

**An Investigation Into Low Income Housing Consolidation:**

**A Case Of Ntuthukoville In Pietermaritzburg.**

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## RESEARCH TOPIC

An investigation into low-income housing consolidation: a case study of Ntuthukoville in Pietermaritzburg.

### 1. INTRODUCTION TO THE TOPIC AND ITS SETTING

#### 1.1 Introduction

Despite the efforts of the government and other institutions, about three million households still lack adequate housing (Housing White Paper; 1995). The government of the day sees adequate housing refers to reasonable privacy, sufficient spaces for different activities, security, adequate lighting and infrastructure, with required access to employment and basic services at price affordable to the user (Reconstruction and Development Programme, 1994). In contrast, inadequate housing can be manifested through overcrowding, lack of basic services or it could be just the complete absence of shelter. Housing is a commodity and as a result the lack of adequate housing is related to issues of affordability and access to income earning opportunities.

④ The South African government is faced with the challenge of housing delivery to low income people (Housing White Paper, 1995). At the same time it is faced with a challenge of high unemployment which makes it more difficult to meet the housing needs of the poor. In its attempt to solve the housing problem, it has embraced the support- based approach to housing delivery, i.e. enabling people to house themselves (Napier1996, 7). This approach involves a change from building a complete house, with all the infrastructure provided, to building less and less and expecting residents to add the remaining components (Smit and Mbona, 1996; 17).



This approach supports the proposition that sites and services and squatter area upgrading projects, which provide secure tenure and a range of basic services, will enable and encourage low income households to improve their housing through self help financing and/ or construction. At the most, developers provide a serviced plot and a starter house, which needs to be upgraded.

This approach implies that improvements would be made at a pace dependent on the income and the preferences of the household. Time allows families to continuously invest money and other necessary resources for the improvements of their houses. Such projects have allowed a large number of people to benefit instead of the few. This country has adopted an enabling approach to allow beneficiaries of housing subsidies to gradually realise their need for housing (Housing White Paper, 1995). This enabling approach has come in three formats of the incremental housing approach: These are green field site and service projects, starter housing projects and informal settlement upgrading. This approach to housing delivery has allowed adequate housing to low income people by giving them access to basic housing (sites and services, infrastructure and or building material for starter housing) which the household will progressively improve depending on their needs and affordability.

This study evaluates the effectiveness of starter housing and whether this approach to housing delivery works. More importantly, these facts are discovered through an intensive study of housing consolidation processes among the low-income households of Ntuthukoville. The type of house extensions and the number of people who have made them reveals whether this type of housing delivery strategy works for the beneficiaries. The study will assist by giving direction on how the

existing consolidation strategy could be improved for the benefit of low-income households.

The study is made up of five chapters. The first chapter introduces the study to the reader and it provides an overview of issues that are discussed in each chapter. More importantly, it mentions the importance of the study and its relevancy to the current housing situation in South Africa.

Chapter two is the literature review. This chapter discusses different theories, which look at incremental housing and housing consolidation.

In Chapter three, South African housing policy is discussed with an aim of addressing the current housing delivery approach in South Africa.

In chapter four, the case study area of Ntuthukoville is briefly discussed. This chapter looks at the current situation of housing delivery and the processes of housing consolidation amongst the low-income group.

Chapter five analyses housing consolidation processes amongst Ntuthukoville households. It examines the households' socio-economic conditions and housing situation. It also looks at the reasons for consolidation and reasons for the type of material used. Other important aspects of consolidation looked at in this chapter are community housing savings clubs and their contribution towards housing improvements.

Chapter six draws conclusions from the research findings. Recommendations are also included in the chapter.

## **1.2 Importance of This Study**

Housing delivery to the poor households in South Africa demands serious attention. The reason is the housing problems that were inherited from the apartheid legacy - such a condition demands attention so that any imbalances are addressed. There is also a great need for low income housing to be studied because the majority of South Africans are poor.

This study is of great importance as it explores the incremental housing approach, which the South African government has embraced. Information on housing consolidation is very limited whilst at the same time in demand. Lack of such information could be an obstacle to the successful implementation of housing policy. The study will also assist in discovering the types of support necessary for effective housing consolidation amongst low-income households.

## **1.3 Objectives of the Study**

Over the past decades, employment, poverty, health issues, and related social problems have received serious attention from the government and development agencies in the developing world. Among these problems, housing issues in many Third World countries is given serious attention and is one of the aspects given priority in urban and regional planning.

In terms of academic research, housing improvement is an under researched area in urban regional studies. The main objective of the study is to contribute to increased understanding of housing consolidation so that the incremental housing strategy can be improved to benefit low income households if needs be.

#### 1.4 Research Problem

The beneficiaries of the South African housing subsidy scheme are unemployed and as a result do not have sufficient purchasing power for good quality houses (Smit and Mbona, 1996). The starter house approach to housing delivery requires low income families to improve their houses at their own pace, depending on the income and the preferences of the households. The incremental housing approach grants the household opportunity to continuously invest money and time for the improvement of their houses.

Whilst the households are in the process of accumulating necessary resources to effectively improve their houses, most of them live in very poor conditions. The building material they use for the improvement of their houses is not strong as a result it is not reliable. It is usually the type of building material that easily gets destroyed during heavy rains and storms.

During the apartheid era the greatest fear people had was eviction, but presently their fear is caused by the type of material they have used for improving or building their houses as it is often of very poor quality. House improvement could refer to

any tangible changes households have made. Informal improvements are also classified as improvements. "Informal improvement" refers to anything other than brick or block construction (Smit and Mbona, 1996). There are various types of informal housing improvement, including houses made from indigenous material using traditional techniques for example wattle and daub or wattle and stone, shacks are made from industrial material such as corrugated iron or packing cases (Smit and Mbona, 1996: 18).

The problem lies mainly with the house improvement process. Very few households can afford formal housing improvement. This situation is caused by the high rate of unemployment and low incomes amongst the government subsidised housing beneficiaries. The visual image of house improvement undertaken expresses that there are major problems faced by households during housing consolidation processes. Secondly, they reflect the financial need faced by the households. Many low-income households are failing to make formal improvements, and good quality housing improvements are still not affordable. People living under such conditions are faced with very poor conditions every day as overcrowding increases. In the absence of ongoing support mechanisms for extensions, the proportion of people in this situation will be significant.

### **1.5 Research Question**

What type of housing consolidation is taking place amongst low-income households and why?

Subsidiary Questions:

1. What constitutes housing consolidation?
2. What mechanisms exist to support housing consolidation?
3. What strategies do low-income households with regards to housing consolidation presently employ?
4. What problems are encountered by low income households in attempts to consolidate their houses?
5. What are programmes that could be initiated towards assisting low-income households in achieving housing consolidation?

## **1. 6 Hypothesis**

Low-income households are struggling with housing consolidation and this is a result of high levels of unemployment and households' low incomes.

## **1.7 Research Methodology**

In answering the research question, both secondary and primary data were used. Secondary data included books and journals from library material. Other materials that were of help were unpublished papers and pamphlets about the research topic. Such material was collected from the housing sector, for example, the Built Environment Support Group (BESG) and Durban Metro Housing.

## **1.8 Case Study**

This case study is used to investigate the extent to which the consolidation strategies that are presently adopted by low-income households could be improved. This study is designed specifically to ascertain residents' experiences of starter housing and to assess if people had managed to consolidate their houses.

The research took place at Ntuthukoville in Pietermaritzburg. This is a very small area, which is a good example of a low cost-housing scheme in which residents have had enough time to consolidate their houses. This study is hoped to provide a sense of the broad structural factors affecting the consolidation of housing.

## **1.9 Sampling**

Sampling is essential in conducting this type of a study, instead of using the whole population within an area to be studied. Sampling saves time and reduces labour, both during data collection and analysis. A sample was drawn from people within the selected case study area. The size of the sample was 18% of the whole population (30 households out of 166).

The random sampling method was used to select respondents. All the Ntuthukoville residents held an equal chance of being selected to participate in the study. Random sampling was used to select respondents. Choosing a sample for this study assisted in identifying factors affecting different households in the housing consolidation process. Secondly, a reader will have an insight on different forms of housing improvement undertaken by different low-income households. Thirdly, valid generalisations and recommendations were made from the findings of the sample studied.

## **1.10 Data Collection**

Collection of information from the respondents was through the use of interviews. Interviews were formal in a sense that a set of questions were asked and recorded as the respondent answered. Interviews are appropriate for the collection of information in the study because they allow the respondent to answer questions having fully understood what is required of them. As an interviewer I ensured that only information relevant to the study was given.

The questions were asked in sequence and they were read out to the respondent.

This method of collecting data was aimed at accommodating the illiterate who are not able to read or write. This method again avoided a case where other questions are left unanswered because the question was not clear or the respondent did not understand what was required of him/her. There were both open ended and closed-ended questions. Closed-ended questions require single responses and open-ended questions require extensive discussion by the respondent using his or her words, when expressing his/her ideas.

### **1.11 Data Analysis**

This is a process by which the data that has been collected is analysed so that it can make sense. Tables were used in analysing data collected and responses to open-ended questions were collected together. These two methods helped one to understand how many respondents answered each question in a certain way. This method is appropriate for my study and it is easy to manage and helpful in drawing conclusions.



