

WOMEN'S ACCESS TO HOUSING IN  
CLERMONT TOWNSHIP

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## I.

The experimental work described in this dissertation was carried out in the Department of Geographical and Environmental Sciences, University of Natal, Durbar from June 1884 to December 1998, under the supervision of Dr. M.M. Khosa, Dr. D. Scott and Miss S. Brooks.

This study represents the original work by the author, and has not been submitted in any form to another University. Where use was made of the work of others, it has been dully acknowledged in the text.



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## II.

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### III.

#### ABSTRACT

Obtaining access to housing is the greatest hurdle for women throughout the developed and the developing world. However, this phenomenon varies from country to country, and it is determined by the level of each country's economical and technological development. Social and political power relations of a country also play a crucial role in determining who is to be provided with housing, where and when. Patriarchal family structures and government policies often marginalise women regarding their access to housing.

In South Africa during the period when the Nationalist Party was in power (between 1948 and 1993), Black women were prevented from obtaining access to housing in formal urban townships. This was also the time when an influx of Black people to urban areas was occurring. The government responded by establishing mass housing for Black urban workers, but under strict conditions, which excluded women. The marginalisation of women in housing delivery resulted in many of them taking jobs where accommodation was provided such as nursing and domestic service.

Clermont township was established in the 1930s, during the years of rapid industrial development in South Africa. Due to availability of African-owned housing, which could be rented privately in Clermont, many industrial workers particularly women were able to find accommodation there. This trend continued, until the Nationalist Party

#### IV.

government extended the right to rent housing in all townships to women. This occurred in the late 1970s.

A case study of Clermont, (a township characterised by a freehold tenure), was undertaken to investigate the position of women in housing development, and how changes in the political situation have affected their access to housing. This thesis reveals that the number of households headed by women in Clermont township exceeds those headed by their male counterparts (53 per cent of women compared to 47 per cent of men in the sample). These women were mainly renters rather than house owners. Some of them implemented alternative strategies to access housing despite their low incomes, insecure jobs and the prevailing government restrictions. These strategies include illegal occupation of land (land invasion) owned by the state (nearby Clermont) and land owned by individual people in Clermont township.

The Reconstruction and Development Programme (RDP), which is the socio-economic policy framework of the Government of National Unity (elected in 1994), identified the provision of housing as a priority area. There are many programmes that have been implemented by this government in order to increase the housing access for women. It is unfortunate that these new programmes may not be accessible to some women, as most are still caught in a web of unemployment.

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**LIST OF ABBREVIATIONS**

<b>ANC</b>	African National Congress
<b>BCEA</b>	Basic Conditions of Employment Act
<b>BDA</b>	Benhardt Dustan and Associates
<b>CBD</b>	Central Business District
<b>CSS</b>	Central Statistic Services
<b>CKTA</b>	Clermont - KwaDabeka Taxi Association
<b>CWO</b>	Clermont Women's Organisation
<b>DBSA</b>	Development Bank of South Africa
<b>DMA</b>	Durbar Metropolitan Area
<b>KFC</b>	KwaZulu Finance Corporation
<b>MIS</b>	Mortgage Indemnity Scheme
<b>NewHco</b>	New Housing Company Group
<b>NGO</b>	Non - Government Organisation
<b>NHB</b>	National Housing Board
<b>NHBWS</b>	National Housing Builder Warranty Scheme
<b>NWC</b>	National Women's Coalition
<b>RDP</b>	Reconstruction and Development Programme
<b>SALP</b>	South African Labour Policy

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## CHAPTER 1

### INTRODUCTION

#### 1.1 INTRODUCTION

Access to formal housing for most of the world's working population is a universal problem, (United Nations Centre for Human Settlements, 1987). The existence of the system of patriarchy in many countries of the world (including South Africa) exacerbates the situation. This results in women suffering greater poverty, unemployment, illiteracy and ill health than men.

In South Africa the system of patriarchy was institutionalized by the apartheid government and was embedded in its socio-economic policy of separate development. This government had a stereotyped image of women particularly Black women as second class citizens, where their rights to land and house ownership, to security of tenure and to services were limited. Their participation in policies and programmes for shelter development was also restricted. This aggravated the difficulties low income women were subject to in obtaining land, credit and shelter. The discrimination they suffered in education and training added to the problems they had in obtaining decent shelter. Factors which are associated with the inability of women to access formal housing are :-

- a. political and the economic structures;
- b. cultural beliefs of the society; and
- c. the financial situation of an individual household.

In the early twentieth century, because of rapid industrialisation and urbanisation, there were housing shortages for Blacks in most South African towns and cities. Housing was delivered in a discriminatory manner according to race, class and gender. Shantytowns within the inner-city of Durban mushroomed because of the housing shortage particularly for Blacks. The local government from the 1930's systematically removed most of these shantytowns and commenced with projects to establish Black formal Townships<sup>1</sup>. Lamontville (1933) and Chesterville (1943) were the first Black townships established for the settlement of African urban workers within the inner-city of Durban (Torr, 1987). The major aim of establishing these townships was to eradicate shantytowns and to implement the policy of separate development (Swanson, 1976). This was carried out by relocating Black people from sub-urban areas to peri-urban areas where the new townships were established. Black people were regarded as a political threat and health hazard to Whites living in the neighbourhood. It was at this time that land in Clermont was offered for sale exclusively to Africans, resulting in the emergence of Clermont township. The land tenure system of private landownership for Africans was

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<sup>1</sup>Black formal Townships refers to rental housing provided by the state for Black urban workers from the 1930s.

maintained because title deeds were granted to Clermont landowners for the first time in the history of Black housing in the province of Natal.

The establishment of large formal townships commenced in 1958, for example KwaMashu and Umlazi in Durban (Maasdorp, 1975). These townships were established to accommodate Black urban workers in urban areas. The South African apartheid government used these townships to implement the policy of influx control: only certain groups of people were allowed to be accommodated in them. That is, only nuclear families and men with dependants were legally entitled to housing and land ownership in urban areas. Single women with or without dependants were not considered as they were assumed of accessing housing through men (Todes and Walker, 1992:117). The non-provision of rented accommodation for Black single women in urban areas resulted in some of them taking jobs provided with accommodation such as domestic service and nursing (Eagle, 1987). The implementation of this policy led to a range of strategies implemented by women to overcome government restrictions. These strategies were alternative means to obtain housing in urban areas. They include renting housing from individual owners and land invasion. This is discussed in more detail in section 2.5.

African people who were not entitled to rent housing in Black formal townships, and those who could not afford to buy land in Clermont, continued to establish shantytowns on

the outskirts of Durban. By the 1950s Cato Manor a shantytown which was located within the inner periphery (north west) of Durban had become a rapidly growing informal settlement. Black residents of informal settlements caused many problems to White people living adjacent to them as the towns and cities were considered the domain of the Whites (Swanson, 1976). In response, the apartheid government increased the provision of state-owned rental housing for Black urban workers on the outskirts of the cities. The establishment of Ntuzuma Township next to KwaMashu and KwaDabeka township next to Clermont on the outskirts of Durban and Pinetown were the last housing projects undertaken by the apartheid government in Durban. This marked the end of the implementation of the policy of public housing provision by the government.

The shortage of funds for housing in South Africa forced the apartheid government to discontinue the establishment of mass housing for Black urban workers in the early 1970s. A rapid burgeoning of the urban population that needed housing forced the government to introduce alternative strategies to provide housing for them. It was at this time when private housing construction companies were given the right to operate in Black formal townships. The government then provided civil servants with housing subsidies. In this instance women were not discriminated against. Loans were also offered by private companies (particularly to their employees) as well as by financial institutions for housing provision.



When the Government of National Unity assumed office in April 1994, it ensured that the delivery of low-cost housing was one of its priorities. New housing subsidisation schemes were introduced to cater for the housing needs of the low-income sector, a goal of the Reconstruction and Development Programme (RDP). The number of houses owned by women in South Africa, including Clermont, is therefore expected to increase. The reason being the fact that all the discriminatory policies against women have been repealed. In addition, the delivery of housing particularly to the low-income sector (dominated by women) has been prioritised.

## **1.2 THE RATIONALE OF THE STUDY**

Patriarchy is referred to as a system of government ruled by a man and with descent through the male line (Cock, 1988). Since the ancient period, the heads of states, tribes and households were predominantly men, and is the time when the system of patriarchy is believed to have emerged. The laws that govern countries where this system predominates, are not gender sensitive. In other words, women, by virtue of their gender, are made subordinate to men, and usually become victims of human rights violations. As there is no law protecting them, in some cases they do not have the freedom of speech. This system is still practised in many countries of the world. In South Africa before April 1994, it was institutionalised in the Nationalist Government's policy of Separate Development.

Some women are single parents having children whom they wish to nurture in warm and secure environments. In South Africa, the government policy that denied Black single women the opportunity to rent state housing in Black formal townships in the past was disadvantageous to children who do not belong to nuclear family households. As a result, such women were forced by circumstances to involve themselves into different forms of resistance and strategies to access houses. These strategies include the illegal occupation of houses constructed by private companies, and the illegal invasion of land for settlement. In other words, resistance which women resort to, is influenced by their main objective, that is, the need to survive.

It might be expected that the proportion of women who own houses in South Africa is lower than that of men. This is associated with the fact that the right to housing for single women was delayed by the Nationalist government, and the slow rate at which the housing market grows. Empirical studies suggest that this is not true (Todes and Walker, 1992). Although the apartheid regime attempted to sustain its policy of denying single women the right to housing before the 1970s, this study reveals that there are women who were already owning houses before that time. It is therefore the rationale of this study to investigate a case study of mechanisms which women implemented to satisfy their housing needs and, the impacts that these mechanisms had on their everyday life in Clermont township in Durban during and after the apartheid era.

### 1.3 THE HYPOTHESIS

According to the Nationalist government in South Africa (before the 1970s), the right to own land in Clermont township was given only to African men. Evidence however suggests that households owned by women (53 per cent), is considerably great. It is therefore hypothesised that some women have historically identified Clermont as a space where - unlike in the formal Black townships - they could access housing by renting it from private owners, or in some cases by invading.

### 1.4 AIMS AND OBJECTIVES

The aim of this study is to investigate the mechanisms implemented by women in obtaining access to housing despite the legal restrictions placed on them by the government on their access to housing in South African cities. With specific reference to Clermont township in Durban, the objectives to achieve this aim are as follows:

- a. To create an socio-economic and gender profile of household heads in Clermont.
- b. To investigate the level of employment among women in Clermont and relate it to their (in)ability to access formal housing.
- c. To look at the types of housing stock in Clermont in terms of their value, locality, purpose and ownership.

- d. To show how the types of housing stock available in Clermont provided access to housing for single women.
- e. To examine the land tenure system of Clermont, and to find out how it has affected the residents' access to housing.
- f. To inquire about the strategies (legal and illegal) implemented by women in accessing housing in Clermont township.
- g. To investigate the feasibility of implementing the Reconstruction and Development Programme in Clermont in increasing women's access to housing and the delivery of community services.

## **1.5 AN HISTORICAL OVERVIEW OF CLERMONT TOWNSHIP**

As the case study is focusing on Clermont in Durban, it is necessary to provide a background of the historical and physical characteristics of the study area. Factors that influenced the selection of Clermont for African settlement are also provided. This section discusses the context within which facts about the invasion of land for settlement by women took place.

### **1.5.1 Position and Physical Characteristics**

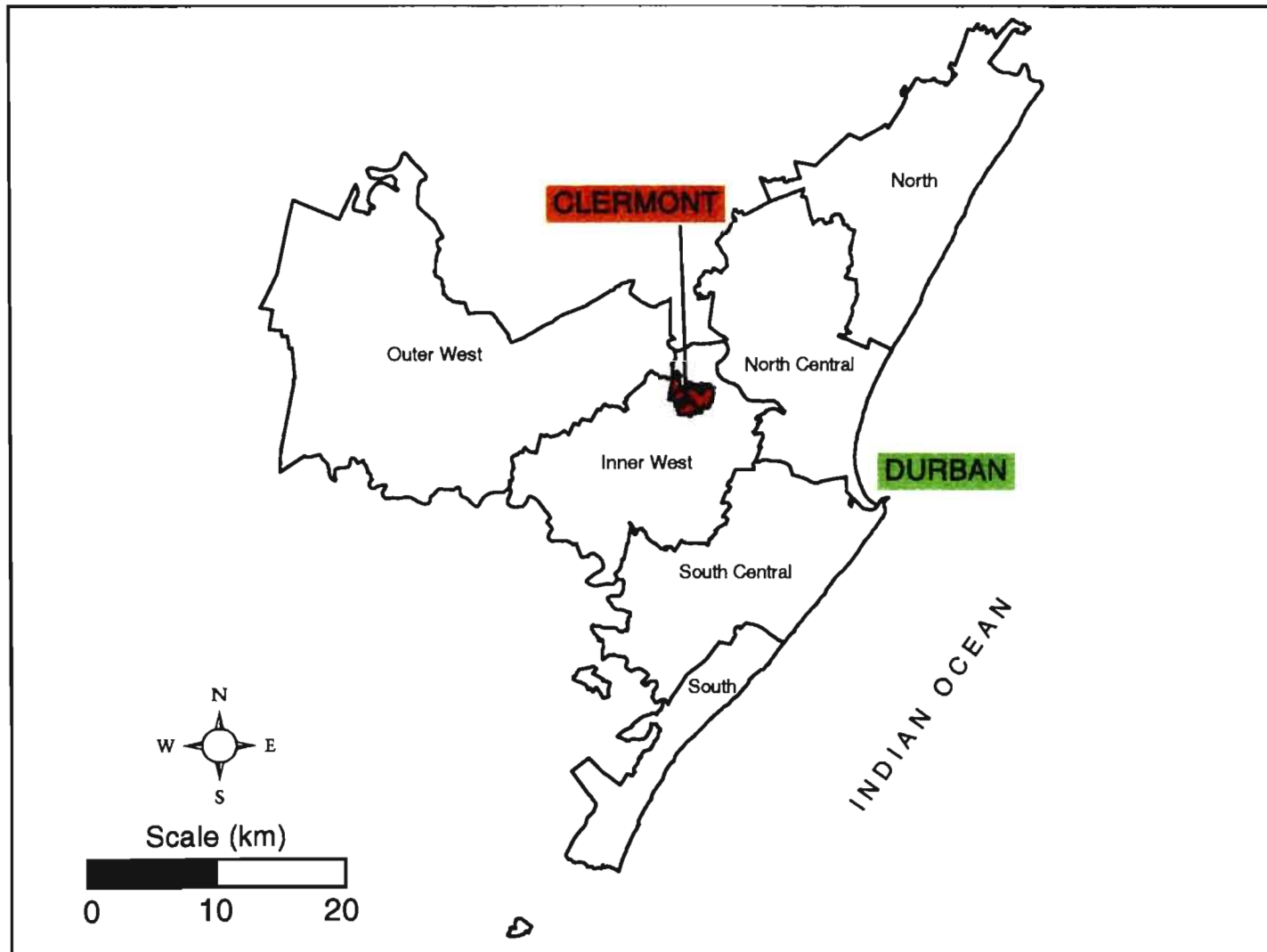
Clermont is a freehold Black township of approximately 696

hectares of land and was established in 1931 (T.M.L. Consultants, 1985; Swanson, 1996). The township is situated 12 kilometres inland in the Durban Metropolitan Area (DMA) Inner West Local Council. Clermont was the only Black township within the (DMA) that was characterised by freehold tenure for Blacks. The implementation of the Group Areas Act of 1950 was responsible for the redistribution of land to various racial groups. This was done such that, Reservoir Hills to the east of Clermont was zoned for Indian occupation and Westville to the east and south, and New Germany to the west were zoned for White occupation (T.M.L. Consultants, 1985). Therefore, Clermont became a buffer area between the White residential zone (Westville and New Germany) and the Black residential zone (Inanda area where KwaDabeka township is located today) (see Figure 1.1).

Clermont township is situated at the extreme eastern end of the New Germany area, in the deeply incised hills and ravines of Umgeni River valley. The eastern part of Clermont is characterised by an undulating topography. As a result communication development has not occurred to the east (that is, towards Inanda), as this has been viewed as being cost effective. There are only three road access points to the township, which are all from the west (the former white area of New Germany). The reason underlying this according to Cosser (1990:55), is that: -

In the past, land planning was motivated by" apartheid so that the better areas were reserved for the White people. South Africa has a history of positioning many of its Black Townships next

Figure 1.1: Position of Clermont Township



to rubbish dumps or sewage farms, or down-wind of factories that produce smoke and fumes.

Clermont was the only Black township within the Durban Metropolitan Area that was situated near the industrial regions of New Germany and Westmead before the establishment of KwaDabeka township in the late 1970s (Swanson, 1996). For a long time this township had been a dumpsite for different kinds of disposable waste from these industries (Simelane, 1994). The Clermont Women's Organisation (CWO) succeeded in stopping the Pinetown and New Germany industries from making Clermont township their dumping area. Today harmful industrial waste is no longer a threat to the lives of the Clermont residents.

