community development).	World Bank Policy (Focus on market and macro issues).
Prime Purpose	-State measures to enable community self-help (locally determined, organized and self-managed).	-Reform state structures to enable markets to work. -Move away from project based engagement.
Instruments	-No master plan -Organisation restructuring.	-Demand Side (property rights and mortgage; rationalize subsidies).

	-Local access to basic resources. -Change rules and regulations. -Community participation.	-Supply Side (Infrastructure and land, regulations and organizing the building industry). -Management of the housing sector.
Basis	-The poor have done more than government. -More than sites and services and upgrading needed. -Resource constraints limit government's action.	-Informal sector has a role. -Housing sector and economy determine project success. -Typical projects: too small. -Government diverted from regulatory and institutional reforms to projects. -Variety of approaches to lending. -Focus lending to the poor to continue.

Source: Omenya, 2002

The comparison shows that the UN and World Bank are very close and both endorse state support for self-help housing. The UN further accepts support for the informal sector in self-help housing through slum upgrading and site and services and further advocates for subsidies for land and housing (Smith, 1999; Harris, 2003).

There are several successful self-help housing schemes, especially in Central America (Volbeda, 1999; Ntema, 2011; Astrand and Rodriguez, 1996). It should be noted that most of these initiatives are bottom-up. The solutions are original, not prescriptive. The local government is instrumental in their realisation. The communities are highly politicised and easily mobilised. Clientelism exists and roles of the 'third sector' are both unique and well developed including participation of the churches and political parties. The political economies are unique and the role of gender is well catered for. In the context of South Africa where self-help housing is entrenched in policy as a delivery mode, there is a need to explore approaches that would guarantee success. The mutual self-help housing delivery model applied by HFH in this study will also provide some lessons on successes and failures that can assist other NGOs or communities to replicate and/or improve in their practice.

The next section discusses the enabling approach and enabling strategies to self-help housing based on neoliberal theory.

2.3 The Enabling Approach and Enabling Strategies

Enablement is a development approach popularized in the 1970s and forms the basis of neoliberal housing economics (Turner and Fitcher, 1972; Harms, 1982). The enablement approach is based on two aspects, namely, the creation of an enabling environment for all actors in the housing market to produce and develop housing; and providing opportunities for the users or project beneficiaries to improve their own housing conditions according to their priorities and needs that they themselves define. It is based on the premise of neoliberal theory that government should set boundaries and provide support while relinquishing control of housing production and improvement to the market (Angel, 2000). The role of the government on the premise of enablement is to set boundaries while providing support and relinquish control in order for markets to function effectively and efficiently (closely associated with neoliberal theory).

> Enablement, as a global strategy applied by governments in housing development and improvements for low income households was adopted first in Latin America and later embraced by the international community, which began in site and services and slum upgrading schemes. Initially, government agencies relocated squatter communities onto plots of land with basic infrastructure elements such as roads and sewers. In more recent years the method of poverty alleviation has evolved broadly as a strategy of urban development, where provision and maintenance of slum upgrading is turned over to NGOs, CBOs and private companies, and linked to larger macro-economic policies through relaxation of government controls on housing markets (Pugh, 1995; Fernandes and Varley, 1998).

The provision for self-help housing in the PHP policy adopted in 1998 is an example of relaxation of controls and legitimising NGOs as actors in the housing sector, particularly state aided self-help. It may be argued though that the new policy, adopted in 2008, has some undertones of control due to the requirement of community resource organisations to be approved by national government before communities can be given a list to choose from.

Another definition that shows a clear link of enablement strategy to the neoliberal discourse is as follows:

> Enablement is a strategy in which the state prescribes legislative support to mobilise all relevant resources of the private sector, NGOs, Community-based Organisations and households. It means a changing role in government direct involvement in the housing process, instead, the actual role of housing provision shifts from government to non-public sectors including markets and NGOs. Enabling strategies received strong backing

from influential international agencies such as the World Bank, United Nations Centre for Human Settlements (UNCHS) culminating with the diffusion throughout developing countries and steadily gained popularity (Pugh, 1997, 2000).

The government assumes the responsibility of policy formulation and engagement in institutional reforms for more equitable service provision.

The dissemination of enabling conceptions brings about a renewed prominence of the role given to 'third parties' (i.e. NGOs and CBOs). The significant change brought by enabling strategies is the institutionalisation of non-governmental development partners as typified by NGOs (such as HFH in this study). The advent of the self-help housing approach in the 1970s was conceivably regarded as the ascendancy of bottom-up participatory development. The subsequent ten to twenty years saw a critical shift from direct housing provision with the legitimization of NGO activities as an effective stimulus to accelerate empowerment (Takahashi, 2009). The enhanced PHP policy in South Africa confirms government regulation of self-help housing but putting more emphasis on the NGOs' role to empower communities through the housing process.

The Asian experience of enablement strategies triggered some scholars to condemn market enabling strategies as irrelevant to the context of most developing countries, in that it underestimates the scale of informal private markets. Ward and Jones (1997:172) have taken the stance of criticizing the World Bank's new policy of 'enablement' on the basis of "becoming increasingly dominated by a monetarist liberal philosophy, which is aimed at reducing subsidies and direct production of housing to a minimum". The World Bank's housing policies by the early 1980s intrinsically demonstrate some characteristic of market oriented neoliberalism. The strategy arising after 1986 contained a far reaching, comprehensive notion of enablement accompanied by the intent to reconfigure public-private roles in the most effective way (Keivani and Werna, 2001b). Public-Private Partnership is one of the features in the housing policy of South Africa. The overall government's approach to the housing challenge in South Africa is aimed at mobilizing and harnessing the combined resources, efforts and initiatives of communities, the private sector and the state. However, the approach was adopted against the backdrop of severe market and societal abnormalities resulting from policies and political turbulence of the pre-democratic era (Knight, 2001).

Pugh (1997) argues that "the conception of an 'enablement' shelter strategy does not mean diminution of government responsibility for the housing production and distribution process" and instead "enablement was being regarded as facilitative, with connection to generalities of state-market-nongovernmental household relationship". The emphasis is on the enablement strategy to organize a new collaborative interrelationship transcending traditional categories such as formal/informal or conventional/unconventional (Takahashi, 2009). The evaluation of projects that combine private sector, the state and civil society can be valuable in determining the effectiveness of the models used.

Keivani and Werna (2001a) emphasise the capability of non-market sectors and pay particular attention to the significance of effective government intervention to correct market failures. The use of the word "pluralism" according to Keivani and Werna view implies no conflict between formal and informal but instead, a coexistence of private markets and non-market sectors including the public sector and civil society (Takahashi, 2009).

The housing development history in Third World countries shows that market solutions have not performed well to alleviate the urban housing crisis. Irrespective of the potential contribution of a wide range of housing alternatives, provisions for the underprivileged through formal market mechanisms could represent the least effective way, with due consideration of the major concern of the market economy that is driven by profit motives. Housing development for low income households does not usually provide attractive profits for the private sector (Yeh and Laquian, 1979; Okpala, 1999). Though some optimists might expect trickle-down effects of housing from high to middle income households to low income households; however, there is no proof of the effects that have taken place (Hamdi, 1990). The poor are systematically excluded from the formal housing market under the principle of market economy resulting from income disparities that affect housing inequality (Takahashi, 2009). The NGOs play a supportive role to households to access adequate housing, closely associated with Turner's ideas of aided or supported self-help housing.

In the 1970s public housing schemes were replaced by slum upgrading and site and services projects. The projects were less expensive, more flexible and allowed additional control and participation by potential beneficiaries (Mukhija, 2004).

Enabling ideas were first incorporated in the site and services projects that depended upon beneficiaries' contribution of sweat equity for the bulk of house construction after the state had provided basic infrastructure. The projects took the form of greenfields or vacant land development. Serviced land refers to a vacant site that has been improved with the installation of infrastructure and basic services for low income households, sometimes with a starter house (as is the case in South Africa). Low income households are left to improve the physical structure on their own. In this form of development, there is also guaranteed security of tenure and low design standards. In promotion of sites and services, the World Bank insisted that such projects must be self-financing, replicable and of the greatest importance, cost recovery (World Bank, 1993).

Affordability meant that land and service costs were to be budget-led rather than from the norms of town planning and engineering design standards. Cost recovery fitted the precepts of orthodox economics, applying the user pays principle and reasoned as a way of curbing the growth of rural-to-urban migration. Taken together, affordability and cost recovery also fitted the World Bank's financial imperatives, (i.e.in securing loan repayment so that it could repay its borrowed funds in international capital markets and using its grant money from the leading industrial countries in economically and socially responsible ways).

Replicability was a prescriptive principle: it meant that in a hypothetical and practical sense, projects could continue and eventually substantially reduce the growth of squatter settlements. Based on actual experience, cost recovery was achieved only occasionally, especially in slum upgrading projects; sites for self-help building were sometimes remote from employment opportunities; institutional capability was often weak, with some indications of corruption; and the projects scarcely led to city-wide housing reform (Pugh, 1990a; Nientied and van der Linden, 1985; Skinner et al.; 1987; Turner, 1980 in Pugh, 2000).

The World Bank promoted policy shift from site and services to include upgrading in all its projects. Settlement upgrading consisted of a package of services depending on the circumstances of the residents and the resources available in addition to the provision of services and infrastructure (i.e. sanitation, sewerage, street lighting, improvement in streets and footpaths, solid waste collection and delegation of the responsibility of construction to the users). Some of the projects would include the building of some new units, provision of construction materials, credit, tenure, legislation and perhaps some sites serviced plots for those residents needing to be

resettled. The state government focuses its limited resources and efforts on the provision of land and infrastructure instead of fully built houses (UN-Habitat, 2006).

The application of enablement in relation to the housing policy in South Africa is based on the Housing White Paper of 1994. It stipulates that the government approach to housing is aimed at "harnessing and mobilizing combined resources, efforts and initiatives of communities, the private sector, the commercial sector and the state (Department of Housing, 1994). The underlying enabling role of government is to support and monitor the housing delivery process. National government promotes effective functioning of the housing markets but retains the power to allocate finance and administration of subsidies (MacKay, 1999; Jenkins 1999 in Miraftab, 2004:89-101). The Housing Act of 1997 (Act 107 of 1997) stipulates the roles of the respective sectors of government as follows:

> National government must establish and facilitate sustainable housing development process while provincial government must create an enabling environment, by doing everything in its power to promote and facilitate the provision of adequate housing in its province within the framework of national housing policy. Municipalities must pursue the delivery of housing by taking all reasonable necessary steps within the national and provincial legislation and policy framework to ensure that the housing right set out in Section 26 of the Constitution of the Republic of South Africa is realised. It will do so by actively pursuing the development of housing by addressing issues of land, services and infrastructure provision and by creating an enabling environment for housing development within its area of jurisdiction (Department of Housing, 1997).

Clearly, the provisions make it explicit that the government does not provide housing, but plays a role of creating an enabling environment for meaningful realisation of the housing right to all citizens. Self-help housing is promoted in the South African housing policy context. It will be necessary to trace the self-help housing policy evolution in developing countries and how these have influenced the South African context to help inform the study.

2.4 The Origins and Evolution of Self-help Housing Policies

Advocacy for self-help housing was a common phenomenon for many centuries in a number of developing countries (Harms, 1992; Ward, 1982; Parnell and Hart, 1999) and is acknowledged as being as old as humankind itself (Pugh, 2001). Prior to the Second World War, the most pronounced advocate of the theory and practice of self-help housing was Jacob L. Crane in the

late 1940s, the first to recognize positive contributions of community members to address their housing problems. His writings elaborated the theory behind self-help housing and further assisted in the initiation of self-help housing projects (Harris, 1998). Even though he published extensively (Crane, 1944; Crane and Forster, 1953; Crane and McCabe, 1950 as cited in Harris 1998) his work was soon overlooked and forgotten (Harris, 2003).

The first planner in the light of empirical experience to question the feasibility of self-help housing programmes for construction of finished houses in Third World countries' urban settings (though he did not exclude rural settings) was Abrams (1964). As an alternative to public housing programmes, Abrams (1964) suggested resettlement in contractor built, low cost, expandable core houses and roof-loan schemes for those who could not afford a finished house and serviced sites for the poor who would otherwise opt for squatting. Abrams' alternative, named site and utilities, which is a forerunner to site and services projects, became popular with the World Bank and other agencies. Abrams accepted that unfinished houses could be an acceptable mode of shelter provision for the poor and he became popularly known as the father of the 'progressive development' (incremental) concept for Third World housing. The incremental housing approach in South Africa is influenced by international strategies and seems to follow the same recommendations advanced by Abrams and later by other scholars such as Turner, Fitcher, and Mangin with some modifications.

Self-help housing was practiced long before the 1960s as elaborated above but with the increasing adoption of self-help housing policies in developing countries, it is widely acknowledged that Turner was the most instrumental author on self-help housing to such an extent that his name became synonymous with the acceptance of self-help housing(Mathey, 1992:380). Turner arrived in Peru in 1957 through forced circumstances and became interested in self-help housing. His two decades were dedicated to an exclusive focus on academic writing, (Turner, 1959, 1963, 1965, 1967, 1968a, b, 1972a, b, 1976a, b, 1986, 1988 and Turner and Fitcher, 1972, Turner and Mangin, 1963; 1969). Turner's work in Latin America become well-known and his ideas and contributions to squatter settlements were brought to the attention of urban scholars around the world (Harris 2003).

Harris (1999) argues that assisted self-help housing or state aided self-help housing initiatives started in Europe in 1918 as a consequence of housing reconstruction post First World War, but

not in developing countries as stated by other authors such as Harms, 1992; Ward, 1982; Parnell and Hart, 1999. The argument that self-help housing is as old as mankind is supported by Pugh (2001). John Crane in the 1940s, Harris, (1997), Charles Abrams (1969) and John Turner in Turner & Fitcher, (1972), Turner, (1976) in the 1960s have been key advocates for theoretical developments of incremental construction and self-help housing (Harris, 2003; Ntema and Marais, 2010).

Turner is particularly known for his emphasis on the positive aspects of self-help housing and organized settlements based on his experience with the *Peruvian barriadas* in the 1960s which he compared to the contemporary failure of mass housing (Mathey, 1992:380).

According to Pugh (1997), the role of self-help in housing and urban policies can be divided into three phases of evolution. The first phase was between 1950 and 1971, followed by the second phase of 1972-1985 and the third from 1986 to 1996. These phases are discussed briefly to provide some insight into what they entailed.

The first phase: 1950-1971 refers mainly to the shift to a positive view of informal settlements as a result of the work of Mangin and Turner. Mangin (1967) demystified negative views and perceptions about informal settlements. Based on his empirical experience in the *barriadas* in Lima, Peru in Latin America, he explained the ways informal settlements represented a solution to housing needs and the job market, developed capital on their own and built intangible social capital. The qualities identified in the *barriadas* support Mangin's main argument in his thesis that informal settlements "represent a solution to a complex problem of rapid urbanisation and migration, combined with a housing shortage" (Department of Human Settlements, 2013).

The second phase, 1972 to 1985, addresses the top-down and project-by-project approach of state aided policies promoted by the World Bank. Turner's ideas greatly influenced the implementation of site and services and city slum upgrading schemes in developing countries. Turner's (1972:148-175) premise of departure in his arguments is the concept of *housing as a verb* – a process emphasising the effect that the housing process has on the people. Turner refers to activities involved in the process of housing including the design, construction and management. The main point to be considered is that people should be given freedom to build their own houses.

The second assumption of Turner's theory is the consideration of *the value of the house* to the user. The importance he gives to *what housing does* for people instead of *what housing is* which is normally defined as a noun or commodity. Turner's existential view of housing was influenced by his empirical experience in the *barriadas* in Lima and he argued for "the human or existential and non-quantifiable functions or roles which the housing process can play". He witnessed the power of the people in solving their needs by building both housing and community when they are in *control* of the housing process. Turner was able to define the significance of *autonomy* and the *value of housing* specifically for poor people. Recognising the importance of housing as *an activity* - as a process - is essential to understanding Turner's argument regarding standards and their inadequacy as being the only measurement of housing value (Department of Human Settlements, 2013).

Turner also advocates standardised games, which he describes as open service networks in the housing sector from which users should be in control and choose services to build their own houses (Turner, 1972: 242).

It should be noted that the World Bank "shifted significantly from Turner's ideas" (Ntema, 2011), emphasising affordability, and cost recovery issues for site and services projects through loans to the poor instead of providing government subsidies. Another aspect of the shift that differs from Turner's principles is that the state should have a supportive function instead of being in direct control of the aided self-help housing process. Turner's theories were drawn from unaided self-help processes in the *barriadas* and he valued highly the users' autonomy, control and freedom over the housing process as key focus issues for achieving individual and social wellbeing; and hence social fulfillment. The absence of these fundamental issues in site and services projects implemented by the World Bank might have affected people's lack of commitment to further development of their settlement and the maintenance of their housing that are frequent problems in social housing programmes.

The third phase, 1986 to 1996, focuses on enabling shelter strategies that replace the project-by-project approach as an attempt to develop the whole housing sector and contribute to economic growth and social development. The enabling approach to housing and sustainable urban development implies a need for government to change from housing providers to whole housing sector enablers. Hence, government should provide "an alternative approach to housing

development and improvement involving all stakeholders and most importantly, people themselves" (UN-Habitat, 2012). Organised self-help, as in the mutual self-help housing model in this study, is a key issue in the enabling approach proposed by the Habitat Agenda in 1996. The respective roles of actors (private sector, NGOs, CBOs and households) are important to analyse in order to draw lessons to inform future practice of state-aided or supported self-help housing. There are serious challenges posed by enabling strategies relating to the conflicting interests of beneficiary households, with their demand for housing that is affordable and meeting their needs against the market interest of making profit which is usually less attractive to the private sector.

Erguden (2001) summarises the enablement policy evolution in the table that follows.

Table 4   The Enablement policy evolution

Phase and Approximate Dates	Focus of Attention	Major instruction Used	Key Documents
Modernization and urban growth 1960s-early 1970s	Physical planning and production of shelter by public agencies	Blueprint planning; Direct construction (apartment blocks, core houses); Eradication of informal settlements	
Redistribution with Growth/Basic Needs mid 1970s-mid 1980s	State support to self-help ownership on a project-by-project basis	Recognition of informal sector; Squatter upgrading and sites-and-services; Subsidies to land and housing	Vancouver Declaration (Habitat I,1976); Shelter, poverty and Basic Needs (World Bank evaluations of sites-and-services (1981-83); UNICEF Urban basic services
The Enabling Approach/Urban Management late 1980s-early 1990s	Securing an enabling framework for action by people, the private sector and markets	Public/private partnership; Community participation; Land assembly and housing finance; Capacity-building	Global Shelter Strategy to the year 2000 (1988); Urban Policy and Economic Development(World Bank 1991); Cities, Poverty and people(UNDP,1991); Agenda 21(1992); Enabling Markets to Work (World Bank,1993)
Sustainable Urban Development mid 1990s onwards	Holistic planning to balance efficiency,	As above, with more emphasis on environmental management and	Sustainable Human Settlements Development; Implementing Agenda 21(UNCHS,1994c)

	equity and sustainability	poverty-alleviation	
HABITAT II1996	'Adequate shelter for all' and 'Sustainable Human Settlements Development'	Culmination and integration of all previous policy improvements	The Habitat Agenda (UNCHS,1996); Global Report on Human Settlements (UNCHS,1996)
Millennium Summit 2000	8 Millennium Development Goals and 18 targets, including target 11 on Slums	Millennium Development Projects	UN Millennium Declaration (2000) MDG (2000)
Istanbul +5 2001	Review of the Habitat Agenda process	Renew Habitat Agenda Commitments and develop more effective strategies	Declaration on Cities and other Human Settlements in the new millennium (2001); Global report on human settlements (UNCHS, 2001a; UN-HABITAT, 2004f); Implementing the Habitat Agenda: The 1996 – 2001 experience (UNCHS, 2001b).

Source: Based on UNCHS, 1997b: 22 – 23 and Erguden, 2001:11; UN-HABITAT, 2006

The next section discusses different forms of self-help housing that inform the practice.

2.5   The Different Forms of Self-Help Housing

Self-help housing is considered a non-conventional housing policy (Ramirez et al., 1992:101) and is acknowledged by its proponents as an expression of the inability of governments to provide adequate housing to all its citizens. Marcuse (1992:21) explains that self-help emerges as a government policy where redistribution and social equity are low priorities. In situations where government cannot meet the housing needs of its citizens the poor have no alternative but to resort to self-help as means to satisfy their housing needs.

Self-help housing is a tool or strategy for the poor in developing countries to resolve their housing needs in a housing crisis (Yengo, 2002; Fiori et al. 1992). This is supported by Harms (1992:24), who notes that self-help policies have always emerged in a situation of economic and political crisis within capitalism. The idea of government support to enable families to build their own houses came from the people themselves, and not from government or international experts

(Harris, 2003). Site and services and upgrading programmes can be an effective means of access for the poor to pursue own housing priorities, to contribute to the construction of the dwellings and to use locally available building materials (Merrill, 1977 in May Jr, 1989:22).

According to Harms (1992) in Third World countries, self-help housing happens in three different forms. These include unaided or spontaneous self-help, state aided self-help and state initiated self-help which will be discussed in the next section.

2.5.1 Unaided Self-Help Housing (Spontaneous/Autonomous)

The first form of unaided self-help housing is also called spontaneous self-help housing and often relates to illegal activities of land invasion, occupying buildings for squatting or trespassing. The process begins with illegal land acquisition associated with user-initiated 'anarchic' activities from below and located outside of government programmes or state housing policies. The process continues with the construction of houses in different phases initially using precarious materials for a hut to more permanent materials and more space. Some examples of squatter settlements in the Third World were often a result of forms of collective action, independent self-help of individual families without any aid from government (Hardy and Ward, 1984).

Turner advocates the need of inhabitants of spontaneous settlement for guaranteed security of tenure. He sees this as a fundamental requirement and links aspirations to tenure with what he calls "creative nature of home building" and the need for "an anchor of hope" and "the stimulation of social development through the cultivation and strengthening of the family" (Turner, 1968a:357; 1967:177). He strongly advocates for government policy to be based upon the provision of elements of environmental security, appropriate locations, tenancies, and investment opportunities rather than on the direct construction of new dwellings (Turner and Goetz, 1967:123 in Dwyer, 1975:198).

Mangin (1967a:85-89) supports Turner's argument in that spontaneous settlements represent a solution rather than a problem as they represent a solution to housing problems of the low income groups of cities of developing countries as conceptualized by the urban poor themselves. The *barriadas* in Lima are an example of a form of self-help; initially state owned land invasion

in near the city centre on deserted land on the periphery which was later legalised and upgraded overtime.

2.5.2 State Supported Self- Help Housing

The second form of self-help is state supported or aided self-help housing which occurs when spontaneous self-help housing initiated by the users later receives support from the state or municipal agencies. The state assistance/support can be in the form of provision of infrastructure, technical assistance, funds for upgrading, supervised credits, or other ways which partly or fully legitimises the initial illegal or unrecognized activities of the users (Harms, 1972 in Mathey, 1992:35). This form of self-help housing applies to informal settlement upgrading advocated by Turner (1972) to allow people to solve their housing needs and is supported by Harms (1992:35) who views self-help as a solution to the housing crisis.

Rodell and Skinner (1983) argued that this form of self-help's main advantage is that government can reduce its expenditure per household in order to reach more households to overcome the housing deficiency as a consequence of conventional housing policy failures. Self-initiated activities sometimes supported by intermediaries or NGOs, groups of professionals, (planners, architects sociologists et cetera) who provide professional advice and services to community groups of users or CBOs.

Another argument to support the above mentioning further advantages is that "assisted self-help housing is the most affordable and intelligent way of providing sustainable shelter. It is cheap because it is based on the minimum standards and incorporates a substantial amount of sweat equity. It is useful because individuals and communities engaged in it acquire precious skills. It is practical because it responds to people's actual needs and levels of affordability. It is flexible because dwelling units are often designed to be able to expand overtime. But all construction and particularly, incremental upgrading, require a suitable supply of building materials, components and fittings" (UN-Habitat, 2005).

Upgrading projects fall within the ambits of state supported self-help. The South African Housing Policy and Strategy recognises upgrading of informal settlements in a new tailor made programme introduced in 2004. It provides for upgrading of informal settlements (*in situ)* by

utilising existing land and infrastructure and aims to facilitate community participation in the redevelopment of the settlement. Resettlement of communities in the likelihood of upgrading not being feasible or desirable is also provided for. This is in line with the South African government's commitment to meet the UN Millennium Goals (Department of Human Settlements, 2009).

2.5.3 State-Initiated Self-Help Housing

The third form of state-initiated self-help housing includes programmes of various local, national or international agencies where self-help or some form of contribution and participation by the beneficiaries is required. Sometimes it can be strictly controlled or loosely organized around an unpaid or partly paid labour contribution by the users into the construction and planning process for buildings and/or social and technical infrastructure (Harms, 1972 in Mathey, 1992:35). The form of state initiated self-help is similar to site and services in greenfields developments applicable in the housing policy in South Africa.

Self-help housing approaches have both advantages and disadvantages, a discussion of which will be helpful in analysing the strengths and weakness in the implementation of projects.

2.5.4 Positive Aspects of Self-help Housing Approaches

The USAID (1963 in May Jr, 1989: 24 – 25) highlights the seven advantages of self-help approaches:

- **S**helter is made available to those low income families who have no other means of securing decent housing.
- It contributes to reduction of cash outlays of poor households for housing construction by as much as half because labour costs often account for a large portion of total construction costs.
- There is greater pride and satisfaction of homeownership because direct participation by families in house construction is promoted.
- Wealth of poor families is increased without encouraging or causing inflation.

- Building skills are developed among low income people in countries where construction skills are needed.

- The demand for building materials that can be produced by small-scale local industries may be increased.

- Participants may develop personal interest in home maintenance and expansion after construction is completed.

Dependency on assisted self-help as a deliberate government policy to provide shelter for the poor requires some degree of organization and public promotion, however, it can also have some disadvantages which are important to highlight.

2.5.5 Disadvantages of Assisted Self-help Housing

Rondinelli and Cheema (1987 in May Jr, 1989:25) highlight five disadvantages of assisted self-help housing:

- Assisted self-help requires the commitment of participants' time and labour for which there may be many competing demands.

- Strong and often organized effort to maintain the initial enthusiasm of participants throughout the home building process is also required.

- It requires the development of building skills by people who may have no further need for them except for maintenance of their own homes after their dwellings have been completed.

- It often leads to slower rates of home construction than the contractor method.

- It can often result in a lower quality of building construction than if houses were built by more skilled workers.

Despite the disadvantages highlighted above, self-help construction is likely to remain the primary means by which the poor are sheltered. Government policies that assist or facilitate self-help housing can make it possible for poor families to obtain at least basic shelter. Experience suggests that to work effectively, self-help efforts must be supported by government agencies which have often been reluctant to work closely with community groups. This is evident in the

history of South Africa, even during the democratic era. The policy that recognized self-help housing, commonly known as the People's Housing Process, was only adopted in 1998; however, in most provinces there is reluctance from officials to recognize self-help housing projects. Drawing on international experience will be helpful to inform local policies and approaches to self-help housing as it applies to site and services and upgrading projects.

2.6   International Experience of Site and Services and Upgrading Case Studies

There are several key aspects related to aided self-help housing that are key to mutual self-help housing. In the context of this study, mutual self-help housing refers to organised self-help housing implemented through a bottom-up approach where an NGO (for example HFH) provides technical assistance to communities during the whole project cycle. Communities participate actively within planning, decision-making, self-building, management and post-project activities. In several countries projects were carried out by municipalities, CBOs, co-operatives or some private companies (Santos-Delgado, 2004).