### CONCEPTUAL FRAMEWORK

In this section, concepts that form the foundation of the study are briefly discussed. This section provides the working definition of housing consolidation and other related concepts that are used in the study. This section also provides a critical examination of these concepts; their limitations and the different interpretations attached to them.

#### 2.1.Housing Consolidation

The term consolidation simply refers to a process of making something solid or strong. In the housing context, it means making the house complete or the evolution of a house from one level to the other until it reaches a desired state. According to Napier (1997: 1), consolidation processes are building activities aimed at bringing starter houses to a further stage of completion using either formal or informal construction. There is no time or restriction for when it should be carried out, but it depends solely on the resident's resources such as time, personal saving and labour. According to Smit and Mbona (1996: 7) housing consolidation processes could be traced back in South African traditional societies, where additional structures were added to a homestead as the households grow. Similarly, for the evolution of informal settlements (Sewell, quoted in Smit and Mbona, 1996: 7), informal settlers invade the land and secure sites informally. Once the sites have been secured they erect houses on that plot of land and with increase in their household sizes, income, the houses are improved or expanded. It was further argued that squatter households erect their own houses informally and incrementally improve their houses once the sites has been secured, the newer legally acceptable dwellings will replace the old structures and the settlement would be absorbed into the formal urban fabric.

Jimenez (1983: 7) sees housing consolidation as progressive development. This concept of progressive development originates from the proposition that sites and services and squatter settlement upgrading projects, providing security of tenure and a range of basic services, would enable and encourage low income households to improve their housing through self help financing and/or construction. Improvements in living environments are expected to lead to growth in productivity and incomes over time. Progressive development, according to Jimenez, is related to Turner's definition of housing. Turner (1972: 18) came up with the concept that housing is a process and it changes according to the housing needs, for example, family size or cycle. The users perceive the need and change their housing to accommodate that need. As a result, Turner (1972) developed the notion of self-help housing, incremental housing or informal sector housing. These terms are basically used to refer to the processes whereby individuals and groups assume responsibility for providing their own housing.

Housing commodification is another concept that is linked to housing consolidation, in the sense that housing improvement, according to Ramirez et al (1992), is a process whereby the house is transformed and acquires an exchange value. They argued that consolidation was essentially the transformation of non-monetary construction with traditional materials, primary for use value, into monetary based construction with industrially produced materials, in which housing becomes regarded as a commodity rather than being valued merely for its use value alone. They found that houses developed from being precarious dwellings built of refuse materials, to being consolidated houses built with industrially produced materials. It was found that households improve their houses continuously depending on their financial

prosperity (Raimirez, quoted in Smit 1996: 9). Whilst Ramirez highly emphasises the exchange or market value of the house and how it is built, Turner argues against that.

According to Turner, physical consolidation is argued to support and reflect a parallel process of social consolidation, in which home builders gain in confidence and skill, and gradually gain in socio economic status (Turner, 1968). Turner saw very low income "bridgeheaders" as mainly being interested in ownership, and middle income "status seekers" being interested in good quality housing. Acquiring a serviced site thus equates to the transition between the "bridgeheaders" and "consolidators" stages, and housing consolidation processes are seen as occurring in the "consolidators" stage and in the transition to "status seeker" stage (Smit and Mbona, 1996: 8).

There is a link between settlement upgrading and housing consolidation. This is evident in Schlyter's study (1984) on settlement upgrading. Her study was in George, an informal settlement in Zambia. Her study showed that government intervention via upgrading strengthened the ideology of private property and the legalisation and the rebuilding of houses in concrete blocks. This implied that the houses were seen not only as having a use value but also a potential commodity, as a private economic asset (Smit and Mbona, 1996).

According to Smit and Mbona (1996: 50) there are different types of consolidation, namely non-incremental, incremental and minor consolidation. Non-incremental consolidation is when the household just adds a new structure. This is common with the households who do

not have a problem with accessing finance. Incremental consolidation is the gradual rebuilding or extension of the existing house. In this case, the households engage themselves in such

consolidation because of financial or time constraints. Minor consolidation refers to small improvements to the existing house e.g. putting a fence around the site. This paper largely focuses on incremental consolidation. Drawing from different definitions of consolidation in this paper it will be defined as a staged development in which the infrastructure and occasionally part of the house is built by a contractor and the rest of shelter is completed by the household (Jimenez, 1983; 2).

This study also focuses on self-help components of bringing a house into completion such as mutual help, self help and self build construction. In the process the household may hire and supervises individual labourers or in which the household uses its own labour to build its own house, and self-help means to mobilise finance or personal savings. Housing consolidation in this study is used to describe the way in which the residents or their direct agents improve houses after occupation and it is also used to refer to the process involved in bringing an upgrading project to completion. It can involve extending the house, improving finishes (interior or exterior) or improving the level of servicing.

## 2.2 What is Starter Housing?

The starter housing approach involves a basic structure being built with the intention that it be brought to a further level of completion at a later stage, usually by the inhabitants or their direct agents (Napier, 1996). A starter house is usually a house with a minimal level of

services, of finishes and/or size, but specifically provides for upgrading of these aspects. The process usually starts with a contractor building starter units. When the residents have occupied

these units they improve or extend the houses as their needs change and finance becomes available. Starter houses can take the form of a core house, shell house or a frame house. Non habitable starter houses require some input from the residents before becoming habitable, for example, where there is just a frame and a roof (Smit and Mbona , 1996). These houses are built in a way that allows extensions and long term improvements, while catering for the immediate basic needs of the poor.

According to Abrams (1964: 66), starter houses have been advocated as a way for governments with limited resources, particularly in less developed countries. Which is an approach to meet housing needs while at the same time giving poorer citizens access to formal affordable housing and allowing to make their own inputs by gradually adding to their houses. This strategy has been adopted from Turner's argument that housing is a process.

### **2.3 Self - Help Housing and Consolidation**

In common usage, self-help housing refers to a process where individuals and groups amongst those to be housed have responsibility for the planning, organisation and implementation of particular tasks leading to the provision and maintenance of houses and infrastructure (Ward, 1982). Self-help housing, in these terms, is seen to imply the mobilisation and self-management of various resources vested in individuals or groups. These resources are consumed during the self-help process and may include time and personal savings and individual or co-operative labour (sometimes called mutual help). Typically, the resources are invested as they become available, and self help residential areas are consolidated in a piecemeal but incremental way (Ward, 1976)

Self-help is a process of human action and consolidation is a process of physical change in housing and infrastructure development. Hence, self-help refers to something people do, and

consolidation describes what is achieved. Consolidation is often seen to take place in a number of overlapping stages, during which the self-help builder progresses from a basic shelter to a more elaborate and substantial dwelling. As popularly understood, self-help housing does not exclude the use of labour, provided that hired contractors are organised and managed by the self help builder (Jorgensen, 1977). Residential consolidation in a self-help context is a factor of the socio-economic circumstances of individual and household income, with type of employment and frequency of employment being of particular significance (Ward, 1976).

Following Ward, there are three categories of self help consolidation that are suggested (Ward, 1977). These are: the primary consolidating stage, a secondary consolidating stage and a final consolidated stage. At the primary level of consolidation, house construction is limited to basic rudimentary shelter, in the form of wood, iron, or mud shanties. Typically, shelters erected at this consolidation level provide basic protection from the settlement and a degree of protection for personal possessions. During secondary consolidation, shanties are improved and enlarged, and a second more substantial house may be built. The secondary consolidation stage may be divided into a number of subdivisions according to the nature of the consolidation activity and the progress made on the consolidation project. Construction or upgrading may, for example, be at an early stage, requiring considerable further investment of effort and money or it may be at a stage where minor and inexpensive furnishing touches are all that is required to finalise the upgrading or building operation.

The consolidated stage is reached when most building and upgrading activity ceases. The nature of a "completed house" varies from one area to the next, and within residential areas. Householders are likely to have different criteria to define the structure that is accepted as being the final product. The criteria may reflect personal or group preferences, or they may be structured by the contextual

circumstances (Ward, 1977). Whilst Ward looks at consolidation of the settlement as a whole, this paper looks at individual houses which are improved through self-help means.

#### **2.4 State Intervention: The Enabling Approach**

Sites and services and squatter settlement upgrading are both strategies for housing low-income people, which are associated with the support delivery system. Nabeel Hambdi and Reinhard Goethert (cited in Merriefield, 1995: 14) introduced the provider and the support paradigm to distinguish the approaches to housing delivery. The provider paradigm describes the conventional approach to mass housing delivery pursued in the past by both the state and the private sector. The provider approach solves the housing problem by building large numbers of houses very fast and the process of construction is left to the public or private producers who use the benefits of industrial organisation and mechanisation to deliver housing at scale.

The enabling or support approach, in contrast, allows for people to provide themselves with shelter through the state's assistance. This approach to housing delivery is supported in many developing and less developed countries and is seen to be the best solution to the existing housing problem. This approach is supported because it reduces the public responsibility for housing and makes the individual homeowner more answerable for his/her housing needs. According to Merriefield (1995:15), the support paradigm is preferred because it can be used to promote community participation and empowerment. This approach also emphasises the process over the product, which means that support for housing can be used to achieve broader developmental goals.