Clermont township is partitioned into four sub-regions, namely Fanin, Clermont Central, Ndunduma and Mvuzane, which are divided into eight wards (see Figure 1.2). According to regulations, 200 houses qualify to be regarded as a ward (S.P. Ndlovu, 13 June 1994). The eight wards of Clermont accommodate 3775 sites. According to the township Office, these sites accommodated a population of approximately 90 830 people by the year 1994 (S. Radebe, 8 June 1994). According to the present survey, there was an average of about 472 people residing in each ward, and 24 people residing in each stand/site. In short, there is a high density of occupation on each site. The reason is that, some stands are occupied by tenants, (as individuals or as families), while others are occupied by the owners (as families and extended families). By 1994, approximately 540 sites in Clermont (14 per cent) were still not



inhabited (S. Radebe, 8 June 1994). Reasons put forward for the failure to develop these sites include:

- a. The lack of finance and services,
- b. Steep slopes of much of the land,
- c. Procedural ignorance, and
- d. Absentee ownership was a major reason as early as the 1980s (Maasdorp and Pillay, 1983; Swanson, 1996).

#### 1.5.2 Land Acquisition

Before the 1930s, Durban the biggest city in the province of Natal was divided into the inner periphery and the outer periphery. White inhabitants dominated the former periphery where Indians, Coloureds and Africans were in the minority. The outer periphery too, was owned by predominantly White residents. In other words, no formal housing was provided for Black urban workers.

In the 1930s, informal settlements sprang up on the peripheries of South African urban centres during the years of acute housing shortages (Swanson, 1996). Cato Manor, which was dominated by the African and Indian population, was situated north west of Durban. Residents in this settlement lived without effective water supplies and proper sanitation (Swanson, 1976).

The government regarded all the shantytowns, which sprung up on the peripheries of urban centres, including Cato Manor, as illegal settlements. According to this



government, these settlements needed to be demolished as they were a health hazard and a political threat to White residents who lived in their neighbourhoods (Rich, 1978). The demolition of these settlements had to be carried out only if alternative accommodations at suitable low-cost were to be made available for the people displaced by demolition. The shortage of funds to finance this type of housing resulted in this project not being carried out (Swanson, 1976).

A decision was made by the government in 1928, to sell about 10 hectares of the property, described as Farm Clermont A No. 12118, for African resettlement from Cato Manor (T.M.L. Consultants, 1985:2). This piece of land belonged to the Berlin Missionary Society, which was called Christianenburg Mission Station. This Mission Station is located in the area today known as Indunduma (See Figure 1.2). Half of this land was sold in 1930 to establish Clermont township, and the rest lying to the Umgeni River, was taken by the government for the establishment of KwaDabeka township (Swanson, 1996:275).

By the end of 1937, about 1445 sites had already been sold to African people on a freehold basis, when the Native Laws Amendment Act No. 48 of 1937 came into force (Morris and Bristow, 1991:36). This Act prevented the further sale of urban land to Africans, as it was violating the principle that Blacks were only to have temporary sojournership status (Davies, 1991). A big question by that time was "How can a Black person have a title deed?" as land ownership was regarded as a privilege exclusive to White

people (M. Gumede, 12 June 1994). The sale of land to Africans in Clermont township entitled the government to issue title deeds to the residents. Although Clermont is a Black township, it was administered as a White residential area as were the townships of Chesterville and Lamontville.

As the land in Clermont was sold only to African men, a few women who accessed housing in this area before the 1970s did so through the death of their husbands or relatives.

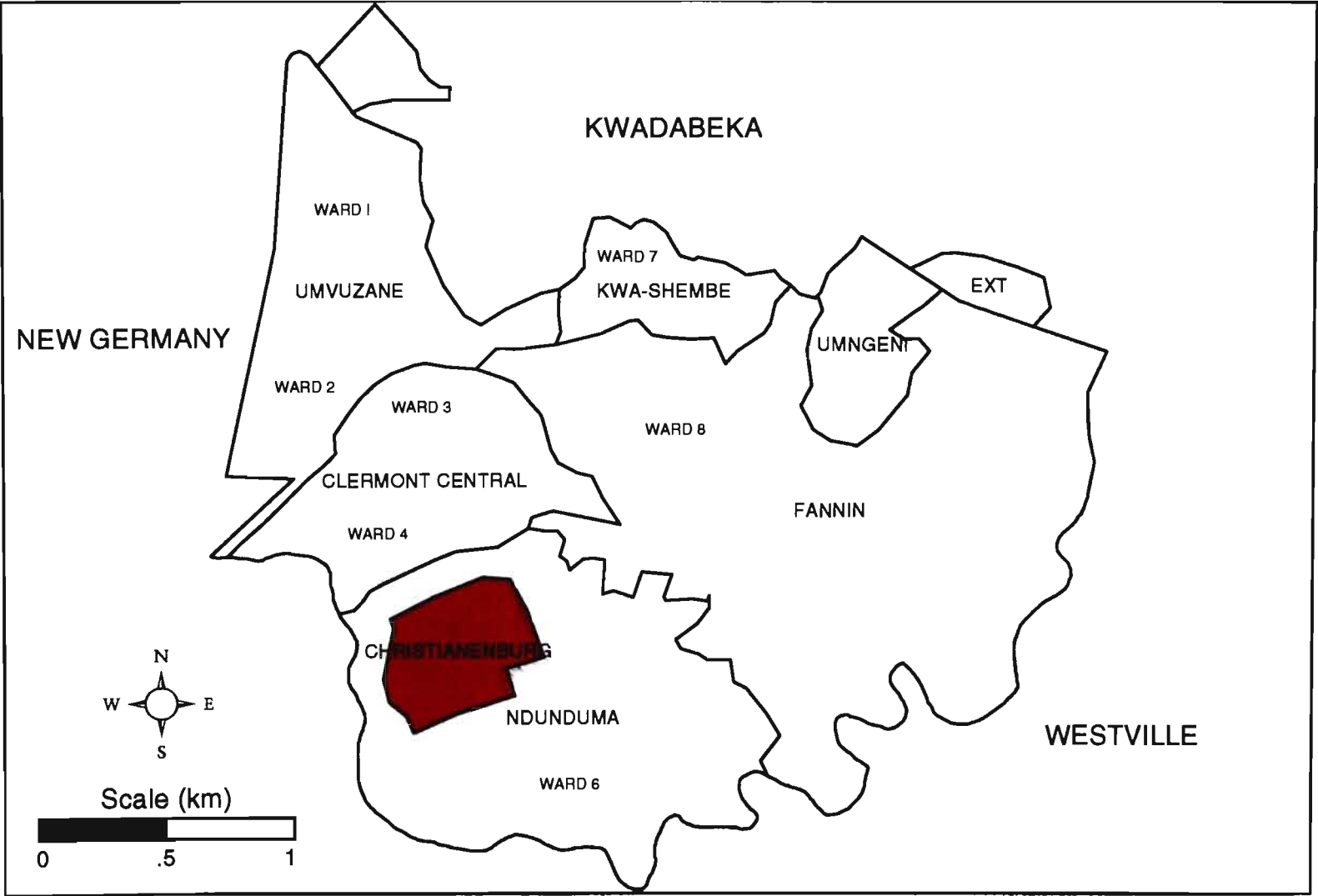
#### **1.5.3 The Administration of Clermont Township**

Clermont township was characterised by freehold tenure since its establishment, and was declared a private township for Africans in 1937 (Swanson, 1976). Africans, exclusively married men, and men with dependants were free to buy land in this township. In the 1970s, the KwaZulu Finance Corporation (KFC) became the first financial institution to offer housing loans to Clermont residents (T.M.L. Consultants, 1985). Earlier on, the provision of housing in Clermont was the responsibility for the landowner, which was therefore determined by the individual household's financial standing. This is the reason for the prevalence of both formal and informal housing in this township. Clermont landowners pay rates annually at the township Office for services such as refuse removal, water supply, street lighting and the maintenance of portable latrines.

Informal settlements did mushroom in Clermont and on other state-owned land after the establishment of Westmead and Pinetown industrial regions (Swanson, 1996). Brutal measures were sometimes used unsuccessfully by the state to destroy such settlements. The reason for the failure of the state to clear slums even before the 1940's, is the fact that it did not have sufficient funds to establish low-cost housing to accommodate low-income urban workers (Swanson, 1976). In Clermont township, strategies that the government implemented to destroy such settlements were also not intensive enough to discourage people from continuing building them. Furthermore, influx control measures that were enforced by the government on all the state-owned land properties did not seem to function in Clermont. As a result, African people from many language groups who are from different parts of the country including neighbouring states inhabit Clermont township (Maasdorp and Pillay, 1983).

Clermont township developed around Christianenburg Mission Station, which was first administered by Lutheran German missionaries under successive South African governments ever since it was established (See Figure 1.2). After the relocation of German missionaries from Clermont in 1950, the Department of Bantu Administration and Development was made responsible for the administration of Clermont. Only the administrative members (inclusive of the township Manager) were entitled to elect people for each ward from the community to be members of the Bantu Advisory Board. This Board was to liaise with the township Manager in executing communal and administrative duties. These duties

Figure 1.2: Subdivisions of Clermont



were to settle disputes between community members and to ensure regular payments of rates (Government Gazette No. 4368, 1974). There was no other means of communication between the local people and the administrative body of the township (Morris and Bristow, 1991).

The Natal Local Health Commission promulgated Ordinance No.20 of 1941 to take control of all Native areas near urban areas like Clermont and Edendale in Pietermaritzburg (Swanson, 1996:293). This commission appointed a local board of White officials to administer Clermont from 1943. Therefore, the administrative staff that worked in the township office was predominantly White. People from the township that rendered services in this office, worked only as labourers. Clermont was declared a local health area in 1943, and this dispensation remained in force until the central government took control of the township in 1974 (Swanson, 1996:296). Due to the political transition in April 1994 in South Africa, the KwaZulu-Natal Local Government Housing Board was made responsible for the administration of Clermont township. Since this time, Africans mostly from the local community have officially administered Clermont.

## **1.6 THE STRUCTURE OF THE DISSERTATION**

This study is organised into five chapters. The first chapter has introduced the study and set one hypothesis, the aims and objectives, and the rationale of the study. A historical overview of Clermont township (the study area)

has also been briefly summarised.

The second chapter provides a literature review of this study. The role played by women in the economic sector and in accessing housing at global, national and local levels is explored. Contending paradigms relating to the effect of the housing backlog on South African women, are examined. Strategies by women to overcome government restrictions on their access to housing are discussed. The new housing policy by the Government of National Unity is also evaluated.

Chapter three outlines the methods used in the collection, processing and the presentation of data for this study. The research tools, data sources, and data analysis as they form part of methodology, are presented. Limitations experienced in conducting this study are also provided.

Chapter four is the main chapter of this study, where data is analysed and integrated with the theoretical data. Evidence from this study is compared with the findings from the studies conducted in Clermont township before this study and other studies conducted in South Africa and across its borders.

Chapter five is a concluding chapter for this study. It provides the summary of all the findings collected. The recommendations suggested are offered in the light of the findings.

## 1.7 CONCLUSION

Policies that implicitly reinforced the nuclear family household were implemented in South Africa, disregarding the housing needs of single women. This study tackles the problem of housing policies and shortages and their implications for women. It also discusses the way in which housing is provided and allocated to exclude specific types of households, and describes experiences of a particular group (Black single women) upon whom these processes have had profound impacts.

Evidence from this study will be a useful text on social policy and welfare courses. Its strong political implications will also be of great interest to community workers and to local authority Housing Departments. It will also be a source of information to researchers who are interested in accessing housing developments generally as well as women and housing, particularly in South Africa.



## CHAPTER 2

### LITERATURE REVIEW

#### 2.1 INTRODUCTION

The condition of women is becoming worse by the day. Poverty hits first at women because our society, which is patriarchal in nature, has rendered them vulnerable. The unequal distribution of wealth and power has resulted in structural poverty, unemployment and the disintegration of the social fabric of our society (Speech by the first woman Minister of Housing, Sankie Nkondo, on 30 June 1995).

This chapter is concerned primarily with the literature explaining the marginalisation of women in the economic sector and in accessing formal housing. The interrelationships between patriarchy and capitalism and its articulation within the structure of housing provision will represent the framework for this chapter. The concept of 'women-headed households' and the impact of the woman's labour market status and its relevance for their housing are examined. The three contending paradigms on housing delivery to women in South Africa, that is, the liberal, the neo-classical and the radical, are also explored.

#### 2.2 WOMEN'S ACCESS TO HOUSING - A GLOBAL ISSUE

This section examines the approaches that explain women's access to housing within a structural framework. These



structures include the system of patriarchy, the government and the economic systems that have operated to create a particular level of access for women. Constraints associated with women's access to housing are looked into from a global and a national point of view. Strategies by women to overcome the structures of the government and financial institutions with regard to housing are outlined. New housing schemes for South Africa introduced by the Government of National Unity, which emerged from the radical approach that provides women with access to housing, are evaluated.

#### **2.2.1      The Operation of the Patriarchal System**

This section discusses some mechanisms by which home ownership has become the dominant tenure in the world generally, and briefly explores its impact in creating and recreating sexual divisions within society. Housing provision and access to accommodation, employment possibilities and unequal wages (especially between men and women within race/class groupings), women-headed households and political organisations cannot be understood without considering the social construction of gender and its centrality to social and political life (Watson, 1988).

In many countries various government policies have acted to exclude certain households from access to home ownership. Home ownership is proposed as the ideal form of housing for the patriarchal nuclear family. In other words, the structure of home ownership provision (where access to

income and labour market position is central to the accessing of loan finance) acts to further reinforce the nuclear family household and woman's economic dependence on a male partner within households (Watson, 1988).

According to housing policies in many countries, women's proper place is centred on the domestic sphere of children and kitchen, which is set apart from the world of money and power, the domain of men (Walker, 1990). In addition, female households are marginalised, and that marginalisation is derived from the centrality of the nuclear family form to housing policy and provision. The sexual division of labour is crucial in that women's independent access to housing is restricted through their inferior economic status and their primary domestic role. Often, their only access to home ownership is through their dependence on men (Todes and Walker, 1992). In South Africa, there is another mechanism of control that is the national system of customary law. This law intensifies African women's subordination to men, and various restrictions on female mobility and residence rights within the urban areas (Henn in Stichter and Parpart, 1988; Walker, 1990).

In patriarchal societies both the legal and educational systems are geared towards perpetuating the domestic and subordinate status of women. The domestication of women in terms of housework and children, is closely linked with various forms of discrimination against them in the non-domestic sphere (Rogers, 1980). This is reflected in the almost complete absence of women from any of the more

specialised professions, other than teaching and nursing (Walker, 1982). Other constraints encountered by women created by the governments to bolster their patriarchal system are discussed under the concept women-headed households. On a general level, the concept of patriarchal social formation incorporates inequalities based on gender as well as on race and class (Nancy, in Stichter and Parpart, 1988).

#### **2.2.1.1    *The concept of women-headed households***

A household is defined both as a unit of residence and as a unit of domestic consumption (Brydon and Chant, 1989). The difference in meaning is found in the multiplicity of functions characterising households such as: -

- a.    a site of biological and social reproduction;
- b.    a site of socialisation;
- c.    a site of nurturing; and
- d.    a site of fundamental decision-making.

The term household is sometimes used synonymously as a domestic consumption unit and as a residential unit. For instance in Yonamamo (a region forming the border between Brazil and Venezuela), people live in a village enclosed by a stockade, inside there are separate cooking and sleeping areas, without anything approaching separate houses (Brydon and Chant, 1989). A household in this regard encompasses the whole village (as a residential unit). This situation is also prevalent among the Black rural communities of

South Africa, and it differs slightly according to ways of life for different racial and ethnic groups. In Clermont Township (the study area), patterns of residential units differ from the Yonamamo situation. Each stand (site) in this study area denotes a residential unit, while, each domestic consumption unit denotes a household.

The concept 'women-headed household' refers to a household headed by a woman, who is either single or married. At a global scale, households headed by women exceed their male counterparts (Watson, 1988; Brydon and Chant, 1989; Pulsipher, 1993). According to Buvinic et al (1978) in Moser (1992:56), it is estimated that, a minimum of one third of the world's households are now headed by women, in both rural and urban areas. In urban areas of Latin America and parts of Africa, for example, the figure exceeds 50 per cent, while in the refugee camps of Central America it is near 90 per cent (Brydon and Chant, 1989; Moser, 1989; Tshatsinde, 1993).

Studies suggest that the growth of women-headed households in many countries of the world is reinforced by a multiplicity of factors. These include the facts that:

- a. The gender composition of the population varies from one region to another, with women outnumbering men in countries such as Europe, North America and Middle Africa, but at a global scale women are outnumbered by men (UNCHS (HABITAT) 1989).

- b. Women-headed households are increasing particularly in low-income settlements, as a result of the changing social conditions that tend to disrupt traditional patterns of family and kinship.
- c. Rural-urban migration increases the number of women-headed households in rural areas, who survive on precarious remittances from family members living in urban areas, to supplement incomes derived from subsistence production (Friedman, 1987).
- d. There is a high rate of death among men between ages 15 and 50 years. Apparently, men are more usually victims of violent incidents, which occur frequently in both rural and urban areas. In South Africa, a lower life expectancy among men is confirmed by the 1992 National Report on Population. According to this report, men have a life expectancy of 60.7 years, whereas for women it is 66.3 years (Race Relations Survey, 1994/5:1).
- e. Some women in both rural and urban areas are not married, but have children to nurture (Moser, 1989; Todes and Posel, 1994). In addition some grandmothers are responsible for the care of small children while their mothers are at work. This granny fostering is common among the Black communities of South Africa, and in other cases it is used as a means of survival. In this regard, Fonseca (1991:138) contends that 'women-headed households are defined as an adaptive survival strategy to be explained in conditions of

acute poverty.'