Normally, the organisation that supports self-help housing is viewed as a collector of resources, looking at beneficiaries who depend on donations from private companies that recognise their role in society in alleviating poverty. As such, resources flourish in and are transferred to the beneficiary at no cost to the latter. Even though this may not always be sustainable as resources are scarce. At the same time, this approach does not maximise the potential of organisations to serve a larger population. A more sustainable strategy is for the organisation to create a permanent fund, where resources are provided to the target population. Budgets targeted for housing projects are used as initial working capital. Once land is provided and the house is built, the property is used as "security for a mortgage from a bank or a finance institution and the family repays the initial loan to the organisation" The funds are often then reused for other families to use as starting or working capital (Rodrigues and Strand, 1996).

Rodrigues and Strand (1996) highlight that organised self-help housing is not only important for meeting the housing needs of the poor, but also because it promotes the enhancement and organisation of the resources of the community and institutions involved in terms of human resources, resource generation and social responsibility to make community development possible.

Furthermore self-help housing involves both *personal effort* and *mutual help*. Personal effort refers to each household's work done to meet its own needs. *Mutual help* involves collective efforts and actions of all members of the community with common agreed vision and objectives. It promotes alliances or networks between stakeholders and through family participation, the progressive improvements of the houses and ultimately improvement of their own lives (*FUPROVI* Manual: 2006). There are other examples of successful case studies that are worth discussing and can assist to draw lessons for future practice and self-help housing policy reform. The first example of successful site and services project is FUNDASAL which is discussed in the next section.

2.6.1   FUNDASAL Case Study

According to Gattoni (2009), over fifty countries have carried out large-scale site and services programmes. The FUNDASAL (a local NGO) case is regarded as a successful pioneering project of site and services. From an evaluation on organised self-help housing projects implemented by the FUNDASAL in El Salvador, in the 1970s the country had facilitated 10,000 new urban households annually. However, an average of 2,600 houses were produced by the government and formal sector but practically none were targeted for the poor.

FUNDASAL started to help the poorest families to build their own houses. It was discovered that the key to build houses on a large scale was to assist groups of families to access land and that organising their in-kind efforts could fast track the process. FUNDASAL helped produce on average 2000 serviced plots per annum in the period 1970-1980 all affordable to and bought by residents of squatter settlements and substandard tenements (blocks of flats). The programme's innovations were based on its clients' strategies and abilities that proved to be more cost effective and viable than other national housing efforts including the "social" public housing programmes of walk-up apartments. The World Bank provided two sequential loans to support the programme, and its success helped shift the government's housing policy to include the urban poorest of the poor. The approach was eventually used by government (and lower, more appropriate standards) for its National Social Housing Fund that was previously producing housing for middle income groups, and attracted private developers to produce housing for lower

income groups. Private developers too, eventually adopted the site and services model to produce thousands of plots for lower income homebuyers over the years.

Burns (1983) shows the link between user control and housing satisfaction. From the same study it is also possible to state that the organised self-help model developed by the FUNDASAL projects offer positive value for both their self-built projects and the "supportive services provided by the sponsor". NGOs, therefore, have the potential of developing approaches to organise self-help housing that promotes the principles of autonomy, control and freedom proposed by Turner. NGOs can contribute in strengthening human and social capital when introducing community capacity building in their projects.

The second example of a successful site and services project is HFH Mexico which is discussed in the next section.

2.6.2   Habitat for Humanity Projects in Mexico

HFH is an international civic organisation dedicated to give adequate housing solutions to dignify the lives of poor people. Founded in 1976, HFH has built and sold over 200,000 housing units in about 100 nations and territories through an organised self-help approach. The organisation recognises that a house is a human right and promotes community development through a participative housing policy. More than 70,000 housing solutions have been built in Latin America and the Caribbean. In Mexico, for example, 16,500 houses in 100 communities were accomplished and more than 85,000 persons were served. HFH Mexico started the programme in 1987 and impacted 15 states throughout the country (Santos-Delgado, 2004).

The third example of successful site and services project is FUPROVI which is discussed in the next section.

2.6.3 FUPROVI Projects – Costa Rica

According to Santos-Delgado (2004) FUPROVI is a private development organisation that supports and promotes the social production of habitat and housing throughout Costa Rica. The objective is to foster the organisation of communities towards self-help management in underprivileged sectors, so that they can directly and actively participate in the identification of solutions to housing problems, and so that they can employ flexible methods that can become viable housing alternatives. The mission of FUPROVI is to contribute to the improvement of the quality of life of underprivileged sectors in their housing needs. It also promotes community strengthening through innovative and competitive housing products and services (FUPROVI Manual, 2006).

Established in 1987 in San Jose, Costa Rica, FUPROVI's Habitat programme included two main sub-programmes; the first one is Access which delivers completed housing units. It provides housing design as well as assistance in getting building approval, short-term financing and strengthening the community for self-help construction. The second sub-programme is Community Roof that targets families without homes and no organised groups. The programme aims to construct housing and infrastructure, to include post-project activities aimed at strengthening the community even after the project is finished.

FUPROVI believes that "the active participation of the families in the construction process of the houses, with the corresponding technical-professional assessment, is not only essential for the economic viability of this process, but is also ensuring that the proposed solution is of the required quality, in terms of location, construction system, basic services, and finishes" (FUPROVI, 2006). It is the different families as core units of the community, who identify basic necessities and priorities under the supervision of professionals and technical workers. As such the proposed solutions would encourage viability and motivation in adopting a self-help approach to construction (Arroyo and Astrand, 2013).

. The next section provides positive aspects of site and services projects that can be drawn from the above case studies.

2.6.4   Positive Aspects Associated with Site and Services

Site and Services gives participating households legitimate citizenship with rights and obligations. Organisation and facilitation speed up the incremental process for the most difficult tasks that individuals and communities encounter (i.e. obtaining land with security of tenure, affordable credit, basic infrastructure, municipal services and forming part of the decision-making of the neighborhood).

Families also receive assistance to mobilise savings for shelter. Community cohesion and shared responsibility is promoted. It contributes to a positive or mitigating environmental impact with conduits for complementary city/national social assistance programmes. Government is enabled to prioritise and make available land for low income housing as part of a more rationalised city growth plan.

The organisation and improvement of coordination among infrastructure, utilities and service provision agencies is made easier and becomes the vehicle for private sector partnerships (i.e. mixed-use land development schemes like macro projects). Rationalisation of land markets can be achieved and lower costs of housing production for government and for homeowners. Opportunities for NGOs and other private partnerships are created.

The next section provides negative aspects of site and services that can help inform areas of improvement in future similar projects.

2.6.5   Negative Aspects of Site and Services

Site and services requires strong political and policy commitment from national and local government to continue over time, regardless of changes of electoral cycles. There must be political will to address issues of land assembly, and acquire public or private land for low income housing.

Attitudinal change and resistance, conventional house-type preferences on the part of government and/or prospective homeowners regarding what is acceptable, appropriate or "decent/respectable" (or adequate) housing. The incremental process takes much time to complete, as the house looks "untidy or not nice" for years while incomplete. Politically, it might

be a problem and can be subject to inter-agency conflicts with on-going conventional housing approaches. In the context of South Africa, this might be relevant when comparing turnkey RDP houses with some NGO led PHP projects.

2.6.6   Suggested Conditions Needed for a Successful Site and Services Programme

Sustainable political will over time is needed. There must be a clear articulation of national housing policy that is pro-poor, equitable and builds on the ability of individuals and municipalities to build incrementally. There is a need for policies for making land available for low income housing. A parallel or combined national squatter upgrading programme and appropriate town planning norms, codes and standards to allow for the incremental development process.

The next section provides an example of a successful upgrading project that combines site and services as well.

2.7   Experience of a Successful Upgrading Project

The Built Environment Support Group in Ntuthukoville, Pietermaritzburg is a local example of a successful upgrading project including site and services.

2.7.1   Built Environment Support Group: Ntuthukoville, Pietermaritzburg

Ntuthukoville mutual self-help project is a community-based upgrading project of 166 families involving 22 families who had relocated due to upgrading. The project was implemented from 1996-1997 and was launched by then Minister of Housing, Sankie Mthembi-Mahanyele in March 1997.

The Built Environment Support Group (BESG) was formed in 1982 onwards by the staff of the Faculty of Architecture and Allied Disciplines at the University of Natal, Durban (now University of KwaZulu-Natal). BESG supported communities in their struggle relating to the built environment (e.g. against forced removals, poor living conditions and lack of physical

planning). In 1989, a BESG branch was opened in Pietermaritzburg. The 1990 onwards political changes in South Africa allowed BESG to become increasingly involved in the implementation of housing projects and pilot different approaches to housing delivery.

From the 1980s refugees of political violence in the Table Mountain area (also known as Maqonqo) outside Pietermaritzburg began moving to the city. In 1990 about 30 families settled in a former "Coloured" group area of Happy Valley. The site is about five kilometers from the city centre.

The local authority evicted inhabitants and attempted to relocate them to the southern periphery of Pietermaritzburg, but the community resisted. Five times the community was evicted, but each time they returned to rebuild their shacks. BESG became involved in resisting the forced removals of the community and in the face of considerable public pressure against forced removals the local municipal council capitulated. In 1993 the permanence of the community was granted and basic community services were provided. The settlement grew rapidly to 166 families.

In late 1993, a BESG staff member by the name of Ntuthuko Mokubung, who was working in Happy Valley was killed in political violence in Pietermaritzburg. Residents of Happy Valley informal settlement later renamed the area Ntuthukoville in honor of his memory.

BESG and the residents' association made proposals for upgrading the settlement and the project-linked subsidy application was approved by the Provincial Housing Board in September 1994. The project provided 166 serviced sites and building materials from the subsidy residual. As part of the upgrading project, 23 families had to relocate to an adjacent piece of land as they were either in the way of a proposed road or because there was more than one family living on the same site.

BESG, having exposure to Latin American experiences with mutual self-help housing, was interested in piloting Ntuthukoville under local conditions. BESG approached an international funding agency, Oxfam Canada to support a mutual self-help project where 23 households would build their houses parallel to the upgrading project. A grant funding of approximately R4,000 per household was obtained. Coupled with the housing subsidy residual, of about R3,500 each

(including R1000 for the toilet structure), the project could provide houses costing R7,500 each and the project was designed.

2.7.1.1 Project Design

The design of the project included establishment of the development trust in June 1995 with members of the residents' association and other structures in the area. BESG was appointed for project management of the upgrading and mutual self-help project.

A set of rules was drawn up and discussed with participants who had to sign them. The rules included the following:

- A code of behaviour; for example, participants must not take intoxicating drinks while working or be absent without reason.
- A stipulated time contribution of own labour for each participant and hours of work.
- Dispute resolution by the trust.

2.7.1.2 Participants' Responsibilities

Some participants were assigned specific responsibilities. For example, one person was responsible for materials management and keeping an attendance register to be displayed daily. Symbols were used for example, a smiling face for good attendance and frowning face for poor attendance.

2.7.1.3 Project Duration

The duration of the project was envisaged as being three months. Each participant or a substitute was required to contribute a certain amount of time to working on the project. It was envisaged that participants would work full-time on weekdays between 08h00 to 16h00 and that meals would be provided for them. The households were expected to build 22 houses which were then to be randomly allocated to the participants on completion. The allocation at the end was deliberately designed at inducing commitment by the group throughout the project life cycle.

2.7.1.4   Decision Making

Though the initial conceptualisation of the project saw the participants as extensively involved in the project, with assistance from BESG and the development trust, much of the project was designed before the households were selected and the households in the project had little cohesion. Consequently, most of the decisions were taken by a few individuals in the trust and BESG and where the support and cooperation of the participants was required, a meeting was arranged.

2.7.1.5   Role of the local councillor in the project

Prior to implementation of the mutual self-help project, it was hijacked by the local councillor, who was a builder by trade. The councillor convinced the trust they had not budgeted for construction manager and he would serve as one on the project at no cost. He also persuaded the trust to exclude the budget allocation for food and tools from the project on the basis that people must provide their own and that tools were to be donated. Allocating money to building materials allowed the councillor to design a house plan of 42 square metres within the budget instead of the original 20 square metre two rooms core unit. The councillor also proposed the inclusion of the Estates Department of the Pietermaritzburg/Msunduzi Municipality to assist the project.

2.7.2 The Implementation Phase

Management challenges during this phase started and it became clear that the councillor was unable to fulfill his obligations, with the result that the project ground a halt. The trust and BESG decided to employ a construction manager as was originally planned for. Due to the budget adjustment advised by the councillor, money for construction supervisor remuneration was limited and nobody able to fulfill the job description could be employed. A retired tradesman was eventually employed but he restricted himself to laying blocks and teaching those who were interested, and did not carry out managerial functions as initially envisaged as being part of his job scope. BESG, therefore, had to undertake most of the functions. An employee of the Estate Department of the municipality helped to purchase, transport and store materials and also assisted with other tasks like setting out and roofing.

The project continued in spite of challenges that included too hard and rocky ground, slow progress onsite, lack of commitment and neglect of rules, and internal tensions. The only success was provision of meals.

2.7.3 Process Evaluation

Participants felt that it would have been better to volunteer for the project and to be allowed to choose their own groups. People felt that they would rather work with friends and relatives they could trust. There was a lot of unhappiness about some of the uncommitted participants. In addition, the group of 22 participants was too big. After 6 months they had only built 10 houses which resulted in a loss of motivation. A lack of skills slowed down the project at the beginning, and only those who wanted to learn, acquired skills such as blocklaying. People wanted certificates for participating in the project and their training to enable them to get casual jobs elsewhere. The project required a huge commitment from participants. The project took 9 months of full-time work during weekdays. Unemployed people mentioned that getting one meal a day did not make up for being unable to look for a job. However, considering that participating in the project meant access to an additional R4000 grant and a large house, commitment in this project was deemed worth the effort. It became evident during the project that there was a construction skills aspect and a managerial aspect of the job. It proved fairly easy to get someone with construction skills, but difficult to get someone who also had the right management and organisational skills.

2.7.4 Project Close-Out

The project delivered large, well-constructed 42 square metre houses. People were very happy about having houses that were bigger and better than hoped for. The project contributed to increasing the self-esteem and confidence of the participants. At the start of the project they did not show any initiative, preferring to wait for instructions and following decisions taken by the trust and BESG. By the end of the project, participants made their own decisions in defiance of the trust. Participants grew in self-confidence.

The next section outlines the South African housing policy that has evolved from 1994 to present.

2.8 The South African Housing Policy

This section discusses the South African Housing Policy that is applicable in the post-apartheid era (since 1994 to present). The reason to focus on the policy analysis is due to relevance in the implementation of the two case studies in the period 1996-2012. To begin with, foundations of the policy are outlined, followed by fundamental principles, policy underpinnings, approaches and strategies. The last part provides an analysis of the linkages and divergence of the housing policy to the neoliberal theory and enabling approaches.

2.8.1 The foundations of the housing policy of South Africa

The housing policy of South Africa is based on the basic needs strategy which forms part of welfare policy that guarantees the right to "adequate shelter" for all citizens within available resources of the state. The policy practice is influenced by neoliberal approaches given the three parallel streams that emerged related to housing including: private sector market related housing (including townhouse, cluster house and security/life style estates), the delivery of public housing (for example "RDP" houses and social housing models), and emergence of various other aided and unaided self-help (including the PHP of state aided house building and the unaided growth of informal settlements (Landman and Napier, 2009). Provisions of the Constitution of the Republic of South Africa 1996, Section 26, enshrine the inalienable right to housing as follows:

1. Everyone has a right to have access to adequate housing.
2. The state must take reasonable legislative and other measures within its available resources, to achieve the progressive realisation of this right.

Two points of importance to note from the above provisions are the right to access adequate housing which is also influenced by co-factors that are covered in the UN instruments including the Universal Declaration of Human Rights and International Covenant on Economic, Social and

Cultural Rights etc. and the co-factors which are fundamental principles of the Housing White Paper of 1994. The second point relates to the progressive realisation of rights which is guided by available state resources. The role of the state and incremental or progressive realisation of housing rights is close to the spirit of self-help housing advanced by Turner, also supported by the World Bank approach of aided self-help housing where the state provides services and infrastructure, enabling users to consolidate their housing. In addition to proposals of Turner and World Bank the policy includes provision of a starter house.

Since 1994, there have been numerous policy and statutory developments in order to give effect to the new approach to housing. These include the RDP of 1994 which provides for promotion of delivery of services including housing; the Growth, Employment and Redistribution (GEAR) strategy of 1996; the Accelerated and Shared Growth Initiative – South Africa (ASGI-SA) of 2005, and the Housing Act, 1997 (Act no.107 of 1997). The two fundamental documents which give content to the South African government's mandate on housing are the New Housing Policy and Strategy for South Africa: White Paper, 1994 and the Breaking New Ground, Comprehensive Plan for Development of Sustainable Human Settlements, 2004.

2.8.2 The fundamental principles of the White Paper

The fundamental principles of the White Paper published in December 1994, sought to achieve the government's housing vision of

> …establishment of viable socially and economically integrated communities, situated in areas allowing convenient access to economic opportunities, as well as to health, education and social amenities in which all South Africans will, on a progressive basis, have access to:
> A permanent residential structures with secure tenure ensuring internal and external privacy and provisioning adequate protection against elements; and supply of potable water, adequate sanitation facilities and domestic energy.

2.8.3 The housing policy underpinnings and principles

The vision of the housing policy is underpinned by the principles of sustainability, viability, integration, equality, holistic development and good governance. It is further stated that the South African Housing Policy and strategy must contribute to a non-racial, non-sexist,

democratic integrated society. The goal of the principle underpinnings is to improve the quality of life of all South Africans with an emphasis on the poor and those who cannot independently satisfy their basic housing needs.

2.8.4   The Housing Policy Approaches and Key Strategies

The Housing White Paper, 1994, sets out the government's broad housing policy and strategy on the basis of the seven key strategies namely, stabilising the housing environment; mobilising housing credit; providing subsidy assistance; supporting the enhanced People's Housing Process; rationalising institutional capacities; facilitating speedy release and servicing of land; and coordinating government investment in development. Thus the policy has since evolved and proceeded with its implementation.

The seven point key strategies are outlined briefly as follows:

The first key strategy is stabilizing the housing environment. In order to ensure maximum benefit of state housing expenditure and mobilise private sector investment, the strategy aims to create a stable and effective public environment and to lower the perceived risk of the low income housing market by ensuring that the rule of law is upheld, thus creating a conducive market place.

The second key strategy is mobilizing housing credit. The unlocking of private sector housing credit is regarded as a fundamental requirement for ongoing improvement of the housing circumstances of households who qualify for mortgage finance. Linked to the unlocking of private sector credit, is the requirement for savings by lower income households. This strategy seeks to promote savings by this sector so that they are able to contribute to the improvements of their own housing and most importantly that they can establish creditworthiness in order to gain access to housing finance in the future.

The third key strategy is providing subsidy assistance. The housing subsidy scheme assists those who cannot independently satisfy their own housing needs. Capital subsidy assistance is granted to low income households to enable them to access a minimum standard of accommodation (i.e. 40 square metre houses). The strategy to provide subsidy assistance has resulted in a variety of

National Housing Programmes. The housing subsidy funding is complemented by various other grants available from government departments other than housing.

The fourth key strategy is supporting the enhanced PHP which aims to facilitate the establishment or directly establishing a range of institutional, technical and logistical housing support mechanisms to enable communities to, on a continuous basis (incrementally), improve their housing circumstances. It involves establishment of institutions and organisations that support communities who are unable to make money or any monetary contribution towards their housing needs through savings, or by accessing housing finance. Communities are supported to build their own housing. Once they have built their own houses, the increased value of their property will enable them to have an asset to leverage finance in the market place.

The fifth key strategy is rationalizing institutional capacities. This strategy envisages the need to create a single transparent housing process and institutional system. The culmination of the housing strategy is the enactment of the Housing Act, 1997, which has been effective since 01 April 1998. The act establishes a new institutional framework and clearly defines housing roles and responsibilities in the public sector.

Capacity Building is a key element for the creation of an enabling environment at national, provincial and municipal spheres of government within which the regulators and implementers could fulfill their respective roles. This entails the introduction of an appropriate legal and policy framework, the establishment of an effective and efficient workforce, and the installation of appropriate technology, equipment and systems for the monitoring, evaluating and reporting purposes. The national capacity building programme aims to ensure that the provincial department in the nine provinces and municipalities carry out their housing functions.

The sixth strategy is to facilitate the speedy release and servicing of land. To meet the ever growing demand for housing and to achieve government's goals relating to housing development; land which is appropriate for housing must be speedily released and serviced. Government has, therefore, introduced measures to simplify and speedup the process of land identification and servicing.

The Housing Development Agency will facilitate the speedy release of well-located land for human settlements in pursuance of government's goal of social, economic and spatial integration.

The seventh strategy is coordinating government investment in development. Human settlement creation requires coordinated integrated action by a range of players in the public and private sector. The coordination of state investment in development seeks to maximise the impact of state investment and careful planning, so that investment in one aspect of development supplement another. Furthermore, integrated human settlement creation requires public/private partnership between developer and housing finance institutions and government. Broadly, coordinated and integrated development is addressed within government's Growth, Employment and Redistribution Strategy (GEAR). The Expanded Public Works Programme (EPWP) covers all spheres of government and is aimed primarily at reducing unemployment by providing work and training in areas that are socially useful. The EPWP also provides a logical framework which assigns roles to the various spheres of government and facilitates cooperation between these spheres. The Accelerated and Shared Growth Initiative-South Africa (ASGI-SA) works within the framework of the abovementioned policies and recognises the marked improvement in South African economy. ASGI-SA aims to accelerate growth by investing further in infrastructure development and education and leveraging the first economy in order to develop, and ultimately eliminate the second economy.

2.8.5   The fundamental principles of housing policy development and implementation

The constitutional provisions in relation to housing quoted earlier imply that the policy principles as contained in the White Paper on Housing are fundamental to realisation of the housing right.

The six underlying principles are as follows:

The first principle is people-centred development of partnerships. The government human settlements creation is primarily facilitative. Through provision of subsidies and the creation of appropriate institutional framework and support structures, government seeks to create an enabling environment in which the process of human settlements is people-centred and

partnerships can thrive. Government alone cannot meet the housing challenge and partnerships are essential to delivering adequate housing in South Africa. Government envisage that:

> The human settlements process will generate broad support and involvement on the part of all key stakeholders in order to maximise the mobilisation of resources to meet the housing challenge.
> With a human settlement process which is people-centred and enables partnerships to thrive, an environment can be created in which all role players share the risks associated with human settlement creation and in the rewards of improved housing opportunities, a more vibrant housing market and the realisation of the housing vision.
> The human settlement process will be participatory and decentralised allowing effective response to priorities and opportunities at the local level enabling all role players to contribute their skills, labour, creativity, financial and other resources to the housing process (Department of Human Settlement, 2009).

The second principle is skills transfer and economic empowerment. Housing programmes have the potential to contribute greatly to the government's broader goals of social, economic upliftment of communities. Housing policies and strategies must therefore support community participation in the housing process thereby facilitating skills' transfer and economic empowerment. This entails a focus on consumer education, as well as development of private institutions that are committed to providing support and training.

The third principle is fairness and equity that the government's human settlements policy must promote among the country's citizens and achieve equal and equitable access to housing opportunities, goods and services. Within the framework of fairness and equity, government must acknowledge the existing diversity of society and respond accordingly. All functional policies and strategies should accommodate the complexities of the upgrading and redevelopment of human settlements in order to create sustainable human living environments for residents within a framework of the broader community.

Government policies and subsidy programmes should accommodate the special needs of the youth, the aged, single parent families without tenure rights, inhabitants of hostels and others with special housing needs. This must occur with a framework that gives appropriate attention to the needs in both urban and rural settings.

The fourth principle is provision of choice to people in need of housing in terms of housing process and housing product. The right of individuals to freedom of choice in the process of

satisfying his or her needs is recognised. Concurrently, it is acknowledged that people should be able to access and leverage resources on a collective basis. Government should promote both the right of individuals to choose their housing options and encourage collective efforts by people to improve their housing circumstance. In other words mutual self-help housing is promoted in the policy.

The fifth principle is transparency, accountability and monitoring. Transparency is a key to guard against inequitable systems in which some segments of the population benefit more than others. Coupled with transparency, systems that monitor housing progress and ensure accountability are important. It is imperative that the housing sector is led by a single national policy and administration that is accountable in a tangible, measurable manner, to achieve broad-based targets, which are properly quantified through applicable government structures at central provincial and local spheres. Government must facilitate co-ordination between various sectors so as to minimise conflict over demand on scarce resources and create an environment in which all role-players meet their respective obligations.

The sixth principle is sustainability and fiscal affordability. The human settlement process must be economically, fiscally, socially, and politically sustainable in the long term. This implies balancing end-user affordability, the standard of housing, the number of housing units required and the fiscal allocation to human settlement creation. A policy which attracts non-governmental investment and which promotes the housing market is essential to sustain the human settlement creation process. The policy must also deal sensitively and responsibly with the impact of human settlement creation upon the environment.

NGOs such as HFH working with government also need to be guided by existing policy that they can inform if necessary. The main strategies for self-help housing in the current housing policy, is the PHP which provides support to people who want to build their own homes themselves through access to consolidation, project-linked, institutional and rural housing subsidies as well as other support measures (Department of Housing, 1998). The next section provides a brief discussion of the PHP policy.

2.9   The People's Housing Process Policy

The PHP is an official self-help housing mechanism allowing groups of households to work collectively to pool their resources and contribution of labour in the construction of their houses. The standard housing subsidy is supplemented with savings and additional loans or labour. Communities, who implement PHP with Support Organisations (now called Community Resource Organisations as per revised Enhanced PHP policy) working in such projects, are able to build bigger and better homes (Landman and Napier, 2009). The principle of building communities according to PHP policy of 1998 is relevant to housing programmes in any part of the world. The key principles behind the PHP policy are partnerships, a people-driven process, transfer of skills and community empowerment.

The Enhanced PHP policy of 2008 provides for a process that allows beneficiaries to meaningfully contribute to the decision-making of the housing process and product and also contributes towards the building of their homes. The key principles are community decision-making/choice, community contribution, partnerships and leveraging of additional resources (Department of Human Settlements, 2008).

The PHP policy and programmes assist households to access housing subsidies targeting households who earn less than R3,500 per month. Though there is no specific PHP capital subsidy mechanism, the process to be followed includes consolidation (a reduced subsidy for those who already have serviced sites but intended only for the top structure), project-linked subsidy (utilised in normal housing projects and offering access to housing services on an individual basis) and institutional subsidy (for rental projects or cooperative housing) by government (Landman and Napier, 2009). The eligibility criteria for subsidies in PHP is the same that applies to other schemes except that in addition, there is an Establishment and Support Grant which is paid per beneficiary for all costs of the Support Organisation that facilitates the housing process.

In the context of aided self-help three housing delivery mechanisms have been utilised. First, includes formal houses to be owned that are built by a formal contractor; second, houses provided through the PHP with direct participation by the residents and third, institutional subsidies that focus on rental or rent-to-buy (Donaldson and Marais, 2002).

PHP beneficiaries also receive assistance from the Support Organisation that provides technical, financial, logistical and administrative support regarding the building of their homes for themselves, on the basis of sustainability and affordability.

Criticisms of the policy are that it is about regulation rather than creating an enabling environment or lending support to the process. The ambiguity of the policy led to all kinds of interpretations, many of which ignored the key principles which the PHP policy was supposed to represent.

Positives associated with PHP are that house types vary in size including semi-detached and detached concrete block houses of 42 square metres. The modalities of delivery are not standardised at national level. In some instances, houses are built by owners themselves without any assistance from municipalities and provincial departments in acquiring land and materials. Other houses are built by local contractors trained for the community under PHP and subsequently hired by the owners to build their required house (Cross, 2008:28).