The support approach spreads state resources to a larger section of the poor. It also ensures that



more of these resources circulate amongst those at the bottom by making use of small scale and household production. This approach allows for the strengthening of the political aspect of the civil society. Through this approach, the community learns to work together. Programmes associated with this approach are; sites and services, squatter upgrading and starter houses. This approach allows for housing ownership to be accessible even to the poor by providing security of tenure, which is a safeguard against eviction or expropriation. It provides basic infrastructure to people so as to improve their quality of life. According to Wegelin (1991: 109), infrastructure delivery is very important; he argues that on vacant land alone people can build houses, but the environment would remain substandard without public water supply, drainage, sewerage disposal, solid waste, etc. This also applies to access to social services, medical services, educational institutions, and community development. Inadequacy of such services leads to serious inefficiencies.

The enabling or support approach, though, does not offer or provide all these services, but its goal is largely a matter of distributing the available resources: a little bit for everybody instead of much for some and nothing to the remainder. Housing provision then does not become the burden of the government, but enables or supports the intended beneficiaries to be responsible for their shelter. Wegelin (1991) identifies the following areas as supportive actions: introduction of more efficient techniques, slight modification of techniques traditionally utilised, provision of an appropriate starting point (e.g. only a roof) for families newly on site, widening the range of housing designs and prices for people to choose from, setting minimal functional rules, particularly related to health and fire hazards, governing plot utilisation, design and building materials, expanding the supply of building materials, and stimulating the development of adequate finance mechanisms. Turner (1988), on the other hand, saw the role of the state as assisting in housing by providing infrastructure and services, formulating proscriptive laws defining the limits of what individuals can do, ensuring access to cheap and well located land, and ensuring the availability of cheap



building materials, credit and technical advice and assistance.

## **2.5 Different Views on Housing Delivery**

This section focuses on different views about housing delivery, for example, the pioneer of the liberal approach, Turner, and his criticism of the world policies on housing, particularly demolition of popular housing (i.e. informal housing). His contention is that the government should either reduce or stop producing standardised housing for the poor and instead should acknowledge their potential to build their own shelter by developing popular housing. This criticism, supported by the World Bank and other international institutions, has influenced many countries of the developing to adopt flexible housing policies such as site and services schemes and slum upgrading (Turner, 1978). Other theorists, argue that flexible policies have not been able to meet the needs of the urban poor in terms of housing provision.

### **2.5.1 The Views of Turner on Housing Delivery**

In many countries housing delivery is a problem. The public sector is failing to provide houses to the poor, the reasons mainly being population growth, and economic and political reasons. In many developing countries there is a problem of unemployment and it hinders people in affording housing. Housing provision also requires a heavy commitment of the household's time and labour. Turner argued that people are the best judges of what their housing needs are and are capable of attaining it. Turner's theory on housing provision encourages housing development or incremental housing, which includes house improvement by the beneficiaries. Turner argues that the government can enable the users to partake in housing activities like planning, organising, building and maintenance. According to Turner's point of view, the government has to set rules according

to which the game has to be played and means to play. These elements include land, building materials, tools, credit, know-how, etc. (Turner, 1976: 61).

Turner argues that while both public and private sectors have their own roles, house building should be in the hands of the community (1975: 28, 1982: 195). Turner explicitly warns against the misunderstanding that autonomous housing implies that people themselves should build their houses: having to build one's house may be as oppressive as not being allowed to (1972: 154). Turner is, however, arguing against people not being given the chance to build their own houses. This is very common in many countries where the poor are given houses without really contributing as to what they would like their house to be like. Sometimes their houses are demolished because they are seen not to be to the appropriate standard.

#### 2.5.2 The World Bank's Views on Housing Delivery

The World Bank (1972: 5) argued that the provision of conventional permanent housing is not possible given limited resources. The issue of affordability amongst the poor makes it impossible for them to acquire houses even if they are desperately in need of them. According to the World Bank (1972), conventional permanent housing provision cannot quench the demand; rather, the government has to provide the means to enable the housing of the poor. This can be achieved by bringing the supply cost down so that housing services become more accessible to large portions of the population presently excluded from the housing market.

The solution to the housing problem with regards to housing of the poor is through the reduction of the financial burden on the public sector or by shifting it towards the private sector. There are many similarities between John Turner and the World Bank's thinking. Turner has indeed influenced the World Bank's policies to a great extent. They both use the concept of progressive development

when referring to projects like site and services as a method of housing the poor, and it is clear that low-income people appear at least to be providing a solution. Poor people are not seen as people that should be pitied, but people who need only to be enabled or supported so as to turn their housing situations around. However, it is only fair to note some quite fundamental differences between the two philosophies.

### 2.5.3 Turner and The World Bank's Views Compared

Both philosophies view housing problems as a result, in the first place, of institutional problems. A starting point for both views is also that conventional solutions do not work. However, the World Bank does not dismiss the possibility of conventional solutions. Applicability of the conventional solutions, according to the World Bank, depends on change in the market conditions. Turner, on the other hand, believes in a division of tasks between public and private and community sectors, in which the last sector has a main say in the planning (Turner, 1982). Both philosophies emphasise the need to economise. In the World Bank's thinking, it is a matter of shifting a burden from one sector to the other, while in Turner's thinking it is the setting free of human aspiration. In the same sense, progressive development is a means of saving in the World Bank's eyes, whereas Turner sees it as the logical natural expression of the recognition of housing as a process.

Turner's ideas are heavily criticised, especially by Neo-Marxists. The Neo-Marxist critique is that Turner and his followers depoliticise the problems of the state. They argue that housing problems should not be considered in isolation from the capitalist mode of production. They further argue that the housing problem is just one of the many aspects of the exploitation of the poor, and until this exploitation is ended no attempted solution to the housing problem can effectively solve the problem. Burgess criticises Turner's theory on the grounds that it says people should do more to

house themselves (Ward, 1988). Burgess's (1978) argument against people housing themselves is that it leaves the beneficiaries with responsibilities they cannot carry out. This approach is used by the state to shift their responsibility of housing the people to the poor who cannot afford to. I agree with Turner that the poor should not be given conventional houses but rather the state should create a conducive environment for the poor to build houses for themselves. The environment Turner was referring to be achieved through the provision of infrastructure and services, formulating proscriptive laws defining the limits, and access to cheap and well located land, cheap building material, credit and technical advice. This approach does address the housing problem and housing need because it is more affordable than the other more formal ways of acquiring housing.

The incremental housing approach has indeed reduced the housing backlog and many people have benefited from it. In quantity it has achieved a lot, but in the implementation of the enabling approach there has been a push for quick, popular results. There are problems that might be encountered by the poor during the post implementation phase, because future home extensions or improvement, maintenance and payment collection are taken for granted during planning. Such approaches to housing delivery solve half of the problem and the rest is taken for granted as beneficiaries are left with the rest of the responsibility. Though this suggests progressive development, which implies that improvements would be made at a pace dependant on the income and preferences of households, I will continue to argue against this approach if it continues to be without home improvement assistance schemes to enable the beneficiaries to extend or improve their core houses.

## **CHAPTER 3**

### **South African Housing Context**

This chapter looks at housing delivery in South Africa. It focuses mainly on the different approaches that have been implemented by the government in past years, and the present housing policy.

#### **3.1.The Independent Development Trust**

During the early 1990's, the Independent Development Trust (IDT) launched a capital subsidy programme which made informal settlement upgrading (and informal housing delivery generally) possible at a large scale. This scheme ran from 1991 to 1994. The IDT scheme was targeted at poor households with the aim of reducing shelter poverty. The IDT capital subsidy programme is one of the largest housing delivery initiatives undertaken by any parastatal (Rust and Rubenstein, 1996). It estimated that 113344 subsidised sites in 103 projects were delivered by the IDT scheme. These people were able to acquire ownership of serviced sites.

The projects that were funded by the IDT were green field projects (this means the establishment of a new settlement) or the upgrading of existing informal settlements. To access the subsidy, any developer could apply in collaboration with a beneficiary community. The subsidy would be paid out on the beneficiary's behalf to the developer only once tenure over the site had been registered in the beneficiary's name. Under this scheme, heads of households with incomes under R1000 per month were entitled to a capital subsidy of R7500. Many people benefited from this scheme because it was able to deliver over 100 000 serviced sites to the poor without shelter.

### **3.2 Major Criticisms of the IDT Scheme**

The delivery of serviced sites in various projects did not support beneficiary community participation or empowerment, as there was not enough flexibility around the product. Secondly, the IDT scheme was limited to the provision of services leading to much publicised “toilets in the veld”, i.e. completed projects with unoccupied sites. The IDT scheme benefited many poor households, but the subsidy itself was very small and inadequate and could not satisfy housing needs for the poor. In 1992, the IDT finally announced that it would not fund new projects.

### **3.3 A New Approach to Housing Delivery**

The scale of housing demand resulted in the government taking a different approach. The state, because of the above situation, opted for playing a supportive role instead of being the sole housing provider. It adopted an incremental approach. This approach allowed the beneficiaries to take a leading role in providing houses themselves. For the government this approach would enable it to house the multitudes of people within its limited resources. De Loor initially suggested this approach in his recommendations (De Loor, 1992).