- f. Recession in the world economy has forced most economically active women to involve themselves in economic activities. To some women, this involvement is a means of supplementing their family incomes, while to others it is a means of subsistence (Moser, 1989). According to the Central Statistics Services (CSS) Reports (02-08-05 1980 and 03-01-01 1991) women's employment in KwaZulu-Natal increased by 28 per cent between 1980 and 1991. The feminisation of the labour force in this region is associated with greater numbers of male migrant workers drawn from this province to the mines, and other industrialised regions of South Africa.
- g. A survey conducted in the Piesang River informal settlement in KwaZulu-Natal, revealed that the large proportion of households (40 per cent) headed by women is due largely to low cost of access to land and housing (Todes and Walker, 1992:127).
- h. Women who are preoccupied in productive employment, tend to be self-sufficient, and do not need male support. This situation, as Westoff (1987) argues, is responsible for a sharp decline in the rate of nuptiality, more particularly in the highly industrialised nations.
- I. The rise in illegitimacy and increased instability in marriages leads to the emergence of a new form of

household, the matrilocal or women-headed household (Walker, 1982).

- j. Between 1900 and 1952 in Nairobi, the imbalance in the urban sex ratio resulted in the emergence of prostitution as a form of labour to facilitate women's access to housing (White, in Stichter and Parpart, 1988).

Recession in the world economy, and changing lifestyles of many societies, are the key factors that have contributed to an increased rate of women-headed households throughout the world. In South Africa, this growth was further reinforced by the repeal of policies that discriminated against women and the delivery of low-cost housing to the low-income sector.

A research project undertaken by the Built Environment Support Group according to The Race Relations Survey (1993/4) confirms that, most women and households headed by women particularly in informal settlements, have been compelled by poverty to live in such circumstances. This has imposed enormous social costs, owing to their lack of access to services. As a result, their involvement in any possible economic activity is a partial solution to the problem of their inability to access formal housing.

#### **2.2.1.2 Women in Economic Development**

The idea that Western gender roles are the



'natural' ones is used to support the male ideology which seeks to exclude women from many important areas of modern life (Rogers, 1980:18).

This section provides a brief overview of women's position in economic development, and reviews both the international and the South African context. Constraints associated with women's inability to access formal housing are discussed.

The involvement of people in economic development is one of the means of survival. As the majority of women in many parts of the world are marginalised, their vulnerability has hindered them from occupying higher echelons in the labour force and in accessing formal housing, particularly in urban areas (Rohini, 1991; Klark and Hey, 1992; Ashraf and Ashraf, 1993; Cohen and House, 1993). The reason behind this is the fact that the division of labour identifies women with the domestic sphere and men with the outside world of the modern economy. This has become both the cause and effect of the virtual monopoly by men of the important positions in the socio-economic hierarchy, and their associated control of the main institutions of the modern society. These positions are found in: law, politics, public administration, the armed forces, police, commerce, industry and banking, trade unions, the media and other major institutions (Rogers, 1980).

In the development process in Africa, the division of labour is increasingly a matter of men abandoning their traditional obligations and women being forced to take over their work in the struggle for subsistence. The industrialisation period in Africa (between the 1920s and



1960s) for example, led to rural depopulation by men, and resulted in an increased workload to be done by women in rural areas (Brydon and Chant, 1989; Tshatsinde, 1993). According to Friedman (1987:159),

'The Nguni people, (that is, the Zulu, the Xhosa, the Swazi and the Ndebele speaking people) preferred that women remain within the confines of the pre-colonial rural economy. This was due to the need for keeping women under patriarchal control, as it was to the need for women's productive and reproductive labour that was so crucial to the survival of the peasant economy.'

In addition, the Marxists according to Watson and Austrberry (1986:85) argue that: -

'The traditional family is useful to capitalism in that, it represents the mechanism for the inheritance of private property and the system of the cheap reproduction of labour power where women do unpaid domestic labour as well as existing as industrial reserve army of labour to be exploited when necessary).

The United Nations (UN) statistics verify that, women are over half of the world's population, and perform two-thirds of the work done all over the world, but their work is not acknowledged (Brydon and Chant, 1989). This refers to the majority of women who are involved in primary economic activities in rural areas, who are not acknowledged as participants in the development process. Women who are involved in this type of economy in South Africa constitute 57 per cent of the rural population (Tshatsinde, 1993:66).

Most rural women in many parts of the developing world are illiterate, semi-skilled or unskilled. This situation makes it difficult for them to find formal jobs and to access formal housing in urban areas, because in most cases employment patterns are linked to education and training. Illiteracy among some African women is associated with the perspective by most African rural men that 'educating a woman is a waste of money' (Tshatsinde, 1993:67).

Fifty-two per cent of the economically active women in South Africa are employed, compared to 84 per cent of men (Barrett, 1993:9). The term 'economically active' in itself is somewhat gender biased as Horn (1994), asserts that it excludes people involved in subsistence agriculture and in unpaid domestic labour activities. This consequently inflates the rate of unemployment among the women living in rural areas.

The primary characteristic of women in paid employment is the insecure nature of their jobs (Cock, 1988). Women make up a large part of the so-called 'reserve army' of labour (Walker, 1982). Walker further contends that in times of economic expansion, women are drawn out of their homes into wage employment, and in times of recession they are channelled out of employment back into their homes. This is done without seriously disrupting industrial relations in the way that the rise in unemployment among men would do. In this regard, women suffer more from unemployment than men, in the sense that most of them have dependants to take care of.

The majority of women are generally employed in more low-wage, low-skill occupations, which are subject to the most inconvenient hours (Sachs, 1990; Horn, 1994). This group of women dominates the low-income sector, and most of them are heads of the households who are single parents. In the case of Australia and Britain, this group of women has employment patterns that are characterised by a high level of unemployment and low paid non-unionised casual employment (Rogers, 1980; Watson, 1988). Most women are also ranked at the bottom of the professional ladder when compared with their male counterparts. Rohini (1991) suggests that, this is due to the blatant forms of discrimination such as paying women less, for doing the same work as men. This trend emanated from the Western industrialised nations and was transferred to the developing countries. For instance, in Britain the gap between the bottom 90 per cent of women's' wages and the corresponding male wages was greater in 1951 than in 1911 (Rogers, 1980:25).

Formally employed women earn up to only 10 per cent of the world earnings, and only own one per cent of the world's resources (Walker, 1982; Bazili, 1991:17; Posel and Isaacs, 1993:3). This is disregarding the fact that some women are single parents while others are breadwinners in their homes, even in nuclear families. Rohini (1991), argues that, different wages in both India and Jamaica are due to the segregation of women and men into different types of jobs. In this regard, Ginwala et al (1991:5) point to the "eternal dilemma" of the need to improve conditions for women where they are, and also to challenge the sexual

division of labour which confines women to certain occupations and activities, and men to others. The low wages some women earn is one of the constraints that hinder them from accessing formal housing.

In most cases accommodation is provided with employment in various traditional female occupations, such as domestic service, nursing, hotel work and others (Cock, 1988). In South Africa in the past (before the 1980s) single Black women were regarded as legal minors with no contractual power, and were denied the right to access formal housing in urban areas (Folbre, 1988; Todes and Walker, 1992). Some of these women claimed that they had accepted inferior and poorly paid jobs (such as domestic service), in order to qualify for accommodation in urban areas (Eagle, 1987).

Many occupations within commerce and finance are seen as drawing on women's natural abilities (Mcdowell, 1991). Such occupations have come to be regarded as 'women's work' namely; clerical work, cleaning, reception work and other manual jobs. Most of these jobs are at the bottom of the occupational hierarchy, and are poorly rewarded.

The majority of Black women in South Africa suffer as Blacks and also as women. In South Africa the broad division of society along class lines has been further compounded by cleavages based on colour and ethnic considerations (Walker, 1990). There are also strong racial differences between women who are employed in the above-mentioned kinds of jobs, for which apartheid legislation in South Africa is responsible. For instance,

White women are over represented in the financial sector, Coloureds and Indians are relatively well represented in the commercial sector, and, African women dominate in the service sector (Todes and Posel, 1994). By the standards of most South African women, White women see themselves more as discriminated against, rather than oppressed, whereas Black women suffer from both (Hooks, 1984). This, is captured by Fouche (1994:82), who maintains that: -

Black women, both in the United States of America and South Africa are oppressed by virtue not only of their gender, but also of their race and class, while white women are the victims of only gender oppression.

Women are classed as dependants of their husbands (Watson and Austerberry, 1986). In their hiring, promotion and wage structures, the argument is that women do not need to work (that is to be paid for their work) because they are supposed to have husbands to support them and their children (Rogers, 1980). Such an argument is invalid to the majority of women seeking paid employment. In the United States for example, more than 60 per cent of the employed women have no husbands, while in most cases they have many children and other dependants of their own (Rogers, 1980:25). There are some married women in many parts of the world who have husbands who earn less than the officially defined poverty level income for their families (Rogers, 1980). Therefore this argument cannot be universally justifiable, and the majority of women globally have tasted the fruits of liberation and thus do not want to be subordinate to men.

In South Africa, the subordinate status of women was entrenched in the system of customary law applied to Africans (Walker, 1982). According to this law, women were deemed perpetual minors, always under the guardianship of their nearest male relatives, regardless of their age, marital status or any other consideration (Walker, 1982; Cock, 1988). In addition, the contribution that women make to their households is not considered of major importance. In other words being female is regarded as uniquely qualifying a woman for domestic work, disregarding her interest, aptitudes and intelligence (Swilling, Humphries and Shubane, 1991; Massiah, 1992). Therefore, the growth of women-headed households globally, and the increased involvement of women in informal economic activities, is a way of escaping the double burden of being marginalised and oppressed by their employers and by the male members of their families. In other words, being a single and employed woman is much preferred than being married and unemployed because: -

Women as workers have won greater freedom with regard to certain areas of their lives. They are no longer so tied to the house, they can take decisions as to how to spend a proportion of the money they earn. They have also won the right to associate with other young women at a later age, in the period after leaving school (Wilson, 1991:188-189).

Women are responsible for reproduction, and therefore have discontinuous and unstable work experiences. This is often used to justify discriminatory practices in their workplace (Todes and Posel, 1994). In South Africa, the South

African Labour Policy, (SALP) treated pregnancy as some kind of deformity, that is irreconcilable with the perceived experience of a normal worker (Madonsela, 1993). This labour policy did not recognise pregnancy as a legitimate human and worker's experience, which is portrayed in Section 17(b) of the Basic Conditions of Employment Act (BCEA)<sup>2</sup>. As a result, for most women, being pregnant means a loss of a job, and as such this has influenced some of them to resort to often illegal and fatal practices of abortion.

The increasing overwork of rural women and the growing dependency burden they experience, is undermining their health and strength, and in many cases, in combination with the dangers of pregnancy and childbirth, leads to premature deaths (Madonsela, 1993). In many countries, such as Nigeria, there is a peak in deaths among women of working age. Women between the ages of 15 and 64, account for 85 per cent of all losses from the labour force (Rogers, 1980:174). In many countries very little concern is shown about such losses due to the fact that women's lives are always not valued, despite their incredible contribution to economic development.

Feminists see infrastructure such as electricity; proper sanitation and fresh water as a basic need for social reproduction (Todes and Posel, 1994). The additional work imposed by poor infrastructure is mediated within the

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<sup>2</sup>Section 17(b) of BCEA prohibited employment during the 'critical period of deformation' presumed to be the last four weeks before confinement, and the first eight weeks thereafter.



households, and impacts severely on women. It is therefore unfortunate that particularly in rural areas and in informal settlements, there are very few or no labour saving devices provided to reduce the burden of women's house chores (Madonsela, 1993). As a consequence, many resources are wasted through constraints on women's economic activities<sup>3</sup>. In this case, White et al (1986), argue that, housing policy planners are blind to the triple role played by women, and as such, they fail to recognise the necessity of relating planning policies to women's specific requirements.

Women generally take direct responsibility for raising their children. This impedes their ability to progress, and plays a significant role in their subordination (Todes and Posel, 1994). This relates specifically to women's unpaid work of producing and maintaining children, domestic labour and caring for the sick and the aged people.

The participation of women in economic development processes and in unpaid domestic labour is not viewed positively by those who believe in the so-called 'female marginalisation hypothesis'. According to Papps (1992:599):

Development has displaced women from the traditional roles in subsistence activities, and the economic opportunities available to them have

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<sup>3</sup>This refers to the destruction of natural environment, such as the cutting of forests to provide firewood, the use of open fires as well as the pollution of fresh water systems by domestic waste.



become more restricted and onerous. It is often claimed that development policy itself has accelerated this process by ignoring women's traditional contribution and focusing on the male producer.

Gilbert (1994) points out that it is not only the modernisation process that has transformed traditional societies, resulting in women being crudely exploited by men. In societies dominated by religious fundamentalism, women are still essentially seen as housekeepers, disregarding contributions they make to household incomes. Moreover, in societies where the sexual division of labour marginalises women in the labour market, it is no surprise that women seek control and satisfaction in the one area of life to which they are relegated, that is, their homes (Rogers, 1980).

The direct participation of women in the wider non-domestic economy, remains an important condition for any movement aiming to destroy the inferior position of women. The annual celebration of the Woman's Day on August 9, since 1995 in South Africa, is a climax of women's struggles for their emancipation over the years.

Despite the intensive implementation of the system of patriarchy all over the world, there is a tremendous growth of the involvement of women in economic development, and of women who are heads of households. The system of patriarchy that is adopted by many countries of the world is enshrined in many government policies and yields negative impacts mostly on women. Women's inferior

position within the labour market is intricately connected with their marginalised housing position in any society where housing is primarily a commodity and a source of gain (Watson, 1988).

### **2.2.2 Factors that Influence Women's Access to Housing**

Different approaches in different parts of the world have been implemented by ruling governments and financial institutions to provide access to housing for women. Some of these approaches marginalise the status of women thus forcing them to be subordinate to men, irrespective of their marital status. These approaches include the role of governments, housing policies and the role of financial institutions.

#### **2.2.2.1 *The role of Governments in Housing Provision***

The governments of both developed and developing countries are facing the dilemma of a rapidly rising number of people who need housing, while their overall resources are falling. The form in which housing is produced, the means by which it is financed and the way in which it is allocated reflects the division of labour both between the labour process and between the sexes. This is leading to intense competition for resources from all sectors. The shelter sector has traditionally received a very small allocation, as expenditure on human settlements is falsely assumed to be 'unproductive' (UNCHS (HABITAT), 1989).

Single-parent families (mostly headed by women) are discriminated against in local authority housing (Watson and Austerberry, 1986). Many single people as a result, could find accommodation in the private rented sector, even though the accommodation might be poorly maintained, lacking amenities, insecure, overcrowded or expensive. This is due to a belief that single people do not deserve decent public housing for they are transitory, mobile and young (Watson and Austerberry, 1986).

To bring about the balance in the allocation of resources, funds should be equally distributed to all sectors so as to satisfy the housing needs also of the low-income sector. The majority of women that dominate this sector are disadvantaged, because their functional needs are poorly dealt with in policies formulated by male dominated groups who restrict women's input and give low priority to women's concerns (UNCHS (HABITAT), 1989). As a result, many women who are members of conventional households are adversely affected because policies generally work against the poor where women are the majority.

#### **2.2.2.2 Women and Housing Policies**

There is a widely held assumption that the male is the head of the household and the chief breadwinner, with women economically dependent on him (UNCHS (HABITAT), 1989). This assumption has important implications for housing policies in most countries.

In both developed and developing countries, most shelter or welfare policies and programmes are basically intended as an antidote to minimise problems created by other policies. These other policies include encouraging inner-city development schemes (referred to as gentrification in South Africa), slum-clearance projects and large-scale commercial building. Such projects destroy traditional low-income neighbourhoods, thereby increasing housing shortages most particularly for the low-income sector (Bourne, 1993).

The only route to home ownership for women according to the above-mentioned approaches, is through financial dependence on men (Watson, 1988; UNCHS (HABITAT), 1989). Dominant patriarchal relations are thus both created and reproduced. In addition, in welfare policies, the state is providing housing policies, which are oriented towards a patriarchal nuclear family, and furthering home ownership as the majority tenure, which acts to reinforce the patriarchal capitalist system. As a response, at the legislative level the United Nations Convention on the Elimination of All Forms of Discrimination Against Women states that:-

State Parties shall take all appropriate measures to eliminate discrimination against women...to ensure on a basis of equality of men and women...the right to bank loans mortgage and other forms of financial credit (UNCHS (HABITAT), 1989:51).

It is unfortunate that in many countries of the world, women are excluded from the mainstream development programmes and projects. In addition, policies are formulated by institutions that are dominated by men. As

a result most of women's social, economic and political needs are not highlighted and thus not dealt with accordingly. In other words, women suffer because of their gender not their lack of abilities.

#### **2.2.2.3    *The Role of Financial Institutions in Housing Provision***

It is common knowledge that governments in many countries do not have capital resources to undertake large-scale improvements in the housing situation (UNCHS (HABITAT), 1989). As a result, they need partnerships with communities and private financial institutions that play a leading role in developments. In this regard, the governments act as facilitators, only to assume direct responsibility for those elements outside the competence of the programme participants (Mukagiliye, 1986). In addition, the financial institutions operate in accordance to the rules of the government, housing policies and the need to sustain themselves.

The fact that women are often excluded from mainstream development programmes and projects is an additional institutional and operational constraint that hinders their access to credit at the project level (Cock, 1988). It is also unfortunate that in countries where the status of women is still equated to that of minors, only men have the legal status to make applications for loans. In other countries women are under the jurisdiction of their husbands and cannot carry out economic activities except

with the explicit approval of their husbands (Mukagiliye, 1986). In the case where women earn more than their husbands, the evidence suggests that a high proportion of building societies discriminate against married applicants for joint mortgages where there is higher earning wife (Watson, 1988).