It is argued that aided self-help in South Africa works best interspersed with other types of development. In communities which are benefitting from state allocated RDP houses, there are often a subgroup of households for whom direct involvement in the development and building process is seen as leading to a better outcome. The concluding argument supporting the statement is that if real choice is given to communities, often with the involvement of proactive NGOs some households do choose the self-help housing model. The challenge is that it requires support from municipality and project developers willing to work with the self-help mix (Landman and Napier, 2009). Given the challenges and limitations of the former PHP policy the highlights of some adaptations that have been made to align with prevalent international models follows and outlines intentions of the enhanced PHP to achieve the following:

- To deliver better human settlements based on community contributions and the leveraging of additional resources through partnerships. Communities are encouraged to actively contribute and participate in the housing development process.
- To build on existing livelihood strategies to capitalise on the social capital that has been built. The policy broadly defines community contribution not to be equated with sweat equity.

- Strengthen partnerships between the community and various NGOs and Faith-based Organisations in the sector to ensure the transfer of skills focusing on the poorest of the poor and the alleviation of poverty.

- To respond to the needs of vulnerable groups including women, youth, the elderly, disabled and children.

- To build and support the housing micro-finance sector by supporting NGOs who assist communities in housing delivery.

- To lead to more integrated area-based development as it encourages strong linkages with other government departments and programmes (National Housing Code, 2008).

2.10   The Linkages and Divergence of Housing Policy to Neoliberal Theory and Enabling Approach

Conventional wisdom holds that the South African Housing policy is mainly based on neoliberal ideologies. Most academic writing tends to agree on the neoliberal principles of the South African Housing Policy. However, Venter and Marais (2010) argue to the contrary and base their arguments on theoretical development over the last two decades. They consider the South African Housing policy to be more inclined to welfare principles rather than neoliberalism. Welfare theories show many similarities with the new economy that influences the housing scholarship in South Africa. In contrast to the theory of new political economy embedded in neoliberal discourse, that the place of housing policy analysis associated with the welfare state is becoming increasingly recognised.

The argument is also supported by Adebayo (2011) in that "the subsequent phase of policy (2004 onwards) however, appears to have reverted to a fairly ambiguous housing role for the government, which nevertheless has strong *'provider'* overtones, policy rhetoric to the contrary notwithstanding". Govender, 2010, in her KZN Housing Budget Vote speech stated that "the role of government in its housing approach would shift from being a mere conduit of housing towards being a shelter provider".

In essence, the South African housing delivery approach combines a mixed model of developer-driven and self-help housing. The former applies to conventional turnkey projects (RDP Housing

projects in the South African context) where houses are constructed by private developers appointed by local government and handed over to users without the users' participation in the housing process. The latter is where users exercise their choice of participation and control of the housing process in PHP projects.

The PHP approach entails common features of enablement in that it builds community trust and transfer of skills while ongoing access to credit implies progressive improvement of the housing environment.

The recognition of people-centred and people-driven development is an approach recognised by international agencies such as UNCHS and UNDP during the period of Habitat II Conference in 1996 and subsequently leading to UNCHS (, UNDP and USAID support in South Africa for promotion of a housing process based on mutual and self-help construction through housing support (referred to as mutual self-help in this study). Partial funding from these institutions was made available for the setting up of the PHP Trust within the then Department of Housing (now Department of Human Settlements) to build capacity for the provincial government sphere and local level (municipalities) of government and NGOs to support provincial PHP projects towards housing delivery (Huchzermeyer, 2001).

The Development Action Group (DAG) a well-recognised NGO in South Africa actively promotes self-help housing and specifically PHP. DAG believes that PHP is a "…self-help housing mechanism which allows groups of people to work together to pool their resources and contribute their labour to build homes. By supplementing the standard housing subsidy with savings, additional loans or labour, communities implementing PHP are able to build bigger, better homes. The PHP process builds human capacity and brings communities closer together" (DAG, 2006 in Landman and Napier, 2009:3).

Another NGO, Planact also supports PHP and highlights a number of benefits resulting from this process: Houses are generally larger and better designed to suit household needs. More choice, creativity and community involvement is promoted. The notion of citizenship and pride is built. The creation of partnerships is supported as well as the maximising of empowerment and participation. Adequate shelter and secure tenure is provided. It creates housing skills development and opportunities for women. There are high levels of beneficiary satisfaction and a

high level of project sustainability (Himlin and Mogatle, 2006). The positives associated with the PHP policy provide a basis for HFH mutual self-help model evaluation criteria based on the following themes: access to land and security of tenure; community participation and empowerment; sweat equity contribution; access to housing finance; levels of affordability; availability of building materials; impact of project location; technical and management support; provision of infrastructure and services; and the role of partnerships in housing delivery.

2.11   Concluding Remarks

This chapter explored the theoretical foundation on which neoliberal policy is based. The application of enablement approaches and strategies in self-help housing in the international context as conceptualized by the World Bank and the UNCHS was discussed. The analysis of the origins and evolution of self-help housing policies in Third World countries helped in developing an understanding of international influences to national policies. Literature review on local and international experience in the practice of self-help housing in developing countries in site and services and upgrading projects was helpful in this section, particularly on mutual self-help housing to examine strengths, weaknesses and areas that HFH can draw lessons on the need for improvement in its housing model under study. Linkages and relevance of neoliberal theory and enablement framework to the South African self-help housing policy context helped to inform the study.

There is an urgent need for incorporating this housing delivery system to strengthen the HFH, capabilities and skills of the community as an effective way to scale up both the provision of housing in site and services and upgrading of informal settlements. Mutual self-help has been incorporated in the practice of different NGOs in the developing countries of Latin America, Asia and in Africa. Lessons for South Africa will help in housing delivery to reduce the huge backlog and housing poverty. It should be noted that there is still a gap in the literature related to the analysis of mutual self-help housing approaches by NGOs in South Africa and how their practice can contribute to further policy development. A contribution of such analysis would be two fold. Firstly, it would contribute to the spreading of knowledge among other NGOs regarding how to implement mutual self-help housing projects more efficiently. Second, it would contribute to reinterpreting the role of mutual self-help housing as an enabling shelter strategy.

Thus, there is a need to learn from successful mutual self-help housing models supported by NGOs and of interpreting the current role and potential of this housing delivery model with a view to develop enabling strategies for similar actors and/or actions in the sector.

CHAPTER THREE
HISTORICAL BACKGROUND OF PIESANG RIVER AND SHERWOOD CASE STUDIES

3.1   Introduction

This chapter provides a historical background of the two case studies of Piesang River and Sherwood Housing Projects. This chapter also provides a historical background of HFH and description of the mutual self-help housing model which was used. The geographic location of the two projects, socio-economic profiles and impact of project location on integration of study areas to broader development and sustainability of surrounding areas in terms of planning and housing are also covered in this chapter.

3.2   Historical Background of Habitat for Humanity

HFH is an international, nonprofit, non-sectarian housing organization, whose vision is to eliminate housing poverty and homelessness in the world. The concept of "partnership housing" that grew into HFH International was conceived at the Koinonia Farm, a small, interracial, self-sustaining Christian farming community in Americus, south-western Georgia. The Koinonia Farm was founded in 1942 by a farmer and biblical scholar Clarence Jordan as a programme called *Koinonia partners* which addressed partnership farming, partnership industries and partnership housing. The Fullers' (Millard and his wife, Linda) first visit to Koinonia farm was in 1965, after having decided to abandon a successful business and an affluent lifestyle in Montgomery, Alabama to begin a new life of Christian service. At Koinonia farm, Jordan and Fuller developed the concept of *"partnership housing"*. The concept centred on those in need of adequate shelter working side by side with volunteers to build simple, decent houses at no profit on the basis of partnership between Koinonia farm and home owners. Beneficiary families invested their sweat equity in the housing process assisted by volunteers. The concept involved establishment of a rotational housing finance scheme which they called a 'Fund for Humanity' (Baggett, 2003 in Zhu, 2006).

3.2.1 The Fund for Humanity's mission statement

Jordan and Fuller articulated the mission statement of the Fund for Humanity as follows:

> What the poor need is not charity but capital, not caseworkers but co-workers. And what the rich need is a wise, honourable and just way of divesting themselves of their overabundance. The Fund for Humanity will meet both of these needs. Money for the fund will come from shared gifts by those who feel they have more than they need and from non-interest bearing loans from those who cannot afford to make a gift but who do want to provide working capital for the disinherited . . . The fund will give away no money. It is not a hand-out (www.habitat.org).

3.2.2 Inception of Habitat for Humanity

The inception of HFH started in 1968, where 42 half-acre house sites were laid out in Koinonia with four acres reserved as a community park and recreational area. Capital was donated from around the country to commence the work of housing construction. Houses were built and sold to families in need at no profit and no interest.

In 1973, the Fullers decided to apply the Fund for Humanity concept in developing countries after receiving an invitation of the Church of Christ of Zaire and with sponsorship of Christian Church (Disciples of Christ) in the United States. The Fuller family relocated to Mbandaka, Zaire (now the Democratic Republic of Congo) with a goal to offer affordable yet adequate shelter to 2,000 people. After three years of hard work to launch a successful house building programme, the Fullers returned to the United States (http:umhabitat.org/FAQ/HFHFacts.asp).

In September 1976, Millard and Linda Fuller relocated back in the United States and called together a group of supporters to a three day conference of committed friends of the Fund for Humanity concept to discuss the future of their dream. HFH International as an organization was born at this meeting having received endorsement from the supporters of the concept (Barnett, 2003).

In 1984, former U.S. President Jimmy Carter and his wife Rosalynn took their first HFH work trip to New York City to build houses under the HFH organisation, which event became known as the JCWP. Their personal involvement in HFH's ministry brought the organization national visibility and sparked interest in HFH's work across the nation. Since then, HFH International

has experienced a dramatic increase in the number of new affiliates around the country (Habitat for Humanity, 2014).

Through the work of HFH, thousands of low income families found new hope in the form of affordable housing. Churches, community groups and others joined together to successfully tackle a significant social problem of the need for decent housing for all. On the 06th November 2013, HFH celebrated its 800,000th house built, sheltering more than 4 million people in more than 1500 affiliates in the United States of America and over 80 national organisations worldwide. The milestone was achieved as HFH announced that for the first time in the organization's history more than 100,000 households had been served in a single fiscal year (www.habitat.org).

The international HFH headquarters is in Americus, Georgia, USA. There is an area office for Africa and the Middle-East located in Pretoria, South Africa. The area office provides training, technical expertise and support in fund-raising to national organizations in the region. The actual work of Habitat is carried out at the community level by affiliates (locally established and managed community housing projects) that have been officially approved by the HFH Board of Directors. The International Board of Directors is composed of volunteers from around the world who share a deep concern for the problems of poverty housing (www.habitat.org).

In South Africa the national office is based in Cape Town and there are regional offices in Durban, Johannesburg and Cape Town responsible for projects in their respective provinces.

At community level, HFH work is accomplished by affiliates (independent, locally run, NGOs). An affiliate is a local housing project established and managed by a local community which is responsible for coordinating all aspects of house building with support provided by HFH. Each HFH affiliate has a local committee that oversees fundraising, house construction and family selection in their community. The local affiliates, volunteers and donors within a country form the national organization, which is supported by a national steering committee or board. Working within the guidelines of the principles of HFH and the policies of the International Board of Directors, the national board provides leadership, vision and accountability for the national

programme. A national office provides administrative support to the National Board and the affiliates (www.habitat.org.za).

3.2.3   Habitat for Humanity in South Africa

According to HFH, operations in South Africa started in 1987 but soon the project was halted due to political violence. The HFH organisation was registered as a Section 21 company (not-for profit) and a National Board of Directors was formed in 1995 to handle policy matters for the entire programme in South Africa. Operations started again in 1996 with establishment of affiliates (autonomous CBOs and different projects).

HFH works with communities that invite the organization to enter into partnership to help address their housing needs. A process of mutual evaluation determines whether a partnership is viable. HFH considers such factors as the level of need for housing in the community, support of local leadership and community stability. The national governing Board of Directors approves all new projects.

All HFH projects in South Africa are driven by committees consisting of community volunteers. These committees are involved with family selection, homeowner education, the construction programme and monitoring of the individuals' savings programme. HFH supports the committees through training and capacity building to perform their roles and responsibilities of administration, house design, finance, business plans, construction programme, and record keeping. In South Africa, HFH has provided shelter to more than 11,000 households and brought together volunteers across the racial, economic, social and racial divide (www.habitat.org.za). The next section provides a brief description of the HFH model as applied internationally.

3.3   Habitat for Humanity Mutual Self-help Housing Model

HFH houses are built according to three guiding principles: Simple, decent and affordable housing. Simple refers to adequate house size with minimum standards to keep construction and maintenance costs down but large enough for the homeowner family's housing needs. Decent,

refers to the use of good quality, locally available building materials and adequate technical supervision of construction process provided. Affordable refers to efficient building methods, modest house size and use of no interest loans to finance housing (English and Bistline, 2006).

The HFH mutual self-help housing model calls for those households in need of shelter to work side by side with volunteers to build simple, decent houses. The houses are built through volunteer labour and donations of money and materials. The homeowners' monthly mortgage payments are used to finance building of more houses following the principles of a 'Revolving Fund for Humanity'. The Revolving Fund for Humanity provides housing loans with no profit added and no interest charged. The fund is sustained with money raised from new homeowners' repayments, donations and no interest loans provided by supporters and other money earned through fundraising activities. In addition to a down-payment (deposit) and monthly mortgage payments, homeowners invest hundreds of hours of own labour (sweat equity) into the building of their houses and that of others (at least four others).

3.3.1 Funding Sources of Habitat for Humanity

HFH is funded by donors from around the world, who are concerned with the devastating effects that sub-standard housing imposes on the health, security and well-being of children and families with limited opportunities. Notably, HFH is not a give-away programme. Homeowners are required to pay back for their houses. The house payments go into a Revolving Fund for Humanity, which is used to fund more houses in the community. Due to the high rate of inflation in many countries, the cost of the house is generally tied to a commodity, like cement. The homeowners are conscientised by HFH to understand that they must pay back enough equivalent bags of cement to build another house. The house for house repayment scheme insures the integrity of the Fund for Humanity.

To supplement house payments and provide for growth and expansion, each affiliate also raises funds locally. Every affiliate around the world is encouraged to give ten percent of what they have raised locally to an affiliate (outside their national borders) or another national programme. Thus, affiliates around the world support each other.

According to English and Bistilne (2006) HFH is a lender and the financial sustainability of a housing programme financed by HFH through the Revolving Fund for Humanity relies heavily on the income sustainability of its mortgagees. Income stability on the other hand relies on the local or national, sometimes even global, economy. The important fact is recognition of the target group selection. Associated risks are identified and very carefully considered before HFH invests in a project and the financial system is designed to mitigate such risks. Once the screening process is complete and project affiliation confirmed only then can plans for house construction begin.

3.3.2 House Construction

HFH houses are constructed with locally available materials that are appropriate to the country and region. In sub-Saharan Africa, most houses are of burned bricks or compressed soil blocks with a cement floor and iron sheet or tile roof. In South Africa HFH houses are built of concrete blocks and roof either roof tiles or corrugated iron. All HFH houses are required to have a latrine or other toilet facilities.

House costs are kept low by using locally contributed materials and volunteer labour. Homeowners are required to help in the construction of their new home as well as those of other HFH homeowners in the community. The cost to the homeowner is determined after completion of the house by calculating the materials, labour and transport used in the construction with the addition of a ten percent administrative fee.

According to English and Bistilne (2006), HFH is a builder. The physical infrastructure and environment that should be provided to parents to raise their children in a safe, secure and nurturing social environment and in stable and robust shelter will provide protection from elements and physical and material security. HFH considers proximity to opportunities for employment and/or income generation and be supported by public amenities and services which should include physical and social infrastructure, recreational amenities and public transportation. Though HFH is primarily concerned with shelter, the sustainability of

communities established through its initiatives relies on the provision of the holistic physical environment.

3.3.3 Recipient families' selection method

Families in need of simple, decent shelter apply to the local HFH affiliate. Interested families are required attend a series of educational meetings. Families are then selected as beneficiaries by the local committee on the basis of level of need, ability to repay the no-interest loan and willingness to become partners in the programme. Another requirement for participation in the programme is that every family must be willing to contribute "sweat equity," time and effort in the construction of their houses and the houses of other recipients. HFH adheres to the principle of non-discrimination in the family selection process on the basis of race, religion or tribe.

3.3.4 Starting a local community HFH Affiliate

Starting a new HFH affiliate in a community takes time, local resources and the efforts of local volunteers. In countries where HFH is established, the national office offers training and support to interested communities. The process of affiliation may take from six months to two years and requires local initiative and local fund-raising.

In new countries, where HFH is not currently operating, interested individuals, organizations or community groups should contact their international area office (i.e. Africa Middle-East area Office in Pretoria, South Africa) for further information. The work of HFH relies on partnerships.

3.3.5 Partnerships in Habitat for Humanity work

HFH work involves partnership of individuals or partner organizations interested in alleviating the problem of poverty housing. HFH works in partnership with other NGOs and community development groups involved in income generating projects, health initiatives or training. In

collaboration with other organizations, HFH provides resources and expertise in alleviating critical housing needs as a result of natural disasters or civil war. HFH works in partnership with governments to provide land and infrastructure for its affiliated projects. International corporations, local businesses and concerned individuals sponsor houses, participate in special events or work together to help build houses along with members of the local community voluntarily.

According to English and Bistilne (2006) HFH is a social transformer. The needs of poor families beyond housing are greater than the need for shelter. Therefore developing communities requires collaboration between many players. The institution that designs, implements and manages an HFH project should include such parties. The primary stakeholders are the beneficiaries who should be included at the inception and capacitated to gradually assume responsibility for the environment, as HFH and other implementing partners will transition out. Having provided the HFH model description, the next section covers historical background of the Piesang River Housing Project.

3.4   Background History of Habitat for Humanity, Piesang River Housing Project

HFH became involved in the Piesang River area via one of the National Board members, Larry English around 1995, who was invited to address a community meeting about the work of HFH. For six months there were few people interested in attending further meetings on HFH due to much scepticism. Gradually interest in the envisaged HFH affiliate increased (BESG, 1998). Ultimately, interested community members of Piesang River got together and elected three committees to oversee the work of HFH at a local level as follows:

- Affiliate committee: to run the local HFH affiliate and make decisions regarding project processes in their respective community.
- Family selection committee: to select the first and subsequent participants in the project.
- Fundraising committee: to organize fundraising (via block-making activities) and ensure that a portion of the proceeds from block-making is donated to HFH International to gain recognition for affiliation.

Thereafter, the Piesang River affiliate of HFH was established for the homeless people. A workshop on how to develop a housing design was organized by HFH at which participants were divided into three groups to design houses of their own choice in terms of shape and size. The three designs were virtually identical; a rectangular four-roomed house. Initially, HFH targeted households earning R450-R1200 per month. Loans were provided to qualifying beneficiary households for a 10 year period and were interest free, but the repayments and loan balance would be adjusted annually to compensate for increases in the cost of building materials, specifically cement. The loans assisted the participants in the settlements to improve housing and living conditions (BESG, 1998, Interview with Project Manager, 2014).

The qualification criteria for selection of households to participate in the HFH Piesang River housing project included the following:

- The family must have a combined income of not more than R3,500 per month.
- The family must be living in substandard conditions.
- The family must own the land on which the house is to be built and be in possession of secure tenure (title deed or permission to occupy).
- Must be willing to perform sweat equity (physical work on others' homes before qualifying for their own.
- Must qualify for government housing subsidy (only introduced later when PHP became government policy in 1998) (Interview with HFH Project Manager, 2014).

The HFH National Office had to confirm to the affiliate how much funding was available before a project could be implemented. In Piesang funding was available for the first 20 houses. The selection committee looked at the first 20-30 families on the waiting list of 300 people, and undertook site visits to check if the household's existing conditions were inadequate and if the site was suitable for house construction. The selection criteria were based on three things; need of the family, ability to repay the loan and willingness to participate in the housing process.

The application was submitted to the National Office for first pre-approval by the National Board of Directors, followed by the final approval of the Africa/Middle East Area Office of HFH International located in Pretoria. The affiliate was approved in December 1995 and operations started in the Piesang River area.

3.4.1 Operations of HFH Piesang River

HFH developed standardized systems and procedures over the years, and these worked well. Systems and procedures had to be adapted to suit the South African housing delivery context. A step-by-step guide was produced to organise and implement projects and had all the standard forms to be used. The standardized procedures for reporting by project staff, and monitoring of the activities by the Affiliate Committee (Local Steering Committee) allowed for a certain amount of autonomy on the part of the local affiliate. Construction in Piesang River took longer than expected, partially because of the site conditions. It took two weeks to lay the foundations for each house because of the steep slopes compared to one week which is a norm in other housing projects. Delays also resulted from transport problems, as those hired to transport building materials, sometimes suffered truck breakdowns.

3.4.2 Project Design

HFH initially targeted households earning between R450 and R1200 per month. Interest free loans had to be repaid over a period of 10 years adjusted annually to compensate for increases in the cost of building materials, specifically, cement. A 5% deposit was required. The factory price of Portland cement (the Cement Price Index) was used to adjust the repayments every year; over the years repayments increased by an average of 7-10% per year. Continual borrower education was necessary to encourage repayments.

3.4.3 Project Implementation

Thereafter, during the housing implementation process through the HFH system, households in Piesang River had to contribute 100 hours to making concrete blocks before construction on their houses could begin. Most blocks were sold within the area to raise additional funds. The fundraising committee was responsible for organising block-making activities and monitoring the time contributed by each household. Household members had to assist builders. They assisted with the leveling, excavation, mixing concrete and mortar, and with block-laying and roofing. Builders did the more skilled tasks like hanging of doors, glazing and plastering. Then the plumber did all the plumbing work (HFH, 2000).

HFH has a guideline for families investing in a minimum of 500 hours of "sweat equity", even though it is not a hard and fast rule. In Piesang River, the number of hours was not stipulated or closely monitored. People had to agree to work until all construction of all the houses was completed. It was hoped that peer pressure would ensure that all households participated. In practice, some households worked on their houses and on others continually contributing over 800 hours even though their own houses were complete.

The Project Manager was a local person who had been involved as chairperson of the civic association and the infrastructure upgrade project. There was also a storekeeper/stock controller on site and three paid builders employed on the project, all trained by HFH. Other assistance was received from church volunteers, National Board Member and National Coordinator also played a prominent role in the project.

The first group of 20 houses was completed between 1996 and 1997, built from a tithe received from Zaire (now Democratic Republic of Congo). The completed houses were handed over to the beneficiaries on 30 August 1997 when a bible was presented to each homeowner family. The first blitz build sponsored by Coca Cola in 1998, saw five houses built in five days. One of the beneficiaries was shot dead before the keys for his new house could be handed over. Conditions in the Piesang River area were terrible in 1995; HFH played a crucial role in developing the area. Although the extent of democracy was limited, people were not only decision-makers and instructors of the programme. Through HFH, they started a savings scheme, because most community members were very interested in developing houses on their own. They began to believe in themselves (self-esteem), rather than depending on outsiders to develop their area, or to build their houses (BESG, 1998; Interview with HFH Project Manager, October, 2014).

The Piesang River project required a great deal of financial support from the national office. However, as the number of beneficiaries increased and the monthly amounts of loan repayment increased, the intended financial dependency would reduce over time.

To-date, a total of 112 houses has been completed. Due to social, economic and political conditions in the community, the project had to stop at 112 houses. In 2005, the Department of Housing approved 112 housing consolidation subsidies for the qualifying Piesang River project beneficiaries, who were battling to settle loans received from HFH. Each beneficiary who met

the household income criteria of less than R3,500 per month was allocated an amount of R20,201,40 to cover the costs of the top structure. A total of 73 beneficiaries have settled their home loans with HFH (HFH Project Manager, 2013).

3.4.4 Geographic location of Piesang River area

The Piesang River project is located in the area of Inanda Newtown 25 km north-west of the Durban city centre. The study area is shown on Map No. 1 that constitutes over 1,650 households in a 41 hectare area. The map also shows some of the basic services available.

Map 1: Piesang River Housing Project Locality
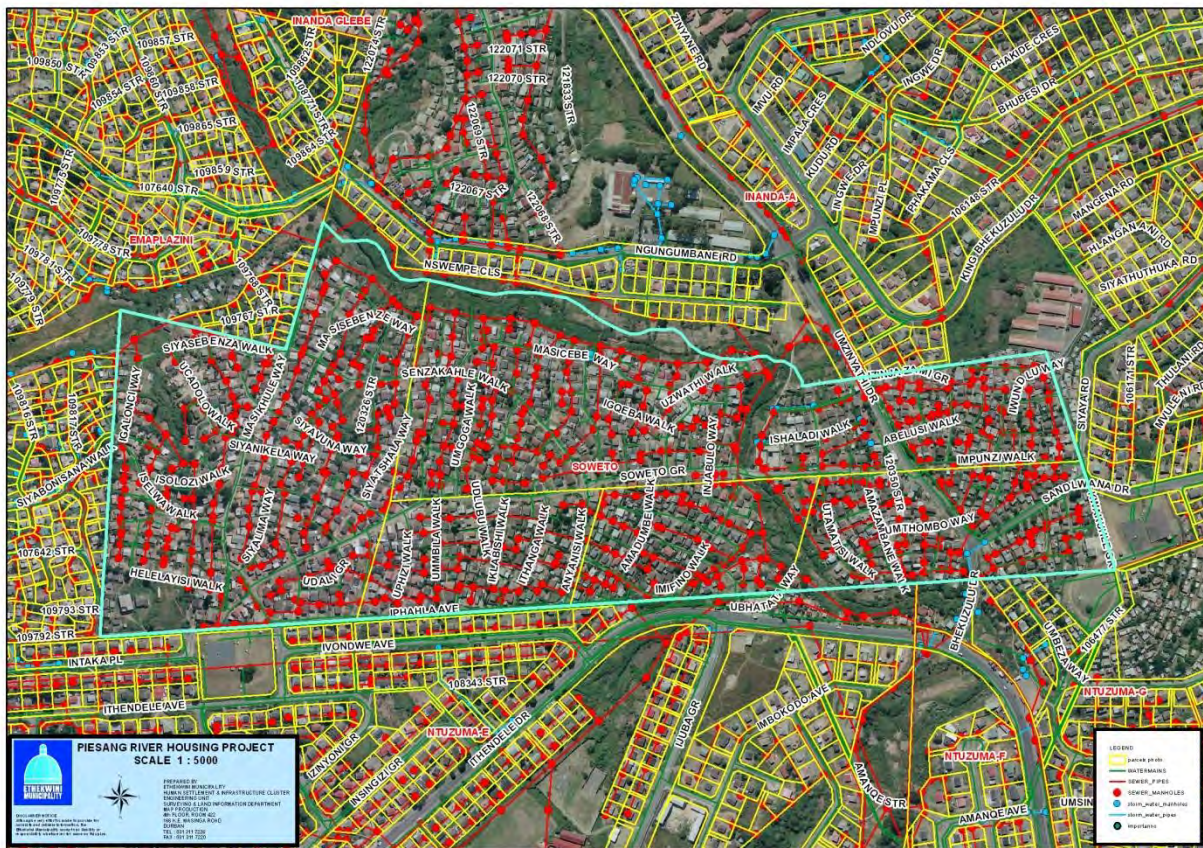
Source: eThekwini Municipality, 2013

Inanda area was one of the oldest settlements established in 1800 as a "reserve" for African people. The area had a sizeable Indian population until 1936 when Inanda was designated a

92

"release area" for exclusive occupation by Africans. The area has a substantial formal housing backlog and comprises predominantly informal settlements. The Inanda area forms part of the three areas that have been combined by eThekwini Municipality as a node including Inanda, Ntuzuma and KwaMashu commonly referred to as INK. A nodal development refers to a complete, compact, mixed use community that include places to live, work, learn, play, shop and access to services (www.rdn.bc.ca). In the case of INK the three areas mentioned have been linked together by eThekwini Municipality to achieve such purposes.