De Loor recommended that the state should play a supportive or enabling role. This suggested that the state play a role of establishing the legislative, institutional and financial framework which would enable the private sector to supply housing (De Loor, cited in Merrifield, 1992). Other recommendations included the provision of capital subsidies to people in need of housing, whilst also playing the role of facilitator.

Dewar (1982) also argues that subsidies are necessary to the poor who cannot afford to pay economic rates of interest on capital borrowed. Dewar (1982) supported the role of the state

supporting people in their processes of housing themselves. He argues that this method is cheaper and it allows individual and local communities to control decisions about their housing needs.

### **3.4 The New Housing Subsidy Scheme**

After the elections had taken place the new government phased out the old housing schemes. The new government initiated a number of anti-poverty strategies, one of which was the Reconstruction and Development Programme (RDP). It was introduced as a means to redresses inequalities through a system of bulk infrastructure and economic investment programmes and various subsidy schemes. Housing subsidies were made available to individuals or housing institutions and are skewed to in favour of the poorest. Housing subsidies remain the single most important government investment improving the quality for the built environment amongst low-income people.

The government embraced the enabling approach, which emphasises the state's role to enable communities to have access to basic housing. This simply refers to permanent residential structures with secure tenure, ensuring privacy and providing adequate protection and access to potable water, adequate sanitary facilities and waste disposal (Department of Housing,1994).

The housing policy stresses that access to services should be on a progressive basis. The government, while not promising to provide housing, does take the responsibility to ensure conducive conditions to the delivery of housing. It therefore sees its role as supporting and enabling communities to, on a continual basis, improve their housing circumstances (Department of Housing, 1994). The housing policy has led to a situation in which rising service cost and a virtually static subsidy amount leave smaller and smaller amounts over to developers or to residents to use in the building of a house. In essence, South African housing policy supports the



concept of incremental housing. The housing policy actually encourages people to make an active contribution, or to help themselves, by growing their own housing incrementally towards an ultimate goal, with assistance from the government in the form of an initial subsidy(Housing White Paper,1995) .

The new scheme is founded on the principle of a capital subsidy scheme. The amount of subsidy depends on the household's monthly income. The less the households monthly income, the bigger the subsidy amount will be. The subsidy is also accessible to the unemployed.

Table 1 shows subsidy levels under the new subsidy scheme from 1995. In 1998 the two subsidy bands were combined and the maximum subsidy was increased to R16 000.

Table 1(Housing White Paper ,1995)

<b>Beneficiary Income</b>	<b>Subsidy Amount</b>
< R800	R15 000
R801 - R1 500	R12 000
R1 501 – R2 500	R9 500
R2 500 – R3 500	R5 000

The current housing subsidy provides a once off subsidy as a contribution towards meeting the housing needs of qualifying beneficiaries. This system has a range of options to cater for different needs of qualifying beneficiaries, namely individual subsidies (credit linked or non- credit linked), consolidation subsidies and institutional subsidies.



### 3.4.1 Consolidation Subsidy

This subsidy caters for communities that had already received state subsidies in the form of the serviced sites, either through the provincial and local authority schemes or through the IDT capital subsidy scheme. As these subsidies were of lower value than the new subsidies, owners in those areas are entitled to a further capital subsidy to help improve their housing conditions.

This subsidy scheme is meant for the upgrading of the dwelling unit already on site or the provision of a new dwelling unit. Table 2 shows the subsidy amounts. In 1998 the two subsidy bands were combined, and the subsidy was increased.

**Table 2**

<b>Beneficiary Income</b>	<b>Subsidy Amount</b>
<R800	R7 500
R800 - R1 500	R5 000

### **3.5 Conclusion**

Its is clear from the above discussion on the past government housing delivery approach that it had number of failures. Its successes and failures formed a good foundation for the present government housing approach with its aim of addressing the imbalances of the past whilst improving the quality of life of its citizens.

When the IDT came with its incremental housing approach, most of the beneficiaries encountered this approach for the first time. As a result there was a lack of understanding amongst people who were the beneficiaries in this housing scheme, as most people were used to the provision of conventional houses, while this type of housing delivery approach provided low income people with serviced sites without a top structure. The consequence was that many projects were left unoccupied, and as a result some IDT projects ended up being called “toilets in the veld” because people were reluctant to relocate to those projects. The IDT projects were not satisfactory in terms of community consultation before implementation.

The failures of the IDT became lessons for the new government. Through the IDT, the present government gained lessons on how to fight against poverty. Secondly, it formed a good foundation for implementing incremental housing in South African.

The capital subsidy scheme was limited, but through it, secure tenure, water, sanitation and roads were provided for communities who did not previously have access to these services. Top structures were not provided by the IDT scheme, but the project stimulated many residents to use savings to build with concrete blocks (Smit and Mbona, 1996: 19). With such results, the IDT laid a good foundation for housing delivery, as its beneficiaries are able to apply for a consolidation subsidy for building or improving top structures.

## **4. CASE STUDY**

### **4.1 Historical Background**

Ntuthukoville, in Pietermaritzburg, is occupied by people who, because of political violence, moved into the city. The occupants are mainly from Table Mountain (Maqongqo) which is located outside Pietermaritzburg. The land, which they invaded, was owned by the council. The invasion took place in 1990.

In those times, people occupying land illegally were forcibly evicted. The Pietermaritzburg City Council attempted to relocate them to the southern periphery of Pietermaritzburg. The occupants resisted relocation many times, and the Council ended up accepting and recognising them. The community was given Ntuthukoville as their permanent place to stay and was provided with emergency services. This resulted in many people flocking into the settlement and the numbers of settlers grew from being thirty families to a hundred and sixty six.

Ntuthukoville community members, with the help of organisations such as the Built Environment Support Group (BESG), decided on settlement upgrading. Both BESG and the Residents' Association prepared an application for upgrading the settlement through project linked subsidies, which was approved by the Provincial Housing Board. The project involved the upgrading of one hundred and sixty six serviced sites and the residual left over from the subsidy was to be used for building material for the beneficiaries.

## **4.2 The Ntuthukoville Upgrading Project**

Ntuthukoville is a community made of people who are considered as low-income people since all the community members qualified for the governmental housing subsidies. With the help of BESG they were able to receive housing subsidies.

According to BESG, this housing project is the first informal settlement upgrade undertaken in Pietermaritzburg, and the first to use the government subsidies within the new national housing policy. The residual was not given to the community in cash: the families had to order the building materials and the residual money was used to pay for building material. This helped the community not use their subsidy money on things other than housing. Some community members used their building materials to improve their existing houses whilst others destroyed their old houses and built new houses.

The upgrade project provided the community with services on site, such as toilets, water, etc. The community benefited whilst the project was being implemented as the workforce was employed from the community.

## **4.3 The Mutual Help Project**

A mutual help project ran parallel with the upgrading of Ntuthukoville informal settlement and it was pilot project.

Earlier on, it was mentioned that they were 23 families that had to be relocated. This was a result of the proposed roads, which were going to be on the sites they occupied. These 23 families became

involved in the mutual help project, which was also meant to improve their housing conditions. This project was facilitated by OXFAM Canada. The mutual help project was a pilot project which required a group of participants to jointly donate their skills and /or labour to a housing construction project which delivered a total number of units without participants knowing which unit will be delivered to which household. (Siyazekhela, 1999, March)

During construction the families stayed in tents temporarily. To encourage families to participate fully during construction, the families who participated the best were given the privilege of temporarily occupying a completed unit while other units were being built. At the end of the construction period, units were allocated using a random but fair method. The units that were constructed are 4-room blockhouses (Besg, 1999).

#### **4.4 Project Costs**

The site-selling price was R12 460 per site including the installation of the infrastructure but excluding VAT and the top structure. R2 540 was left as a residual for those who qualified for the R15 000 subsidy. The beneficiaries were not given the residual amount in cash but through negotiated agreement with the local building suppliers, people could access building materials. Most people chose to order blocks and were able to build a two-room house (Besg, 1998)

#### **4.5 Current Situation**

Presently, the community members are engaging in the consolidation process. Different forms of consolidation processes are taking place. Some community members are building new houses whilst they are still occupying old houses built out of wattle and daub, while others are making minor repairs or renovating their houses.

The responsibility of financing housing improvement rests with the households. Some community members are using personal savings, which is the most common way. To support communities in their undertakings of housing consolidation, BESG is offering technical advice for households so that they can effectively consolidate their houses. Apart from technical advice being offered, there is also a housing support centre, which is aimed at helping the households with any kind of assistance they might need.

#### **4.6 Ntuthukoville Housing Support Services**

Ntuthukoville has many services, which are aimed at helping the community. Firstly, there is a monthly newsletter called Siyazakhela (“we are building for ourselves”) which is distributed to all the beneficiaries of the project. The newsletter informs the community about the progress of the project, giving advice to the community about construction and other information that might be useful to the community. It also comes with community news, which informs the public about the activities, which are taking place in the community, services provided, and services that are required. The newsletter also provides very important information about employment and training opportunities.