The limitation of financial resources available for housing in both developed and developing countries restricts the number of people served, and the limited number of housing units produced is often in demand only among the high-income groups. However, the low-income rural women have demonstrated that they can effectively participate in the housing development process if they are given access to land, particularly when its tenure is secure (UNCHS (HABITAT), 1989). Where women are given a secure tenure, such as Black women in South Africa in the past, it is usually in the disadvantaged areas that are far away from services and places of employment, which in turn becomes a burden to them in satisfying their social and domestic needs.

The sexual division of labour is crucial as women's position in the labour market acts to exclude them from access to finance. For instance, a state finance concessional loans scheme based on the escalating repayment system over time was introduced in Australia, on an assumption that the borrowers capacity to repay will improve over time to assist the low-income sector in accessing housing (Watson, 1988). But unfortunately, women were excluded from this scheme, as most of them are



concentrated in employment sectors where there is little chance of promotion or improved economic status (Watson, 1988:29).

According to Watson, (1988:43) banks in many developed countries require from 10 per cent deposit for the building society loan, so as to reduce the rates of interests to be paid. In addition, the size of the loan granted by the financial institutions depends on the applicant's ability to repay, and according to the rule, 25 to 30 per cent of the applicant's income is considered a viable level of mortgage repayment (UNCHS (HABITAT) 1989). In South Africa, the financial institutions are granting bonds on the basis of households' total disposable income, where previously the criteria for bonds had been the joint gross income of husband and wife, which was disadvantageous to single women.

Some banks in different parts of the world, including South Africa, have fixed minimum housing loans they offer to their clients, which the majority of women cannot afford to take (in the case of new housing schemes in South Africa, this refers to the unemployed and the informally employed people). In this regard, according to financial criteria, women are at a disadvantage in gaining access to bank finance, as their ability to repay is liable to be more constrained than men's, due to their generally lower incomes. This is due to the belief that the involvement of women (mostly with the low-economic status) might jeopardise the potential of these institutions towards growth (Mukagiliye, 1986). In addition, their need for

small loans make them unattractive to financial organisations, while their low educational levels limited their ability to pursue alternative credit mechanisms.

Since evidence suggests that steady employment and income is the main stumbling block to target low-income households, therefore, it is necessary to find substitutes for that security, such as:

- a. to adopt bold and innovative human settlement policies;
- b. to improve access to credit facilities, by adapting terms and conditions of housing loans to the needs of low-income women; and
- c. to set up alternative measures to increase women's access to housing finance (to deal with their exclusion from public life and disadvantages of illiteracy) (Mukagiliye, 1986).

### **2.3 CONTENDING PARADIGMS ON HOUSING DELIVERY FOR WOMEN IN SOUTH AFRICA**

In societies where the capitalist mode of production is predominant, as it was in South Africa by the beginning of the twentieth century, the basic division of the society into conflicting classes has a crucial bearing on women as well (Walker, 1982:1).

There are various perspectives in South Africa that conceptualise the housing crisis and its implications for women. These perspectives are categorised here into three



broad paradigms namely, the liberal, the neo-classical and the radical paradigms. Each paradigm consists of a body of ideas with certain assumptions, which are then applied to explain housing delivery and offer solutions to housing problems. Each of these paradigms has been applied by the state at various times as a basis upon which housing policy and actions were to be implemented. The assumptions presented by each paradigm also assist in providing solutions to housing problems in Clermont Township. This section will survey these dominant perspectives, revealing their ideologies towards South African housing policies, and their impacts on women.

#### **2.3.1      The Liberal Paradigm**

The liberal paradigm in South Africa is a school of thought that bases its views on the critique of the policy of separate development, enforced by the National Party between 1948 and 1993. The policy of separate development is seen to be discriminating against Black race groups and women. According to the liberal paradigm, factors associated with the insufficient number of formal houses delivered to women before 1994, include the following:-

- a. Black single women were not entitled to home ownership, as they were regarded as legal minors with no contractual power.
- b. The private sector intervention in the housing market was delayed, and it delivered housing that could not be afforded by the majority of women.

- c. Most African women are still caught in a web of unemployment, which hinders their participation in any contractual activity that involves finance.

The Nationalist government in South Africa made itself the sole provider of urban housing before the late 1970s. Further, it was involved in development strategies aimed at providing houses for African urban workers. This response to housing demand was to expand the state investment through the provision of rental housing (Hendler, 1991). During the period of industrial expansion in South Africa, the government first established compounds and hostels exclusively for male urban workers. These hostels and compounds were located next to places of employment for easy access. In Durbar, in the late 1920s, Clermont land was offered for sale to African men for settlement (Swanson, 1976; T.M.L. Consultants, 1985). This was aimed at relocating Black people from sub-urban areas as their living environment (Cato Manor) was a health hazard to the Whites that lived adjacent to it. Black formal Townships were also established on the peripheries of urban centres to cater for the housing needs of nuclear family households and single men with dependants.

In all the above-mentioned dimensions of the government's involvement in housing provision, the housing needs of Black single women with or without dependants were not catered for. Therefore, some Black women resorted to going into domestic service, to qualify for accommodation (servant's quarters) in urban areas, while others managed to find rented accommodation in Clermont Township. Other

strategies illegally implemented by women to access housing are discussed in detail in section 2.5. The separation of domestic workers from their families made the proper care of their families difficult, and as such, Sachs (1990:3), maintains that: -

It had injurious effects on the lives of African women, depriving them of sexual companionship, family life and economic tranquillity.

In the early 1980s, the Nationalist government introduced the concept of site and service schemes as part of its urban reform programme, to accommodate the low-income Blacks in urban areas (Hendler, 1991). This was the first endeavour by the apartheid government to provide financial assistance towards providing housing mostly for single women with dependants. In the late 1980s, a second endeavour by the Nationalist government was the extension of housing rights to single women who were civil servants. It was at this time that financial institutions and private companies were encouraged to intervene in housing provision with the state, ceasing it's construction of state-rental housing for Black urban workers.

The liberal understanding of women's unequal access to housing, is based on the explanation of inequality as derived from racial and gender discrimination. Therefore, according to Hendler (1991), the apartheid state aimed at accumulating more capital for least expense, as its delivery of housing was according to race, class and gender differences. Critics argue that this strategy was aimed at encouraging Black communities to become more dependent on

the authorities for accommodation and not to concentrate on exploring other avenues that can enable them to access housing (Morris, 1981; Hendler, 1991). As such, the philosophies of the liberal paradigm are regarded as inconclusive, as they fail to adequately address the housing problems of most the South African citizens. This paradigm ignored the race-class and gender structures of the South African economic system.

### 2.3.2 The Neo-Classical Paradigm

Application of the neo-classical paradigm is represented by the policies of the World Bank Mission, and the now dissolved Urban Foundation. According to this paradigm, the delivery of formal housing by the state has failed to keep pace with urban population growth (Urban Foundation, 1990a). It therefore prioritises the freedom of individuals to make decisions. It also assumes that the market, that is, the private sector, will regulate housing supplies to meet housing demands (Urban Foundation, 1990b). This paradigm recommends the active participation of the private sector in solving other social problems brought about by housing shortages that affects both men and women.

According to the neo-classical paradigm, the shortage of housing, particularly for women, is due to the restrictions placed on them by the apartheid regime. That is, it

- a. restricted private sector intervention in housing delivery before the 1970s;

- b. discriminated against women in housing delivery; and
- c. did not provide the low-cost housing to the low-income sector, which constitutes more than half of the South African population (Race Relations Survey, 1994/5).

The intervention of the private sector in housing delivery did not solve the problem for most women, as it delivered housing that was not affordable to the majority of them (Todes and Walker, 1992). This is captured by Mr Mike Rosholt, the chairman of the New Housing Company Group (NewHco) in 1994 when he asserted that, there is a declining trend in affordable housing in South Africa (Race Relations Survey, 1994/5). This decline is due to a high rate of unemployment and the recession in the world economy. Table 2.1 below indicates the number and the average prices of houses built by the private sector in South Africa in 1992 and 1993.

**Table 2.1**

**FORMAL HOUSES BUILT BY THE PRIVATE SECTOR IN 1992 AND 1993**

REGION	YEAR	NO. BUILT	AVG.PRICE
DURBAR	1992	24 133	R112 091
	1993	147	R128 015
CAPE TOWN	1992	58 795	R83 178
	1993	765	R81 197
WITWATERSRAND	1992	91 348	R116 950
	1993	686	R123 109
PRETORIA	1992	30 933	R135 558
	1993	167	R136 784
TOTAL	1992	20 519	R111 944
	1993	20 765	R117 276

No. : Number                      AVG : Average

Source: Race Relations Survey (1994/5:510)

According to Table 2.1, most houses built by the private sector are very durable, and only 10 per cent of them (which range between R12 500.00 and R35 000.00) could be afforded by the low-income sector. Professional women, due to their financial status, found it easier to access formal houses in urban areas. The low-income women, due to their constrained earning power, had to fend for themselves in some cases, through the process of land invasion and in finding rental accommodation in urban areas.

Evidence therefore suggests that, the private sector as well as the public sector failed to provide adequate housing to the destitute sector of the society. Instead, the so-called White residential areas were improved through the process of gentrification by the private sector (Bourne, 1993a). This process resulted in Black poorer urban residents being forced to relocate to the cheap but disadvantaged regions on the urban peripheries (Emdon, 1993). The failure of the private and the public sectors in delivering housing that is to the satisfaction of the majority of the South Africans, leaves suspicions that there is much more 'than meets the eye' to housing policy in South Africa. This involves piecemeal and laissez-fair economic approaches such as red lining, gentrification and the privatisation of state housing. These approaches would not address the housing problem to the satisfaction of the majority of the disadvantaged Black women, as they were aimed at excluding the low-income sector.

### 2.3.3 The Radical Paradigm

The radical paradigm in South Africa is represented by the Marxist, the Neo-Marxist, and left-wing urban researchers. According to this paradigm a dialectic relationship between the state, labour and capital exists, and therefore this approach emphasises the need for the structural reform of the entire South African political economy which is needed in order to solve the housing crisis (Bernstein and McCarthy, 1990; Swilling, 1990).

The radical paradigm proposed that the problems in housing provision need not be seen in isolation, but should be viewed within a wider social system which is shaped by the existing mode of production (McCarthy and Smit, 1984). This paradigm views housing as a means to be used to achieve the national political goal of the anti-apartheid and non-discriminatory political movements. Given the history of colonialism, apartheid, and racism in South Africa, it became imperative for the African National Congress to formulate a programme to redress the serious crises created by these processes. According to Bernstein and McCarthy (1990:64):

What is required is a new urban policy, which aims to reconstruct South African cities into fundamentally different cities... a programme now required to specifically channel new developments in every South African city and town away from dispersal and racially divided urban growth patterns towards more compact, integrated, accessible and productive urban systems.



A new political and development framework for South Africa, the Reconstruction and Development Programme (RDP) was designed, based on a structuralist paradigm of redistribution to transform South Africa into a democratic country. The White Paper on new Housing Policy and strategy for South Africa (published in 1994) indicates that the provision of housing and services is a key component of the RDP. Within this programme the Government of National Unity proposed the provision of housing subsidies to the low-income sector (RDP, 1994).

Elda Oliphant (1995)<sup>4</sup> argues that, the low-income sector is not the only disadvantaged group of people that is in need of the government's assistance in accessing housing. She maintains that efforts to eliminate unemployment should be intensified, and the needs of the disabled people should be addressed.

It proved however impracticable for the Government of National Unity to provide the number of houses it targeted (300 000 a year) in a five year period (Race Relations Survey, 1994/5). Nevertheless, Gounden and Merrifield (1994:28) in supporting the implementation of the RDP assert that: -

It is unlikely that there is anyone else who would be able to mobilise the disadvantaged communities into a positive developmental programme, which will work to alleviate the worst

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<sup>4</sup>Elda Oliphant represented the needs of the blind in the BDA first Housing Conference for Women in Johannesburg in September 1995.



aspects of inequality and deprivation experienced in this country. In other words, if the RDP fails, there will be no winners.

The following section expands on the new state housing policy that has emerged out of the radical approach.

#### **2.4 THE NEW HOUSING SCHEME AND IMPLICATIONS FOR WOMEN** ✕

The Government of National Unity is implementing a range of strategies with the aim of solving problems faced mostly by Black women in accessing formal housing. For example, Ian Robinson<sup>5</sup>, maintains that the commitment of the banks in the low-cost housing programmes has enabled the government programmes to be more affordable to a greater number of people (Daily News, 2 June 1995). As a consequence, a single integrated subsidy scheme that was introduced by the Government of National Unity in 1994 has enabled the beneficiaries to acquire land/housing properties in residential areas of their choice. Furthermore, the financial institutions have begun granting housing bonds on the basis of a household's total disposable income irrespective of gender composition. In the past, the criteria for granting a bond has been a joint gross income of husband and wife (Race Relations Survey, 1993/4). According to this survey, this means some of the strategies by a new government dispensation to increase women's access to housing have been successful over the past two years.

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<sup>5</sup>Ian Robinson is the executive director of Building Industries federation.

There are many criticisms that have been levied against the new government subsidisation schemes. Elda Oliphant argues that the RDP does not cater for the housing needs of the blind and the unemployed people. She contends that the R15 000.00 housing subsidy would not suffice for a house and the basic services, if one considers the rate of inflation in this country. The government subsidy (R15 000.00) covers the cost of a serviced site only, which entitles the beneficiaries to mobilise funds on their own for the provision of the top structure (house building).

A great problem associated with the provision of serviced plots, as it has been witnessed in other countries, is that some people who are allocated building plots would be unable to build on them (UNCHS (HABITAT), 1989). They will thus sell them to the middle-income families and move to informal settlements. In this way the scheme will tend to make the poor people poorer and the rich people richer.

It is unlikely that the people who belong to the low-income sector could afford to build formal houses on their own without any financial assistance. Furthermore, the housing subsidy granted by the government, would only benefit the working population, who can afford to make repayments. In other words, some women might not benefit from the new housing scheme, due to their weak financial status and unstable working conditions. As such, informal settlements would be a permanent feature in this country, as is the case in other developing countries.

The Department of Housing maintains that the high rate of

unemployment coupled with a declining gross domestic income per head, reduced demands for, and investment in, housing in the early 1990s (Race Relations Survey, 1994/5). On the other hand, the government's ability to assist the poor and the unemployed has diminished. According to Billy Cobbett<sup>6</sup>, the low-cost housing programme was not implemented, due to the uncertainty of the housing policy (Sunday Times, 20 August 1995). The impediments include high interest rates charged to the low-income buyers, and the insufficient bank credits reaching the low-income areas. The issue has been much debated. The White Paper on housing notes that,

The delivery of low-cost housing by the government has come to a standstill due to a number of factors. These include the environmental conditions, political transition, economic adversity and a number of complicating factors (White Paper on New Housing Policy, December 1994:28).

Gounden and Merrifield (1994), maintain that the problem in housing delivery is the uncertainty of the private and public sectors in their organisational capacity to execute the targeted amount of work within a short space of time. As a result, the chances of building the number of houses targeted by the Government of National Unity (300 000) per year are very slim. Evidence suggests that it is impossible to recover a housing backlog of more than 40 years in a five year period by a country that is affected by a receding economy (Emdon, 1990; Sunday Times, 24 September 1995).

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<sup>6</sup>Billy Cobbett was the director general in the Department of Housing in 1995.

There are other factors that have delayed the implementation of the new government propositions. These include delays that are brought about by the slow allocation of funds to the Provincial Administrations, red lining, and the uncertainty of some banks in providing housing loans for the low-cost housing.

The evolution of housing and delivery over time, will only become a success if it is underpinned by the continued and pragmatic empowerment of the provincial government and their respective administrations (White Paper on New Housing Policy, December 1994:19).

Political intolerance among members of certain political organisations, such as Inkatha Freedom Party (IFP) and African National Congress (ANC) might have contributed towards delaying the delivery of formal housing in the province of KwaZulu-Natal. As a result, KwaZulu-Natal is one of the provinces where local government elections were delayed, due to the problem of political intolerance. In the light of this situation, it is evident that in 1994 the housing development programmes that needed the immediate participation of the provincial government were postponed.

## **2.5 STRATEGIES BY WOMEN TO OVERCOME GOVERNMENT RESTRICTIONS**

This section discusses strategies adopted by women to overcome their subordinate status created by the government structures with regard to housing access. Strategies discussed here involve both the international and the South

African context.

It is already mentioned in the previous paragraphs that patriarchy in many parts of the world is a dominant system (Watson and Austerberry, 1986). It has acted to both create and reinforce women's dependent status and thus bolster the traditional patriarchal family form. In both pre-colonial and colonial societies according to this system, the sexual division of labour involved the social subordination of women and gender-specific exploitation of their labour (Henn, in Stichter and Parpart, 1988).

According to Walker (1990), women have not been merely passive victims of externally imposed codes of behaviours, swept along by inexorable forces of history. They have long recognised many of the difficulties that face them and have struggled to free themselves from both imperialist and patriarchal oppression.