3.4.5 Socio-Economic Profile of Piesang River area

Information obtained on the socio-economic profile of Piesang River covers all the INK areas. The areas are adjacent to each other with blurred boundaries. eThekwini Municipality administers the INK area through a single administrative unit and local councillors are responsible for Wards that cut across the three areas under their jurisdiction. INK is a nodal area falling under both the Presidential Poverty Node within the Urban Renewal Programme and the five Area Based Management Learning Areas within eThekwini Municipality.

Despite differences within the three individual areas, however, the nodes share a common set of challenges. They are residential areas with low levels of internal economic activity and their growth prospects are strongly dependent on external areas, the City of Durban in particular.

The eThekwini Municipality provides the socio-economic status of the INK node area as follows:

3.4.5.1   Population Figures

The population of the area is estimated at 580,000 people (2006 estimated) in an area covering about 70,1 square kilometres. The entire population is urban-based with a density of 6,325 persons per square kilometre.

About 55% of households in the area have one or three members and a further 35% accommodate four to seven people. The younger population (over 65%) is mainly 29 years of age, indicating that youth development is a priority within the INK area. The female to male ratio

is almost equal with females constituting 51% and males 49%, despite male headed households estimated in the majority of 57%.

The predominant first language of the population is isiZulu while the limited level of English inhibits opportunities for employment within eThekwini Municipality area's knowledge economy, where English is prevalent.

3.4.5.2 Infrastructure Provision

With the exception of piped water, services provision is within the norms of urban node averages. Households without access to basic services are as follows:

26% is without electricity, 30% without piped water and 2% without waste removal services while 65% are without fixed line telephones. The INK area currently has no tertiary education facilities. There are plans to establish two new hospitals of 450 beds each.

3.4.5.3 Employment and Income Levels

Around 40% of the population are unemployed with a further third (33%) recorded as being not economically active. Some 35% of all households earn below R9,600 per annum and 93% of these who are employed are paid employees. The incidents of poverty are directly linked to the low employment rate of 27%.

3.4.5.4 Education

Education attainment of the ages between 0-24 years of the INK population shows that 34% have never attended school while only 22% have a grade 12 level of education. Only 4% of those with grade 12 level of education attained a tertiary qualification. Pass rates and university exemption rates are low.

3.4.5.5 Health Care

There are 26 clinics and a hospital in INK. The per capita health expenditure is R175 per annum. The average number of patients per nurse per day is 32,4. HIV prevalence is recorded at 39% based upon eThekwini base data.

3.4.5.6 Transportation

INK lies close to the Durban CBD as well as the growing suburban commercial and industrial areas of Springfield, Umhlanga and LaLucia. The main transport hub is in KwaMashu (rail station and taxi rank) which lies 20 kilometres from the city centre. Some 70% of the INK residents commute to the city using rail transport while the rest travel by minibus taxis and buses.

3.4.5.7 Terrain and Natural Resources

INK is primarily a residential area characterised by shortage of land with hilly terrain covered by dense housing. Housing in the area is 52% largely formal while 43% constitute informal housing and 5% traditional housing. Land is generally scarce while there are tracts of undeveloped land still existing within KwaMashu and the outskirts of Inanda.

3.4.6 Location Impact on Integration and Sustainability Factors in terms of Planning and Housing

The location impact is common with African Townships design at the periphery of a city centre. The INK nodal area is an initiative by government and eThekwini Municipality to integrate the area into the mainstream of urban development and planning. Availability of different modes of transport makes it possible for residents to commute to economic and employment opportunities even though much money is spent on travelling costs. The levels of infrastructure services provision is low, however, the INK projects will hopefully address the shortages and bring about sustainability of the living environment. Having provided background information to the Piesang

River Housing project, the next section covers details of the historical background of the Sherwood Housing Project.

3.5 Background of Habitat for Humanity, Sherwood Housing Project

According to Cameron (2006) the Sherwood Housing Project also known as Ethembeni (place of hope) aimed to provide 350 houses on a rent-to-buy basis (similar to installment sale arrangement). The mutual self-help model where groups of beneficiaries help one another is used in the construction of their houses. The project was an HFH experiment in low income housing in South Africa using new ways and methods of reaching people in need of housing.

The project began with the construction of the first 100 houses during the HFH JCWP in 2002. The JCWP is a weeklong "blitz build" (where all houses are built within one week by volunteers and skilled builders) that takes place annually in different parts of the world. The former US President Jimmy Carter, his wife Rosalynn and thousands of volunteers work alongside the potential beneficiaries in the construction of houses.

Cameron (2006) states that prior to the JCWP 2002 week, potential beneficiaries were recruited by means of press and radio advertisement in 2001. HFH received more than 400 applications where the first 100 beneficiaries were chosen for the first phase based on a number of criteria that had to be met, the foremost being proof of employment and income and record of savings of R300 per month for at least six months. Tenants would be given freehold title to the houses after four years, based on certain criteria including a sound payment record (without defaulting) completion of 500 hours of sweat equity contribution and adherence to the Community Covenant (rules of behaviour) regarding acceptable rules of behaviour. The HFH loan to heads of households would continue but function as a mortgage. The amount would be reduced by the amount of rent paid in the first four years of house occupation. For the first group of 100 beneficiaries who moved into the houses in 2002, the outstanding loan amount still to be paid would be R22,500. The HFH model that combines outside volunteers with occupant's "sweat equity" contribution is a general format developed by the organisation worldwide. Funds for the Sherwood Housing Project were provided from state housing subsidies, Durban Metro Municipality and HFH International contributing a total of 61 percent of the project cost to be

partially recovered from beneficiaries' loan repayments. HFH acted as a developer and project manager throughout the stages of the project from land acquisition, infrastructure installation to house building. The location of the project is recommended by Cameron (2006) on several bases stated in the next section.

3.5.1 Geographic location of Sherwood area

The project is well located in Sherwood in the western part of Durban (about 10km from the Central Business District and about 15 km away from the Durban Harbour) and is easily accessible from all directions. It connects to the main roads, freeways (N2 North and South and N3 East and West). It is also easy to access other modes of transport from the area including the airport, railway station, buses and taxis. The area also provides easy access to institutions of learning at all levels, health facilities, public amenities and commercial services.

The following Map shows the Sherwood Housing Project location adjacent to the N2 and N3 highways and also connected to the M3.

Map 2:   Sherwood Housing Project Location
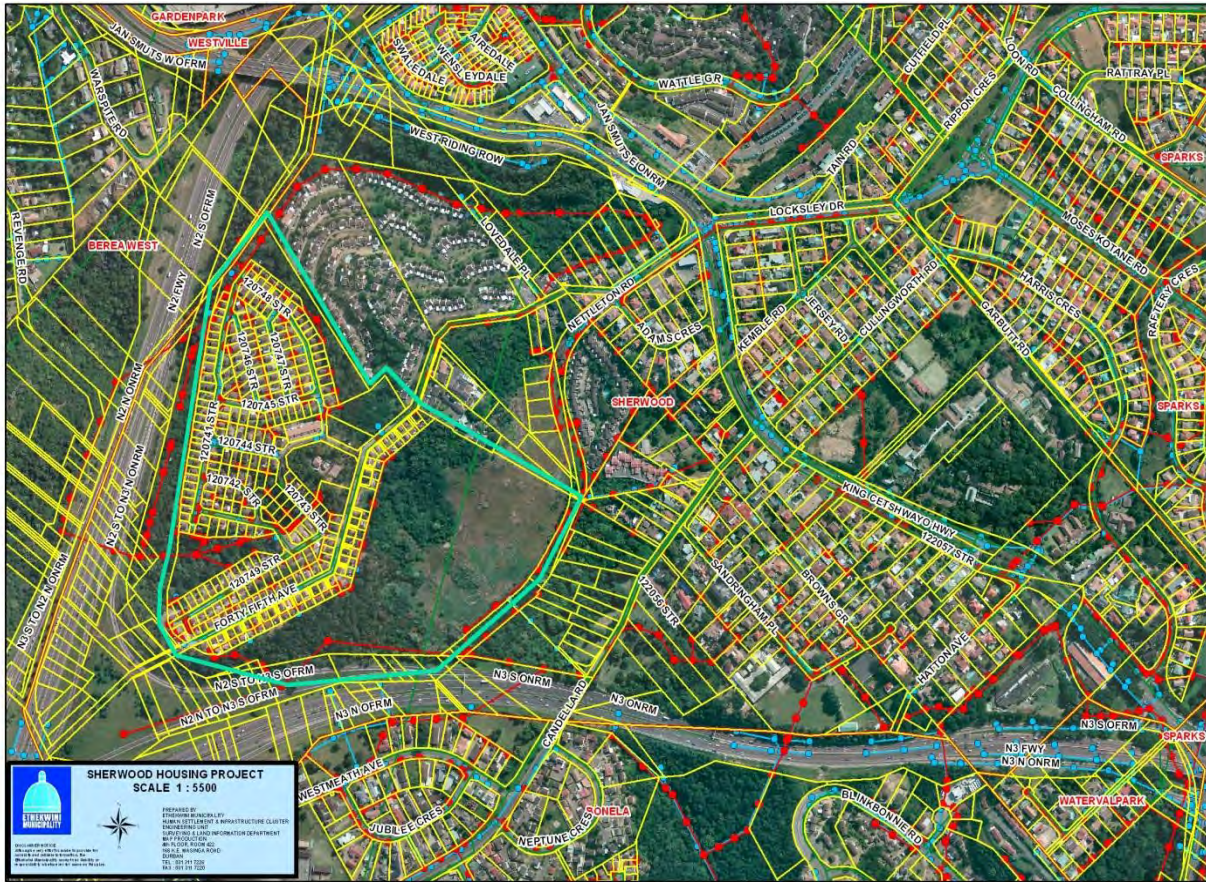
Source: eThekwini Municipality, 2013

3.5.2   Origins of the Sherwood Housing Project

The project started in 2002 as a result of the JCWP, hosted in South Africa to build a total of 100 homes over a five day blitz event from 3 to 7 June. The JCWP attracted over 4,500 volunteers from more than 30 countries around the world, who joined the former US President Jimmy Carter and his wife, Rosalyn Carter, famous HFH International volunteers. Each year, Jimmy and Rosalyn Carter contribute one week of their time, offering their building skills, to build houses and raise awareness of the critical need for affordable housing.

In 2002, HFH had an opportunity to host the JCWP event in South Africa. The event sparked national and international attention, sponsorships, funding and volunteers. For the HFH

programme, the event provided an opportunity to grow national exposure, and increase awareness within government structures, civil society and the corporate sector to build its funding and volunteer base. For HFH, a relatively small programme in the country at the time, this was an opportunity in the new South Africa which they believed would boost their organizational profile and contribute to the accomplishment of their mission and objectives. The homes built consisted of four different variations of two bedrooms, kitchenette, lounge, ablution facilities, plumbing and electricity.

3.5.3 Operations of HFH in Sherwood

The design for Sherwood Housing Project began more than two years prior to the JCWP event. The design took into account the research conducted by the National Board on other JCWPs and lessons learnt from other HFH affiliates who had hosted the event before. The design adopted three foundational principles for developing the Sherwood Community: A community of choice, a collaborative community and an economic value.

The choice of project site was based on addressing South Africa's history of forced removals and political influences. The original concept documents, state the intention behind this choice, "to conceptualise and establish a community, free of political patronage". HFH desired to provide a choice to the poor to live in a different stable environment, a community in a true sense. This meant not living in a geographical entity or political constituency, but as a collective of persons (close-knit) sharing common values, aspirations and identity (Makhathini & English, 2001 in Firnharber, 2005; Retsina and Segel, 2007).

The second principle of a collaborative community was based on the premise that giving free housing to people did not build a true community. True community came through working together in sweat equity, participation in decision-making throughout the housing process and mutual self-help. There was also an ingredient of personal responsibility and accountability. This was demonstrated through applicants that did not have outstanding debts, received recommendations from their religious leaders and had a proven history of savings. The collaborative community would also attend training workshops addressing community rules,

visions, value formation, budgeting, local government regulations and environmental issues. The intention was to build responsible and informed citizens (Retsina and Segel, 2007).

The third principle was economic value. This principle was based on the premise that the value of community is based not only on physical attributes, but on the environmental context of social, cultural and human behaviour. Implicit in the development of the model therefore was the intention to, firstly, move beyond housing as 'commodity' towards housing as 'community', secondly to promote an understanding that environmental quality, aesthetic and human behaviour are inextricably linked to value, and thirdly, that such can only be created corporately by the community but could be destroyed by one individual action i.e. value is determined by the environmental context, not by the amount spent on bricks and mortar (Retsina and Segel, 2007).

The JCWP required some six months of preparation work on site. The preparations included installation of infrastructure and roads, preparation of over 130 foundations, completion of test houses (show houses) and the organization of building materials. (www.habit.org./jcwp/2002/jcwp2002_reconciliation.htm). The next section provides the socio-economic profile of the Sherwood area.

3.5.4 Socio-Economic Profile of Sherwood Area

The socio-economic profile covered in this section is for the Sherwood Area of 6,21 square kilometres inclusive of the ward boundary. eThekwini Municipality profile for Ward 30 covers the period 2011-2016 as follows:

Table 5: **Sherwood Demographic profile**

Population	37,390
Dependency Ratio	3
Households	10,533
Literacy levels	22,075
Male	17,839

Female	19,551
Disabled	899

Source: Adapted from eThekwini Municipality Ward Profile (2011-2016)

Table 6: **Sherwood Age Breakdown (In Years)**

0 - 4	5 - 14	15 - 34	35 - 64	>65
3,610	6,378	16,733	9,633	1,006
9%	17.1%	44.8%	25.8%	2.7%

Source: Adapted from eThekwini Municipality

Chart 1: **Sherwood Age Breakdown (In Years)**
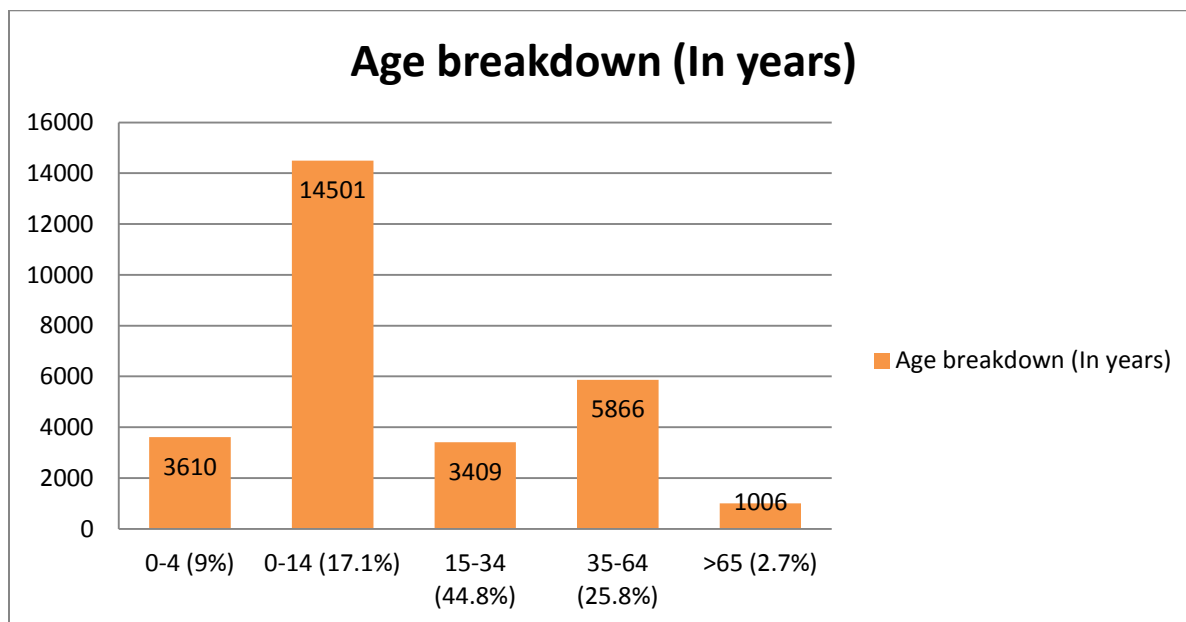
Table 7: **Sherwood Employment Status**

Employed	Unemployed	Not Economically Active	Pensioners
14,501	12,178	10,712	1,007
37%	31.7%	27.9%	2,6%

Source: Adapted from eThekwini Municipality

Chart 2:   Sherwood Employment Status

Employment status

- 1007
- 10712
- 14501
- 12178

Legend:
- Employed (37%)
- Unemployed (31.7%)
- Not economically Active (27.9%)
- Pensioners (2.6%)
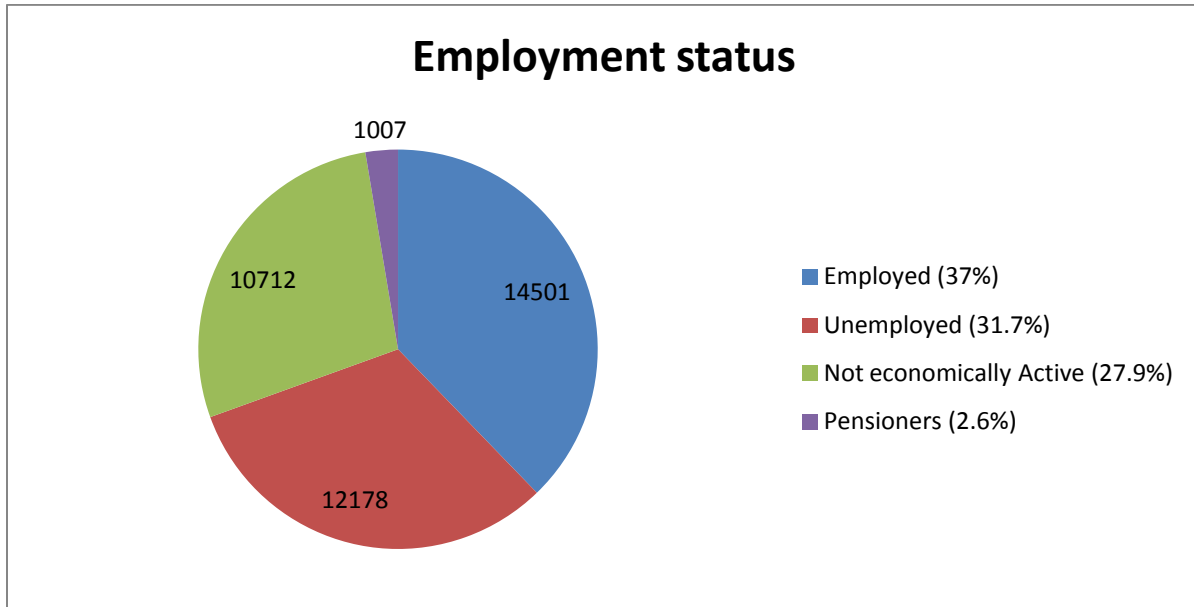
Source: Adapted from eThekwini Municipality

Table 8:   Sherwood Household Income

R0 – 4, 800	R4,801 – R19,200	19,201 – 76,800	76,801 – 307,200	307,201 – 1,228,800	1,228,800
3,409	3,387	2,807	889	41	0
32,4%	32,2%	26,6%	84%	0,4%	

Source: Adapted from eThekwini Municipality

Chart 3:   Sherwood Household Income

Household Income
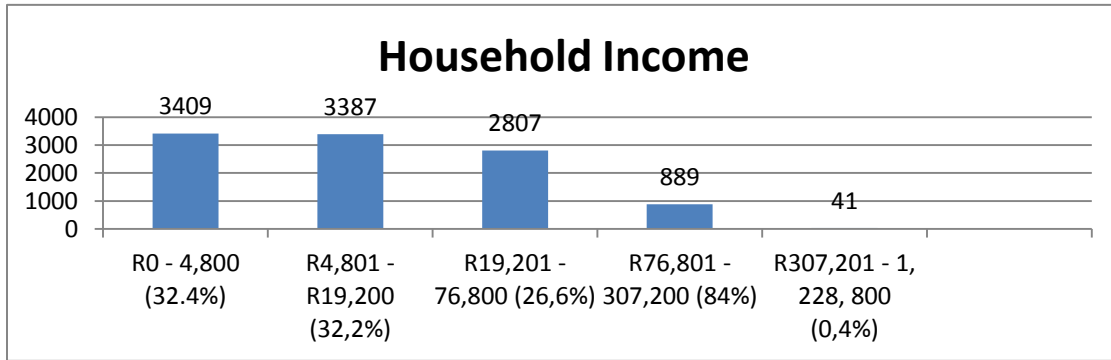
Source: Adapted from eThekwini Municipality

Table 9:   Sherwood Housing Status

Housing Type	No of dwelling units	Percentage of dwelling units
Formal	5,866	55%
Informal	4,286	40,7%
Traditional	288	2,7%
Other	93	0,9%

Source: Adapted from eThekwini Municipality

Chart 4:   Sherwood Housing status

Housing status

Formal (55%)	5866
Informal (40,7%)	4286
Traditional (2,7%)	288
Other (0,9%)	93
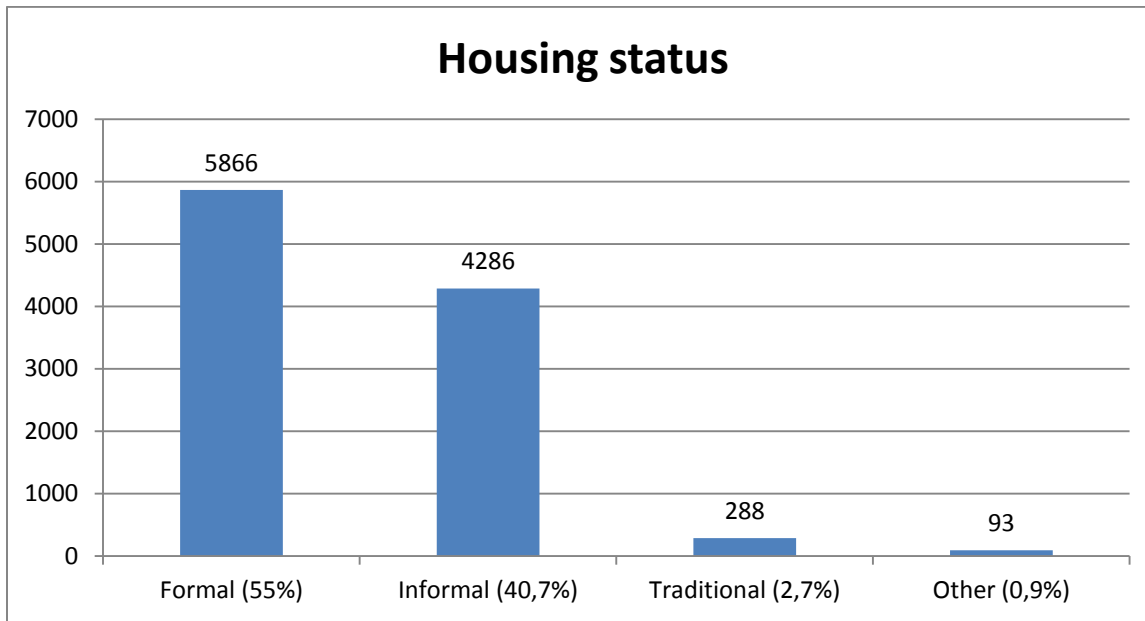
Source: eThekwini Municipality, 2013

3.5.5   Location Impact on Integration and Sustainability Factors in terms of Planning and Housing

The Sherwood Project is well located providing access to different modes of transport, employment opportunities and income generation. The integration with middle-income to upper income makes the project sustainable in all respects (economical, physical, social, and environmental). It is a well-planned settlement in terms of the physical design and architectural designs of the housing units. The figure below shows the layout, proposed subdivision and services to be installed. Three properties are shown in the general key plan Erf No3652; 3563 and 3564. The design shows planning features of the Land Use Management System with designation of sites indicated and applicable colour codes used. Residential sites, social facilities, commercial sites, green open spaces and streets design are clearly shown.

Figure 1:   **Sherwood Proposed Consolidation, Layout and Subdivision**
Source: HFH , 2014

3.6   Concluding Remarks

This chapter has provided a historical background of the HFH. The origins and operations of the two housing projects of Piesang River and Sherwood chosen as case studies were also covered in this chapter. The HFH model of mutual self-help housing description has been provided. The socio-economic profile, geographic location of the two projects, and the analysis of positive and negative aspects of each project respectively on what impact each have on the integration and sustainability factors in terms of planning and housing were summarised.

CHAPTER FOUR
RESEARCH FINDINGS, DATA ANALYSIS AND INTERPRETATION

4.1   Introduction

This chapter presents findings and analysis of data collected from case studies to evaluate the effectiveness of the HFH Mutual Self-help housing delivery model. The purpose of the analysis is to identify strengths and weaknesses of the HFH model as it applies in the two case studies. The analysis discusses the contribution and role of stakeholders and the challenges experienced by HFH in the implementation of its mutual self-help housing delivery model. Recommendations on necessary improvements for model replication by HFH or other NGOs are also made in this chapter.

The analysis is based on measures of adequate shelter as outlined by May Jr. (1989:27), Erguden (2001:4-6) on major constraints in delivery of low-cost housing and Fiori and Ramirez (1992:25) on meaning of self-help and are used as indicators of an effective self-help housing model in site and services and upgrading in this study. The findings are presented thematically according to the following: access to land; legal security of tenure; community participation and empowerment; sweat equity; access to housing finance; housing affordability; availability of building materials; impact of project location; institutional, technical and management support; provision of infrastructure and services; and effectiveness of partnerships. In addition to the analysis of the effectiveness of the HFH model based on the strengths and weaknesses, the study also focuses on the three other research questions as follows:

- Who were the stakeholders and what was their contribution and role?
- What were the challenges experienced by HFH in implementation of its model?
- What are the necessary measures that HFH should devise for its model improvements?

The next section provides thematic presentation of findings from interviews, focus group discussions and onsite observations during the field survey.

4.2 Access to land

Access to land is the primary condition for house building (Hegedus, 1992 in Mathey, 1992:219; Takahashi, 2009). Lack of adequate land is always the most single hindrance to achieving the goal of providing shelter for all. Many housing developments remain at the periphery of urban centres, thus furthering marginalization of the urban poor. Scarcity of land often leads to escalation of land prices, overcrowding of neighbourhoods and illegal invasion of vacant land and growth of informal settlements. To increase the supply of urban land for housing purposes requires strengthening of municipality financial and technical capabilities. Creating conditions to facilitate for growth of private land development agencies requires government to formulate a regulatory framework for ensuring that it happens. The housing policy, approaches and strategies provides that land for housing should be speedily released and serviced (Housing Code, 2009). The study investigated the strengths of the HFH mutual self-help housing delivery model in relation to access to land issues and security of tenure in particular. The study investigated how land was accessed in projects and the strengths of the HFH mutual self-help housing delivery model in relation to land issues, in particular land tenure. In response to the question of how land was accessed the findings follow.

4.2.1 Access for Land in Piesang River Housing and Sherwood projects

In Piesang River, HFH did get involved in the process of land acquisition but in the process of upgrading an informal settlement that was already legalised for *in situ* upgrade. Other support agencies such as BESG facilitated that process. Households were allowed to consolidate (incremental improvement) their informal dwellings to formal structures, assisted by agencies of their own choice such as HFH and others like Homeless People's Federation (Interview with Project Manager, October, 2014).

In the Sherwood Project the study findings established the effective role played by HFH and local authority, eThekwini Municipality in addressing the issue of access to land for housing purposes. A Land Availability Agreement was signed between eThekwini Municipality and HFH to implement a greenfields development project. Project Managers of HFH during interviews provided the researcher with access to the copy of the agreement which indicated that land was sold by the eThekwini Municipality to HFH at a reduced amount of R300,000 and a copy of title

deed of three parcels of land properties registered in the name of HFH prior to subdivision and development. HFH performed the role of private land development agency. (Interviews with Project Manager and eThekwini Municipality Officials)

The speedy release of land for housing purposes from eThekwini Municipality to HFH (as a private land development agency) indicates the effectiveness of government and NGO partnership to fast-track housing development as exemplified in the Sherwood Housing Project.