The housing support centre has documents about the Ntuthukoville project and other projects that are being undertaken. The centre has housing advisors, which are employed by BESG. The housing advisors and the technical advisors provide advice to the households by means of daily tours. This is done on an individual basis. Each household is given advice about his/her housing circumstances. The tours follow a weekly schedule and it varies according to the demand in the particular community.

The advice is offered to:

- \_ Households who are undertaking self build construction
- \_ Households who have engaged a local contractor to undertake construction.
- \_ Savings clubs that are using the mutual help or local contractor construction method.

These are the types of advice that are currently given to the community:

- \_ House plans and costing
- \_ Site inspection and orientation
- \_ Excavation
- \_ Checking foundations after casting of concrete
- \_ Back fills in preparation for slab
- \_ Checking position of plastic underlay
- \_ Inspection of trenches and putting in of pegs
- \_ Checking blockwork at window height and wall plate height

Other advice is also given to the household if required.

Within the community, there are savings clubs. The saving clubs are mainly for housing activities. Virtually none of the community members' income levels qualify for housing loans from lending institutions. Housing finance is therefore a problem to many households. There are only two saving schemes that are presently functioning in the community. They are totally different from each other in terms of how they operate. The savings clubs are mainly for the very low-income people.

## 4.7 Community Empowerment

The beneficiaries of the mutual help project got different skills as they were building for themselves. Participants were divided into three working teams, one team manufacturing blocks, one laying blocks and one digging trenches and casting foundations. This project provided the community with building skills, which are now still within the community. This group of people with skills now helps other members of the community by consolidating their houses at lesser cost. This is a much cheaper way of house consolidation than to hire a formal contractor.

The upgrade and mutual help allows community participation. The community is now working hand in hand. This is mainly because of how the Ntuthukoville housing project has been taking place. It is reported by BESG that:

- \_ About 70 unskilled jobs were created during the servicing project.
- \_ 46 people received training in building skills.
- \_ Employment opportunities were created for approximately 6 community members as part of the support staff for the mutual help project.

Local community labour was used in the construction of the community facilities.



## 5. DATA ANALYSIS

### 5.1. Year of Occupation

Most of the Ntuthukoville community members occupied their sites during the years 1990 to 1994. This move was the result of political violence at Maqongqo, the place they lived in before they moved to Ntuthukoville.

**Table 3**

<b>Year of Occupation</b>	<b>Number</b>	<b>Percentage</b>
1990-1992	14	47
1993-1994	13	43
1995+	1	3.5
Not Sure	2	7.5
Total	30	100

### 5.2 Type of Material Initially Used

**Table 4**

<b>Type of Material</b>	<b>Number</b>	<b>Percentage</b>
Wattle and Daub	22	73
Industrial Material	6	20
Industrial Material and Daub and Wattle	2	7
Total	30	100

All of the houses that were initially built by Ntuthukoville households were informal houses.

Table 4 shows the different types of material used by households when they first built their houses.

Informal houses (imijondolo) refer to anything that is not built of brick or concrete block. Informal houses are made out of indigenous material like mud, tree stems, stones, etc. These houses are built using traditional techniques, for example wattle and daub or wattle and stone. Informal houses include houses, which are called shacks. These types of houses are made from industrial material such as corrugated iron or packing cases, plastic, etc. Some houses are a combination of both wattle and daub, and the use of industrial material. Commonly, households use industrial material such as corrugated iron for roofing wattle and daub houses.

Houses made up of wattle and daub were the most common at Ntuthukoville. Out of 30 households studied, 22 households had built their houses using wattle and daub. These houses were unplastered as they were built with traditional techniques. Shacks were also common. Out of six houses built from industrial material, 2 houses were built from plastic. Building a house out of plastic was seen by the residents to be very convenient for very temporary residential purposes, as it can easily be dismantled.

Table 4 shows that other houses were built using both industrial material and wattle and daub. These houses are usually built using traditional techniques. The table shows that 2 houses were built this way. This was not a common house type.

### 5.3 Type of Builder

**Table 5**

Type of Builder	Number	Percentage
Household Member	28	93
Local Builder	2	7
Total	30	100

This table is related to table 4 .The table shows the type of builder who built the houses in table 4. The houses built by households, as it was mentioned, were built using traditional techniques.

The table shows that 93 % of the households built houses for themselves, i.e. they did not hire a builder. This shows that almost every household interviewed had skills on how to build a house using traditional techniques, and it seems as if this is easiest way of building a house. Only two households hired a local builder to build an informal house. Hiring builder costs money and it is a business, which also seeks to generate profit, and, as a result, only some people can afford to hire a builder. For this reason, households built houses for themselves, mainly because very few households lack traditional techniques for building a house using building material other than bricks or concrete blocks.

## 5. 4 Subsidy Amount

Table 6

Subsidy Amount	Number	Percentage
R5000	21	70
R12 500	7	23
R9 500	1	3
R5000	1	3
Total	30	100

The subsidy amount ranged between R15 000 to R 5 000. The household income determined the subsidy amount that was to be received. The table shows the breakdown of the number of people who received subsidies and the amount they received. The larger the income of the household per month, the lesser the subsidy.

At Ntuthukoville, the installation of infrastructure and site cost approximately R9602, and R2700 was left as a residual for those who qualified for the R 15 000 subsidy. The community members were not given the residual in cash, but through the negotiated agreement with the local building supplier, people could access building materials. Most people, about 70 %, fell into this category. Other people, who received R12 500, were also able to get access to building materials with the subsidy residual. About 6% of households were not in a position to receive the subsidy residual, as their subsidy amount was too small.

## 5.5 Money Added to Subsidy for Housing

**Table 7**

Amount	Number	Percentage
0 – 1000	1	3
1100 –4000	4	13
5000 - +	5	17
Did not add	14	47
Don't know	6	20
Total	30	100

The subsidy residual enabled people to acquire materials, but not enough to build a complete formal house. Formal houses can be classified a brick/block house. The most common house built with the residual from the R15 000 housing subsidy was a formal house, which consisted of one or two rooms. Housing subsidy beneficiaries had to add on extra money from their savings to the subsidy residual to be able to own a formal house. Affordability levels determined how many households were able to contribute towards housing. Many households failed to add extra money because of their affordability level.

The table shows that 47 % of households could not add money onto their subsidy for housing improvement. Other households were able to afford to add money for housing improvement: about 39 % of households afforded to do so. Whilst amongst this category, there are those who do not know how much was actually added towards housing improvement.

## 5.6 Type of Improvements

Table 8

Type of Improvement	Number	Percentage
Major Improvement: Concrete Blocks	16	53
Major Improvement: Wattle and Daub	6	20
Minor Improvements	7	23
Did not improve	1	4
Total	30	100

Improvements made by households were either minor or major. Minor improvements are classified as those improvements that did not change the structure of the house e.g. putting on new window frames or putting a fence around the house. For example, Miss Maduna of Ntuthukoville said “we made little improvements, we were able to put burglar bars in our old wattle and daub house”. Dumazile Gogee said “we used our subsidy residual to buy electric wires and doors”. From the above examples of households who made minor improvements, it is clear that the structure of the house was not improved or changed. The table shows that about 23 % of households made minor improvements.

Major improvements are improvements that are made directly on the house, for example, adding extra rooms, demolishing the old house and building a new house, or could just be the building of a new house in stages. For example, Nonkululeko said: “we got rid of our old

house and built a five room house”.

Baphindile Gcabashe said: “we built a two room house with concrete blocks and we are still using the old wattle and daub structure we had. The table shows that 83 % of households made major improvements. Within this category, not all households improved their houses using formal material (brick or concrete block); there are households who improved their houses by adding extra rooms using traditional techniques and plastered them, or even built new informal houses. For example, Mehlo Ngubane said “I destroyed the old house and built a new wattle and daub four room house and plastered it . His house looks like a formal house.

The material used during house improvement is very important to look at. Building material determines the durability of the house, and it also portrays the affordability level of the household. Two types of material seemed common amongst the Ntuthukoville residents, that is concrete blocks and wattle and daub.

#### 6.2.1 Concrete Blocks

The majority of households who have made improvements on their houses did so in concrete block. The table shows that 53 % of households have made improvements using concrete blocks .

#### 6.2.2 Wattle and Daub

Some households improved their houses by building houses with wattle and daub and then plastered with cement. The houses, which are plastered, look like houses , which are built with blocks. For example Lungile Ngcobo said we improved our house by building a wattle and daub house and then we plastered it .

## 5.7 Reasons for Improvement

Table 9

Reasons for Improvement	Number	Percentage
Needed More Space	6	21
Not Satisfied With Old House	3	10
Wanted Stronger House	2	8
Chance Available	12	40
Status	6	21
Total	30	100

Housing consolidation has different meanings to different people. For this reason, people improve their houses because of different circumstances. The most common circumstances are overcrowding, the unsatisfactory condition of the old house, status, the desire for stronger houses, or else they are only motivated by the fact that housing consolidation opportunity availed itself. The table shows reasons for consolidation amongst households in the sample.

### 5.7.1. Need for Space

The most common reason why people consolidated their houses is because of overcrowding. African households are usually made up of extended family members. They required a big space so as to accommodate all the family members. K.C. Zondi said: "we extended our house from wattle and daub house to a seven room block house because we are a large family". Another respondent pointed out that they are a large family and other



family members are not presently residing with them because they do not have enough space to accommodate them.