The record of women's resistance to patriarchal domination is very old. It existed in the pre-colonial period, where it was reported primarily in stories and oral histories indicating that tactics of resistance and defiance were largely individual (Henn, in Stichter and Parpart, 1988). The reason was that in pre-colonial Africa (in Zimbabwe) united action was difficult where nearly all wives were strangers from unrelated lineages. Their solidarity had to be built among women of varying cultural backgrounds and social positions (Henn, in Stichter and Parpart, 1988). According to Friedman (1987:164), many African women living in Durbar in the 1980s were single (widowed, divorced or

unmarried), and resisted individual forms of patriarchal control by remaining independent of men. Most of them left rural areas with the aim of escaping patriarchal authority of fathers and farmers.

Women's inferior economic position means that they tend to be at a greater disadvantage than men are in the private housing market, and this has given rise to the growth of the woman's liberation movements. For example, the squatting movement in England which encompassed many thousands of single women and men represented a significant political resistance by homeless people to the situation they faced (Watson and Austeberberry, 1986). In countries in the South, there are many illegal strategies that have been adopted by homeless people to secure places for settlement. Evidence in South Africa includes the fact that: -

- a. Groups of people occupy public places such as the street veranda's, public toilets, bus and train stations, blighted buildings as well as open spaces in urban centres.
- b. Street vendors spend more than 15 hours a day selling their produce along the busy streets of urban centres, such as the front of the beach in Durbar.
- c. People invade land owned by the local authorities in peri-urban areas and land owned by individual peoples (such as, in the case of Clermont township).

Women have realised that the key to their emancipation lies merely in their greater involvement in the economic system. Their wider involvement in the non-domestic economy remains an important condition for any movement aiming to destroy their inferior position in the society. In South Africa, women have been active in rejecting their gender allotted roles and have carved out alternatives for themselves by forming women's productive co-operatives such as the Women's League in different political organisations and the Gender Commission in parliament.

The specific interaction of race, class and gender in South Africa has taken different forms for different women at various times (Ginwala et al. 1991). It is this interaction that has defined their shifting diverse positions and ultimately determined their political organisations. The fight for gender equality has largely been part of the struggle for political liberation in South Africa and in other countries.

The new South African dispensation claims to be non-discriminatory on the grounds of sexual orientation. The Sunday Times newspaper of 24 September 1995, confirmed that South Africa is the only country in the world that has embarked on this policy. Women's struggle for emancipation in South Africa, was the reason for the establishment of the National Women's Coalition (NWC) in 1992; the subsequent adoption of affirmative action; and the creation of the Gender Commission in the President's Office. Sachs (1990) maintains that, it is not the constitution that will give women their rights, as rights are never conferred but

won. In addition, the formation of women's organisations in South Africa, as Dr. Cathi Albetyn argues, is due to the fact that:

No constitution could guarantee equality for women, but that women themselves had to defend their rights and claim equality within the framework of the constitution...(Race Relations Survey, 1994/5:3)

In Clermont township, the Community Based Financial Institutions (CBFI) have been introduced to provide financial aid mostly to self-employed residents and particularly the low-income women towards accessing housing.

## 2.6 CONCLUSION

This chapter has shown how the system of patriarchy in many countries of the world has acted to both create and reinforce women's dependent status, with the aim of bolstering the traditional patriarchal family form. The discourse on housing; government housing policies and the practices of financial institutions have all contributed to this. This has resulted in women being marginalised in both the economic sector and in accessing formal housing. The sexual division of labour is very crucial in the sense that women's independent access to housing is restricted due to their inferior economic status and their primary domestic role.

Women all over the world, have used a variety of approaches



to fight against the government structures that marginalise them. Some of the approaches they have adopted have yielded positive results, as their governments meet their demands. In the case of South Africa, this action has resulted in the repeal of all discriminatory laws against women which include; the delivery of formal housing to single and low-income women; women's involvement in parliament and the adoption of affirmative action in many employment sectors. The establishment of the National Women's Coalition and the Gender Commission in South Africa, indicated women's advancement in their struggle for liberation. Their action has taken them into a stance where their concerns as women can be widely heard and be easily adhered to.

The increasing proportion of households headed by women worldwide, as well as the response by the governments to the demands by women, reveal the failure of the system of patriarchy, for which economic development is also responsible. It is therefore evident that patriarchy in South Africa could not be sustainable.

The first two paradigms, the liberal and the neo-classical examined in this chapter conceal the fact that women, by virtue of their gender, were marginalised by the apartheid government in accessing housing. The Nationalist Party through its political power enforced the implementation of the system of separate development to bolster its political standing. Within this policy, discrimination of people was along racial, class and gender lines, resulting in African women suffering a triple burden in all spheres of life.

The third paradigm (that is, the radical paradigm) on the other hand, does acknowledge a diversity of problems most women encounter in accessing housing, but is without concise indications as to how such problems would be addressed. As such, the RDP through its principles, has to assure women that their housing needs would immediately be attended to. Despite numerous difficulties the new democratic dispensation has experienced, it has paved the way towards increasing women's access to formal housing.

The Government of National Unity has admitted its inability to deliver formal housing to every South African citizen due to the shortage of funds. Furthermore, most financial institutions are now reluctant to pursue the low-cost housing market further, as they have lost faith in this type of housing business in the past. A diversity of alternatives has been envisaged to encourage people to mobilise resources for housing provision on their own.

To conclude, the ideas of patriarchy, women's restricted roles in the economy, and their strategies to access housing are applied in the next chapter to the case study of Clermont. The aim is to understand the constraints that prevented women from accessing housing and how they overcame these via strategies of obtaining rental housing and land invasion.

## **CHAPTER 3**

### **METHODOLOGY**

#### **3.1 INTRODUCTION**

According to Burgess (1992), most ethnographies have been undertaken with the poor and other marginalised groups of society. This study too, is based on examining how government policies and financial institutions in accessing formal housing in Clermont Township marginalised women. This chapter outlines the methods used in the collection, the processing and the manipulation of data collected for this study. It is divided into a number of sections namely, the sources of data, the research tool and data processing. The rationale for the preference of each method used and its advantages are also discussed.

#### **3.2 SOURCES OF DATA**

The goal of this study is to understand how households headed by women gained access to land and housing in Clermont township between 1932 and early 1994. The research design used for this study is largely based on a survey along with a series of interviews with key representatives. Data were collected from primary and secondary sources.

### **3.2.1      Primary Sources**

The questionnaire and interviews are the major sources of oral primary data. This data was captured via the research tools to be discussed in the following sections. Primary documentary data sources used for this study also include newspapers, unpublished reports, questionnaires and government sources such as Government Gazettes. Supplementary observation of the study area by the researcher contributed to the data collected, and the researcher's own experience of the study area, added an important dimension.

### **3.2.2      Secondary Sources**

Secondary sources of data used include published documents, such as the texts on housing, journals and other articles. Data on women and housing in South Africa were compared and contrasted with empirical data from other countries where similarities and differences were drawn. The use of a variety of data sources proved to be fruitful in enriching this study.

## **3.3    THE RESEARCH TOOLS**

The study area is Clermont Township in the Durbar Metropolitan Area. The major aim of this empirical study is to collect data from women in Clermont who had gained access to housing. Therefore certain research procedures

were chosen. These include :-

### 3.3.1 Extensive Research Design - The Questionnaire

A formal survey (the questionnaire), according to Fick and Kosekoff (1985), is a standardised method of collecting information directly from the people about their feelings, motivations, plans, beliefs, education and financial background. This technique was therefore used in this study to access general information and a profile of the socio-economic background of Clermont residents. The first questionnaire drafted for this study was tested in a pilot study of ten household heads, who were interviewed over a period of two days. Thereafter the researcher found it necessary to make adjustments to the questionnaire, such as to :-

- a. rephrase some questions that seemed to be ambiguous or misleading to the respondents;
- b. delete questions that were irrelevant to the study, while other questions were repeated in a different form; and
- c. include other relevant questions that were mistakenly overlooked in the first draft.

The pilot study proved to be helpful in shaping the final draft of the questionnaire (See Appendix A for a copy of a questionnaire).

The questionnaire consisted of closed and open-ended questions. Closed questions provided quantitative information that was statistically analysed. Open-ended questions were used to encourage communication, and to provide information about the respondents' feelings, attitudes and their past experiences, in the form of quantitative data.

The questions in the questionnaire were grouped into three sections. The first section consisted of questions that request the socio-economic profile of the respondents (questions 1-23). The second section had questions about the accommodation type and the housing delivery systems prevailing in Clermont (questions 24-51). The last section consisted of questions about the respondent's general, specific and future prospects about their living environment (questions 51-55). The number of questions each respondent had to respond to, depended on whether the respondent was a house owner or a tenant. Tenants answered 41 questions whereas house owners answered 48 questions.

#### **3.3.1.1 *Sampling for the Survey***

One hundred household heads from eight wards of Clermont Township were randomly chosen for the interviews. Since Clermont is divided into eight wards, the researcher subdivided these wards into two groups (for the purpose of interviewing) (See Figure 1.2). From the first group of four wards, 12 respondents were interviewed from each ward and, from the second group of four wards, 13 respondents

were interviewed from each ward to make a total of 100. The respondents were household heads who included the property (home) owners, the tenants, the township office employees as well as those who were business owners in Clermont. The random sample of households included people from different ages, economic and education levels. The sampling procedure avoided bias, and ensured that it was as representative as possible.

Selection of respondents for intensive interviews, was based on the selection of older residents of both genders who had lived in Clermont for many decades and were the first settlers of the township. These key representatives were accessed via a network procedure of referral.

### **3 3.2      Intensive Research Design**

Apart from the questionnaire, the intensive/in-depth method of interviewing was also used in collecting data for this study. Such interviews according to Bridge (1992), are used to delve into people's attitudes, feelings and beliefs.

#### **3.3.2.1      *Sampling for the In-depth Interviews***

This type of interviewing conducted with seven senior citizens of Clermont township, was used to supplement the statistical data. The responses were recorded on individual schedules for each respondent. Data received



from such respondents covered the overall background of Clermont, on issues such as its administration; service delivery; social movements and the role by the community-based organisations in this township. Many issues concerning housing and its delivery systems in Clermont were discussed according to an agenda based on the research question. The in-depth interviews conducted tended to take more time, but provided insight into the life experiences of the respondents and the context of the study. As a result, relevant information received through interviewing encouraged the researcher to pursue her study further.

The survey was undertaken during daylight hours. Therefore, most of the respondents reached were those who are working within the study area, the unemployed, the pensioners and those who were on leave from work. The respondents who work away from Clermont township were only reached in the afternoons (after working hours) and during the weekends. This as a result, elongated the period spent on the survey alone.

### 3.3.3 Administration of the Questionnaire and Conducting of Interviews

The survey was conducted over a period of one month, where an average of 25 questionnaires was completed per week. The time spent on each survey depended on whether the researcher and the respondents were familiar with each other. Ninety percent of the questionnaires were

administered in the presence of the researcher. A research assistant was then hired to administer the rest (10 per cent). As the questions were written in English language, the researcher translated them into Zulu language, where it was deemed necessary.

The English language used in administering the questionnaire was a limiting factor to semi-illiterate respondents, who administered the questionnaires in the absence of the researcher. These respondents could not express themselves adequately, as they thought that they had to respond to all the questions in English language. In addition, the limited time did not allow the researcher to cover a targeted number (200) of questionnaires with the household heads.

Time and access to people are problems during interviews (Burgess, 1992). However, in Clermont the situation was different, as the researcher had inside knowledge of the study area and some of its residents. The researcher had to win the confidence of the respondents who were unfamiliar to her before interviewing them. This made communication with the respondents more relaxed, resulting in a greater chance of accessing the information desired. As an insider in Clermont, a relaxed interviewing procedure was achieved by involving general conversation with the respondents. Some respondents were keen to know more about the researcher's prospects, particularly, about the interviews she was conducting with them.

The majority of the respondents were not hesitant to expose confidential information concerning their identities. The reason underlying this is the fact that some respondents had great hopes that this research was to relieve them from a housing problem they had experienced for a number of years in the past. The respondents were informed that the data required was strictly for research purposes only, and as such, they were not allowed to identify themselves by writing their names on the questionnaires.

This survey was conducted immediately after this country's democratic elections. People had high expectations from the new government, as promises of jobs and housing provision dominated the election campaigns. Respondents who were willing to be interviewed approached the researcher about the survey. Their willingness to be interviewed was influenced by their problem of unemployment.

'I have seen you talking to many people who are boarding taxis to Clermont Township and noting something down. What is it all about....? We do not want to miss employment opportunities when availed to us' (N. Vilakazi, 2 June, 1994).

Some of the residents were reluctant to respond to the interviews. Those who sounded unwilling to respond are the respondents who were busy at work, and those who were approached during the peak hours. This refers to respondents who were on their way home from work, and those who were on their way to work from home. 'Clermont Township is new to me, and I know nothing about it' (P. Dube, 7 June 1994).

Other respondents who were unwilling to be interviewed claimed that they did not want to be forced to join certain political organisations unaware. Such had happened to many illiterate and semi-illiterate people in many Black residential areas in the past.

Hey! forget it,...we are tired of people who take advantage of our illiteracy and promise us everything we need, with the aim of forcing us to join political organisations of their choice...' (T. Khuluse, 4 June 1994).

To the researcher, the above anecdote implied that some political leaders use their influence to acquire accommodation for their colleagues who were exiled during the apartheid era. As a result, some respondents thought that this survey was one of the strategies to explore the quality and the quantity and shelter available in Clermont, to accommodate such people.

### **3.4 DATA ANALYSIS**

Data received from the questionnaire were subjected to quantitative and qualitative analysis.

#### **3.4.1 Quantitative Analysis**

The processing of quantitative data involved the manipulation of computer programmes, such as Microsoft Word, Quattro Pro and Excel. These computer programmes were preferred because they are user friendly. They are

also capable of analysing and presenting statistical data into meaningful information. Data used for the construction of the database came from the questionnaire. The database consisted of 100 rows (representing the number of the respondents) and 59 columns (representing the number of questions asked, including the reasons to some of the answers provided). This database was constructed in Excel wherein the responses were coded into quantifiable codes (see Appendix B for Code Book/Sheet).

The computer programmes that were used, produced graphs and tables according to the functional requirements of the researcher to provide answers for the research questions. Quattro Pro was utilised as the main database programme, which has the capability of graphing data. These graphs were then linked and interpreted using the theoretical framework. The researcher's familiarity with these computer programmes facilitated the processing of the data and made it quicker. A problem which the researcher experienced in the computation of the database (using Excel computer programme), is the fact that she had to make use of the University computers which are rarely free for use.

#### **3.4.2 Qualitative Analysis**

The transcription and interpretation of the interviewed data took much longer than for the statistical data. From the interviewees' schedule, the researcher was able to distinguish factual information from the people's opinions and their feelings. Qualitative information was

assimilated into the results, through a process of interpretation in response to research questions.

### 3.5 CONCLUSION

The methods used in the collection, processing and the manipulation of the database were successful although it was a lengthy process. Conducting informal surveys enabled the respondents to relax and be free in answering questions, as the interviewing was in the form of a conversation. The inside knowledge the researcher had about the study area, and acquaintance with some residents, also facilitated the process of interviewing.

Accessing information concerning housing issues in South Africa and other countries was not a constraint to the researcher. This was facilitated by the urban study module, the researcher attended at the University of Natal (Durbar Campus), (as part of the Course work Masters). It was also the availability of a diversity of reading material reached from the university libraries of Natal (Durbar Campus), Zululand (Umlazi Campus) and the Don African Library in the BP Centre (located at the centre of the city of Durbar. The information collected was of great value in comparing and contrasting the prevailing housing issues and their impacts on women from an international, national and local point of view. A great amount of reading material available to her for use, and the researcher's familiarity with the computer programmes used, facilitated the research process.

## **CHAPTER 4**

### **WOMEN AND HOUSING IN CLERMONT TOWNSHIP**

#### **4.1 INTRODUCTION**

Throughout most of the twentieth century in South Africa, many Black people were denied the right to housing in urban areas. These people included Black single men who were without dependants and Black single women. The clearance of slums in Cato Manor in Durbar by the local government in the 1930s, resulted in the homelessness of these people. Some of them managed to find accommodation in Clermont township. The problems which Clermont women have faced in accessing housing are similar to those experienced by women in other formal townships. Fortunately for Clermont women, the tenure system of this township provided them with a unique set of opportunities with respect to housing. This chapter, presents the results of a survey conducted in this township in June 1994, on how women managed to access housing (both formal and informal), and the problems they experienced in doing so. This chapter commences with a demographic profile of the respondents.

#### **4.2 DEMOGRAPHIC PROFILES OF CLERMONT RESPONDENTS**

This section provides an overview of the sample of household heads from Clermont township. It presents information about their age, education, marital status and



income levels.

According to the township Office, Clermont had a total population of about 90 830 by the year 1994 (S. Radebe, 8 June 1994). A survey of 120 household heads was conducted randomly in Clermont, revealing that 47 per cent of them were men and 53 per cent were women. The term 'respondents' has been used interchangeably with the term 'household heads' in this dissertation, since only the household heads were interviewed.

#### 4.2.1 The Ages of Respondents

Household heads that were interviewed had ages that ranged between 18 and 70 years. Most of them fall in the categories below the economically active group. The structure below (Figure 4.1) indicates the proportion of both male and female respondents in each age category.