4.3 Legal Security of tenure

As a pre-requisite for sustainable improvement of housing and environment conditions, legal security of tenure in upgrading projects should be carried out to prevent or reduce evictions. Scarcity of land leads to escalation of land prices, overcrowding of existing neighbourhoods, illegal invasions of vacant land and growth of informal settlements. The question of how security of tenure was obtained in the two case studies and the role of HFH in addressing such issues was examined.

4.3.1 Security of Tenure in Piesang River and Sherwood Projects

In the Piesang River Project, the study found that initially land was illegally occupied by victims of political violence and resettlement of people who were forcefully removed through the apartheid laws. The area was later legalized by eThekwini Municipality for upgrading purposes. Security of tenure was obtained as a result of legalization of the informal settlement and municipality intervention in the upgrade process facilitated by BESG (Interview with HFH Piesang River Project Manager, October 2014).

Beneficiary households participating in focus group discussions in response to the question of how access to land was gained responded that eThekwini Municipality expropriated land as the rightful owners could no longer be found. The legalization of the settlements also provided households with an opportunity to consolidate their houses. The Project Manager of HFH in Piesang River stated that a document called ZB3 certificate was signed as an interim measure to certify legitimacy of site ownership by individual household occupiers while the municipality

dealt with the expropriation of land and transfer to individual ownership. The negative aspect of the Piesang River Project is that beneficiary households do not have title deeds which give them full ownership rights to their properties.

In the Sherwood project, beneficiary households in focus group discussions stated that they signed a rent-to-buy agreement which guaranteed their security of tenure. A Rent-to-Buy Agreement is similar to an Installment Sale Agreement in that it allows housing beneficiaries to occupy properties on a tenancy arrangement while servicing the home loan over time. The rent-to-buy agreement is a legal document that confirms a relationship between the interim landlord and the tenant (owner in waiting). The Rent-to-Buy is converted to a Purchase and Sale Agreement once the HFH loan component has been settled in preparation for the application to transfer ownership of property to individual homeowners. Copies of freehold title deeds were also provided by HFH Project Managers confirming individual ownership of houses to those who had settled their HFH home-loans in full. As mentioned in chapter three of this document, the beneficiary households would only get full title of ownership once the HFH loan is fully settled. The study finding is that the role of HFH impacted on the effectiveness of its model in addressing land access and tenure issues.

In contrast to the Piesang River upgrading project, HFH in Sherwood was directly involved in accessing land and guarantee of security of tenure for the urban poor. The result proved the effective role of NGOs working in partnership with local authorities in accessing land for housing with secure tenure guaranteed.

4.4   Access to Housing Finance and Credit

Access to housing finance for low income households in informal settlements is fundamental to meeting their housing needs. Housing finance institutions tend to provide services to a small portion of the population in need of housing. Finance for housing mostly comes from informal sources of credit. A lack of collateral and the guarantee of regular and recorded income of low income groups, results in dependence on informal credit sources which are often expensive and short-term. The history of poor performance regarding repayments of housing credit and municipal rates and taxes has rendered many lenders reluctant to extend mortgage finance to low

income households in South Africa. As a result, low income households are unable to access a housing loan even though it may be within their affordability levels (Department of Housing, 1994). The question asked was how housing finance was accessed by low income households in both projects. The strengths of HFH model in addressing access to housing finance and credit were identified as follows:

4.4.1   Access to Housing Finance and Credit in Piesang River and Sherwood projects

Officials of the Department of Human Settlement mentioned that in Piesang River, Project-Linked Subsidies were allocated to HFH on behalf of qualifying beneficiaries to offset their HFH loans. In the Piesang River Project, the study findings identified three sources of housing finance, namely HFH loans, beneficiary savings and government housing subsidies. The HFH Project Manager stated during an interview that part of the qualification criteria to participate in the housing project was proof of guaranteed income and willingness to participate in the savings groups and contribution of sweat equity hours to the project during the block-making and house construction process.

In the Sherwood Project, the study found that four sources of housing finance prevailed, namely HFH loans, savings, government housing subsidies and eThekwini Municipality top-up subsidies. The subsidy instrument used in the Sherwood Project was an Institutional Subsidy which allocates an equal amount of subsidy to all qualifying beneficiaries but the money was paid to the HFH, the housing institution. The subsidy is only allocated to the individual member once the loan portion of the housing institution has been settled in full and the property due to be transferred to individual ownership after a period of not less than four years (Interview and Focus Group Discussion, 2013; 2014).

In both projects, HFH was instrumental in instilling a culture of savings to ensure that by the time houses were built, beneficiary households were readily prepared and able to repay the HFH loan. The requirement by HFH of making regular savings over a period of time helped build a culture of savings in preparation for making regular monthly payments. The issue of collateral requirement in traditional housing financial institutions that did not apply in the HFH model assisted in addressing the barrier of low income households to access credit. The role of

mediation performed by HFH between beneficiaries and the Department of Housing enabled easy access to subsidies in both projects. Beneficiary households in focus group discussions mentioned that HFH were involved in accessing subsidies on their behalf due to a high default rate in repayment of HFH loans while other community members in a similar project implemented by the South African Homeless People's Federation were receiving subsidies.

4.5   Community Participation and Empowerment

The PHP Policy (1998) implementation guidelines identify the main activity in the implementation of PHP projects as participation of beneficiaries in the organizing and managing of the housing process to build their homes. Organising and participation in decision-making and construction process ensures that the ownership of the housing process vests with them. The resultant outcome to the beneficiaries is that they enjoy better choices in the project design, housing product and subsidies, thereby increasing their input and commitment to the housing project. In assessing the level of community participation in the two projects the study found different views as follows:

4.5.1   Community Participation and Empowerment in Piesang River and Sherwood Projects

In Piesang River the study found that there was direct participation of beneficiaries from project conception to organizing and management of the housing process. Beneficiaries were empowered by HFH through skills training in block-making and managing the HFH Affiliate Office which performed the role of a Housing Support Centre applicable in PHP projects. Staff employed to run the Affiliate office were community members and committees that were established to perform various tasks including a Project Steering Committee, beneficiary selection and fundraising committees respectively. Beneficiary households in focus group discussions mentioned that they all participated in savings clubs and contributed sweat equity. During the housing construction process, local semi-skilled builders were recruited and received construction skills training from HFH to work with beneficiaries and volunteers to build houses. Other artisans were hired from within the community to do the finishes including plumbing,

plastering, carpentry and electrical installation (Focus Group Discussion, 2013 and Interview with HFH Project Manager, 2014).

The Sherwood Project began with advertisements in newspapers calling for low income households in need of housing to apply. Beneficiaries became involved after registration on the database of applicants, compiled by HFH staff. Savings clubs and sweat equity groups were also formed. The high level of participation was only during the construction of houses. The nature of the project as a greenfields development did not allow for beneficiary participation at project inception stages. It emerged during focus group discussions and interviews with Project Managers that all members of the project (beneficiary households) belong to the homeowners' association which is responsible for regulating and monitoring housekeeping rules and rules of behaviour.

The involvement of international volunteers and the high project profile as a result of international leadership involvement and the umbrella title of the initial event (JCWP) was symbolic and resulted in an empowered and integrated community that is close-knit and thriving. In both projects, beneficiaries confirmed that they participated in the house inspection process before moving into the house. The process included the builders, HFH Site Foreman and homeowners to check quality of construction and to ensure that there were no defects in the house. An inspection sheet known as 'happy letter' was signed to confirm happiness of the homeowner with the quality of the house. The inspection sheet was kept on file of each homeowner for future reference. Beneficiaries were empowered to check for defects and were able to assist one another during the process of construction of houses.

The Piesang River Project is an example of a successful model of dweller freedom and dweller control of the housing process. In Sherwood, most decisions were taken by HFH and beneficiaries had no control over the housing process except for choices in the house designs. The activities that kept the community together in both projects were homeowner education, savings clubs and sweat equity groups. The Sherwood project on the other hand is an example of a truly empowered community with HFH and other stakeholders' involvement contributing to the success of a project in community building.

4.6   Housing Affordability

The measure of housing affordability in this study was based on the number of houses built per project and the number of household beneficiaries who had settled their HFH loans in full. The question of whether or not the houses built with the assistance of HFH were affordable enabled the researcher to determine the impact of the HFH model in addressing housing affordability issues. Findings were as follows:

4.6.1   Housing Affordability in Piesang River and Sherwood projects

In the Piesang River Project, the HFH Project Manager responsible for credit control provided information which showed that out of a total of 112 houses built between 1996 and 2013 only 74 home loans had been settled in full. This translates to 66% of beneficiaries who have settled their loans from HFH in full. The HFH Manager attributed the high level of housing affordability to the HFH strategy of combining household savings, subsidies, labour contributions and income generation activities.

In the Sherwood Project, the HFH Project Manager stated that out of a total of 303 units completed between 2002 and 2013 only 216 loans had been settled in full. This shows that the project has been successful in providing affordable loans to the majority of beneficiaries as 71% had settled in full. It was also mentioned that 128 of the beneficiaries who had settled their loans had already received their title deeds to confirm property ownership and the balance of 88 beneficiaries were still expecting their title deeds to be issued. It was also stated that the project stopped at 303 units instead of 350 units as initially planned. Some of the sites were spoilt due to steep slopes and soil conditions rendering it too expensive to develop as HFH ran out of funds.

The difference between the two projects was that in Piesang River, housing subsidies were only received in 2007 after intervention of HFH in negotiation for consideration of the Department of Human Settlements to assist beneficiaries as they would not qualify for RDP houses and that they were servicing loans obtained from a housing agency recognized by government.

In the Sherwood Project, subsidies were negotiated by HFH and paid up front. The subsidy was only registered in the name of the beneficiary who had settled an HFH loan and intending to take full ownership and transfer of title deed to his or her name. In terms of cost recovery and

affordability the two projects show that HFH has been successful in supporting them to meet their housing needs. The Project Managers mentioned that the escalation of costs over time resulted in HFH being unable to complete the project as envisaged due to shortage of funds.

4.7   Availability of resources, local building materials and technologies

The measure for availability of resources, building materials and technologies was based on the activities that took place within the two projects to indicate how the issues were addressed. The role of HFH to support households to access good quality materials in the two projects was examined and the findings are as follows:

4.7.1   Availability of resources, local building materials and technologies in study areas

In the Piesang River project, beneficiary households mentioned that they had participated in block-making training offered by HFH and established their own local income generation project. The block-making activities were also considered as part of sweat equity contribution by members of the housing project. The blocks that were locally produced were also sold within and outside the project. As the participating beneficiaries in the project developed skills in block-making, local income was generated from the block-making project which also contributed to a reduced cost of building materials if they were procured (bought) externally. The limitation mentioned by both Project Manager during interviews and household beneficiaries in focus group discussions was that local building material suppliers were not available and HFH had to negotiate with external suppliers and accredit them to supply the project. Neighbouring areas such as Phoenix Industrial Park, Avoca and the City Centre supplied materials to the Piesang River Project. Some materials had to be delivered and costs incurred for transport.

In the Sherwood Project, there were no local suppliers but many were readily available due to the location of the project near industrial areas. The study found that materials were bought in bulk and some donated as a result of the popularity of the JCWP event which had international publicity. The construction of the first one hundred houses in Sherwood showed the effectiveness of purchasing materials in bulk which reduced costs. It was mentioned that the materials were of good quality and met the required building norms and standards set by government for the

construction industry. Most of the materials donated for the first 100 houses were in excess and were also used in the subsequent houses. The arrangements for material supply differed from a number of suppliers. Some opted for a credit facility while others wanted Cash on Delivery. The Sherwood Housing Project had a dedicated vehicle for materials collection, although some were delivered on site where the supplier had the means, for example the concrete for raft foundations. Beneficiary households voiced dissatisfaction with the technology used instead of roof ceiling. The Project Managers mentioned that the insulated form used as ceilings was donated in bulk for the first 100 houses.

The difference between the two projects shows that in Piesang River beneficiaries benefitted through support provided by HFH in block-making and running an income generation project. In the Sherwood Project, HFH played a supportive role on behalf of beneficiaries to access resources and materials at reduced cost. The effective role of HFH as an NGO acting as an intermediary between the beneficiaries and suppliers was one of the effective strategies of meeting housing needs of beneficiaries.

4.8   Access to Services and Infrastructure

Financing and facilitation of infrastructure to meet basic needs of urban communities is difficult for many governments and local authorities. High standards make infrastructure provision very costly. The model of private-public partnership is promoted in the South African Housing policy and is considered as an effective strategy in a growing number of urban communities. The question of the level of satisfaction with infrastructure and how it was provided was evaluated in both case studies. Literature review in the second chapter revealed that successful mutual self-help housing depends on the availability of services and infrastructure in order for beneficiary households to improve their living conditions and consolidate their houses incrementally. The findings on access to infrastructure and services are as follows:

4.8.1   Access to services and infrastructure in Piesang River and Sherwood

In Piesang River, beneficiary households in focus group discussions indicated satisfaction with the level of services provided by the municipality compared to the period when the settlement

was informal. Though the settlement was upgraded *in situ*, the infrastructure and services available is satisfactory and includes; sanitation, sewers, electricity, tarred roads and social amenities.

In Sherwood, beneficiary households stated that they were very satisfied with the level of infrastructure. They expressed appreciation of HFH involvement in the design and management of the implementation process for development of infrastructure. They also mentioned that the level of infrastructure contributed to improvement in their quality of life as they have access to tarred roads, energy, sanitation and waste management. Project Managers participating in interviews mentioned the effective role played by HFH in appointment of a team of professionals to provide the required services for the design and implementation of the project from servicing, subdivision of plots, provision of infrastructure and design of architectural drawings for housing typologies.

The combined resources of HFH from donations (cash and in-kind) and technical assistance, subsidies from the eThekwini Municipality and beneficiaries' contribution of their own labour contributed to high standards of infrastructure in Sherwood, compared to Piesang River. The study finding is that HFH was directly involved from the inception of the Sherwood project, unlike in Piesang River where people had already settled informally. In the Piesang River Project HFH was not involved in infrastructure provision. In both projects, provision of infrastructure allowed household beneficiaries to consolidate their houses.

4.9   Adequacy of house size and house design

The PHP policy provides for enablement of communities to incrementally improve their housing circumstances through consolidation. In response to the question of beneficiaries' satisfaction with the house size and design in both projects and the role of HFH mutual self-help model, responses differed in both case studies.

4.9.1 Adequacy of house size and house design in Piesang River

In the Piesang River Project, household beneficiaries indicated that they participated in the process of house design and chose according to their affordability levels. The three house designs used in Piesang River obtained from HFH Project Managers during interviews were as follows:
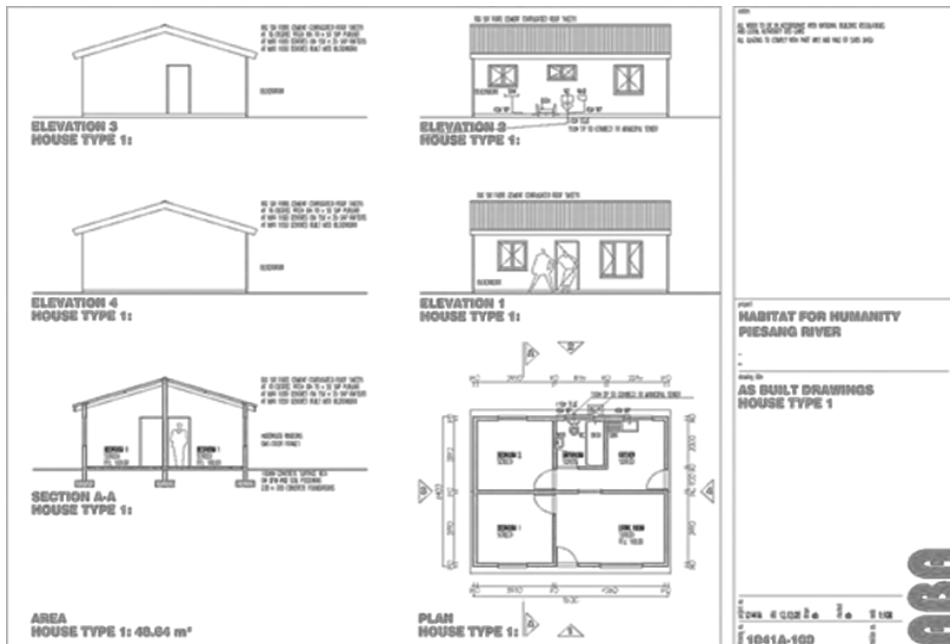
Figure No. 2: Piesang River House Type 1

Source: HFH, 2014

It was noted that the house designs were drawn by a qualified architect appointed by HFH. House type one consisted of a kitchen, bathroom, lounge and two bedrooms. The house also has two access doors in the back and front. The foundations catered for streep-footings.
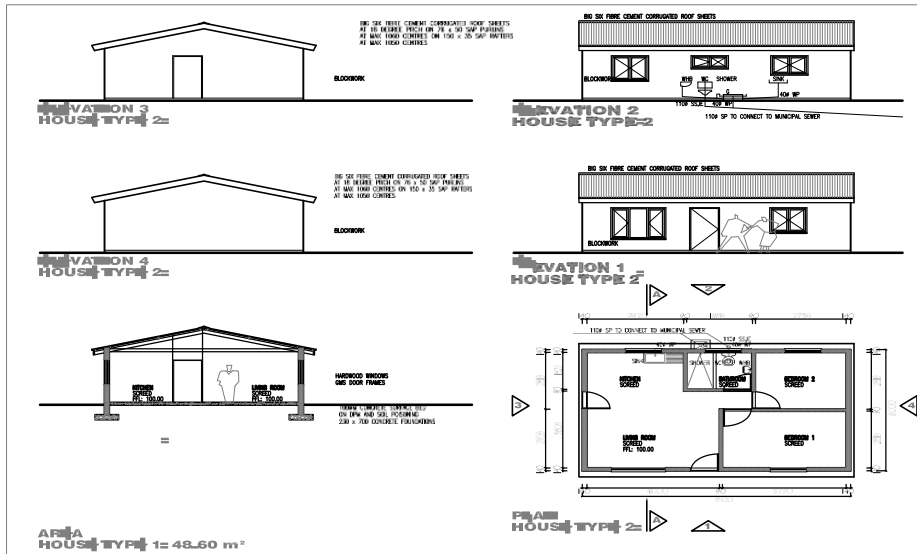
Figure No. 3: HFH Piesang River House Type 2

Source: HFH, 2014

The design of house type two is similar to type one except for the open plan where there is no partitioning wall between the kitchen and lounge.

Pictures of the actual houses built were taken during the field survey undertaken by the researcher. Examples of the houses are shown in the following pictures.

Photo 1:   HFH Piesang River House

Source: Field Survey, 2014

The formal house shown in the picture taken by the researcher during field visit to the project was constructed by beneficiary households with assistance of an experienced builder. The researcher also observed some improvements in the houses including fencing, planting of trees and grass that made the environment lively.

Photo 2:   HFH Piesang River House

Source: Field Survey, 2014

The above picture shows the level of infrastructure including tarred road with storm-water drainage provided and electricity. Improvements in the structure show some consolidation that has happened with additional formal rooms added. The site also has retaining walls to protect against soil erosion that might cause cracks to the structure. The painting also shows that the house is well looked after, confirming that the property is valued by the owner.

The researcher also observed during a field visit that there were RDP houses built next to HFH houses. The picture below shows an example of an RDP house next to HFH houses. The researcher observed during the field survey that the HFH houses' aesthetic outlook was much better than the RDP houses.

The picture below shows the difference between an HFH houses (painted in white and green colours) and an RDP house with a flat roof all located in the same vicinity.

Photo 3:   **RDP House and HFH Piesang River Houses**

Source: Field Survey, 2014

It was worth noting that beneficiaries were given choice of size and design unlike in RDP houses that are uniform in size and shape.

4.9.2   Adequacy of house size and house design in Sherwood

In the Sherwood Housing Project, beneficiary households indicated that they did not participate in the house design process, but were given choices from a variety of designs developed by HFH. The Sherwood Housing Project aimed to provide a 48 square metre house with the particular specifications as shown in the four designs. Beneficiary households were to choose one design of their own choice from the following.

Figure 3: Sherwood House Type 1

Source: HFH, 2013

The house design shown in this figure includes a floor plan featuring a kitchenette, full bathroom with toilet, two bedrooms and a living room. The living room is much bigger than the other rooms. The roof design is for tiles and there is a patio provided for. Each room in the house has a window allocation. The design caters for one access door.

FRONT ELEVATION 1:50

CROSS SECTION 1:50

PLAN 1:50

**HOUSE TYPE 2
VARIATION 1**

Figure 4:   Sherwood House Type 2

Source: HFH, 2013

The above figure shows a house design with the same features as the previous one (house type 1). The difference between the two designs is that the house layout is different. In the first design bedrooms were allocated on one side whereas in this one they are separated by the living room.
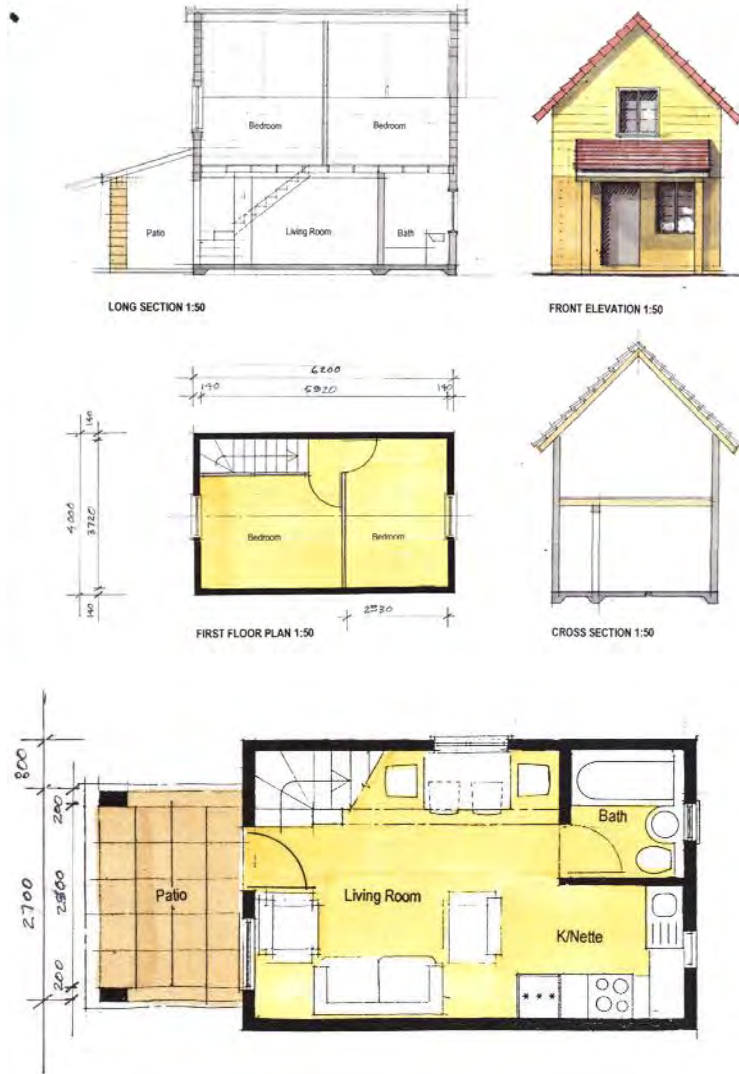
Figure No 5:   **Sherwood House Type 3**

Source: HFH, 2013

The above design is completely different from the other two as it has two floors. The ground floor caters for kitchenette, bathroom/toilet, living room and staircases to the two bedrooms on the top floor.

Figure No 6:   Sherwood House Type 4

Source: HFH, 2013

The above figure also shows a double story design. The difference from the previous one is that it only caters for one bedroom above the ground floor. All the other features are the same as the other three designs. The HFH Project Managers mentioned during interviews that this design was not used due to spoilt sites that it was designed for and lack of experienced builders to use the design in actual house construction
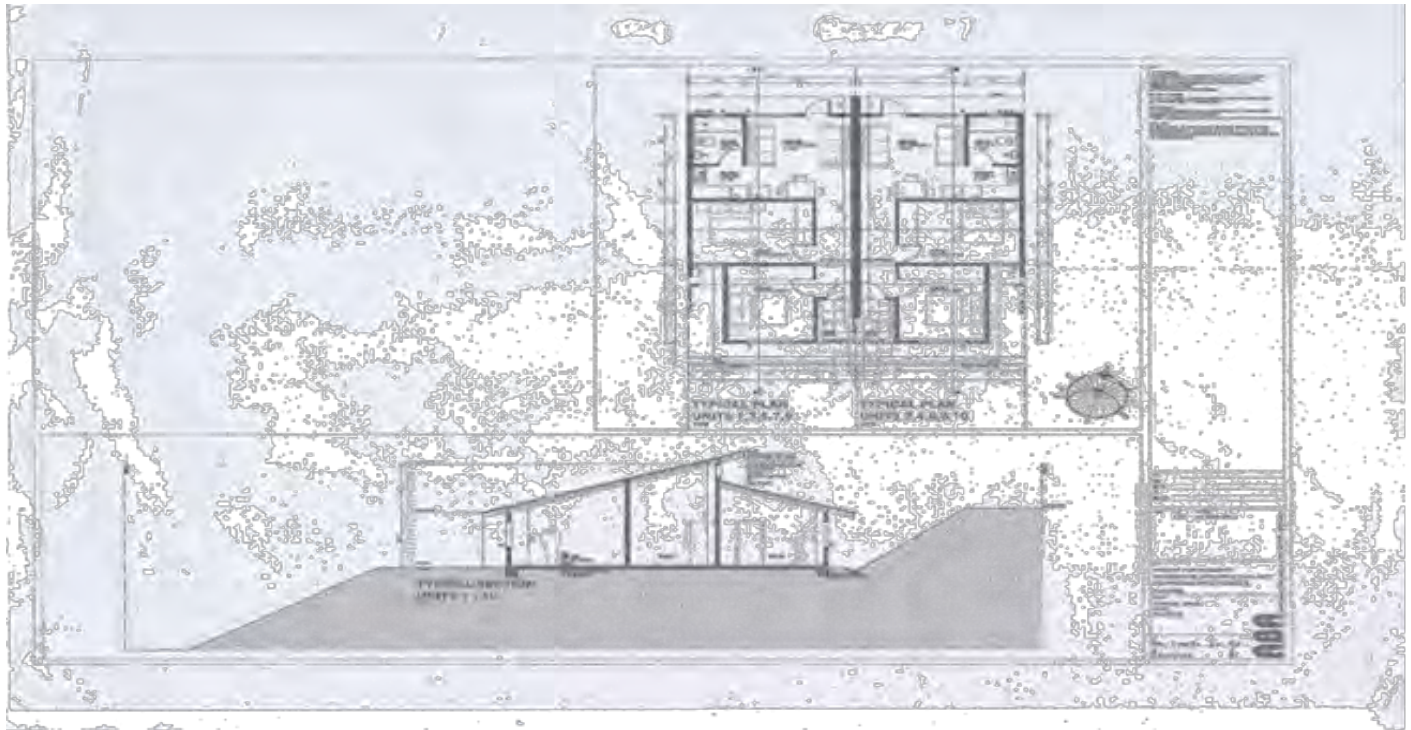
Figure 7 :   Habitat for Humanity Sherwood Housing Project Attached Houses

Source: HFH, 2013

The above design is for ten attached units on one site that would be subdivided at a later stage. The left hand side shows the floor plan of odd number units (1,3,5,7,9) and the even numbers (2,4,6,8,10). The plan also shows that each unit will have two access doors, one at the front and the other at the back. The elevations will be the same for all units as shown in the design.