#### 5.7.2. Strong House

A need for a stronger house amongst households is a most common need. The reason most households are improving their houses using concrete blocks is because of their strength, durability and affordability. Many households pointed out that wattle and daub houses are not reliable and they easily fall apart during heavy rains. Delina Ngcobo said “blocks are strong and reliable”. K.C. Zondi pointed out that the reason she is building with blocks is that the type of soil they use when building with wattle and daub is very problematic and it makes the house easily fall part”.

Mehlo Ngubane mentioned that “wattle and daub houses last only for a very short period of time”. Mud houses are used by households whilst they are still saving money to build strong houses with blocks. Blockhouses are strong and they do not collapse during floods and heavy rains like mud houses do.

#### 5.7.3. Unsatisfactory House

A common and obvious reason people want to consolidate their houses is only because their current houses are not satisfactory. The majority of people in the sample pointed out that they want a better place to stay in than where they were staying before.

Mehlo Ngubane pointed that the reason why he improved his house, which is that, the old structure was poorly built and very small. Tholakele Zondi, who built a two room out of

concrete blocks, said “the old structure we were living in was not reliable because of the material we used, and the one we have built now is still going to last us because it is strong”.

#### 5.7.4 Chance Available

The subsidy residual was the motivation for some households to want to improve their houses, i.e. they improved their houses because they were given the money to do so. Zanele Khumalo when asked why she improved her house, said that they were “given an allowance to do so free of charge”. Similarly, Maduna said: “I improved my house because the subsidy was already available”.

#### 5.7.5 Status Related Reasons

Status related reasons for consolidation can, for example, want a good quality of life or the household could be interested in aesthetics. The reasons put forth by people in this category show that apart from being concerned with the serious condition of a house, such as falling apart, they are concerned about something more than that. Again, status related reasons could be classified with wants, which are the things that a household can survive without.

Gladys Mbona said :“ I am improving my house so that I can have a good quality of life”. Siyabonga Nxumalo said that he wants his house to look good “... a good appearance of the house is also important”. Status related reasons are not very common. About three people in the sample of 30 were concerned with prestige.

## 5.8 Problems Encountered in the Consolidation Process

Table 10

Problems Encountered	Number	Percentage
Financial	14	46
Subsidy	5	17
Services	5	17
Other	5	3
No Problems	13	3
Total	30	100

Housing consolidation is not a process that happens overnight, but when people are engaging themselves in it, they sometimes encounter problems. These problems thus make housing consolidation difficult. The three main problems encountered by households during consolidation of their houses are lack of money, the amount of the subsidy, or they might have encountered problems with infrastructure or the site.

### 5.8.1 Financial Problems

The key problem encountered by people during housing consolidation is the lack of money. Mainly, people are faced with financial problems because maybe nobody in the family is employed or there is only one person employed. Delina Ngcobo said: "I struggled as I built my two room block house because I did not have enough money"

Most households want good houses but lack of money is a hindrance. Tholakele Zondi said:

“because money was not enough I even failed to bring my two room house to completion”. Zanele Khumalo said : “the problem I encountered is that I do not have a stable job; I have not completed my house”. Most people started building houses and improved their old houses, but financial needs hindered them from completing what they have initially started. For example, Jerome Ntombela said the he could not finish his house because he is unemployed and could not afford it.

#### 5.8.2 Subsidy Related Problems

In this category, there are people who are complaining about the subsidy residual and the amount of subsidy. The problem, according to them, is that the subsidy was too small. Siyabonga Nxumalo said: “the subsidy residual was small and as a result the building material was not enough. My house which I built two years ago is still incomplete” . Ntombi Nzimande said the problem she encountered is that she did not qualify for the R15000 subsidy. The most common problem people encountered with subsidies were that they failed to enable them to build their dream houses.

#### 5.8.3 Services

In this category, the problems the households encountered are about the services that were provided to them. Problems about services include site size and allocation. For example, K.C. Zondi pointed out that she wanted to build a house that is big but the site is very small.

Gladys Mbona said that the topography type made it to be difficult for her consolidate her house. Gladness Ngubo said: “there is a hole on my site and I cannot continue building because it will cause problems, and on top of that I do not know whom to consult” .

Mehlo Ngubane also mentioned that the poor location of the toilet has made it impossible for him to extend his house.

#### 5.8.4 Other

There is a group of people who see paying for rates as the first priority. Their responses were that after consolidation, they failed to pay for rates. This problem makes them not to want to invest more in their houses, because they have failed to pay rates and they can be evicted anytime.

Retrenchment is another problem encountered, which has hindered housing consolidation. Joseph Ndlovu said that he was retrenched and he can no longer afford household maintenance. He said he does not even pay for water or rates.

### **5.9 Assistance Received with Consolidation (Apart from Subsidy)**

**Table 11**

<b>Assistance Received</b>	<b>Number</b>	<b>Percentage</b>
None	20	70
Financial	3	10
Other	4	13
Don't know	2	7
Total	30	100

Most households reported that they did not receive any assistance with consolidation. Other households were able to get financial assistance from different sources. For example, Gladys Mbona, who had a site problem, received assistance from BESG. She said “they told me how to improve my house on a site like the one I had”. Doreen Gumede says she got help from a stokvel on how to save money.”

## 5.10 Future Intentions for Housing Improvements

**Table 12**

Type Of Improvements	Number	Percentage
Completion of a house	6	20
Building with blocks	21	70
Minor Improvements	3	10
Total	30	100

Households have different aspirations about their homes. This table shows the breakdown of the types of house improvement people would like to make. In the breakdown, there are three common future intentions that people have, i.e. completion of unfinished houses, adding extra rooms using blocks and wanting to make minor improvements.

### 5.10.1 Finishing Building Houses

Most households want to finish their houses that they started to build with the subsidy residual and failed to bring to completion. Households had different reasons why they did not complete their houses, but the majority pointed out the affordability issue.

Siyabonga Nxumalo said that he wants to make his house complete. Jerome Ntombela said that he wants to continue building his two-room house, which is not yet complete. People with such intentions make up 20 % of the sample.

#### 5.10.2 Adding Extra Rooms with Blocks

Most households are intending to improve their houses by adding extra rooms using concrete blocks. Building with blocks is the priority for almost everyone. Gladness Ngubo said that she wants to add an extra room with blocks and Gladys Mbona said that she wants to add a number of rooms using blocks.

Most households see their current structures as temporary. They are using them because they have not accumulated enough money to buy blocks. Mehlo Ngubane said that he wants to destroy the old structure and build using blocks, and it will be a bigger house. Dumazile Goge also said: "I want to build a new home with blocks". Zandile Mcwabe said she wants to build with blocks, and she does not want to use wattle and daub anymore.

#### 5.10.3 Minor Improvements

In this category, there is a group of people who want to make minor improvements. Most of these people are those who have already built their houses using blocks and have added extra rooms. Nonkululeko, for example, has already built a five-room house using blocks. She said that she wants to make minor improvements and put a roof on it. Irene Mtololo said that she just wants to plaster her house. Households who want to make minor improvements form 10% of the total sample.

## 5.11 Reasons for Future House Improvements

Table 13

Reasons for the Type of Improvements	Number	Percentage
Need for Space	10	30
Economic Reasons	2	7
Status	7	23
Stronger	10	30
No Response	1	3
Total	30	100

Almost all the respondents want to make further improvements to their houses, but the motives are very different among the respondents. There are four main reasons for housing consolidation that can be identified. These are the need for space, status related reasons, the need for a stronger house and economic reasons. The table above gives the breakdown for the reasons found in the sample.

### 5.11.1 Need for More Space

People who want to further improve their houses in this category are those in need of more space. Most of them complain about overcrowding in their present houses. For example, Tholakele Zondi said that the reason she wants to add extra rooms is because she wants to overcome overcrowding, and make space to accommodate their visitors. Nxumalo Siyabonga said: "there is overcrowding in the existing structure, so I need to complete my house".



Most households in need of space want to make their houses larger so that other members of the family can use them .

#### 5.11.2 Economic Reasons

Housing consolidation can also occur for economic reasons. This means that households want to improve their houses by adding extra rooms so as to generate income, for example, this could happen through rental or the use of some rooms for small businesses.

#### 5.11.3 Status Related Reasons

Status and prestige play a large part in housing consolidation. Some people consolidate their houses so that they can feel good, not because they are desperate. Reasons associated with status are for example, to have a dream house, a house that looks good, good quality of life, etc.

For example, Irene Mtolo said that she wants to improve her house for it to look better. Dumazile Goge said she is improving her house so that they can have a good quality of life. Other households are just concerned with making their houses complete. For example, K.C. Zondi said she just wants to make her house complete because it is unfinished.

#### 5.11.4 Need for a Stronger House

A large number of respondents fell into this category, mainly because most of the Ntuthukoville residents are, or have been, using wattle and daub for building their houses and they have realized that it easily gets destroyed during heavy rains. For this reason, almost every household desires to

build their houses with concrete blocks because of their strength, durability, affordability and investment potential.