**Figure 4.1**

#### **THE AGE STRUCTURE OF RESPONDENTS**

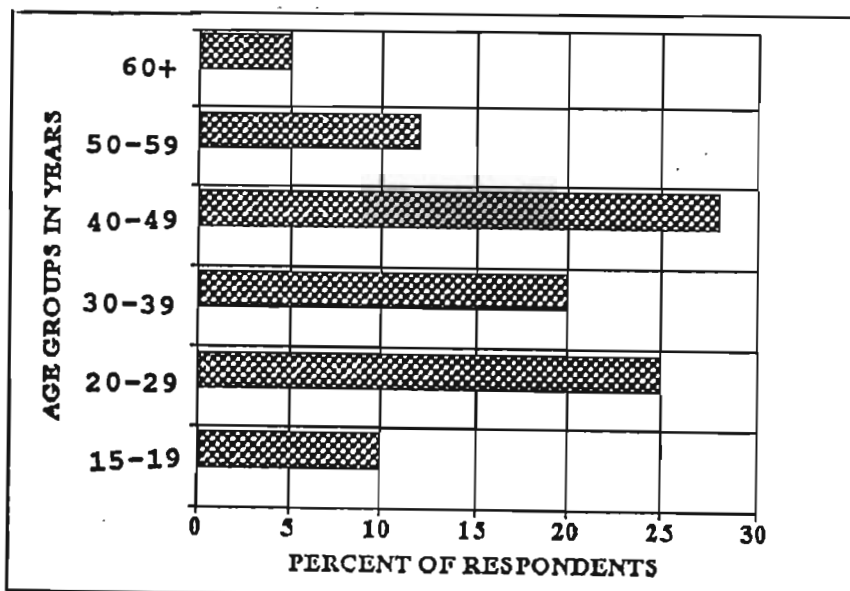


Figure 4.1 indicates that Clermont population sample is characterised by a great percentage (73 per cent) of people between the ages of 20 and 50 years (the active working population). This relatively youthful nature of the population in Clermont is associated with the proximity of this township to places of employment in the industrial regions of Pinetown (that is, New Germany and Westmead). Some of the industries in Pinetown (such as Frametex Textile Industry in New Germany) employ a substantial number of women as compared to the number of men. Men who are employed in this industry are involved mainly in the security and the management of the industry (T. Mthembu, 9 June 1994). It is evident from Figure 4.1 that approximately more than 50 per cent of people who reside in the study area fall within the economically active age group.

#### **4.2.2     Household Heads according to Marital Status and Gender**

This section discusses marital status and gender of household heads. It shows that both men and women are heads households in Clermont. According to the Zulu cultural belief, the man is the head of the household, irrespective of his capabilities in maintaining that household. Contrary to that, the head of the household described in this dissertation refers to the person who takes full responsibility in maintaining a good life for his/her family, by managing and providing for the household. Table 4.1 below shows a comparison between male

and female household heads according to their marital status.

**Table 4.1**

**HOUSEHOLD HEADS ACCORDING TO MARITAL STATUS AND GENDER**

MARTAL STATUS OF RESPONDENTS	PERCENTAGE OF RESPONDENTS	
	% OF MALES	% OF FEMALES
Never married	32	49
Married	68	36
Divorced	Nil	7
Separated	Nil	4
Widow/Widower	Nil	4
<b>TOTAL</b>	<b>100</b>	<b>100</b>

Table 4.1 indicates that there are big differences in the marital status of males and female household heads. Far greater proportions of men are married (68 per cent) compared to 36 per cent of women. Demographic statistics in general indicate that men outnumber women as house owners in South Africa. The only instance in which women outnumber men as house owners, is when they are single (Watson, 1988; Todes and Walker, 1992). This is also the case in Clermont township, as 64 per cent of respondents who are also heads of households are single women as compared to 32 per cent of single men (Table 4.1). Single people refer to the categories of never married (49 per cent), divorced (seven per cent), separated (four per cent) and widowed (four per cent).

In many parts of the world including Clermont township there are cases where women are heads of households even in nuclear families. Table 4.1 indicates that 36 per cent of the respondents are married women. This, does not necessary mean that their households are headed by men. Approximately 10 per cent of married women are not the heads of the households, but the housing bonds for the houses they occupy, are registered under their names, and as such, they are responsible for the repayment of the housing loans.

The sample shows 53 per cent of households in Clermont that are headed by women. The higher proportion of households headed by women in this township is associated with the facts that: -

- a. As early as the 1930s, Clermont became the only African residential area that was close to the Pinetown labour intensive industries. Frametex Textile Industry for example, employs mostly women.
- b. Most women in Clermont are single (64 percent), and have children to nurture (Table 4.1). By virtue of being single mothers, they are therefore the heads of households.
- c. Most women all over the world are now absorbed in productive employment, and as such they do not need a male support for their well being (Brydon and Chant, 1989). In Clermont township 51 per cent of women are employed compared to 49 per cent of men. This refers

to both categories, which are formally employed and self-employed respondents. (This will be discussed later in relation to Table 4.6).

- d. Some women have unemployed husbands, for different reasons. Such women are therefore heads of households. This implies that being married does not necessarily determine that the man is the head of the household, but circumstances do.
- e. Marriage nowadays is no longer insurance for the survival of most women, as it was in the past. Sixty four per cent of women who are single heads of households reveal the fact that their involvement in productive employment has in one way or another substituted the financial support they could receive from men who might be or had been their husbands.
- f. Some women are widowed (four per cent), and have become sole owners through the death of their partners. This group of women is included in the single category.

Women who are heads of households in Clermont, as is the case in urban areas of Latin America, have been committed to gain access to shelter and house ownership (Brydon and Chant, 1989). In South Africa this has been encouraged by the emancipation of women from the prescribed role that reinforces the nuclear family households (Tshatsinde, 1993).

The trend whereby women became heads of households in Clermont began earlier than the late 1970s, when the housing right was legally extended to women. In fact, a pressing need to access housing forced some Clermont women to overcome government structures by invading land that belonged to absent or unknown owners. These women have established informal houses on such sites and they fear that they might be forced to relocate at any time (N. Vilakazi, 2 June 1994). This trend indicates the desperation of some women to have places of their own where to take care of their dependants in secure environments.

#### **4.2.3      Sizes of Households**

Sample households in Clermont have dependants that vary from one to more than seven in number. These dependants include children; aged parents; next of kin as well as disabled and unemployed relatives. Some Clermont respondents still believe in the importance of nuclear families, particularly those with many children. The reason is that there is a belief that more children will provide maximum security to their parents when ageing.

Table 4.2 shows the proportion of dependants of Clermont respondents according to their gender.

**Table 4.2****PERCENT OF DEPENDANTS ACCORDING TO GENDER OF HOUSEHOLD HEADS**

CATEGORY	NO. OF DEPENDANTS	% OF MALES	% OF FEMALES
A	7+	7	8
B	5 - 6	15	24
C	3 - 4	37	27
D	1 - 2	29	29
E	No dependants	12	12
	<b>TOTAL</b>	<b>100</b>	<b>100</b>

Table 4.2 show that there are the same numbers of dependants for both male and female household heads in categories D and E. Categories A and B show a greater proportion of women (32 per cent) than men (22 per cent) who have five to seven dependants respectively. Reasons associated with this include facts that children born out of wedlock usually stay with their female parents (64 per cent of women who are single and who are heads of households on Table 4.1). In the case of divorced couples the custody of children under the age of three years is usually granted to mothers of children instead of fathers. A large number of dependants from one family affect the budget of a breadwinner, in that affording a formal house becomes difficult. It can be deduced from the survey that one of the reasons responsible for the inability of some Clermont women to afford formal housing is the fact that they have many dependants to take care of.



#### 4.2.4 Education Qualifications of Respondents

South Africa has a long history of poor education systems for the majority of the country's people, as well as legislation which kept Black people out of skilled positions and business (Cosser, 1990:60).

Apartheid legislation in South Africa reinforced the operation of separate education departments for different race groups (that is, for the Whites, the Coloureds, the Asiatics and the Africans). The main objective was to provide privileges to the White race group and to disadvantage the others (Cosser, 1990). Unequal funding of education has resulted in low education qualification amongst Black people, particularly women. Table 4.3 below reveals the proportions of Clermont respondents with their differential education qualifications by gender.

**Table 4.3**

#### EDUCATION QUALIFICATIONS OF RESPONDENTS

CATEGORY	EDUCATION LEVELS	% OF MALES	% OF FEMALES
A	No Education	11	13
B	Std 1 - Std 5	17	23
C	Std 6 - Std 10	38	47
D	Matric + Diploma	23	8
E	Matric + Degree	11	9
	<b>TOTAL</b>	<b>100</b>	<b>100</b>

Table 4.3 shows that there are female respondents falling into categories of low education levels than men. The 1991 Bureau of Statistics reveals that there were low education standards in Clermont township during the years between 1980 and 1990 (Cosser, 1990). This trend has not yet changed, since 11 per cent of men and 13 per cent of women have no education at all. In addition, 28 per cent of men and 36 per cent of women are functionally illiterate (that is, their highest education qualification is Standard five).

Matriculation qualification is the gateway to tertiary education. In Clermont township, a surprisingly high percentage of respondents has education qualification that range between Standard Six and Standard 10 where women predominate (47 per cent of women compared to 38 per cent of men). On a contrary post-matriculation qualifications are mostly held by men (that is 34 per cent compared to 17 per cent). A lower proportion of women than that of men with post-matriculation qualifications can be associated with the patriarchal perspective by most African rural men that educating a women is a waste of money (Tshatsinde, 1993). In addition, studies conducted with shack dwellers of Clermont in the past years according to Maasdorp and Pillay (1983), indicate a majority of illiterate respondents among the oscillating migrants of this township. It is therefore likely that this profile still existed in Clermont at the time of the survey.

There are respondents in Clermont who have attained their tertiary qualifications without having matriculation

exemption. 'I was a teacher by profession, but I do not have matriculation. So I do not know how to respond to your question' (M. Gumede, 12 June 1994). Before the early 1970s, Standard seven then Standard eight (referred to as Junior Certificate, which is equivalent to grade 10 according to the current grading of classes) was the highest education qualification in all African schools. This qualification enabled the candidates to enroll for their professional qualifications in teaching (T3 and T4), nursing (auxiliary) or policing institutions, (the only professional qualifications that were offered to African people by that time). Unfortunately, the questionnaire was drafted according to the current procedures of promoting students from primary to tertiary institution, where a student has to pass matriculation before enrolling for tertiary qualification. Some respondents who became professional without having attained matriculation exemption, upgraded their academic qualifications (up to beyond Matriculation) privately while they were already employed (B. Ngonyama, 11 June 1994). Unfortunately, there is no data available to show the proportion of respondents who acquired their professional certificates before sitting for their matriculation examination in Clermont. A question requiring this kind of data was not provided in the questionnaire.

#### **4.3 EMPLOYMENT PROFILE**

This section discusses the employment profile of Clermont respondents. This profile is divided into formally

employed and self-employed categories in which Clermont respondents are involved. The proportion of male and female respondents involved in each category is provided.

#### 4.3.1 Migration into Clermont Township

According to Maasdorp and Pillay (1983), economic incentives were the most important factors, which encouraged people to live in Clermont. This means migrants move mainly for economic gains to areas with a high potential. As this was still the case in Clermont during the survey, a greater proportion of respondents were attracted to Clermont (as Table 4.4 indicates), and migrated to the area as opposed to those born there.

**Table 4.4**

#### **RESPONDENTS RESIDING IN CLERMONT**

<b>REASON</b>	<b>PERCENT</b>
Respondents born in Clermont	29
Respondents attracted to Clermont	71
<b>TOTAL</b>	<b>100</b>

Table 4.4 shows that 29 per cent of respondents were born in Clermont. These residents are descendants of the first settlers of Clermont and therefore have been born in Clermont, whereas 71 per cent of them were attracted to Clermont for various reasons. It is already mentioned in section 4.2.1 that the large proportion of economically active respondents in Clermont is associated with the

proximity of this township to the labour intensive regions of Pinetown and New Germany. Table 4.5 below shows reasons for people attracted to Clermont township.

**Table 4.5**

**REASONS WHY RESPONDENTS WERE ATTRACTED TO CLERMONT**

CATEGORY	REASON	% - M	% - F
A	Proximity to employment opportunities	46	44
B	Tenure system	12	4
C	Involvement in specific job	4	16
D	The company of friends/relatives	12	5
E	Availability of rented accommodation	23	27
F	Rural poverty and unemployment	3	4
	<b>TOTAL</b>	<b>100</b>	<b>100</b>

Table 4.5 reveals the reasons the respondents have selected for living in Clermont township. The availability of employment opportunities in Pinetown and New Germany are the main reasons that influenced the migrants (46 per cent of men and 44 per cent of women respectively) to move to Clermont. According to the present survey, the respondents' economic reasons for locating in Clermont are related to: -

- a. unemployment (three per cent of men and four per cent of women);
- b. the desire to undertake a specific type of work (four

per cent of men and 16 per cent of women); and

- c. the tenure system, (12 per cent for men and four per cent for women).

Before the 1970s, the apartheid government in South Africa did not provide urban housing for Black men without dependants and the single Black women, (Refer to Chapter 2). Therefore, their housing problem was partially solved by the availability of rented accommodation for individual people in Clermont township (23 per cent of men and 27 per cent of women). The respondents whose incentives are mostly economically related are women. Category E on Table 4.5 which shows that more women than men were attracted by the availability of rented accommodation in Clermont is evidence that women were discriminated against by the government in accessing rented housing in urban areas.

#### **4.3.2      Labour Force Participation in Clermont Township**

This section discusses the different proportions of men and women in Clermont who participate in various economic activities. Formally employed and self-employed categories are also broken down into different jobs relating to gender. Figure 4.2 shows proportions of respondents who are formally employed, informally employed and those who are unemployed.

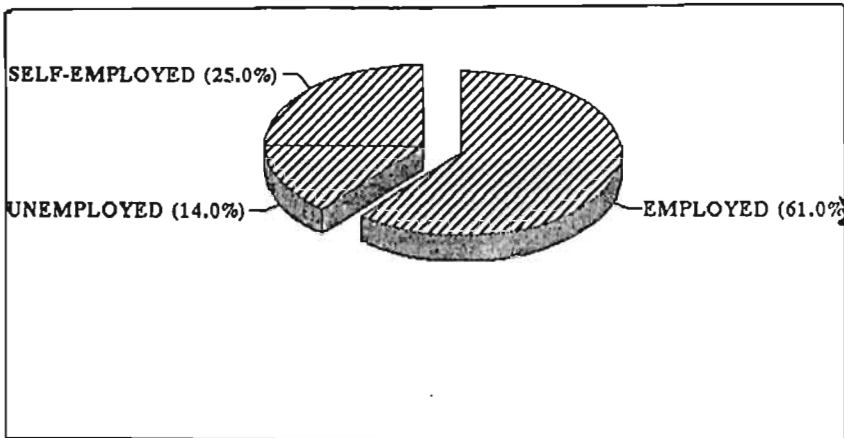
**Figure 4.2****LABOUR FORCE PARTICIPATION IN CLERMONT**

Figure 4.2 shows that 86 per cent of respondents are employed compared to 14 per cent of those who are not employed. A great proportion of respondents is formally employed (61 per cent) while a smaller proportion of them is informally or self-employed (25 per cent). Higher education standards globally have become a gatekeeper for better employment prospects. As a result, the standard of education in most cases corresponds with the individual's earning power, the type of employment one is engaged in and the type of accommodation owned or rented. Table 4.6 below shows comparisons between males and females who are participants in formal and informal sector activities.



**Table 4.6****ECONOMICALLY ACTIVE RESPONDENTS ACCORDING TO GENDER**

TYPE OF EMPLOYMENT	% OF MALES	% OF FEMALES
Formal	79	64
Informal	21	36
<b>TOTAL</b>	<b>100</b>	<b>100</b>

Table 4.6 indicates more men (79 per cent) than women (69 per cent) are formally employed, and more women (36 per cent than men 21 per cent) are informally involved in economic activities. As the South African women in the past decades (before the 1930s) were not represented in large numbers in formal employment, they were financially supported by their husbands (in the case of married women), and guardians (in the case of single women). This trend is still prevailing in different parts of South Africa including Clermont township, as 24 per cent of respondents (both males and females) are unemployed.

Women are mostly involved in service and manufacturing sectors where there is little chance of promotion or improved economic status (Watson, 1988). Table 4.7 reveals the proportion of the formally employed respondents according to gender, in various categories under this form of employment.

**Table 4.7****FORMALLY EMPLOYED CLERMONT RESPONDENTS**

CATEGORY	EMPLOYMENT TYPE	% OF MALES	% OF FEMALES
A	Civil servants	36	36
B	Industrial workers	24	36
C	Domestic workers	4	10
D	Labourers	36	18
	<b>TOTAL</b>	<b>100</b>	<b>100</b>

Table 4.7 reveals that an equal proportion of men and women in the sample household are civil servants. This indicates a higher than average standard of education in this township. Women predominate as industrial workers (36 per cent compared to 24 per cent), whereas more men work as labourers (36 per cent). The low percent of respondents involved in domestic service is associated with the fact that industries next to Clermont offer employment opportunities with better wages compared to those offered by domestic service. Secondly, in some cases domestic service is not offered with accommodation (in the case where the employer resided in a flat/duplex type of accommodation). Domestic employment in South Africa was not recognized by the Department of Labour Relation as formal employment until 1994 (Race Relations Survey, 1994/5). Many of the African women employed in this sector (10 per cent) of formally employed women in Clermont, feel that they had no option but to acquiesce to low wages and in some cases appalling working conditions (P. Mvoko, 4 June 1994).

Historically, the teaching and nursing professions in South Africa have offered the few career opportunities that were widely offered to Black women. This survey reveals that the majority of Clermont residents who have tertiary education are civil servants, and are teachers and nurses (36 per cent of males and 36 per cent of females on Table 4.7). Teaching profession, as with the nursing profession is dominated by women. In South Africa, in almost all institutions offering medical services and in the teaching institutions (particularly at elementary level) there is a predominance of women.