The variety of designs shows the HFH model feature of PHP policy that allows beneficiaries to exercise their choice of house design, materials to be used and construction method. The designs show that the houses are bigger than those offered in the RDP projects.

On the negative note, beneficiary households expressed their dissatisfaction with the size of the kitchenette that was too small and that the house had only one access door.

The actual pictures of completed houses were taken by the researcher during field survey.

Photo 4:   **Sherwood Houses**

Photo 5 :   **Sherwood Houses**

Photo 6 :   **Sherwood Houses**

Photo 7:   **Sherwood Houses**

Source: Field Survey, 24 May 2013

The houses in the above picture (photo 7) are based on the design shown as figure 8 in this document.

The above figures and pictures show HFH houses built in Sherwood out of a variety of designs that household beneficiaries had to choose from. The figures show a good living environment with plants and trees. The three figures show houses built on stand-alone sites with a potential for expansion. The last figure above shows semi-detached houses but also good looking. The setback with the design is that there is no possibility for house expansion. Improvements can only be done internally.

4.10   Impact of Savings

As indicated in the first chapter affordability remains the key challenge for low income households to meet their housing needs. Turner argues for recognition of dweller freedom to households. Although it may be within their affordability levels, history of poor performance regarding repayments of housing credit and municipal rates and taxes has rendered many lenders reluctant to extend mortgage them. Turner (1976) argues that recognition of freedom to build and for dweller control of the housing process depends on enablement to access housing finance in the form of credit and subsidies. The study investigated the financing mechanism and how HFH addressed the issue of access to credit by low income households in the two projects.

4.10.1 Impact of Savings in Piesang River and Sherwood

Beneficiary households participating in focus group discussions mentioned that housing finance in Piesang River included credit in a form of HFH loans, savings and subsidies. Beneficiary savings over a period of time prior to housing construction formed part of the HFH selection criteria. Savings were later transferred to HFH as down-payment, once the minimum target amount had been reached. Records of savings and sweat equity contributions were some of the criteria set by the project members to qualify for an HFH loan to participate and benefit in own housing delivery. The positive aspects mentioned by the HFH Project Manager was that HFH loans were accessed without any form of collateral required provided the beneficiary had proof of clean payment records (not listed on the credit bureau) and proof of co-ownership. It was further stated that the co-owner requirement was to ensure that should a beneficiary loose employment, a member of the household or relative should be able to continue servicing the HFH loan; however homeownership will remain with the original beneficiary unless they decide otherwise.

 In Sherwood the criteria to qualify for a house also included participation in savings clubs that were formed among beneficiaries. Regular savings were monitored by group members and monies were only transferred to the HFH bank account as a down-payment when the group was due to benefit in the housing project. Houses were constructed for groups that also included sweat equity contribution. Housing finance included loans (credit) from HFH, beneficiary savings and housing subsidies from the government. Beneficiary households mentioned that their subsidies were paid directly to HFH and made the process of access easy.

The researcher noted that all participants in focus group discussions had participated in savings groups and also contributed sweat equity in the housing process. The HFH role was instrumental in making access to subsidies easy, as in both projects subsidies were paid directly to reduce the HFH loan on behalf of the beneficiaries. Beneficiaries of both projects received loans from HFH and subsidies from government and their own savings which contributed to bigger and better houses built compared to the RDP houses freely given by the state. It can be concluded that in both projects the houses built were of value.

4.11   Impact of Project Location

Availability of well-located land remains problematic for housing development which results in many housing development projects being located on the periphery of urban areas and further marginalizing the poor. The location of the case studies was addressed in chapter three of this document covering socio-economic profiles of each project. In analysis of the impact of location, the assessment of the findings focuses on access to employment and income generation, access to services and social amenities.

4.11.1 Impact of Project Location in Piesang River and Sherwood

The location of Piesang River as indicated in chapter three of this document had a negative impact on beneficiaries to access to employment opportunities. Thus, in the study findings in response to the question of impact of project location, 80% of beneficiaries participating in focus group discussions indicated that the location of Piesang River was not satisfactory; however, 20% were not concerned about the location but satisfied with the housing product. Availability of different modes of transport to access employment and income generation opportunities mitigated concerns of peripheral location of housing projects. The other advantage of land situation was that eThekwini Municipality had serviced the land and provided infrastructure.

In Sherwood, the location of the project revealed the positive aspects of close proximity of housing projects to employment opportunities and income generation, easy access to transport, access to education, health and recreation facilities and other identified amenities.

In contrast to the common argument of peripheral location of site and services projects and close proximity of informal settlements, the study found the opposite. While the Piesang River Project is an informal settlement, it is, however, located at the periphery of the urban centre. The Sherwood site and services project is located in much closer proximity to the city centre and easily accessible by most modes of transport. It is a good example of an integrated human settlement located within a suburb and close to all social amenities and economic activities.

4.12   Institutional, Technical and Management Support

Self-help housing in mutual or organized form requires institutional, technical and management support. The question of support provided in both projects was critical to assess the supportive role NGOs can play in self-help housing projects.

4.12.1 Institutional, Technical and Management Support in Piesang River and Sherwood

In the Piesang River Project, the support provided by HFH included capacity building of the community to organize itself, plan and manage the housing process. Technical skills in construction and management skills were transferred to community members and beneficiaries. The project also created employment opportunities for local builders and artisans.

The study findings in the Sherwood Project revealed a high level of institutional, technical and management support provided by HFH to the Affiliate Office. Institutional support to HFH was also provided by the Department of Human Settlements and eThekwini Municipality. HFH also employed the services of qualified professionals to design and implement the services and infrastructure. The municipality also provided technical support with involvement of all the necessary engineering departments. The construction of the first one hundred houses involved construction companies working with volunteers and beneficiary households (Personal Interviews with the Department of Human Settlements and eThekwini Municipality officials, 2012).

The institutional, technical and management support is crucial in self-help projects to achieve positive results. Lack of skills and capacity to manage housing projects requires support from agencies that have the necessary expertise to assist communities achieve their potential of meeting their housing needs. A distinction can be made on the HFH impact of support provided in both projects. In Piesang River, it is clear that beneficiaries were involved from the inception stages of the housing project while in Sherwood, HFH was providing technical support but also receiving the same support from government.

Having provided a thematic presentation of the research findings, the next section was necessary to analyse the role and contribution of the stakeholders in both projects to evaluate the effectiveness of the HFH mutual self-help housing model used. Some of these might be

repetitive of the foregoing findings; however, it will add value to deduce commonalities and divergent views of respondents.

4.13   Contribution and role of stakeholders

It is important to examine the critical role and contribution of all stakeholders in the development of sustainable human settlements. A mutual self-help housing delivery model relies on partnerships. The purpose of analysis is to establish the link and supportive conditions that can be found in the two projects under study, to determine the extent to which they have been able to reach objectives of partnerships with the public and private sectors as espoused in the South African housing policy and strategy.

The stakeholders in the two projects were identified in the first chapter of this document. It was necessary to elicit their roles and responsibilities in the two projects in order to evaluate the extent HFH has been able to implement its mutual self-help model. The next section presents findings in regard to the question of who the stakeholders were and their contribution and role in the two HFH housing projects of Piesang River and Sherwood.

4.13.1 Stakeholders Role and their contributions

In assessing the contribution and role of the beneficiaries in both Piesang River and Sherwood projects the study findings were as follows:

4.13.2   Community Role and Contribution in Piesang River and Sherwood

In Piesang River, beneficiaries mentioned that they participated in the project from inception to finality. Their participation included attendance of initial meetings, election of Affiliate Committee, contributions of sweat equity during block-making, site clearance and house construction. They also participated in savings clubs and some served on the sub-committees that were formed to perform specific duties on behalf the beneficiaries.

In the Sherwood Project, beneficiaries mentioned that their participation in the project included attendance of initial briefing meetings on the project facilitated by HFH. They also attended a series of workshops to learn more about the project and the HFH methodology of housing delivery. Other forms of participation included forming and contribution to savings clubs, contribution of 500 hours of sweat equity and helping each other and volunteers with labour contribution during the construction of houses.

The table below summarises the contribution and role of the beneficiary households in the two projects respectively.

Table 10:   Piesang River & Sherwood Beneficiary Households Roles and Contributions

Role and Contribution in Piesang River	Role and Contribution in Sherwood
• Attended initial community meetings at project inception stages. • Attended homeowner education sessions facilitated by HFH. • Elected Project Steering Committee (Affiliate Committee) and other three sub-committees in the project. • Participated in block-making skills training Project. • Participated in block-making project. • Contributed to sweat equity on site clearance, site settings and construction. • Participated in savings clubs • Contribution of a down-payment towards an HFH home loan. • Helped other households during construction of houses. • HFH loan repayment.	• Attended project briefing meetings. • Attended beneficiary education sessions facilitated by HFH and other stakeholders. • Participated in election of Affiliate Committee). • Participated in savings clubs. • Sweat equity contribution of 500 hours per household. • Helped other beneficiaries and volunteers during construction of houses. • Repayment of HFH loan (in monthly rental and installments)

Source: Focus Group Discussions, (November 2010; July, 2011)

4.14 Interviews with Officials of KZN Department of Human Settlements

In assessment of the role of the Department of Human Settlements the study findings were as follows:

4.14.1 Role and Contributions of KZN Department of Human Settlements in Piesang River project and Sherwood

The interview with officials of the KZN Department of Human Settlements confirmed that the contributions of the government included subsidy allocation and administration, allocation of housing inspectors to verify that houses completed were compliant with building regulations and standards set by the Nation Homebuilders Registration Council.

The table below provides a summary of findings on the contribution and role of the KZN Department of Human Settlements.

Table 11: KZN Department of Human Settlements Contribution and Role in Piesang River

Piesang River Project
- Subsidy administration with qualifying beneficiaries.   - Processing of subsidy payments to HFH to offset home loans on behalf of qualifying beneficiaries.   - Housing inspection to ensure housing construction compliance with National Homebuilders Registration Council requirements have been met before subsidies are allocated.

Source: Interviews with Department of Human Settlement Officials (October, 2010; May, 2011)

In the Sherwood project the study findings revealed that the Department of Human Settlements was involved in the Sherwood Housing Project from inception stages to the close-out phase. The contributions included allocation of subsidies and administration of processing applications for individual beneficiaries and the project as a whole. Three types of grants were allocated to the project as follows: establishment grant, support grant and capital housing subsidies.

The Department of Human Settlements had specific officials assigned to perform duties throughout the project life. These included the Institutional Support Unit which provided capacity building to HFH as an accredited agent of the Department of Human Settlement to implement a project using the PHP delivery mechanism and benefitting from institutional subsidies.

The Project Management Directorate officials were also assigned the role of project planning, monitoring and evaluation at all stages. The planning related to appointment of professionals such as Land Legal, Town Planner, Land Surveyor, Geotechnical Engineers, Environmental Engineers, Architects, and Structural Engineers etc. Further roles included conflict resolution between HFH and the community as the project was a new greenfields development with a potential for community dynamics such as racial, cultural and ethnic integration. Housing inspectors were also assigned from the same department to assess house compliance with the National Homebuilders Registration Council requirements before certification could be issued and subsidies to a specific housing unit allocated for future transfer to individual beneficiaries once the HFH loan component had been settled. The study also found that all the officials interviewed participated physically during the JCWP week of 03 - 07 June 2002 in the construction of the first 100 houses.

The Department of Human Settlements also formed part of the Project Steering Committee including HFH and eThekwini Municipality.

The table below summarises the contribution and role of the KZN Department of Human Settlements.

Table 12:   KZN Department of Human Settlement Contribution and Role in Sherwood

Sherwood Project	Notes
- Subsidies Grant allocation and payment to HFH. - Sweat equity contribution during the JCWP on 03 – 07 June 2002. - Subsidy administration.;	Three grants were applicable in Sherwood in line with PHP Policy: Establishment grant which is paid to an institution to fulfil its support functions to the PHP project beneficiaries. The grant may be used for the establishment of physical facilities, essential staff,

134

• Project milestones monitoring and evaluation (To ensure that project implementation was in line with timeframes set for project approval. • Provision of mediation services between HFH and housing beneficiaries during the project life cycle.	consultants, and basic office and construction equipment; Facilitation grant to an institution to do preparatory work before a project application is submitted to Department of Human Settlements to approve subsidies. Other activities such as homeowner education workshops on selected topics to prepare beneficiaries to adapt life styles from living in substandard conditions to formal housing; Institutional subsidies allocated per housing unit.

Source: Interviews with Department of Human Settlements Officials (Oct 2010; May 2011)

4.14.2 Challenges Experienced by HFH in implementation of its mutual self-help housing Model in both case studies

On the question of challenges experienced by HFH in implementation of model, the KZNDHS officials during interview responded as follows:

In Piesang River, the Department of Housing was not fully involved since the project was initially bridge-financed by HFH. The officials did not have much involvement in Piesang River as it started as a spontaneous self-help project.

The challenge of concern, which also affected the Sherwood community members, was that they were not included in the management and operation of the project. Community members were not properly consulted in Sherwood to be included in decision-making. The main issue was that in greenfields development people did not come from a designated area or community, no social compact was necessary. However, the desire for a social compact resulted in many community challenges in the roles of responsibilities, decision-making, reporting that were not outlined upfront. The community however, did structure themselves into a form of formalised homeowners association and regular meetings were held by a steering committee for liaison and feedback to address their concerns.

The HFH model of mutual self-help is too slow to deliver housing at scale. The Sherwood Project initiation was rushed without proper planning in the beginning and was glamorised and sensitised by political dignitaries.

The model required a lot of community facilitation and support. Some people who contributed sweat equity could not comprehend the concept and were reluctant to continue paying additional costs or loans from HFH. Once a person's house was built, some were reluctant to continue with sweat equity contributions on other people's houses.

There was no existing strategy by HFH for further empowerment and capacity-building post-construction phase. The main focus was that a person should be working to qualify for a house.

4.14.3 The extent of HFH mutual self-help housing model replication in other projects or by other NGOs

The HFH mutual self-help housing model can be replicated in other projects because of the financial structure whereby the institution can borrow or access funding and give loans to beneficiaries to pay off at minimal interest, according to their earnings, and is made affordable to people. Title Deeds are given to people after some years on settlement of their loans. The model offers 'a better product' than free government housing and can also work as a rental project.

It is a successful and good model of inner city project close to economic development where prime or suitable land is required and registered. It enables people previously living in backyards, outbuildings or from other different communities to be decently accommodated on land purchased from the municipality and can be replicated.

HFH is better positioned to respond to community needs as the Department of Human Settlements is not an implementer and lessons learnt from other HFH projects could be shared, which is not happening with the Department of Human Settlements.

4.15 Interview with Housing Officials of eThekwini Municipality

In assessing the contribution and role of the eThekwini Municipality in the Piesang River project, the study findings are as follows:

4.15.1 Contribution and role of eThekwini Municipality in Piesang River

HFH became involved in the project during the upgrading phase when all infra-structure and services had been installed as a result of the intervention of BESG. The eThekwini Municipal officials interviewed mentioned that a grant of R1 million was made available by the municipality for installation of services and infrastructure. During the HFH intervention stage, the land expropriation process had started. The municipality entered into a tri-partite agreement including HFH and Department of Human Settlement for allocation of consolidation subsidies linked to the HFH project for beneficiaries who received loans from HFH but did not receive housing subsidies from the government. Subsidies were allocated on the basis that HFH had a track record of building good quality houses and were already accredited by the Department of Human Settlements as one of the service providers in housing delivery.

The eThekwini municipality's role and contributions is summarized in the table that follows.

Table 13:   eThekwini Municipality's Role and Contribution in Piesang River Project

Piesang River Project
- Land expropriation for informal settlement upgrade.   - R1 million grant for infrastructure and services provision.   - Allocation and administration of subsidies for services and infrastructure.   - Appointment of service providers for installation of infrastructure and services.   - Signing agreements with HFH and the Department of Human Settlements on approval of project-linked subsidies to qualifying individual beneficiaries.

Source: Interview with eThekwini Municipality Officials (November, 2010)

4.15.2 Contribution and role of eThekwini Municipality in Sherwood Project

In response to the question of contribution and role of eThekwini Municipality in the Sherwood Housing Project the study findings were as follows:

eThekwini Municipality became involved in the Sherwood Housing Project from inception to the end. The land where the project is located was owned by eThekwini Municipality and sold to HFH at a discounted rate of R300,000 for housing development purposes.

Conditions of land development were outlined in the Land Availability Agreement which was signed between the two parties. The municipality facilitated the process of land assembly of different plots into three properties that were going to be subdivided into erven for residential, commercial, social facilities and green-space sites. The municipality also provided subsidy grants for services and infra-structure and top-up subsidies for housing construction. It was highlighted that the municipality wanted houses to be unique compared to the RDP houses in terms of size and typologies. Top-up subsidies were in addition to those allocated by the Department of Human Settlement. The officials interviewed also expressed that they also participated in the JCWP event during the week of 03-07 June 2002 as volunteers during the blitz-build of the first 100 houses. The officials also mentioned that they had served on the Project Steering Committee that involved the Department of Human Settlements, HFH and eThekwini Municipality responsible for project planning, monitoring and evaluation. The municipality assigned engineers who were seconded to the project to provide technical support during the installation of services and infrastructure. The municipality was also responsible for signing-off all architectural drawings for house designs, town planning plans for site layout and subdivision of erven and engineering drawings for services and infrastructure. The other role of the municipality was to sign-off all project completion certificates and taking over the project management role from HFH once erven were transferred to individual ownership. The reason for municipality takeover was due to the fact that the role of HFH would cease once the project was complete; however the maintenance of services and infrastructure, and payment for utilities continued.

Table 14:   eThekwini Municipality's Role and Contribution in Sherwood Project

Sherwood Housing Project
- Land sold to HFH at a reduced cost of R300,000.   - Facilitation of site consolidation process with individual properties expropriated and consolidated in into three parcels of land to be subdivided into erven/plots for stand-alone housing or semi-detached housing units.   - Subsidy grant for services and infrastructure.   - Provision of top-up subsidies in addition to Department of Housing/Human Settlements grant.

- Sweat equity contribution during the JCWP, 2002.

- Engineering drawings approval.

- Signing off necessary certificates to close-out project.

- Taking over the role of managing day-to-day affairs of the settlement like any other township/suburb within the municipality jurisdiction.

Source: Interview with eThekwini Municipality Officials, (November 2011)

4.15.3 Challenges experienced by HFH

The municipal officials interviewed felt that the model created an impression that participation of large groups of local and international volunteers will always come which is no longer the case.

The actual costs of each unit were not easily quantifiable in rand value given the volunteer contribution of free labour. A wrong impression of the value of the house was left, which might create problems for future projects.

The model also created an impression of hand-outs based on contributions in the form of grants or in-kind donations.

4.16   Interview with HFH Project Managers

In response to the question of the contribution and role of HFH in the two projects, three officials were interviewed as mentioned in the first chapter of this document and the findings were as follows:

4.16.1   HFH Contribution and role in Piesang River and Sherwood projects

The *in situ* upgrade development and greenfields development project processes were completely different. In Piesang River, beneficiary households were already settled when HFH became involved to assist them in meeting their housing need of decent shelter. The role of HFH was

limited to facilitating the housing process in order for the beneficiary households to achieve a desired housing product.

The role played by HFH in Piesang River project included establishment of a Project/Affiliate Office. In terms of the PHP policy of 1998, HFH performed the role of a Support Organisation or Community Resource Organisation (in terms of the Enhanced PHP policy of 2008) and the Affiliate Office resembles a Housing Support Centre that is responsible for administration and management of the project with institutional and technical support provided by the Support Organisation or Community Resource Organisation. The Affiliate Office is responsible for administration and management of project affairs. The HFH role was to provide support to the project and empower beneficiaries to meet their housing needs. The HFH Project Manager for Piesang River highlighted activities performed by HFH that included sourcing resources (housing finance and credit, organizing building material suppliers, mobilizing volunteers), facilitating capacity building workshops with elected leadership from the household beneficiaries (community), providing skills training and transfer thereof, recruitment and training of Project staff, instilling a culture of savings and housing values, conducting workshops on house design, negotiating with the Department of Human Settlements for approval of housing subsidies.

Other examples of resources mobilized by HFH were: "the tithe (10% of funds raised by an HFH affiliate which is donated to another affiliate in another country to spread the housing delivery to low income families) that was received from Zaire (now Democratic Republic of Congo to build the first 20 houses. Another donation from Coca Cola was raised by HFH to build another group of 5 houses" (Interview with HFH Project Manager, October 2014).

The training on block-making and skills of running an income generating project were provided to the community by HFH experts. The community was empowered to run its own affairs through a series of educational workshops and skills training on leadership, administration and management for Affiliate Office staff that were recruited from within the community.

The selection criteria made it compulsory for project beneficiaries to contribute sweat equity and participate in savings clubs. Records of individual contributions to the savings clubs were administered by community members with the support of Affiliate staff. Once the maximum amount of the target set for individual savings was reached, a beneficiary would be ready for

selection to get a house and the savings transferred to HFH as a down payment (deposit). A down payment was paid by a beneficiary to HFH as the first payment towards the HFH loan from the Revolving Fund for Humanity.

HFH also provided beneficiary households with training on house designing. Once beneficiaries decided on the house design, proper architectural drawings and house costing were carried out by HFH and presented to the community to show how much the cost to the beneficiary would be and the additional contribution of HFH to reduce the actual house cost.

HFH also assisted household beneficiaries to receive housing subsidies from the Department of Human Settlements. It was noted that the subsidies were paid retrospectively when houses were already complete and occupied which is not the norm in RDP and other PHP projects. The HFH Project Manager for Piesang River interviewed stated that her role in the project was instrumental, having been involved from the initial stages while serving on the Civic Association and also chairing the Piesang River Development Trust. Most of the information used to motivate for subsidy approval was obtained through her as there were no written documents about the project kept by HFH officials.

The table below summarises findings from interviews with HFH Piesang River Project Manager.

Table 15:   HFH Contribution and Role in Piesang River

Piesang River Housing Project
- Establishment of Affiliate Office.   - Recruitment of Project staff.   - Sourcing of housing finance (tithe from Zaire (DRC).   - Donations from private companies (e.g. Coca Cola, Telkom etc.).   - Block-making skills training.   - Procurement of building materials, equipment (machinery and tools).   - Skills transfer of income generation, office administration and project management.   - Construction skills and construction management support.   - Architectural design of two housing typologies.   - Securing Project-linked subsidies on behalf of qualifying beneficiaries.

Source: Interview with HFH Project Managers (October 2010; May, 2014; October 2014)

In Sherwood, HFH purchased and developed land for housing purposes in partnership with the Department of Human Settlements and eThekwini Municipality. There was several partnership agreements entered into between the three parties. The first one being the Land Availability Agreement between HFH and eThekwini Municipality followed by the services agreement which stipulated the level of services to be installed and the process that needs to be followed. A tri-partite agreement was also signed between HFH, eThekwini Municipality and the KZN Department of Human Settlements for approval of subsidies. Another document that was signed came from the Development Tribunal which stipulated the conditions of establishment of the project as a new settlement within the eThekwini Municipality. The Development Tribunal was established in terms of the Development Facilitation Act 67 of 1995 the purpose of which was the introduction of extraordinary measures to facilitate and speed up the implementation of reconstruction and development programmes and projects in relation to land, and in so doing to lay down general principles governing land development throughout the Republic of South Africa prior to 1 October 2010.

HFH also facilitated the beneficiary selection process which covered three stages, namely short-listing as a potential beneficiary, screening for housing subsidy eligibility in terms of the Department of Human Settlements' criteria and the final selection as per HFH homeownership criteria.

This was approved by the Department of Human Settlements as a PHP project due to the use of volunteers and beneficiary households in the housing construction process. HFH therefore performed the role of Support Organisation to the Housing Support Centre. The Sherwood Affiliate Office was established by HFH to perform the role of Housing Support Centre. The roles were however complicated by the nature of the project. Unlike an upgrading project where the community already exists, in a site a services project, the community is developed through the housing process. In other site and services projects beneficiaries are relocated from the same settlement to allow for the upgrading process, but in Sherwood it was different as beneficiaries came from different communities neighbouring the Sherwood area within a distance of 25 kilometres (i.e. residing in an area within 25 km from the Sherwood site).

HFH also acted as developer in a sense that the land designated for housing belonged to them. As a developer they were responsible for project design and implementation. The design

included infrastructure and services, site layout and subdivision of erven, designing architectural drawings (house designs) manage the installation of infrastructure and services and the housing construction process.

The development involved assembling a professional teamthat included consultants involved in different construction projects according to specifically required technical skills. The professional team was led by a Project Manager, who acted as a principal agent for the developer on the construction project.

Table 16:   Professional Services Provided

Sherwood Housing Project	
Provider Name	Services Provided
Bigger Engineering	Civil Engineering
Siyazama Consulting	Land Survey
Khuzwayo and Hadebe Engineers	Geotechnical Investigation
Geoff Nichols	Environmental Impact Assessment
HFH Town Planner	Town Planning Designs
HFH Architects/ ABA	Architectural Drawings
Mondon Engineers	Structural Engineering
Siyazama Consulting	Conveyancers (Land Legal)

Source: Habitat for Humanity, 2014

The development processes ran parallel with social facilitation which included beneficiary education in a series of workshops. Beneficiaries were also trained on savings and running stokvels (savings clubs). The education also included instilling community values as the project brought together people from different racial, cultural, ethnic and other spectra into one community. They had to be prepared to live together in a different manner from that which they had been used to. HFH also played the role of housing finance and credit provider. The financial role included raising funds from different donors for the Revolving Fund for Humanity and provision of loans to qualifying beneficiaries. Beneficiary households were able to access unsecured loans that they had to repay in a specified period of time. HFH was also able to organize local suppliers and negotiate prices. Construction materials were purchased in bulk

which contributed to discounts that in turn benefitted the beneficiary households. Housing subsidy claims from the Department of Human Settlements were also administered by HFH through the Affiliate Office. The project had a construction team made up of builders (block-layers), plumbers, electricians, carpenters, glaziers, plasterers and painters. All construction work was supervised by qualified Site Foremen. Foundations were satisfied by a qualified Structural Engineer and complete houses were inspected by the Department of Human Settlements' Housing Inspectors to ensure that the houses were of good quality and met the requirement of the National Homebuilder's Registration Council. HFH managed a team of professionals within the project as well as the housing process as a whole. The housing process included recruitment and supervision of volunteers during the JCWP event.

The responsibility of loan collections and delivery of financial statements was administered at the Affiliate Office. HFH was also responsible for liaison with eThekwini Municipality and the Department of Human Settlements. All complaints and conflicts within the project between beneficiaries, the construction team and neighboring community were also handled by the HFH office. The table below summarises the contribution and role of HFH in the Sherwood Project.

Table 17:   Contribution and Role of habitat for Humanity in Sherwood Project

Sherwood Housing Project
• Establishment of Project and Affiliate Office.   • Managing the selection process of project beneficiary households.   • Sourcing of housing finance from HFH International, local and national donors.   • Mobilising resources (materials, labour and finance) from individuals, groups and private companies.   • Building capacity for house construction and project management.   • Developing construction skills for beneficiaries and volunteers.   • Town planning, house designs and project management and JCWP event management.   • Securing institutional subsidies on behalf of beneficiaries.   • Managing the project close-out phase and issuing of title deeds.

Source: Interview with HFH Project Managers (October, 2010; May 2014; October 2014)

The information presented in this section shows that both Piesang River and Sherwood Housing Projects involved various stakeholders who performed their respective roles and made contributions towards the projects' success. The stakeholders involved in the two projects included the community (household beneficiaries), local authority (eThekwini Municipality) and the KZN Department of Human Settlements and HFH as a support agency to the housing process.