Ntuthukoville residents are complaining that, the area's soil type should not be used for building a house. Most people with mud houses have had them easily fall apart during bad weather. As a result, all the respondents in this category pointed out almost the same reason: that they want to build with blocks because they are safe and reliable.

## 5.12 Support Necessary for Housing Improvement

**Table 14**

<b>Problems Encountered</b>	<b>Number</b>	<b>Percentage</b>
Employment	12	40
Other House Improvement Finance	9	30
Building Material Subsidy	5	21
Other	3	9
Total	30	100

Post-implementation support systems are a need for most low-income housing subsidy beneficiaries. Most people encounter problems with regard to housing consolidation, as the previous table has shown. The beneficiaries have in their minds what they think are the necessary supports for low-income households who want to consolidate their housing. The main support systems that were identified by the households were employment, a subsidy for building materials, and other home improvement finance.

### 5.12.1 Employment

Most people in Ntuthukoville are unemployed and some people are victims of the retrenchment that is taking place nationwide. Without any source of income or income generation activity, housing consolidation is hindered. Money is usually a necessity for housing consolidation - to buy building material, or hire a builder if necessary.

The table breakdown shows that 40 % percent see employment as the urgent support system. Baphindile Gcabashe said that she thinks if household members can get employment, housing consolidation can be possible. Florence Dlamini said that she just needs employment, or if her mother could get a disability pension, as she is sick. Tholakele Zondi said "the only thing I need is money, so I need employment and I will not have any problems with my house". Muntu Mkhize pointed out that he needs a way to make money; getting employment will not help him because he is very sick. He actually needs a disability pension so that he could improve his house.

### 5.12.2 Subsidy

Most households see this government intervention as the only necessary support system. This is mainly the unemployed group. Different households suggested different forms of subsidy. The most common form of subsidy that most people wanted is for building material to improve houses. This mainly arose because the subsidy residual was not enough for many people to build their houses. Jerome Ntombela said he needs assistance of buying building material from the government". Mehlo Ngubane said "I need extra subsidy to improve my house". Some households need subsidies for house improvement. For example, Zondi said, We need house improvement subsidies.

### 5.12.3 Other House Improvement Finance

A large number of people fall into this category. Most people see having access to finance as the most important to make their dream houses come true.

Finance can take three major forms, that is savings, credit. Most of the employed people see home loans as a possible way for them to access finance. For example, Femina Ngcobo said “we need home loans for low income people”. Nonkululeko said “I need money, I want a home improvement loan to fulfil my dream house”. Regina Zondi said “I need a loan for building.” Thembelihle Maphumulo said “there should be housing loans to complete our houses.”

### 5.12.4 Other Forms of Support System

This category sees other forms of support systems other than the above mentioned. For example, Miss Maduna said “we need big sites”. Doreen Gumede said “we need to be taught how to generate income - self development like sewing, so as to start small business. Thirdly, we need Adult Basic Education, because most of us cannot read or write, and workshops on how to save money effectively”.

## 5.13 Housing Savings Clubs

Table 15

Membership	Number	Percentage
Non members	27	90
Members	3	10
Total	30	100

Out of all people that were interviewed, only 10% indicated that they are members of a housing savings club. The saving clubs are only focused on housing improvement. Members assist each other by encouraging and saving together for the improvement of their houses. The saving clubs are mostly made up of women.

### 5.13.1 Type of Savings Clubs

Ntuthukoville has two housing savings clubs, and they operate differently. Of the three people who indicated they were members of savings clubs, 2 mentioned that their savings club is made of 5 people whilst the other one is in the club of 10 people. From these responses it is clear that out of all people at Ntuthukoville only 15 people are members of housing savings clubs.

### 5.13.2 Savings Per Month

The members negotiate saving per month: they suggest how much they can afford per month.

For the club with 10 members, each member contributes R200 per month, while for the club with 5 member, R300 is collected from each member every month.

### 5.13.3 Benefits of Joining a Savings Club

The respondents made mention of different benefits they enjoy as members of the savings clubs. This reveals their different motives for joining a savings club. For example Nomusa Ndlovu said “I can not built a house alone, mainly because of affordability, but through savings clubs assistance, building or improving a house is very possible”. Lungile Ngcobo said that she is not sure about the benefits as yet because the club has just started. Gladys Mbona said that being a savings club member has taught her to save for the improvement of her house. Two people out of three are very confident about their housing savings clubs.

#### 5.13.4 The Success of the Savings Clubs

The members see their savings clubs as successful. Gladys Mbona said “our housing savings club is successful in saving funds for the improvement of our homes in saving funds for our homes because ever since we joined the housing savings club none of us has failed to pay the R300-00 every month”. Nomusa Ndlovu said that their housing savings club is very successfully investing funds for the improvement of their home, because, through the club, one member who had built with wattle and daub was able to build a high quality house using blocks. Lungile Ngcobo said that the savings club is successfully saving funds, although they are still saving and have not yet used the money they have saved.

#### 5.13.5 Problems Facing the Housing Savings Clubs

There is only one problem according to Lungile Ngcobo and that is on the monthly payments each member contributes; she said that they don’t make their payments on the same days. This problem is minor and can be solved. Another respondent said there is no problem so far.

#### 5.13.6 Support Necessary for the Housing Savings Clubs

Nomusa Ndlovu said that their lack of finances made their housing improvement very slow, but they think if they can get housing finance like home loans from building societies it could be a little bit better. Lungile Ngcobo said that they do not need much support from other people or other organizations but they need to learn to be faithful in saving for the improvement of their houses, and they need to develop themselves. Gladys Mbona said they need more training on how to save and starting small businesses.

### **5.14 Socio-economic Issues**

#### 5.14.1 Household Size and Composition

The household size and composition is very important in the study like this one: the size of the households determines the urgency of the consolidation of the house. In the previous discussion, the common reason for housing improvement was that of the households mentioned that there was overcrowding in their current houses. Household composition is also important in understanding the type of people occupying the house. The first table below shows the breakdown of the household sizes. The second table shows the composition of the household.

**Table 16: Household Size**

<b>Household Size</b>	<b>Number</b>	<b>Percentage</b>
1	1	3
2	1	3
3	2	7
4	4	13
5	4	17
6	5	20
7	6	10
8	3	3
9	1	3
10	1	7
11	2	6
Total	30	100



**Table 17: Household Type**

<b>Household Types</b>	<b>Number</b>	<b>Percentage</b>
Single Men or Women	1	3.3
Couple with Children	13	43
Extended Family	3	10
Couple	1	3.3
Single Women\ Men with Children	6	20
Single Women\Men and Relatives	6	20
Total	30	100

The table shows different types of household composition. Traditional nuclear families are most common. This type of a family refers to married/cohabiting couples living together with their children. The table shows that 13 households have this type of composition. 6 households are headed by single parents who are staying with their children.

Another common household type is single men/women heading an extended family. Extended families refer to a family, which is composed of children and relatives. Relatives could be parents, uncles, aunts, brothers, sisters or grandchildren of the head the household. The table shows 6 households of this type. Another household type is where the couple, whether married or not, is staying with relatives. There are 3 households from the sample where the couple is heading an extended family. Uncommon household types are those with only a single man/women without any dependants, and where a couple is staying together without any dependants. The table indicates that there is only one household each of these types.

#### 5.14.2 Household Income

Incomes amongst the people of Ntuthukoville are very low. Most people fall in the range of 0-R300 and only 36% are earning above R800. This is mainly because most people are either unemployed or earn very low incomes from informal employment.

**Table 18**

<b>Income</b>	<b>Number</b>	<b>Percentage</b>
0 -800	18	60
801- 1 500	7	23
1501 - 2 500	3	10
2501 - 3 500	0	0
3 501 - +	1	3.3
Do Not Know	1	3.3
Total	30	100

This breakdown of incomes is as defined by the Provincial Housing Development Board (PHDB). It is this type of household income breakdown that was used to allocate housing subsidies to households. The average household income per month is R800.

#### 5.14.3 Occupations

Occupations in this section exclude pre-school children and children who are still at school. This table shows that there were 112 adults in this sample.

**Table 19**

OCCUPATION	NUMBER	PERCENTAGE
Formally employed	7	4
Informally Employed	21	11
Housewife	2	1
Unemployed Seeking Work	32	17
Unemployed Not Seeking Work	9	5
Pensioners	5	3
Other	112	60
Total	188	100

The table shows the high rate of unemployment: about 32 people are unemployed, while there is a very low indication of formally employed people. The table shows that only 7 people are formally employed.

Another common feature in terms of employment is where people are informally employed: 21 people fall into this category. These people's jobs are unreliable. There are also 5 pensioners.

## 6. CONCLUSIONS AND RECOMMENDATIONS

### 6.1 Summary of Major Findings

In the introduction, consolidation was defined as a term used to refer to the direct, tangible results of incremental housing, i.e., the physical transformation of the built environment (Ward, 1977). From the research, it was found that consolidation processes do exist, even amongst low-income households.