A greater percentage of formally employed respondents without tertiary education in Clermont (more than 60 per cent) are involved in manual labour. Some of these labourers are illiterate or functionally illiterate African women who are mainly located in the least skilled, lowest paid and more insecure jobs. In Clermont township, such women are working in industries and shops in and nearby Clermont (S. Kubheka, 11 June 1994).

About 78 per cent of Clermont respondents claim to commute to and from their workplace, using public or private transport. Nineteen per cent of these commuters just walk to their places of work, taking the advantage of the proximity of their work places to their places residence. Some of these pedestrians have developed the so-called east-west corridor, linking Clermont township with the surrounding residential and industrial areas (See Figure 1.2). These pedestrians constitute the domestic servants and the industrial workers employed in the Pinetown and New

Germany. These people pay nothing for transport to and from work, but their lower incomes hinder them from affording formal houses, and as such usually remain as tenants in Clermont (S. Kubheka, 11 June 1994). There is another group of Clermont residents who board local taxis to work. In 1994 these passengers claimed to have spent an average of about R50.00 transport cost per month, which is between three and five per cent of their monthly income. This transport cost is paid by passengers who cover a distance of less than 10 kilometres to and from work, at a cost of not more than R1.00 per trip. '...The type of transport I use to work is not included in your questionnaire. I don't use taxis, but I use Izingqoshi'<sup>7</sup> (N. Vilakazi, 2 June 1994). Residents working away from Clermont claim to spend about R150.00 per month on transport, which ranges between 15 and 20 per cent of their monthly income. Transport cost by means of taxis (as is the case in Clermont) is more expensive than the other means of public transport (that is busses and trains). Moreover, journeys to work are often indirect and take between one to two hours, and are costly in money and effort. More money spent on transporting people to and from work put a strain on the household budget, which according to Saunders (1991) is responsible for most households inability to afford formal housing. The active involvement of women in the economic sector has resulted in a decline in the rate of nuptiality and a gradual increase in a number of single women with dependants.

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<sup>7</sup>Izingqoshi refers to old dilapidated taxis that only operate within the Township.

#### 4.3.3 Unemployment and Underemployment in Clermont Township

Unemployment is a major problem that affects mostly women throughout the whole of South Africa. According to a Race Relations Survey (1994/5:487), its rate is expected to escalate rather than to decline. Table 4.8 below shows proportions of unemployed South African citizens in 1993 according to race and gender. Informally employed South African citizens are also included.

**Table 4.8**

**THE PERCENTAGES OF FORMALLY UNEMPLOYED SOUTH AFRICAN CITIZENS IN 1993**

GENDER	AFRICANS	COLOURED	INDIANS	WHITES	TOTAL
Males	31.6	21.0	12.5	5.3	24.1
Females	43.9	26.4	23.0	12.9	35.5
<b>TOTAL</b>	<b>31.7</b>	<b>23.4</b>	<b>16.3</b>	<b>8.4</b>	<b>29.0</b>

Table 4.8 reveals a higher rate of unemployment among women of all race groups when compared to men (35 per cent of women compared to 24.1 per cent of men). There is also a relatively high percent of unemployed African women (43,9 per cent) when compared to women of other race groups (that is, Coloured 26,4 per cent; Indian 23 per cent and Whites 12,9 per cent). The unemployed respondents of Clermont (the Africans) form part of the 5.7 million people who were without formal job opportunities by the year 1993 according to the National Manpower Commission (NMC), (Race Relations

Survey, 1994/5:487). The formally unemployed people represent (43 per cent) of the economically active population of South Africa, whereas in Clermont they occupy (39 per cent) of respondents (Race Relations Survey: 1994/5:487; Figure 4.2). This acute situation in South Africa, affecting mostly Blacks, has encouraged the emergence of informal sector activities in the so-called Black residential areas. Table 4.9 below shows different self-employed categories in which Clermont respondents are engaged. These forms of self-employment represent a form of underemployment which people have resorted to for survival purposes.

**Table 4.9**

**SELF-EMPLOYMENT CATEGORIES OF RESPONDENTS**

CATEGORY	% OF MALES	% OF FEMALES	TOTAL
Shopkeeping	44	25	8
Tuck shop operation	11	38	4
Taxi operation	34	6	7
Vending and hawking	11	31	6
<b>TOTAL</b>	<b>100</b>	<b>100</b>	<b>25</b>

Table 4.9 reveals different types of self-employment most of which are involved in the sale of goods. These forms of self-employment categories are regarded as the lower-order selling activities that are usually on a small scale. The difference in these categories of employment is that: -

- a. Shopkeepers are licensed traders who work in fixed

areas (supermarkets, bottle stores and tearooms). This category of self-employment is dominated by men (44 per cent compared to 25 per cent). It can be deduced that women who are shopkeepers in Clermont took over after the retirement or the death of their parents or husbands.

- b. Tuck shop operators are not licensed traders, but they also work in fixed areas (backyards of their homes, bus stops and on busy streets). Women predominate in this form of self-employment category (38 per cent compared to 11 per cent). The predominance of women in this category is associated with the sale of the ready to eat food (mostly cooked food) of which cooking is the domain of women.
- c. Street vendors sell their produce along the streets.
- d. Hawkers move from door to door to sell their produce. Vending and hawking involve the sale of a variety of goods. This includes food and a variety of mostly second-hand goods. More women (31 per cent) than men (11 per cent) are involved in this category, and they work individually or in-groups.
- e. Men (34 per cent compared to six per cent) dominate taxi operation. The growth of taxi business in Clermont was influenced by the withdrawal of Durbar Transport Municipality Buses (DTMB) from operating in this township between 1989 and 1995.



Informal activities have flourished in Black townships most particularly in Clermont despite the fact that they were in the past regarded by the apartheid regime as illegal. Evidence reveals that in South Africa generally, there has been an increase of 8.8 per cent of women employees in this extended labour force from 1980 to 1994 (Race Relations Survey, 1994/5:4).

Evidence from this survey reveals that some of the government policies were not strictly enforced in Clermont, and as such, the involvement of Clermont residents in informal activities was not restricted (M. Gumede, 12 June 1994). It is also evident from this survey that from the 1930s the unskilled respondents of Clermont became the pioneers in establishing informal sector economic activities. The importance of informal activities as a means of survival has proved to be clearly crucial in this township. The tenure system of this township has also contributed towards the growth of these activities. The involvement of Clermont women in this sector has reduced the rate of poverty, particularly among women who are heads of households.

#### **4.3.4 Incomes of Clermont Respondents**

The apartheid legislation in South Africa has had a history of enforcing White supremacy over the Black race groups. This is manifested in poor community service delivery in Black residential areas, type of employment available for Black people and the level of their incomes. As a result,

the majority of African households (70 per cent) earn below the bread line (Cosser, 1990:59). Table 4.10 below indicates monthly incomes of African people at both the national and the local (Clermont) levels.

**Table 4.10**

**INCOMES OF AFRICANS AT A NATIONAL AND A LOCAL LEVEL**

CATEGORY	MONTHLY INCOME		LOCAL	NATIONAL
	MINIMUM	MAXIMUM	PERCENT	PERCENT
A	R0	R399.00	18.6	34.5
B	R400	R799.00	28.0	18.6
C	R800	R1199.00	13.0	28.4
D	R1200	R1599.00	10.4	11.8
E	R1600	+R2000.00	30.0	6.7
	TOTAL		100	100

**National: Race Relations Survey, 1994/5:493**

Table 4.10 reveals that there are respondents in Clermont who are relatively affluent and doing well for themselves as well as those who are less well off. It is very striking that there is a much higher percentage than the national average in Clermont who are earning good salaries, that is above R1600.00 per month (that is 30 per cent versus 6.7 per cent at the national level. This can be linked to the respondent's high education standards as revealed on Table 4.4 above. In addition, Table 4.10 also demonstrates that there is a significantly lower proportion of people earning less than R400.00 per month (18.6 per cent in Clermont compared to the national average of 34.5

per cent).

Some Clermont respondents (20 per cent) claim to receive more than one income per month. A supplementary income is generated from the monthly rentals and through their involvement in informal economic activities. Some Clermont landlords/ladies contend that renting to them is their main source of income. The low incomes earned by some Clermont residents (women in particular) do not enable them to purchase formal housing, (Category A and B on Table 4.10), and they therefore rent accommodation within the township.

#### 4.4 HOUSING IN CLERMONT TOWNSHIP

This section discusses types of housing (formal and informal) that prevail in Clermont. These two types of housing are also categorized into owner-occupied and tenant-occupied housing stock, and cater for both owners and tenants. Housing in Clermont was either self-built (mostly informal) or was established through the private sector (mostly formal). Table 4.11 below shows a proportion of formal and informal houses that prevail in Clermont.

**Table 4.11**

**TYPES OF HOUSING STOCK IN CLERMONT**

HOUSE TYPE	PERCENT
Formal	74
Informal	26
<b>TOTAL</b>	<b>100</b>

Table 4.11 shows a high percentage (74 per cent) of formal houses in Clermont. Formal refers to houses that were established according to formal housing plans, made out of bricks, blocks or irons. Individual builders established the first houses that were established in Clermont (before the late 1970s). This is the period prior to construction companies being permitted by the government to operate in Black formal townships. Individual builders as well as the private sector, which then became able to operate in all Black townships, established houses after the 1970s. Figure 4.3 below shows the proportion of houses built in Clermont between 1930 and early 1994.

**Figure 4.3**

**HOUSES ESTABLISHED IN CLERMONT BETWEEN 1930 AND 1994**

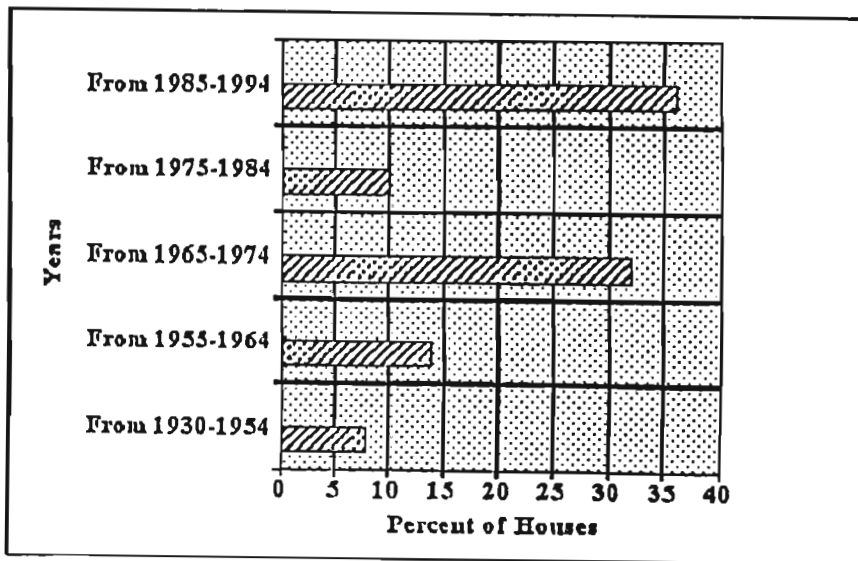


Figure 4.3 reveals two housing booms. The first boom was between 1965-1974. It is associated with the establishment of the labour intensive industries in New Germany and Pinetown nearby Clermont. The establishment of these

industries is believed to have drawn African people into Clermont who sought rented accommodation and employment. Therefore, more houses were established particularly the tenant-occupied housing stock to cater for these people. The second housing boom, which was from 1989-1994, is associated with three factors. These include: -

- a. the delivery of housing stock in Clermont by the private sector (B. Mtshali, 13 June 1994);
- b. the introduction of the housing subsidization scheme to women; and
- c. the provision of housing loans by the government and other financial institutions (N. Khanyile, 10 June 1994).

This data was established from the collation of evidence from respondents. Table 4.12 below shows the quality and quantity of housing built in Clermont between 1930 and early 1994.

**Table 4.12**

**BUILDING MATERIAL USED IN BOTH FORMAL AND INFORMAL HOUSING IN CLERMONT**

BUILDING MATERIAL USED	% OF FORMAL	% OF INFORMAL
Bricks	53	12
Blocks	47	20
Mud	-	16
Iron	-	32
Other	-	20
<b>TOTAL</b>	<b>100</b>	<b>100</b>

Table 4.12 shows that most formal housing is built of more substantial building materials - bricks (53 per cent) and blocks (47 per cent) and that informal housing is built of less substantial material. The provision of formal houses in the study area was enforced by the Local Health Commission during the first upgrading of Clermont in 1943 (Swanson, 1983). As evidenced, 83 per cent of the respondents claim to live in houses of which 74 per cent of them have been built with formal housing plans.

Houses which were built before 1943 in Clermont are also divided into the owner-occupied and tenant-occupied. Both sub-groups consist of formal and informal houses. As some discriminatory policies of the apartheid regime were not enforced in Clermont, the township became the reception area mostly for people from different parts of South Africa and also from the neighbouring countries. It can be deduced that the influx of people into Clermont township influenced the landowners to sub-let accommodation in this township. This subsequently resulted in the housing profile of Clermont being contrary to that of other formal townships in the sense that houses in other formal townships were owned by the state where sub-letting of accommodation was prohibited.

Informal housing is ubiquitous throughout Clermont, and constitutes parts of the two sub-groups of the housing stock that exist in this township. Shack housing in Clermont, predominate especially in ward one (See Figure 1.2 in Chapter One). It can be deduced that the location of these informal houses was influenced by the proximity of

the occupant's places of employment at Kloof and New Germany. The availability of vacant land in this township provided an anomaly in the South Africa system and women took this opportunity to invade and settle informally. The number of shacks in Clermont has grown over the years, as there are no restrictions regulating the building of houses in this township. In addition, there is no policy controlling the influx of people into the township.

#### **4.4.1 Types of Housing Stock in Clermont**

The delivery of housing in Clermont township is based on the dynamics of housing market, in terms of property development and property transactions. Houses in this township are substantial dwellings, varied in siting, style and finish, reflecting the individual preferences, purposes and means of their builders and owners. The freehold tenure of this township contributes towards the presence of a broad range of housing stock. This housing stock can be broken down into two basic groups, namely, the owner-occupied and the tenant-occupied. Within these groups there are also numerous sub-groups.

##### **4.4.1.1 *The Owner-occupied Housing Stock***

The owner-occupied housing stock in Clermont refers to the type of housing occupied by the owners. It is relatively evenly distributed in all the eight wards of Clermont. Luxury private homes are the only exception because they



predominate in Fanin extension. This housing stock consists of four sub-groups, namely: -

- a. Luxury private homes, which are relatively expensive and were mostly, built from the 1970s by the private companies. These homes are found mostly in the sub-area called Fanin extension (Plate No. 1).
- b. Medium-cost private homes, which are formal pioneer homes that were built after the establishment of Clermont township in the 1930s (Plate No. 2).
- c. Extended family homes, which are big houses that were constructed in the 1940s to accommodate extended families. They range from low to medium cost and are also divided into formal and informal. These homes predominate in Clermont Central (Plate No. 3).
- d. Informal cheaply-constructed homes, which are self-built homes, which are constructed from every possible material such as mud, ijuba cartons filled with mud, second hand building material and other suitable material. These homes are evenly distributed in all the eight wards of Clermont, mostly on invaded land (Plate No. 4).

Mostly men own the owner-occupied housing stock in Clermont (55 per cent of men compared to 53 per cent of women). The value of this housing stock ranges from R15 000.00 to more than R100 000.00, depending on the size, location and the type of building material used. Old houses, mostly from

## **OWNER - OCCUPIED HOUSING STOCK**

**Plate No.1**



**Plate No.2**



**OWNER - OCCUPIED HOUSING STOCK**

**Plate No.3**



**Plate No.4**



categories b and c are located next to Christianenburg, where the Mission Station was located (See section 1.5.2), as they are the first houses that were built after the establishment of the township. New houses built after the 1970s are mostly found in Fanin extension. Informally constructed houses have no fixed area where they predominate, as they are built mostly on invaded land. Table 4.13 below shows the rate of home-ownership as compared to tenancy in Clermont.

**Table 4.13**

**GENDER OF HOUSEHOLD HEADS WITH RESPECT TO TENURE**

	<b>% OF MALES</b>	<b>% OF FEMALES</b>
Owners	55	53
Tenants	45	47
<b>TOTAL</b>	<b>100</b>	<b>100</b>

Table 4.13 reveals that there is a high proportion (53 per cent) of women that own houses in Clermont, though not higher than that of men (55 per cent). The percentage of women owning houses in this township is high compared to other Black formal townships, and this is due to women finding the niche to move into this area. A high rate of tenancy by women is also distinguished as it exceeds that of men (47 per cent of women and 45 per cent of men). This is evidence that Black single women in the past were denied the right to housing. Table 4.14 below shows the ownership of land and houses by sample households according to gender. This Table is an elaboration of the owned component of Table 4.13.

**Table 4.14****OWNERSHIP OF LAND AND HOUSING ACCORDING TO GENDER**

	<b>% OF MALES</b>	<b>% OF FEMALES</b>
Land and houses	88	79
Houses only	12	21
<b>TOTAL</b>	<b>100</b>	<b>100</b>

Table 4.14 reveals that 88 per cent of males from the sample own both houses and land on which their houses stand. More women (21 per cent) than men (12 per cent) are renting the land where their houses stand. Where land is offered for rent in this township, the owners do not permit the tenants to build formal houses, as they may be informed to relocate at any time.