On the question of challenges experienced the responses were as follows:

"The challenges are when there are no volunteers and beneficiaries had to work along builders. At times they have to miss work or pay labourers to stand in their behalf to make up for the required 500 hours of sweat equity. The sweat equity hours cannot be counted in monetary value which made major social problems for those who were disqualified from the project. Houses built by volunteers are not of good quality when it comes to finishes. Volunteers can sometimes cause delays in construction time and wastage of materials when they are not properly supervised". (HFH Project Managers, 2010)

4.17   Discussion and Conclusion

The findings of this study show that the HFH mutual self-help housing model is effective in enabling beneficiary households to meet their housing needs through the support provided by various actors. The model application in *in situ* upgrade and site and services with a core unit provides lessons for other NGOs interested in mutual self-help housing delivery to draw on.

Drawing on the lessons from both case studies, the role of partnerships was the key to the success of model application in site and services and upgrading projects respectively. The contribution and role of stakeholders including beneficiary households, the government and private sector, with HFH performing the role of intermediary (in Turner's language) provided the necessary support to improve living conditions of households.

The study revealed that in both case studies, there was an element of community empowerment and participation of beneficiary households in the housing process. Though community participation was at different levels, a common result was achieved of meeting housing needs. The study confirmed the theoretical argument advanced by Turner (1976) on the two basic

145

principles of self-help to low income housing embracing dweller freedom and dweller control of the housing process. In both case studies none of the beneficiary households was forced or coerced to participate in the project but all did so voluntarily and out of their own free will.

Beneficiary households were free to make own contributions to the housing process. The supportive role played by HFH in the formation of savings clubs and sweat equity groups allowed for collective decision-making on qualification to participate and benefit from the projects. HFH also had control over the readiness of the beneficiaries for house construction in terms of having saved the required amount and sweat equity contribution in the construction of other beneficiaries' houses prior to their own.

The principle that "when dwellers control the major decisions and are free to make their own contributions to the design, construction or management of the housing process and the environment produced it will stimulate individual well-being" can be validated in both case studies. For example, in Piesang River, the workshop on house design, savings clubs, block-making project and sweat equity contributions are all examples of choices given and participatory approaches applied.

The study finding on access to land as a primary condition for house-building (Hegedus, 1992 in Mathey, 1992:219) as stated in the second chapter, revealed the effective role played by HFH in accessing well-located land for the site and services project in Sherwood. In contract to past theoretical arguments on peripheral location from urban centres of site and services projects, the study found that the informal settlement project was located at the periphery of the urban centre, as shown in locality maps in the third chapter of this study. In both case studies, land issues were addressed; however, HFH had a crucial role in securing land with guaranteed security of tenure from the onset. The rent-to-buy agreement for the first four years and issuing of title deeds to those households who have settled their loan in full is a practical example of model effectiveness in addressing land and secure tenure issues.

On the other hand the Memorandum of Agreement signed between eThekwini Municipality, Department of Human Settlements and HFH guaranteed beneficiary households in Piesang River that on top of the Form ZB3 that they signed, their right to occupy land was legalized and protected. The recognition of the investment that beneficiary households had made in improving

their housing conditions, contributed to all parties involved committing to support user initiatives.

The study found that security of tenure in Piesang River was not a precondition for home improvement as theorists would argue (Turner, 1972). Going by international standards on indicators of adequate shelter including habitability of the living environment, access to infrastructure and services, housing affordability, and security of tenure, the study finding was that all these measures were evident in both case studies to justify the researcher's assessment of the extent of HFH model effectiveness.

The fundamental principles of the housing White Paper (1994) outlines the government's vision of "establishment of viable socially and economically integrated communities, situated in areas allowing convenient access to economic opportunities, as well as to health, education and social amenities in which all South Africans have access to: a permanent residential structure with secure tenure ensuring internal and external privacy and provision of adequate protection against elements; and portable water, adequate sanitation facilities and domestic energy supply". All these principles were found in the two projects even though the locations were different. The issue of integration was identified with Piesang River forming part of the INK project that includes Inanda, Ntuzuma and KwaMashu. The integration in Sherwood was shown in the proposed consolidation and layout design discussed in the third chapter and the actual development based on field survey and observations.

The history of poor performance regarding repayment of housing credit and municipal rates and taxes rendered many lenders reluctant to extend mortgage finance to low income households in South Africa. Low income households such as those of Piesang River and Sherwood were among the victims prior to HFH intervention. Low income households (in both case studies) were unable to access loans even if it was within their affordability levels (Department of Housing, 1994). The study finding on the issue of access to housing and credit was that the HFH model in South Africa, emerged as a response to the challenge observed by the local founders. HFH chose to serve the poorest of the poor. For the mere fact that they provided unsecured loans without any required collateral, shows that the model is effective in addressing issues of access to housing finance in a developmental and sustainable manner.

The conceptual framework of an enablement approach applied in both projects through creation of an enabling environment for all actors in the housing market to produce and develop housing while giving opportunity to the users or beneficiary households to improve their own housing conditions according to priorities and needs that they define on their own. Government set boundaries through legislative framework, through the White Paper of Housing (1994), the Housing Act (1997) and the PHP Policy Framework (1998).

The finding on whether or not the assistance provided by HFH was within beneficiary households' affordability level shows that the combination of credit, savings, subsidies and labour contributions rendered housing affordable in both case studies. Beneficiary households had access to credit from HFH and received technical and administrative support in the design and building of their own houses and managing the entire housing process.

CHAPTER FIVE
SUMMARY OF FINDINGS, RECOMMENDATIONS AND CONCLUSION

5.1   Summary

This section provides a summary of the study to evaluate the effectiveness of the mutual self-help housing delivery model of HFH in Piesang River and Sherwood Housing Projects. The research findings have revealed that the HFH mutual self-help housing delivery model is effective in meeting needs of households in site and services and informal settlement upgrading projects, but only if implemented on a small scale. The findings are based on the strengths and weaknesses of the model and how it can be improved upon.

The strength of the HFH mutual self-help model is that it is capable of mobilising people and resources while contributing to nation-building. Participation of volunteers and members of the private sector in mobilisation of resources for the Revolving Fund for Humanity and voluntary labour contribution helps reduce project costs.

Partnerships play an important role in the success of the HFH mutual self-help housing delivery model. The combination of state, private sector, community and third sector (NGOs) in the housing process contributes to mutual benefits for stakeholders. Mutual self-help housing reliability on partnerships was proved effective in both projects. HFH was instrumental in reaching objectives of partnerships that include actors in private-public and civil society sectors as espoused in the South African housing policy and strategy. The HFH model has been able to produce sustainable human settlements in both projects of Piesang River and Sherwood.

Communities were empowered through the housing process to meet their own needs while also developing leadership skills, technical skills in construction, social skills through educational workshops and economic skills through fundraising and savings. Community involvement in both projects of Sherwood and Piesang River was at different levels; however, in the end a common result was achieved with households acquiring houses that are an asset of value. The control of decisions and freedom to make own contributions to the design, construction and management of the housing process led to personal fulfillment when beneficiaries took full ownership of their houses. The finding that beneficiaries were less critical of the physical structure was a result of having contributed their own labour in the housing process.

Access to housing finance was made easy through the Revolving Fund for Humanity that is able to leverage both internal and external resources for housing purposes. The combination of state subsidies, individual and group savings, donor funding and voluntary labour reduces the actual cost of the house to the beneficiaries. The role of HFH as an NGO assists in securing further funding from government that the community would not have been able to secure on their own. It can be concluded that the HFH mutual self-help housing delivery model in both Piesang River and Sherwood was successful in making housing finance easily accessible to low income households.

Access to land is also made possible for site and services and upgrading as the NGOs have the technical and institutional skills to advocate for favourable policies on land and housing issues. The HFH mutual self-help housing delivery model has been able to secure land for housing, developed it, built houses and transfered ownership to more than half of the beneficiaries in both projects. Therefore, it can be concluded that the HFH mutual self-help housing model application in the Sherwood site and services project proved effective and provided services to some extent in the Piesang River informal settlement upgrading project.

5.2   Recommendations

The HFH model needs to be reviewed against the requirements of the PHP policy to ensure that it can play a meaningful role as a Community Resource Organisation. The principles of PHP policy and HFH requirements should be aligned to avoid confusion within projects that can lead to unnecessary conflict. HFH is not the only NGO involved in PHP and should ensure that lessons from its past projects are documented and shared with other role-players to achieve best practice in mutual self-help housing delivery.

The HFH model needs to consider modification in terms of combing the three pillars in one as bank, house-builder and social transformer. It is recommended that the role of the bank be outsourced or be a stand-alone function to avoid overburdening its local affiliate staff with multiple roles of capacity building, construction and general management and administration of the project.

Post construction support is necessary to ensure beneficiaries have settled their loans and are willing to consolidate their houses. It was observed in both projects that there is no plan in place to support households once their houses have been completed.

Beneficiary Education should be structured and strictly implemented to ensure that beneficiaries do not just become passive participants in order to qualify for houses. There should be some form of assessment to check beneficiary readiness to participate in the housing process.

All project processes should be documented and kept on file to enable learning from best practices. It was noted that historical backgrounds of neither project is kept on file for easy access by anyone interested to learn about the HFH model, its success and failures in order to inform future practice of mutual self-help housing.

The HFH mutual self-help model could provide housing options and loans in the middle-income market where people had difficulties in accessing loans or housing, since housing in eThekwini Municipality was mainly focused on upgrading informal settlements.

There should be more community involvement. Community roles, responsibilities and decision-making should be clarified upfront. More beneficiary education and awareness on policy, especially responsibilities and repayment is required. More dedicated budget and capacity to support the process is necessary. More focus on skills transfer and not just dedicated to qualifying for home loans. Some accreditation or certification for people who have been trained should be given. People who were initially trained as builders should have been used for other projects or houses in the same project. More proper planning and local involvement could result in positive lessons for replicability.

5.3 Conclusion

The study has been able to meet its objective of evaluation of the HFH mutual self-help housing delivery model. The key research question was to what extent has HFH been able to implement its mutual self-help housing delivery model.

The first chapter outlined the study methodology of data collection using qualitative methods. The second chapter of this research provided a literature review on self-help housing in general

and mutual self-help housing in particular to inform the study. Theoretical framework based on neoliberal foundations and its application of enabling approaches and strategies was explored, as was the enablement approach and policies and how these have influenced the South African housing policies. The analytical framework also established the linkages between enablement approaches advanced by international agencies particularly the World Bank and the UNCHS and others as well as linkages with the South African housing policies and strategies. The conceptual framework was also explored in the same chapter. Lessons were drawn from international and local experience of the practice of mutual self-help housing. The South African Housing Policies and approaches were also explored in this chapter and reviewed against international experience.

In relation to the self-help housing policy, the literature review revealed that the South African housing policy is rooted in a neoliberal foundation and enabling approach. The role of government at all levels is to create an enabling platform for housing actors to perform their respective roles. The role of government is to facilitate the housing process, not as a provider but as a supporter, with the actual construction left to the beneficiaries or outsourced to the private sector.

The South African housing policy's underpinning principles including community contributions, community decision-making (choice), partnerships and leveraging of additional resources (Department of Human Settlements, 2008) all featured in both cases under study.

The study finding was that beneficiary households were free to make own decisions and control the housing process. The final end results of the housing process in both cases were satisfactory and were of value to the users who had made their own investment in the process. In comparison with housing produced through contractor methods in RDP Projects, the HFH model produced a better and bigger product.

Turner's argument of dweller freedom and dweller control were validated through the findings. The value of partnerships advanced by enabling theorists and also espoused in the South African Housing policy was examined. It is argued that mutual self-help relies on partnerships. The PHP policy calls for partnerships to leverage resources. The finding on this revealed that the major partners in both projects were the community, eThekwini Municipality, Department of Human

Settlements and HFH. The role and contributions of each partner as discussed in the previous chapter shows that the success of both projects was the result of the partnerships that existed.

The objective of describing the HFH mutual self-help housing delivery model and how it has been applied in the two case studies was covered in chapter three. The three pillars of the HFH model were identified as the bank, builder and social transformer. The description covered the application of the HFH mutual self-help housing model in an *in situ* upgrade and greenfield development with site and services projects.

Empirical data collected and analysed on the effectiveness of the HFH mutual self-help housing delivery model, explored the stakeholder's role and responsibilities in order to identify the strengths and weaknesses of the model. The challenges experienced by HFH in implementation of its model in both case studies were drawn from personal interviews with HFH Project Managers and focus group discussions with beneficiary households. This enabled the researcher to suggest recommendations on how the model could be improved. The finding presented in the fourth chapter responded to the questions to meet the two objectives of identifying the challenges experienced by HFH in implementation of its model in the two projects and to devise measures for model improvement. The findings also enabled the researcher to determine to what extent the model could be replicated in other projects by HFH or other NGOs.

The findings and lessons from the HFH mutual self-help housing delivery model assisted the researcher to achieve the objectives of this study. The first objective of providing literature which indicates that the HFH model is able to provide solutions to housing finance were covered in the second and third chapters. The theoretical/conceptual framework and self-help housing approaches in general and particularly on mutual self-help housing helped to inform the study findings.

The description of the HFH mutual self-help housing delivery model in the third chapter enabled the researcher to analyse the findings based on documented evidence and empirical data from primary sources.

The housing process emerging from the findings proved to be a people-centred and driven process with beneficiary households able to make their own choices and contributions. Households had access to securing tenure, housing finance, and received all the necessary

assistance required in the housing process. The environment created showed to be habitable. The researcher's conclusion based on the findings is that HFH was successful in effectively implementing its mutual self-help housing model.

REFERENCES

Abrams, C (1964) *Housing in the Modern World. Man's Struggle for Shelter in Urbanizing World*. Faber and Faber, London

Adebayo, A.A and Adebayo, P.W (2000) Sustainable Housing Policy and Practice – Reducing Constraints and Expanding Horizon within Housing Delivery. Paper Presented at Proceedings: Strategies for Sustainable Built Environment, Pretoria South Africa 23 – 25 August 2000

Adebayo, P. (2000) 'Enabling the Enabling Approach to Work: Creating the Conditions for Housing Delivery in South Africa', Paper presented at the Urban Futures Conference, Johannesburg

Adebayo, P.W (2011) Post-apartheid Housing Policy and a Somewhat Altered State Role: Does Incremental Housing Still Have a Place in South Africa? *The Built Environment Review, Volume 4, Special Issue,* 2. 2011

African National Congress, (1994) The Reconstruction and Development Programme (Johannesburg) Umanyano Publication.

African National Congress (2014) African National Congress Election Manifesto, 2014. Johannesburg

Alder, G; (2002) Ownership is not a priority among the urban poor: The case of informal settlements in Nairobi. *Habitat Debate.* 5 (3)

Ajayi, R, J. (2012) Strategies for Sustainable housing cooperatives in South Africa. Draft Report: Housing Delivery in South Africa, 2014. *The Fuller Centre for Housing*. Western Cape, South Africa

Amis, P (1995) Making Sense of Urban Poverty. Environment and Urbanization, 7(1) in Khan, F & Thring, P (eds) Housing Policy and Practice in Post-Apartheid South Africa. Heinemann (PTY) Johannesburg.

Angel, S (2000a) Tenure, Chapter 23: (316 – 340) in *Housing Policy Matters. A Global Analysis.* Oxford University Press. London

Angel, S (2000b) Housing Subsidies. Chapter 9: (109 – 131) in *Housing Policy Matters. A Global Analysis.* Oxford University Press. London

Annis, S (1998) Can Small Scale Development be Large-scale policy? In Direct to the poor: Grassroots development in Latin America. Edited by Annis, S; and Hakin, P; Boulder, CO:

Lynne Rienner. In Miraftab, F (ed): 'The Perils of Participatory Discourse: Housing Policy in Post-Apartheid South Africa. *Journal of Planning Education and Research* 22: 226 – 239. Association of Collegiate Schools of Planning

Baken, R. and van der Linden, J; (1993) "Getting the incentives right. Banking on the informal private sector. A critique of current World Bank thinking on low-income housing delivery in Third World Cities. *Third World Planning Review*, 15 (1), 1 – 22

Arroyo, I. A (2013) Organized self-help housing as an enabling shelter & development strategy. Lessons from current practice, institutional approaches and projects in developing countries. Thesis. 2013. University of Lund. Sweden

Arroyo, I; and Astrand, J. (2013) Organized Self-help housing as a method for achieving more sustainable Human Settlements – Lessons from two Non-Governmental Organisations: FUPROVI and SADEL. *Journal Publication of Department of Human Settlement in collaboration with Business Enterprise*. University of Pretoria.

Astrand , J; and Rodriguez (1996) Construction in Developing Countries. Second Edition. Stockholm SWEDEN. The Swedish Mission Council.

Baggett, J, P. (2003) Habitat for Humanity Building Private Homes, building public religion. In Zhu, Y. (ed) Comparing Human and Social Resources Accumulated through Participation with Habitat for Humanity in Scattered Sites and Habitat Neighbourhood. Unpublished Thesis.

Baumann, T (2003) The People's Housing Process in South Africa. Review of the People's Partnership Trust, Pretoria. *The Urban Sector Network*

Baumann, T (2003) Housing Policy and Poverty in South Africa, in Khan F and Thring, P. (eds) Housing Policy and Practice in Post-Apartheid South Africa, Heinemann, Sandown

Bolnik, J and Miltin, D. (1999) 'Housing Finance and Empowerment in South Africa' in Datta, K and Jones, G.A. (eds) Housing Finance in Developing Countries, Routledge, London

Bolnik, J (1999) Utshani Buyakhuluma (the grassroots speaks: People's Dialogue and the Homeless People's Federation (1994 – 6). Environment and Urbanisation, 18 (2) 153 – 170. In Omenya, A. (ed) : Sustainable Self-help Housing in South Africa? *A paper presented at the Conference of Housing and Urban Sub Saharan Africa*, Accra Ghana, 22 – 26 July 2002 .

Bond, P. and Tait, A. (1997) "The Failure of Housing Policy in Post-Apartheid South Africa" Urban Forum, 8 (1)

Brenner, N and Theodore, N (Eds.) (2002) *Spaces of neoliberalism*: Oxford: Blackwell. In Dodson, J (ed): *Rolling the State: Government, neoliberalism and housing assistance in four advanced economies*. Urban Research Program. Research Paper 7, June 2006

Brenner, N and Theodore, N. (2002) Cities and Geographies of "Actually Existing Neoliberalism. The Urbanization of Neo-liberalism. Theoretical Debate, *Antipiode*: 349 - 379

Built Environment Support Group (BESG) (1998) Assisted Mutual Help Housing Delivery in South Africa. Urban Sector Network, South Africa

Burns, L (1983) Self-help Housing: An Evaluation of Outcomes. *Urban Studies*. Vol 20 pp. 299 - 309

Cohen, M.A (1983) The Challenge of Replicability: Towards a new paradigm for urban shelter developing countries, Regional Development Dialogue, Vol 4 No.1: 90 – 99 in May Jr (ed) The Urbanization Revolution. Planning a New Agenda for Human Settlements, 1989. Plenum Press. New York

Conway, D (1985) Changing Perspectives on squatter settlements, intraurban mobility, and constraints on housing choice of the Third World poor. *Urban Geography,* 6, 170 – 199. In Harris, R.(ed): A Double Irony: the originality and influence of John F.C. Turner. *Habitat International* 27 (2003) 245 – 269. PERGAMON. Elsevier Science LTD

Conway, D and Porter, R; (1997) Caribbean Housing Futures: Building Communities for Sustainability. Chapter 12 in Conway, D and Porter, R (eds) Self-help Housing, The Poor and the State in Caribbean, Knoxville, Jamaica.

Bamberger, M (1982) *Evaluation of Site and Services Projects: The Evidence of San Salvador*, Washington DC: The World Bank.

Burgess, R (1977) 'Self-Help Housing: A new Imperialist Strategy? A Critique of the Turner School'. Antipode, 9 (2), 50 – 60.

Burgess, R (1978) 'Petty Commodity Housing or Dweller Control? A Critique of John Turner's View on Housing Policy'. *World Development* 6 (9/10) pp. 1105 1134.

Burgess, R (1982) Self-Help Advocacy: A Curious Form of Radicalism. A Critique of John Turner's Work; in P, Ward ed. *Self-Help Housing A Critique.* London. Mansell Publishing Ltd, pp. 55 - 97

Burgess, R (1985) 'The Limits of State Self-help Housing Programmes'. *Development and Change,* Vol 16 (2) 271 – 312. SAGE London

Burgess, R (1987) *Labour, Shelter, and Global Capitalism*. Methuen. London

Burgess, R (1992) 'Helping Some to Help Themselves' Third World Housing Policies and Development Strategies in Mathey, K (1992) Beyond Self-Help Housing, edited by Kosta Mathey, Mansell, London and New York

Cameron, D (2006) Ethembeni brings fresh approach to low-income housing. Innovation, Habitat for Humanity International. [online] www.habitat.org

Chambers, R (1995) "Poverty, and Livelihoods: Whose Reality Counts?" *Environment and Urbanisation,* 7(1) 173 – 203.

Constitution of the Republic of South Africa, 1996 (Act 108 of 1996) ISBN 0-62020214-9. Republic of South Africa 8May 1996

Cross, C (2008) Profiling housing demand: Settlement typology and survey results. Report prepared for the demonstrator Toolkit for Integrated Planning for the Department of Science and Technology. CSIR Report No. CSIR/BE/PSS/ER/2008/0048/B

Datta, K and Jones, G (ed) (1999) *Housing and Finance in Developing Countries,* Routledge. London

 DeLong, J, B. (2005) Europe's Neoliberal Challenge. (www.urbandictionary.com/define.php?term=neolibarlism)

Department of Housing (1997) Housing Act (Act 107 of 1997). Republic of South Africa. Retrieved on 2004/02/26 from http://www.gov.za/acts/1997/a107-97.pdf.

Department of Housing (1998) National Housing Policy: Supporting the People's Housing Process. Pretoria. South Africa: Department of Housing.

Department of Housing (2003) Guidelines for Investors in Housing. Republic of South Africa

Department of Housing, (2004) "Breaking New Ground" A Comprehensive Plan for the Development of Sustainable Human Settlements, 2 September 2004, Pretoria, South Africa

Department of Human Settlements, (2009) *Simplified Guide to the National Housing Code*. The Policy Context: Department of Human Settlements. Republic of South Africa

Department of Human Settlements (2009) Incremental Interventions: Enhanced People's Housing Process. Part 3 (of Housing Code) 2009 Vol 4 Department of Human Settlements. Republic of South Africa

Department of Human Settlements (2010) Human Settlements Budget Vote. National Assembly, Cape Town.

Department of Human Settlements (2011) Human Settlements Budget Vote. National Assembly, Cape Town.

Department of Human Settlements, (2010) Outcome 8 Delivery Agreements: *Sustainable Human Settlements and Improved Quality of Households life.* Pretoria. Department of Human Settlements

Department of Human Settlements (2011) 'Each One Settle One Campaign Launch Speech by Minister of Human Settlements, Hon. T Sexwale. November 11, 2011

Department of Human Settlements (2012) Human Settlements Budget Vote. National Assembly, Cape Town. 09 May 2012

Department of Human Settlements (2013) Human Settlements Budget Vote. National Assembly, Cape Town.

Department of Human Settlements (2013) Human Settlements Review (eds): *Self-Help housing in the context of developing sustainable human settlements.* Edition 02 Department of Human Settlements in collaboration with Business Enterprises. University of Pretoria. Republic of South Africa. ISBN: 978-0-620-583718

Dodson, J. (2006) Rolling the State: Government, neoliberalism and housing assistance in four advanced economies. Retrieved on 2008/05/30 from www.griffith.edu.au/centre/URP June 2006

Donaldson, R and Marais L (2002) Urban Policy for urban change during transition. An introduction. In Donaldson & Marais (eds), Transforming rural and urban spaces in South Africa during the 1990s: Reform, restitution, restructuring. African Century Publications Series No.10

Dwyer, D.J (1975) *The People and Housing in Third World Cities: Perspectives on the Problem of Spontaneous Settlements.* Longman, London and New York

English, L. and Bistline, K. (2006) Developing holistic building plan. The Forum: Promoting dialogue among Habitat for Humanity worldwide partners. Volume 13 No.2 Habitat for Humanity International. Americus GA

Erguden, S (2001) Low Cost Housing: Policies and Constraints in Developing Countries. Paper Presented at International Conference on Spatial Information for Sustainable Development, Nairobi, Kenya, 2 – 5 October 2001

eThekwini Municipality, (2014) Human Settlements Delivery Statistics [Online] http://wwww.durban.gov.za/City_Services/housing/Page

Fernandez, E; and Varley, A; (1998) "Law, the city and Citizenship in Fernandez, E and Varley, A; (eds) *Illegal Cities: Land and Urban Change in Developing Countries*, Zen Books Ltd London

Fiori, J and Ramirez, R (1982) Self-help Housing in the Third World: Policies and the Politics, position paper presented to the symposium 'Self-help in the Third World' London

Fiori, J and Ramirez, R (1988) Towards a Conceptual Framework to Analyze Self-help Housing Policies in Third World Countries, or Critique of the Self-help Housing Critique'. TRIALOG,

18, 13 – 16. In Mathey, K (eds) (1992), *Beyond Self-help Housing* edited by Kosta Mathey, Mansell, London and New York.

Fiori, J and Ramirez, R (1992) Towards a conceptual framework for the analysis of self-help Housing Policies in Developing Countries. In Beyond Self-help Housing (ed) Kosta Mathey. Mansell. London and New York.

Fundacion Promotora de Vivienda, Manual. 2006 FUPROVI Manual, San Jose, Costa Rica

Gattoni, G. (2009) A case for the incremental housing process in Sites and services programs and comments on a new initiative in Guyana. Inter-American Development Bank. UN World Urban Forum.

Gilbert, A and Van der Linden, J (1987) 'The limits of a Marxist Theoretical Framework for Explaining State Self-help Housing'. *Development and Change* Vol No.18: 129 – 36

Gilbert, A and Gurgler, J. (1992) *Cities, Poverty and Development: Urbanization in the Third World.* Oxford, United Kingdom: Oxford University Press

Govender, M (2010) KZN Human Settlement Budget Vote 8. Fact Sheet. KZN Department of Human Settlements

Gray, J (1986) *Liberalism.* 2nd Edition. Buckingham: Open University Press

Guhr, I (1984) Cooperatives in State Housing Programs – An Alternative for low income groups? In: People, Poverty, and Shelter: Problems of Self-help Housing in the Third World, "Skinner R, J and Rodell, M, J eds. Methuen 80 – 105 London

Habitat for Humanity International [Online]: www.habitat.org

Habitat for Humanity South Africa [Online]: www.habitat.org.za

Hamdi, N. (1990) *Housing without Houses* New York Van Nostrand Reinhold.

Hardie, J. (1987) Mobilising Self-help in the Provision of Housing in South Africa

Hardy, D. and Ward, C. (1984) Arcadia for All. *The legacy of Makeshift Landscape.* London Mansell

Harris, R (1997) A Burp in church: Jacob L Crane's Vision of Aided Self-Help Housing. *Planning History Studies*, 11 (1) pp. 3 – 16

Harris, R (1998) The Silence of Experts: "Aided Self-help Housing", 1939 – 1954. *Habitat International*, 22 (2), pp 165 - 189

Harris, R (1999) Slipping through the Cracks: Origins of Aided Self-help Housing, 1918 – 53 *Housing Studies*, 14 (3), pp. 281

Harris, R (2003) "A Double Irony: The Originality and Influence of John F.C Turner" *Habitat International*, 27 (2): 245 – 269

Harms, H (1982) "Historical Perspectives on the Practice and Policies of Self-help Housing in Ward, P (ed), *Self-help Housing: A C*ritique. London. Mansell Publishing Ltd. Retrieved on 2009/08/20 from http://sarahclauser.wordpress.com

Harms, H (1992) Self-help Housing in Developed and Third World Countries. In Mathey, K (eds) *Beyond Self-help Housing* edited by Kosta Mathey, 1992 Mansell, London and New York. Retrieved on 2008/02/20 from http://sarahclauser.wordpress.com

Harvey, D (2005) *A Brief History of Neoliberalism*. Oxford: Oxford University Press.