Consolidation of housing among people is not an activity that takes place overnight, instead it is a process. Households who are consolidating their houses plan ahead before engaging themselves in it. More than that, it requires finance. Almost all households during interviews seemed to want to consolidate their houses, for a variety of different reasons. It was mentioned that housing consolidation is a process that includes a variety of self-help activities. The households who improved their houses mainly used their own labour. Though some households hired builders, many households spent their labour and time and their personal savings to consolidate their houses. Those who have not are planning to take responsibility for the consolidation of their houses by mobilisation of their resources and by self-management of the process.

According to Turner (1968), Socio-economic development can be equated with housing consolidation. Similarly, households in the sample believed that as soon as they get employment they could start housing consolidation.

Many studies linked housing consolidation and commodification. The study by Ramirez et al (1992) found that consolidation was linked with traditional materials, primarily for use value into monetary based construction with industrially produced materials, in which housing becomes regarded as a commodity rather than being valued merely for its use value alone. He also found

that houses developed from being precarious dwellings with poor living conditions, very few rooms of multiple use, no facilities and built of refuse materials, to being consolidated houses built with industrially produced materials, with sufficient and special rooms and equipped with facilities linked to a city network. It was also found in the study of Ntuthukoville that households improve their houses continuously. Other households improved their shacks, transformed them and replaced them with solid houses. Most households who have houses built with informal material are planning to rebuild those houses with blocks. This is a goal for most households.

The shift of the government housing policies in the 1970's and 1980's led to approaches toward incremental self-help housing, with the state being the facilitator of housing delivery rather than the direct provider of housing. In this study, it was found that such a policy encouraged housing consolidation, as the State provided infrastructure and ensured access to cheap building materials, well located land, technical advice and assistance. This kind of policy has made households take the responsibility upon their shoulders to improve their housing situation. Most households are now seeing house improvement as their responsibility. As households' housing needs vary according to size, age structure and income level, this allows households themselves to determine their housing needs and improve their housing according to what they can afford.

The households who seemed to be able to change their housing situation depending on the housing needs are mainly those households with sources of income. This proved to be one of the disadvantages of households being responsible for their own housing: households without sufficient income are unable to improve their housing situation, while the employed with sources of income can afford to continuously improve their housing conditions. The support approach has placed a heavy commitment upon very low income, poor households. As a result, the houses of poor households have an "unfinished look", as they are failing to improve their houses. Though some have initiated housing consolidation for their houses, because of financial problems they have

failed to bring it to completion. Burgess's (1982) argument is that the support approach contributed to the commodification of housing, and as a result impedes the access of the poor to housing.

Monetary savings among black people are not common. Though at Ntuthukoville there are housing saving clubs, very few people have joined. Saving clubs appear to be a way that can make housing consolidation amongst low income people possible, mainly because such clubs have been shown to encourage saving toward housing. The saving clubs at Ntuthukoville are still at a developing stage, but are successful. Members are very positive about what the savings clubs can do for them. This is very important, as there are no house improvement loans for the poor households and saving is only the option for the improvement of their houses.

There is a very high rate of unemployment. At Ntuthukoville most people are unemployed and, as a result, very few people can afford housing consolidation. On top of that, household sizes are very large, and often there is only one person with a source of income. Such conditions weaken the possibility of housing consolidation. Most people pointed out that the main support they need to improve their housing consolidation is employment.

Lastly, people in Ntuthukoville have realized that housing consolidation is an ongoing process. This is very important, as most people cannot be encouraged to slowly improve if they don't see quick progress. Most households mentioned that if they can get money, they can build one room and when they have raised more money they can add another room. This is a very powerful statement because as the government emphasizes incremental housing, the beneficiaries should believe that they are also engaged in an incremental housing process.

## 6.2 Recommendations

Money is a necessity for housing consolidation- to buy materials, and to finance construction work if necessary. From the study there were three major hindrances for housing consolidation that were discovered, namely lack of savings, unemployment, and a lack of loans for low income people. Without these, effective housing consolidation will not take place. For low income people loans and hire-purchase credit are very difficult to obtain, whilst at the same time very few people undertake monetary saving.

### 6.2.1 Unemployment

The majority of Ntuthukoville residents are not employed and they see unemployment as a major obstacle to housing consolidation.

Shelter provision has the potential for increasing economic activity. Looking at the macro economy, housing generates forward linkages to other sectors of economy. The housing sector therefore should not only be a business of shelter provision but also be inclined into employment generation, especially for the needy. At Ntuthukoville, housing beneficiaries bought blocks for building their houses from a material store and they are also buying concrete blocks for housing improvement.

Community members of Ntuthukoville mostly want to use concrete blocks but can not afford to. There is a need to make available reasonable quality blocks at a cheaper price that low-income households can afford, so that they will be able to make quality improvements. Income generating activities are very important, as most people are not employed. It is then recommendable that a block making enterprise be initiated so as to produce affordable but good quality blocks.

It is the responsibility of the government to fight against the high unemployment rate in South Africa. With a high rate of unemployment, all the housing projects aimed towards the poor will be ill maintained. The government is succeeding in the providing the poor with houses, but amongst

many who have received access to housing very few people are affording to maintain and consolidate their houses. As a result, good housing projects are deteriorating.

#### 6.2.2 Overcrowding

Overcrowding is bad because it puts the health of the occupant at risk. Most people improve their houses because of overcrowding. Reduction of household size can surely reduce the heavy burden of housing consolidation. There is therefore a demand for family planning education.

Without an emphasis on this, the housing sector will always be faced with a burden of reducing the housing backlog. The above statement acknowledges the close relation between housing and other social policy, such as health, education and family stability.

#### 6.2.3 Savings

The key to housing consolidation is finance and the key to finance is a saving. If people can be induced to save, they will surely be able to engage themselves in housing improvement. Constructive programs for stimulating saving for housing amongst the poor are very scarce. Saving and loan societies for the poor do not exist, and, if they do, they receive little encouragement. If monetary saving is to be stimulated, not only incomes must be improved, but also more imaginative schemes must be devised to draw savings into constructive channels. Since a house is a most impelling motivation for saving, housing programs should be any part of any scheme to promote savings

#### 6.2.4 Housing Credit for Low Income Households

Lack of housing credit is a problem, which really hinders house improvement. Housing improvement loans are usually only for high and middle-income households. The low-income group is usually left unattended to. Loans should be able to be used by low-income households for housing consolidation. Low income should not be an issue; rather reliability of an individual to pay back the loan should be important.



Members of housing saving clubs should be given loan given material purchase credit. Members of the savings club can be loaned depending on how faithful they have been to the club. There should be the creation of financial institutions geared to helping low income people to obtain credit for building and improving their homes.

#### 6.2.5 Self Reliance

The findings indicate that most people are still expecting government assistance with their housing improvement, and some other community members suggested that the government should provide them with housing consolidation subsidies. The beneficiaries of any form of development should be encouraged to own that development project. This simply means the beneficiaries have to be self-reliant so as to be encouraged to develop and improve their state of life.

People should be trained through formal and informally means about their rights and obligations and the importance of participating in their betterment. Equally, government and other actors in development should avoid unnecessary expectation from the community.

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## Appendix A: Questionnaire

## NTUTHUKOVILLE CONSOLIDATION SURVEY

Date: \_\_\_\_\_

Site number:

Name of person interviewed: \_\_\_\_\_

### 1. The Household

1(a). Number of people in household:

Name	Relationship	Sex (M or F)	Age	Occupation	Monthly income

#### CODES:

##### Relationship

- 1=Male head
- 2=Female head
- 3=Husband/wife/partner of head
- 4=Son/daughter of head
- 5=Brother/sister of head
- 6=Parent of head
- 7=Tenant
- 8=Grandchild of head
- 9=Other

##### Occupation

- 1=Formally employed
- 2=Informally employed
- 3=Housewife
- 4=Unemployed, seeking work
- 5=Unemployed not seeking work
- 6=Student/scholar
- 7=Pensioner
- 8=Preschool child/infant
- 9=Other

b) Total household income per month:

2(a) When did your family start living on this site? \_\_\_\_\_

(b) Describe the type of house before upgrading?

Wall materials: \_\_\_\_\_

Number of rooms:

(c) Who built the house?

- ☐ Member of household  
☐ Local builder

3(a) What was the amount of the subsidy that you received?

- ☐ R15000  
☐ R12500  
☐ R9500  
☐ R5000

(b) How much extra money from your savings did you add onto the subsidy residual to use for housing purposes?

R

4(a). What improvements did you make to your house?

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(b) Why?

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(c) Who did it?

- ☐ Member of household  
☐ Local builder  
☐ Formal contractor  
☐ Other \_\_\_\_\_

(d) How much did the improvements cost?

R

5(a) What problems did you have?

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(b) What assistance did you receive?

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6(a) Are you intending to make any further improvements to your house? If so, what?

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(b) Why?

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(c) What support do you think is necessary for housing improvement?

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## SAVINGS CLUBS

7. Are you a member of a housing savings club?

☐  
☐

Yes

No

8. How many people are in your housing savings club?

9. How much do you save per month?

10. What are the benefits of being part of a housing savings club?

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11. Has your housing savings club been successful in saving or investing funds for the improvement of your homes? Why?

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12. What problems have you encountered as a housing savings club?

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13. What support do you think is necessary for your housing savings club?  
From who?

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## Appendix B: Maps

This section has a map that shows the location of Ntuthukoville.