Himlin, B and Mogatle, S, (2006) NGOs and the People's Housing Process in South Africa: the cases study of Vosloorus. Presented at the conference NGOs as Innovators and Agents of Change: A History interpreted by Development Practitioners, Hosted by Planact at University of Witwatersrand. In Landman and Napier, (eds) Habitat International xxx (2009) 1 – 7. Elsevier.

Huchzermeyer, M. (2001) Housing for the poor? Negotiated housing policy in South Africa. Habitat International, 25(3) : 303-331

Huchzemeyer, M (2003) Upgrading through the project-linked capital subsidy: Implications for they strategies of informal settlement residents and their organisation. *Urban Forum*, 13. 2

Jenkins, P, (1999) Difficulties Encountered in Community Involvement in Delivery under the new South African Housing policy. *Habitat International*, 24 (4) 431 446

Jones, G.A and Datta, K (2000) Enabling Markets to Work? Housing Policy in the 'New' South Africa. *International Planning Studies* 5 (3) 393 - 416

Keivani, R and Werna, E. (2001b). "Modes of Housing Provision in Developing Countries". Progress in Planning, 55, pp 65 – 118

Keivani, R and Werna, E (2001a). "Refocussing the Housing Debate in Developing Countries from a Pluralist Perspective." *Habitat International*, 25 (2), pp 191 - 208

Kerr, D & Kwele, N (2000) Capital Accumulation and Political Reproduction of Urban Housing Problems in Botswana. *Urban Studies*, 37 (8) 313 - 1344

Khan, F and Thurman, S (2001) Setting the Stage: Current Housing Policy and Debate in South Africa.

Kilmister, A. (2004) Understanding neoliberalism [online] http://www.isg-fi.org.uk/spip.php?article80

Knight, R (2001) Housing in South Africa. Shared Interest. South Africa's National Housing Code

KwaZulu-Natal Provincial Department of Human Settlements, (2012) KZN Human Settlements Budget Vote 8, Pietermaritzburg, June, 8, 2012

KwaZulu-Natal Provincial Department of Human Settlements, (2013) KZN Human Settlements Budget Vote 8, Pietermaritzburg, June, 8, 2013

Landman, K and Napier, M (2009) Waiting for a house or building your own? Reconsidering state provision, aided and unaided self-help in South Africa. Habitat International xxx (2009) 1 – 7. Retrieved on 2009/11/15 from www.elsevier.com/locate/habitatint

Laquian, A,A. (1983) *Basic Housing: Policies for Urban Sites, Services and Shelter in Developing Countries*, International Development Research Centre, Ottawa in May Jr (ed) The Urbanization Revolution. Planning a New Agenda for Human Settlements, 1989. Plenum Press. New York

Lea, J.P; (1979) 'Self-help and Autonomy in Housing: Theoretical Critics and Empirical Investigations', in H.S Murison & J.P Lea (eds), Housing in Third World Countries; Perspectives in Policy and Practice. London, Macmillan

Leaf, M (1997) The many agendas of Habitat II. *Cities*, 14 (1) v-vii

Leedy, P, D and Ormord, J, E, (2013) Practical Research. Planning and Design. Tenth (ed) Pearson Education , Inc.

Makhathini, M. and English, L. (2001) Jimmy Carter Work Project Information Report. In Firnharber, K. unpublished Master's Thesis: Evaluating Community Through Social Capital

MacEwan, A. (1999) Neoliberalism or Democracy? Economic Strategy, Markets and Alternatives for the 21st Century, Zed Books Ltd, London

Mackay, C, J. (1999) Housing Policy in South Africa: The Challenge of Delivery. *Housing Studies*, Vol. 14 No.3, 387 – 399 Taylor & Francis Ltd

Marcussen, L. (1990) Third World Housing in Social and Spatial Development. Anebury. England

Manie, S. (2004) *The People's Housing Process Current Practice and Future Trends*. Development Action Group. Cape Town

Mangin, W. (1967) Latin American Squatter Settlements: A Problem and a Solution. Latin *American Research Review*, 2 (3) pp.65 – 98

Marcusse, P. (1992) 'Why Conventional Self-help Projects Won't Work' in Mathey, K. (ed) Beyond Self-help Housing, 1992 Mansell, London and New York

Martinez, E and Garcia, A. (2005) Neoliberalism: Origins, theory definition. Retrieved on 2008/11/16 from: http://web.inter.nl.net/users/paul.Treanor/neoliberalism.html

Marshall, M (1996) Sampling for Qualitative Research. Vol 13, No.6. Great Britain. Family Practice. Oxford University Press

Mathey, K (1992) Beyond Self-Help Housing. Mansell Publishing LTD. New York. USA and London, United Kingdom

Maxwell, J. (1997) Designing a qualitative study. In Bickman & D.J Rog (Eds) Handbook of Applied social research methods pp (69 – 100) Thousand Oaks CA: Sage

May, Jr; R, (1989) The Urbanization Revolution. Planning a New Agenda for Human Settlements. Plenum Press, New York

Mayo, S, Malpezzi, S & Gross, and D (1986) Shelter Strategies for the Urban Poor in Developing Countries *The World Bank Research Observer* Vol 1(2): 183 – 203

Merrill, R (1977) Projects and objectives for site and services in: "Low Income Housing – Technology and Policy," Vol III, Asian Institute of Technology: 1167 – 1172, Bangkok in May Jr, R (ed) The Urbanization Revolution. Planning a New Agenda for Human Settlements, 1989. Plenum Press. New York

Miraftab, F (2003) 'The Perils of Participatory Discourse: Housing Policy in Post-Apartheid South Africa. *Journal of Planning Education and Research* 22: 226 – 239. Association of Collegiate Schools of Planning

Miraftab, F, (2004) *Public-Private Partnerships. The Trojan Horse of Neoliberal Development? Journal of Planning Education and Research* 24: 89 - 101

Mitlin, D and Sattherthwaite, D (eds) 2008) *Empowering Squatter Citizens: Local Government, Civil Society and Urban Poverty Reduction.* London: Earthscan

Mukhija, V. (2004) The Contradictions in Enabling Private Developers of Affordable Housing: A Cautionary Case from Ahmedabad, India. *Urban Studies* (2004), 41 (11) : 2231 2244

Napier, M (2002) Supporting the People's Housing Process in Khan, F and Thring, P (eds) *Housing Policy and Practice in Post-Apartheid South Africa*, Heinemann, Johannesburg.

Napier, M (2003) "Supporting the People's Housing Process" in F Khan & P Thring (eds), *Housing Policy and Practice in Post-apartheid South Africa* (pp 321 – 362), Johannesburg, Heinemann Publishers (Pty) Ltd.

Napier, M (2005) Core Housing and Subsidies in South Africa: Addressing the Unintended Outcomes. Paper Presented at World Congress on Housing: Transforming Housing Environment Through Design. September 27 – 30, 2005, Pretoria, South Africa

Napier, M (2009) Waiting for a house or building your own? Reconsidering state provision, aided and unaided self-help in South Africa. Habitat International (2009) 1 – 7. Elsevier.

National Department of Housing, 1994. *The Housing White Paper: A New Housing Policy and Strategy for South Africa,* Government Gazzette, 354 (16178) 23 December. Pretoria South Africa. Retrieved on 2008/07/03 from http://www.gov.za/

Ndenze, B. (2013) *Housing Backlog will cost R800bn*. Independent Newspaper, October, 22 2013 Durban, South Africa

Ndlela, W, N. (2005) The Paradox of Enabling Strategies and Housing Improvements in Msunduza, Mbabane: Swaziland. Unpublished Thesis

Nientied, P and van der Linden, J (1988) "Approaches to Low Income Housing in the Third World: The Urbanization of the Third World. Ed J, Gugler. New York. Oxford University Press Retrieved on 07 February 2008 from http://www.saraclause.wordpress.com/category/literature review/

Ntema, J, and Marais, L; (2010) *"Spotlight of Housing for 2010".* Institutional self-help housing and state interference: Case studies from the Free State. Paper presented at the International Conference, Exhibition and Housing Awards. Cape Town, South Africa

Ntema, L.J; (2011) Self-help housing in South Africa: paradigms, policy and practice. Retrieved form http://etduovs.ac.za/cgi-bin/ETD-browse/view-etd?URN=etd

Okpala, D.C.I. (1999), "Upgrading Slum and Squatter Settlements in Developing Countries. Is there a cost-effective alternative?" *Third World Planning Review*, Vol. 21, No. 1, 1-17. In Takahashi, K (ed): *Evolution of the Housing Development Paradigms for the Urban Poor: The Post-war South East Asian Context*. *Journal of Asia Pacific Studies* No. 13 October 2009

Omenya, A. (2002) Sustainable Self-help Housing in South Africa? *A paper presented at the Conference of Housing and Urban Sub Saharan Africa*, Accra Ghana, 22 – 26 July 2002. Retrieved from http://www.aufh.co.za/accra/GHANA CONFERENCE.DOC.

Ospina, J. (1987) Housing Ourselves. Hillary Shipman Limited. Plenum Press. New York and London.

Palley, T, I; (2004) From Keynesianism to Neoliberalism: Shifting Paradigms in Economics. D, Johnston and A Saad-Filho (eds): *Neoliberalism - Acritical Reader*, London. Pluto Press

Parnell, S and Hart, D. (1999) Self-help Housing as a flexible instrument of state control in 20th century. South African Studies, 14 (3) pp. 102 – 116.

Payne, G. (1984) Low Income Housing in developing world. New York: Willey. In Harris, R (eds) A double irony: the originality and influence of John F.C Turner. *Habitat International* 27 (2003) 245 – 269. Elsevier Science Ltd

Peck, J; and Tickell, A. (2002) "Neoliberalizing Space." The Urbanization of Neoliberalism. Theoretical Debates, *Antipiode;* 34 (3) pp. 380 – 404 in Tickell, A and Peck, J. (ed): Making global rules: globalisation or neoliberalism. Bristol, UK and USA.09 December 2011

Pillay, R (2013) KZN Human Settlement Budget Vote 8. Fact Sheet. KZN Department of Human Settlements, 2013.

Pugh, C (1994) Housing Policy Development in Developing Countries. *Cities*, 11(3) pp. 159 – 180

Pugh, C; (1995) The role of the World Bank in housing. Chapter 2 (34 – 92 in Aldrich, B. and Sandhu, R; (eds) *Housing the Urban Poor: Policy and Practice in Developing Countries*. Zed Books, London

Pugh, C. (1995) Urbanization in Developing Countries. An Overview of the Economic Policy Issues in the 1990s, *Cities*, 12 (6): 381 – 398. In Omenya, A (ed): Sustainable Self-help in South Africa? A paper presented at the conference of Housing and Urban Development in Sub Saharan Africa, in Accra, Ghana from 22nd – 26 July 202.

Pugh, C (1997) Poverty and Progress? Reflections on Housing and Urban Policies in Developing Countries 1976 – 96, *Urban Studies*, 34 (10) pp 1547 - 1595

Pugh, C (2000) Squatter Settlements. Their sustainability, architectural contributions and socio-economic roles. Cities, Vol 17 No.5 pp 325 – 337. Great Britain. Retrieved from www.elsevier.com/locate/cities

Pugh, C (2001) The Theory and Practice of Housing Sector Development for Developing Countries, 1950 – 99 *Housing Studies* 16 (4) pp.399 - 432

Restinas, N & Segel, A (2007) Habitat for Humanity International in South Africa. Harvard Business School, Boston.

Rodriguez, M & Astrand, J (1996) Organized Small Scale Self-help Housing. Volume 8, Number 4 ed. Lund: Lund University

Rondinelli, D.A. and Cheema, G. S. (1985) "Urban Services Policies in Metropolitan Areas: Meeting the needs of the urban poor in Asia, *Regional Development Dialogue,* Vol. 6 No.2

(Autumn): 170 – 190 in May Jr, R. (ed) The Urbanization Revolution. Planning a New Agenda for Human Settlements, 1989. Plenum Press. New York

Rondinelli, D (1987) Policy Options for Urban Housing in Developing Countries in Rondinelli, D and Geema, S (eds) 1987, "Urban Services in Developing Countries: Public and Private Roles in Urban Development," MacMillan. London

Rust, K and Rubenstein, S (eds) (1996) A Mandate to Build, Developing Consensus Around National Housing Policy in South Africa, Ravan Press, Johannesburg

Rust, K (2006) Analysis of South Africa's Housing Sector Performance. FinMark Trust. *Making Markets to Work for the Poor*

Santos-Delgado, R. (2004) Adopting Organized Self-help Housing Approach in Low Cost Housing in Davao City, Philippines. In MUHON: A Journal of Architecture, Landscape Architecture and the Design Environment. Issue No. 3. University of the Philippines College of Architecture.

Sexwale, T, (2011) Keynote Address from the Minister. (Department of Human Settlements) *International Housing and Home Warranty Conference: Plenary Session*. 26 September. pp 72 – 76

Sexwale, T (2011) South African Housing Budget Vote, 2011/12 for the Department of Human Settlements. Republic of South Africa. Retrieved from http://www.search.gov.za/info/previewDocument.js?dk

Skinner, R, J & Rodell, M, J (ed.) (1983): *People, Poverty, and Shelter. Problems of Self-help Housing in the Third World.* London: Methuen.

Smit, D (1998) *Housing Sector Review Paper.* Unpublished. Durban.

Smit, D. (1999) Housing in South Africa: *Significant government achievement based on public-private partnership* CDE Focus No.5 November 1999. Centre for Development and Enterprise. Johannesburg, South Africa

Smith, H. (1999) Theoretical Framework: Networks and Spaces of negotiation in the provision of housing. Chapter 2 (pp 14 – 44). In Omenya, A (ed): Sustainable Self-help in South Africa? A paper presented at the conference of Housing and Urban Development in Sub Saharan Africa, in Accra, Ghana from 22nd – 26 July 202.

Stein, A. (1991) A *critical review of the main approaches to self-help housing programmes.* University College London, London.

Takahashi, K (2009) Evolution of the Housing Development Paradigms for the Urban Poor: The Post-war Southeast Asian Context. *Journal of Asia-Pacific Studies (Wasden University) No.13* October, 2009

Teddlie, C and Yu, F (2007) Mixed Methods Sampling: A Typology with Examples. Journal of Mixed Methods Research

Thorsen, D.E (2009) The Neoliberal Challenge. *What is Neoliberalism*? Working Paper, October 10, 2009. Department of Politics, University of Oslo.

Tickell, A; and J. Peck, (2011) Making Global Rules: Globalisation or Neoliberalism. In Peck, J and Yeung (eds) *Global Connections*, December, 2011 SAGE, London

Tiwani, P and Fahad, S (2005) Concept Paper: Micro-Finance Institutions in India. Housing Development Finance Corporation. Mumbai. Retrieved on 2005/02/24 from http://www.gdrc.org/icm/conceptpaper-india.html

Tomlinson, M, R (1998) South Africa's New Housing Policy: An Assessment of the first two years, 1994 – 1996. International Journal of Urban and Regional Research 22 (1): 137 – 46

Tomlinson, M (2005) South Africa's Financial Sector Charter. Where from? Where to? Retrieved from (http://www.housingfinance.org.pdfstorage/hfi/0512_Tom.pdg

Turner, J (1963) 'Dwelling Resources in South America' *Architectural Design*, 33, 360 – 93

Turner, J (1965) 'Lima's Barricadas and Corralones: Suburbs versus Slums' *Ekistics,* 19 (112).

Turner, J (1967) 'Barriers and Channels for Housing Development in Modernising Countries'. *Journal of the American Institute of Planners,* 33 (3), 167 – 181. May, 1967

Turner, J (1968a) 'Housing Priorities, Settlements and Urban Development in Modernising Countries'. *Journal of the American Institute of Planners* 34 (6) 54 – 63

Turner, J (1972a) 'The Reeducation of a Professional' (pp 122 – 147), and Housing as a verb. In *Freedom to Build* ed. J, Turner and R, Fichter, McMillan New York

Turner, J.F.C and Fichter, R (1972) FREEDOM TO BUILD. *Dweller Control of the Housing Process*. MacMillan Company, New York

Turner, J.F.C (1976) *Housing by People. Towards Autonomy in Building Environments*. Marion Byers, Great Britain. LONDON

Turner J, (1986) Future directions in housing policies. Habitat International, 10 (3) 7 – 25. In Omenya, A (ed): Sustainable Self-help in South Africa? A paper presented at the conference of Housing and Urban Development in Sub Saharan Africa, in Accra, Ghana from 22nd – 26 July 202.

Turner, J (1988) Introduction and Conclusions. In Turner, B (ed): Building Communities. A Third World Case Book. *Habitat International Coalition*. Building Community Books. Great Britain. 1988.

UNCED, (1992) Agenda 21. *The United Nations Conference on Environment and Development*. www.un.org/esa/sustdev/agenda21txt.htm

UNCHS (1990) *Global Strategies for Shelter to the Year 2000*. Nairobi; UNCHS (UN-Habitat), 1990

UN-HABITAT (2006) Enablement Shelter Strategies. Review of experience from two decades of implementation. United Nations Centre for Human Settlements (UN-HABITAT), Nairobi, 2006

United Nations Centre for Human Settlements (UNCHS), (1985) *Community Participation, Cost Recovery and Affordability*. Nairobi, Kenya: UNCHS-Habitat.

United Nations Centre for Human Settlements and World Bank, 1998

UNCHS, (Habitat) (1996) Habitat Agenda and Istanbul Declaration. United Nations, New York Retrieved from http://www.unchs.org/unchs/english/hagenda/index.htm

United Nations Centre for Human Settlements (Habitat)/ International Labour Organisation (1995) *Shelter Provision and Employment Generation*. Nairobi and Geneva.

Urban Sector Network, (2003) The Urban Sector Network Experience of the People's Housing Process. Urban Sector Network (USN)

USAID, (1963) "Leader Training for Aided Self-Help Housing," USAID, Washington in May, Jr; R, (eds) The Urbanization Revolution. Planning a New Agenda for Human Settlements. (1989) Plenum Press, New York

Van Lindert, P (2009) Urban Development in Latin America. Shifts in Policy Approaches since 1970s. Paper Prepared for delivery at the 2009 Meeting of the Latin American Studies Association. Rio de Janeiro, Brazil June 11 – 14, 2009

Venter, A. and Marais, L. (2010) The Neoliberal Facade: Re-interpreting the South African Housing Policy from a Welfare State Perspective. Paper presented at the 22nd International Housing Research Conference. 2010, 4- 7 July, Istanbul

Volbeda, S (1989) Housing and Survival Strategies in Metropolitan Areas

Wakely, P. (1996) Viewpoint. Building on successes of Habitat II *Third World Planning Review,* 18 (3) 7 – 11 in Huchzermeyer, M (eds) Housing for the poor? Negotiated housing policy in South Africa. *Habitat International*. 25 (2001) 303 -331 Elsevier Science Ltd

Ward, P (1982) *Self-help Housing a Critique*. London. Mansell

World Bank (1993) *Housing: Enabling Markets to Work. A World Bank Policy Paper with Technical Supplements*, World Bank, Washington .DC.

Yeh, S.H.K. and Laquian, A.A (1979) "Introduction" and "Policy Trends and Prospects". In S.H.K and A.A Laquian (eds) Housing Asia's Millions (pp 13 – 30; pp 181 – 196) Ottawa, Canada: International Development Centre

Yengo, A, M (2006) Revisiting the Self-help Housing Debate: Perceptions of Self-help Housing by beneficiaries of low cost housing in South Africa. Retrieved on 2008/09/?? From (www.memoireonline.com/04/07/431perceptions-of-self-help-housing-south-african)

Zearley, T, L (1993) Creating an Enabling Environment for Housing: Recent Reforms in Mexico. Housing Policy Debate Vol. 4 Issue 2 239 – 249

ANNEXURE A
Sample Consent Documents

<u>INFORMATION GIVEN TO PARTICIPANTS</u>

Study title: An evaluation of the effectiveness of the Habitat for Humanity (HFH) mutual self-help housing delivery model: Case Study of Sherwood and Piesang River projects in eThekwini Municipality.

(Ethics Reference Number: 981204499)

Good morning

Introduction:

I am a Masters student from University of KwaZulu-Natal and am doing research on housing. Research is just the process to learn the answer to a question. In this study I want to learn about the effectiveness of the Habitat for Humanity mutual self-help housing delivery model.

I am requesting that you participate in this research study so that I can find out more about your experiences on the Habitat for Humanity mutual self-help housing delivery model with particular reference to Sherwood and Piesang River projects.

What is involved in the study – I have prepared some questions for discussion and ask that you participate in the interview I will be conducting. There are no risks to being involved but no one is forced to take part and there will be no negative consequences either if you decide not to take part. If you agree to take part we hope that the information that we obtain will be used to improve mutual self-help housing delivery. If you do not want to answer any question, you do not have to and you are free to withdraw at any stage.

Confidentiality: Efforts will be made to keep personal information confidential. Absolute confidentiality cannot be guaranteed. Personal information may be disclosed if required by law.

Contact details of researcher/s – for further information please contact:

Researcher: Sandile Sithole on Tel: (031) 310 35792; email: sandilesithole@clrdc.org.za mobile: 0834502810

Research Supervisor: Mr Vincent Myeni: University of KwaZulu-Natal, School of Built Environment and Development Studies. Tel: (031) 260 2128

Sample Consent Document

<u>Study title;</u>

A study to evaluate the effectiveness of Habitat for Humanity (HFH) mutual self-help housing delivery model focusing on Sherwood and Piesang River projects.

(Ethics Reference Number: 981204499)

<u>Consent to Participate in Research</u>

You have been asked to participate in a research study.

You have been informed about the study by the Head of Department: Human Settlements /HFH National Director.

You may contact (Sandile Sithole on (031) 310 3579 or <u>sandilesithole@clrdc.org.za</u> at any time if you have questions about the research.

Your participation in this research is voluntary, and you will not be penalized or lose any benefits if you refuse to participate or decide to stop.

If you agree to participate, you will be given a signed copy of this document and the participant information sheet on which is a written summary of the research.

The research study, including the above information, has been described to me orally. I understand what my involvement in the study means and I voluntarily agree to participate.

_____   _____

Signature of Participant   Date

_____   _____

Signature of Witness   Date
(Where applicable)

_____   _____

Signature of Translator   Date
(Where applicable)

ANNEXURE C

Semi-Structured Interview Guide with Officials of KZN Department of Human Settlements

1. What was your specific role in the HFH mutual self-help housing projects in Sherwood and Piesang River?

2. What was the DHS specific contribution in the HFH mutual self-help housing projects in Sherwood and Piesang River?

3. Who were the other stakeholders involved the HFH mutual self-help projects? What was their role?

4. How did the community contribute in the HFH mutual self-help housing projects in Sherwood and Piesang River?

5. What are the strengths associated with HFH mutual self-help housing model in each project?

6. What are the weaknesses associated with HFH mutual self-help housing model in each project?

7. Which model (self-help housing vs. contractor delivery) does KZN Department of Human Settlements prefer to use? More specifically, which one is more beneficial for government use? Why?

8. What were the challenges experienced in the implementation of the two projects? What are the positive aspects of the HFH mutual self-help housing model not found in the "RDP" model?

9. What would you recommend to HFH in order to make its mutual self-help model more effective? Specifically, what needs to be improved?

10. Any other comments you might like to add?

ANNEXURE D

Semi-Structured Interview Guide with Officials of eThekwini Municipality Human Settlements Unit

1. What was your specific role in the HFH mutual self-help housing projects in Sherwood and Piesang River?

2. What was the municipality's specific contribution in the HFH mutual self-help housing projects in Sherwood and Piesang River?

3. Who were other stakeholders involved the HFH mutual self-help projects? What was their role?

4. How did the community contribute in the HFH mutual self-help housing projects in Sherwood and Piesang River?

5. What are the strengths associated with HFH mutual self-help housing model in each project?

6. What are the weaknesses associated with HFH mutual self-help housing model in each project?

7. Which model (self-help housing vs. contractor delivery) does eThekwini Municipality prefer to use? More specifically, which one is more beneficial for government use? Why?

8. What were the challenges experienced in the implementation of the two projects? What are the positive aspects of the HFH Mutual self-help housing model not found in the "RDP" model?

9. What would you recommend to HFH in order to make its mutual self-help model more effective? Specifically, what needs to be improved?

10. Any other comments you might like to add?

ANNEXURE E

Semi-Structured Interview Guide with HFH Project Managers

1. What was the specific role of HFH in the Sherwood/Piesang River mutual self-help housing projects?
2. What was the DHS specific contribution in the HFH mutual self-help housing projects in Sherwood and Piesang River?
3. What was the eThekwini municipality contribution in the HFH mutual self-help housing projects in Sherwood and Piesang River?
4. How did the community contribute in the HFH mutual self-help housing projects in Sherwood and Piesang River?
5. Who were other stakeholders in the HFH mutual self-help projects? What was their role?
6. What are the strengths associated with the HFH mutual self-help housing model?
7. What are the weaknesses associated with the HFH mutual self-help housing model?
8. What were the challenges experienced in the implementation of the two projects?
9. What are the strengths of HFH Mutual self-help model not found in the "RDP" model?
10. How can the HFH mutual self-help model be improved upon?

ANNEXURE F

Focus Groups with Beneficiary Households Discussion Guide

1. How has self-help housing affected your life?
2. What role did you play in building your home?
3. What role did volunteers play in building your home?
4. What role did the HFH office play in building your home?
5. What was the role of Department of Human Settlement officials in building your home?
6. How did Department of Human Settlement contribute in the HFH housing project for your home?
7. How did eThekwini Municipality contribute in building your home?
8. Who else was involved and what was their contribution?
9. What is your perception of HFH's use of volunteers? Do they help or hinder community building?
10. What do you see that is positive about self-help housing?
11. What do you see that is negative about self-help housing?
12. How did you find the accessibility of materials? Who provided them and how?
13. How was the accessibility of skilled labour and technicians in the construction of your house? Did you find the house building difficult?
14. What was the quality of your final product?
15. Did you find the house affordable? If so, why? If not, please provide reasons.
16. How would you compare your quality of life in your previous home and your current home?
17. Which model do you prefer between self-build model (individual) and the assisted mutual self-help model (collective)? Please provide reasons for your answer.
18. How can the HFH's mutual self-help housing model be improved?

ANNEXURE G

Focus Group Discussion Programme

Date: 06 November 2010 & 23 July 2011

Time: 10h00 – 12h00

1.	Opening and Welcome	5 Minutes
2.	Purpose Outline	5 Minutes
3.	Signing and Collection of Consent Forms	5 Minutes
4.	Session 1: Pairs	10 Minutes
5.	Session 2: Small Groups	30 Minutes
	Short Break	15 Minutes
6.	Session 3: Larger Groups	20 Minutes
7.	Session 4 Plenary Discussion	25 Minutes
8.	Rap-Up and Closure	5 Minutes

ANNEXURE H

Target Groups	No. of targeted respondents	No of respondents covered	Date	Method of Data Collection
1. Beneficiaries Households	28	23	06 November 2010 and 23 July 2011	Focus Groups
2. HFH Project Managers	3	3	29 October 2010 23 May 2014 24 October 2014	Interviews
3. DHS Officials	3	3	29 October 2010 30 May 2011	Interviews
4. eThekwini Municipality Officials	2	2	02 November 2011	Interviews
5. Site Visits	2	2	23 May 2014 24 October 2014	Observation and Taking Photos
Total	**36**	**31**		