As the sale of land in Clermont was stopped before single women were given the right to access housing, it is not surprising that more men (55 per cent) than women (53 per cent) own houses in this township. What is surprising is a relatively high proportion of women who own houses, the difference between their proportion and that of men being only two per cent. On a contrary, the percentage of women heads of households is greater (47 per cent) than that of men (45 per cent) and again the difference in the proportion of males and females is two per cent (Table 4.14). One of the reasons associated with a greater percent of women who own houses in Clermont is that 21 per cent of them have been able to build their houses on land they do not own (that is, on land they are renting or they have invaded). The tenure system of Clermont provided

Black single women with a unique opportunity of accessing land for housing through land invasion, an opportunity that was not available in other formal Black townships before the 1970s. As a result, Black single women have been able over time to establish families due to the availability of land to build on through renting or invading.

The respondents who claim to own land in Clermont have bought the houses (20 per cent) either for cash, or with loans. Some of these respondents have received financial assistance from their employers or the banks and building societies for this purpose. Bond holders of houses bought through the banks claim to pay monthly installments averaged R641.00, whereas the so-called tenants-at-will<sup>8</sup>, pay an average premium of R320.00 per year to their landlords (Maasdorp and Pillay, 1983).

A few respondents (25 per cent) claim to have experienced problems during the purchasing of their houses. They complained about the delays by the banks and building societies in the processing of the documents. The majority of the respondents (75 per cent of the house owners) indicated that they did not experience any problems.

There is a sub-group of houses that is dominated by women-headed households in Clermont township. These houses are mostly located in Fanin extension and were mostly established through the private sector. The majority of

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<sup>8</sup>Tenants-at-will are Clermont residents who only hire the land on which they constructed and owned the dwellings.



women who are house owners in this part of Clermont are widows, while others have professional occupations. This tends to concentrate women with tertiary education in a particular spatial locality and type of housing. This has been possible only in this township due to the land tenure system that existed historically.

#### **4.4.1.2 *The Tenant-Occupied Housing Stock***

The tenant-occupied housing stock in Clermont township refers to the group of houses established specifically to cater for lodgers. As indicated in Chapter two, Clermont is a freehold area and the owners of property have the right to sub-let premises to tenants. The tenant-occupied housing stock consists of flats, houses, individual rooms and shacks of different size (Plate Numbers 5,6,7 and 8). Some of these housing structures are expensive, and are provided with modern facilities, such as waterborne sewerage system, electricity and telecommunication lines.

Tenants in this category of housing stock occupy homes or rooms as families or as individuals. Renting accommodation in these houses depends on the ability of the tenants to pay the monthly rentals. Clermont tenants according to the survey, pay a minimum of R30.00 and a maximum of R500.00 per month, depending on the type and the size of accommodation they occupy. Monthly rentals in Clermont are paid at different dates of a month, which is between the last day of the previous month and the fifth day of the following month (P. Mvoko, 4 June 1994). Some tenants



## **TENANT - OCCUPIED HOUSING STOCK**

**Plate No.5**



**Plate No.6**



## **TENANT - OCCUPIED HOUSING STOCK**

**Plate No.7**



**Plate No.8**



claim that the tenant-occupied housing stock in Clermont offers a reasonable rent and privacy and is therefore preferred by migrants to the hostels, such as Kranskloof Hostels nearby Clermont.

The greater number of tenants in Clermont (46 per cent) as opposed to 54 per cent who are owners is evidence that Section 10 of the Native (Urban Areas Act of 1923)<sup>9</sup> was not rigidly enforced in this township. The reasons associated with the presence of a high rate of tenancy in Clermont include: -

- a. the proximity of Clermont township to labour intensive industries;
- b. the shortage of vacant sites for purchase, particularly by women; and
- c. the low incomes of some residents to afford building or buying land for housing.

The involvement of some Clermont landowners in sub-letting accommodation reveals the reliance on the incomes derived either as a means of subsistence or as a means of supplementing household incomes. As a consequence, despite the undulating topography of Clermont, most of the recently constructed tenant-occupied housing stock is in a multiple storey form (Plate No. 6). These houses range from one to seven floors, and they are built in this form in order to maximize incomes from rents. Such houses accommodate a

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<sup>9</sup>Section 10 of 1923 denied Black people accommodation in urban areas, unless they had evidence of long residence or employment in urban areas.

substantial number of tenants, the number being determined by the size of the residential unit. This housing stock ranges from single room to two-bedroom houses/flats, and can accommodate a great number of people on one stand. Sub-letting of rooms/houses in Clermont does not only take place on tenant-occupied housing stock. Some extended family houses for example, are used for this purpose, and as such, the number of tenants occupying one stand may vary from one to more than 50, depending on the size of the rented house.

Figure 4.4 below shows the sizes of both rented housing and owned housing units in Clermont, as well as the proportions of respondents occupying each category. Mostly tenants occupy the housing units that range from the single room to two-bedroom houses/flats, whereas mostly their owners occupy bigger houses only or by owners and tenants (in extended family houses).

**Figure 4.4**

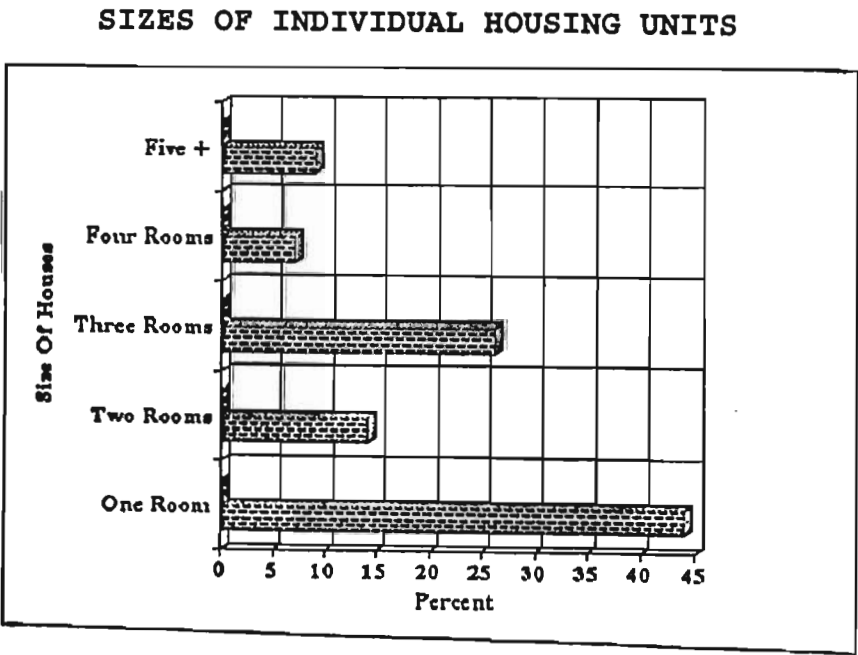


Figure 4.4 indicates that 44 per cent of housing units in Clermont are single rooms, which accommodates mostly tenants (Plate No.7). Other tenants in Clermont rent accommodation that consists of more than one room (Plates numbers 5, 6 and 8). Mostly individual tenants occupy single accommodation in Clermont. The majority of tenants are single and have no dependants living with them. Some individual tenants live together with their landlords/ladies in the so-called backyard buildings or in extended family houses, where they rent single rooms (Plate No. 3).

Most landowners in Clermont occupy the housing units that have more than two rooms. In most cases the other determining factor of the sizes of housing units occupied by the owners is the size of the family and the households financial standing. This is the reason for house owners with small families to share the house with the tenants.

Some rented houses in Clermont do not meet adequate living standards (Plate Nos 2-4). There is little control over housing standards in this area, and this is coupled with the shortage of affordable accommodation.

The growth of shacks in this township has increased since the 1970s. Some landowners maintained that the rent they collect from the tenants is inadequate to enable them to construct/upgrade such houses. (M. Gumede, 12 June 1994). Avoiding repairing such buildings is part of a business strategy. However, by not maintaining or not repairing the houses they offer to let, they reduce expenses and still

make a profit. This is the strategy, which is sometimes used by shack lords to exploit the tenants.

About 20 per cent of wage employees in Clermont, are shack dwellers, who earn an average wage of R163.00 per week. These dwellers claim to spend about 5 per cent of their income on accommodation, which is about R33.00 per month. Despite poor conditions under which such residents live, the fact of the matter is they have shelter that suits their financial standing.

Landowners who do not live with their families in Clermont claim that they enjoy the company of tenants. There are two major complaints by the tenants that are common in most houses offered for rent. These include the facts that: -

- a. Landlords in many cases prohibit tenants from living with children. This is due to the fact that children pose problems to other tenants who do not need nor wish to stay with their families. As a result, some tenants are hindered from acquiring accommodation of their choice (Z. Khuzwayo, 3 June 1994).
- b. Tenants complain about the distance they travel to pay their rents to the landowners, who reside away from Clermont. Such landowners do not want to arrange for the payment of rent to be dealt with in the banks. This means the tenants really have to add transport cost to the rent they pay, as they have to pay their rent at the landowner's house outside Clermont, which is costly in terms of money and effort (T. Mthembu, 9



June 1994). Some landowners defend themselves by claiming that they do not want to risk their lives by personally collecting the rent from the tenants.

Despite numerous other problems tenants encounter in rented accommodation in Clermont, more than 50 per cent of them claim that they have a good relationship with their landlords/ladies. As evidence some of them claim that: -

- a. they are not charged penalties if they fail to pay their monthly rentals in time;
- b. they are allowed to negotiate with their landlords/concerning the payment of rents when confronted with financial problems; and
- c. some tenants sharing the buildings or premises with their landlords/ladies, claim that they are treated very well, like the other members of the landlord/lady's families (P. Mvoko, 4 June 1994).

#### **4.4.2      Service Delivery in Clermont Township**

The delivery of services in Clermont (that is, street lighting, refuse removal and sewerage disposal) is part of the responsibility of the township Office. Revenue to ensure the delivery of such services is derived from the payment of rates annually by the landowners. The delivery of other services such as transport, educational and medical, are not the responsibility of the township Office.



#### **4.4.2.1    *Transport System in Clermont***

Clermont has been served by road transport ever since it was established in the 1930s. The Durbar Transport Management Board (DTMB) busses stopped operating in this Township from 1989 until July 1995 (M. Gumede, 12 June 1994). There were continual conflicts between taxi drivers and DTMB bus drivers, which became the cause of their withdrawal from operating in this township for a period of about five years. As a result, the workers in particular suffered substantial loss, as they had to rely on taxis only for commuting to and from their places of work.

Some of the streets in Clermont have not been upgraded, and the undulating topography of the area contributes towards their degradation during the wet seasons (see Figure 1.2). This makes life difficult especially for taxi operators, pedestrians and street vendors, as it sometimes hinders some of them from doing their daily work.

#### **4.4.2.2    *Water and Sanitary System used by Sample Households***

Clermont, as with other Black townships within the Durbar Metropolitan Area (DMA) is served with piped water, which was provided by the Local Health Commission before the 1970s (T.M.L. Consultants, 1985). It is however estimated that before 1883, less than 65 per cent of Clermont households had waterborne sanitation (Maasdorp and Pillay, 1983). The present research reveals that in 1994, 83 per

cent of household used the modern system of sanitation, which indicates a great improvement as far as development in this township is concerned. Although the cost of installing the new sanitation system is borne by the owner, the growing number of households with the new system reveals a great desire by the landowners to live in hygienic environments. Figure 4.5 below shows the proportions of Clermont respondents using different sanitary systems.

**Figure 4.5**

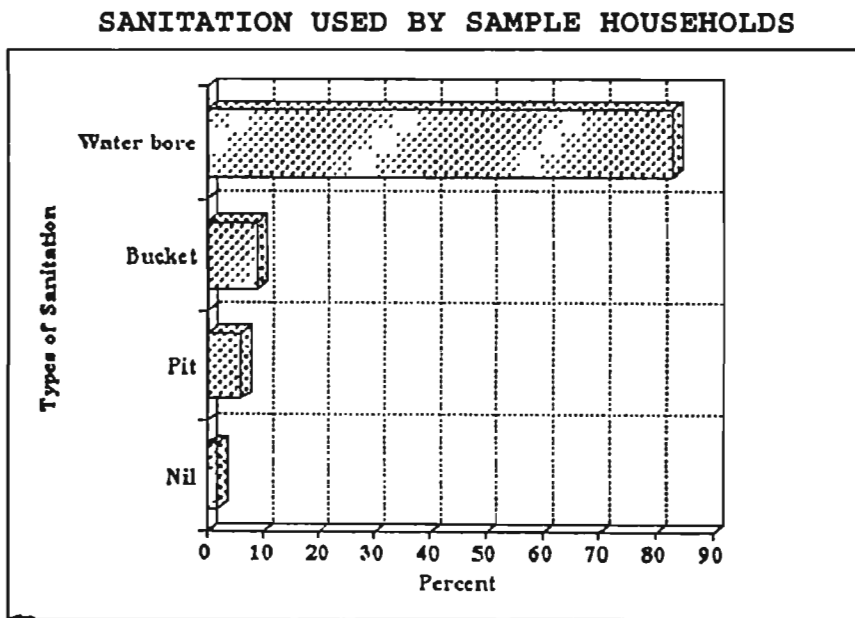


Figure 4.5 shows a great proportion (83 per cent) of respondents who used water borne sanitation system by the year 1994 in Clermont township. There are few respondents who still rely on pit latrines (six per cent) and the bucket system (nine per cent). Figure 4.5 also indicates that two per cent of the respondents (who reside in the densely populated shack areas of Clermont) do not have access to sanitation at all. In such cases dwellers have

become used to sharing latrines with their neighbours (S. Kubheka, 11 June 1994). The use of the bucket system in Clermont has been greatly reduced, due to an increasing number of landowners that install water borne sanitation system on their land properties.

There are landowners in Clermont who have financial problems that hinder them from installing modern sanitary system on their land properties. The problems associated with the use of portable and pit latrines, does not affect only the potential users of these sanitary systems. But it also affects other landowners and tenants from the neighbourhood. Apart from the fact that the pit and the bucket forms of sanitation are unhygienic in nature, they tend to pollute the immediate environment (that is, land water and air). Secondly, the mismanagement of the bucket system in particular results in unhygienic situation along the streets. The buckets are sometimes returned soiled, and are thrown along the streets, instead of being returned where they were taken from (S. Mdlalose, 7 June 1994).

#### **4.5 HOW WOMEN ACCESSED HOUSING IN CLERMONT TOWNSHIP**

This section discusses ways in which women managed to access housing/land for housing in Clermont township. It is already mentioned in Chapter 2 that Black single women in South Africa were denied the right to access state housing before the late 1970s. This policy was also implemented in Clermont, where single women were also denied the right to land ownership. The housing policy

prior to the 1970s explicitly indicated that women could only access housing through their marital involvement (Todes and Walker, 1992). As a result, married women have accessed housing in Clermont since the 1930s when the township was established. Unfortunately very few senior citizens were interviewed who could possibly determine the approximate number of women who became the first house owners in Clermont. In addition, there was no data available in the township Office about the gender of landowners in Clermont in the 1930s.

A decline in the rate of marriages all over the world, and an increased involvement of women in economic activities, are factors that have made women realize that they do not have to rely on men for housing access. They have to fight for their housing rights (R. Sithole, 16 June 1994). In the process of fighting for their housing rights women needed houses where they could live and care for their dependants. The inability of some women to access formal housing has encouraged them to invent alternative strategies to satisfy their housing needs. In Clermont township, (an area characterized by a freehold tenure), there are two different ways in which women accessed housing before 1994. These include legal as well as illegal methods.

#### **4.5.1      Legal Access to Housing**

There are four legal methods, which women in Clermont adopted to access housing. They accessed housing through:-

- a. The death of their husbands where they were willed as beneficiaries. In the case where children (particularly sons who are beneficiaries) of the deceased father are very young to head the household, mothers become legal owners until the beneficiaries are grown up to head the households.

'...I don't enjoy being the head of such a big house, as all the expenses to maintain it are now to be borne by myself. I have decided to sub-let part of this house although I do not like it' (B, Moroka, 14 June 1994).

- b. The death of their relatives (in the case where they were made beneficiaries). This is the group of women that claimed to have not experienced any problems during the purchasing or the building of the houses they own, as some of them were not yet born or, they were very young during the time of purchase/building.

... 'Better the devil I know than that one I don't (N. Khanyile, 4 June 1994).

N. Khanyile was responding to question number 54 from the questionnaire about whether she considered selling the house and moving to any other residential area. She responded negatively to the question. Her response indicated that Clermont people she has grown up with, are now like brothers and sisters to her and provide her with some kind of security.

- c. Land-lordism. Some women were lucky to be made landlords of places owned by people who bought land in Clermont and did not take up residence on their new sites. The breakdown of communication between the two parties, that is, the owner and the land/house lords might have been caused by the death of the owner with no dependants who had knowledge of the land or houses bought by their father in Clermont). As a result, the land/house lords acted as owners of the land/houses they were looking after.
- d. Renting land on which their houses are built. These house owners are not allowed to establish formal houses on these sites, and as such, this contributes towards an increase in a number of informal housing in this township. However, these informal houses at least provide accommodation to the low-income sector.
- e. Tenancy. There are women in Clermont who neither own houses nor the land they occupy. Tenancy in Clermont is as old as the township itself. The reason is that, before the establishment of KwaDabeka township, in the 1970s, (a Black township which is nearby Clermont), Clermont was the only Black residential area that was located near the labour-intensive regions of Pinetown and New Germany. Therefore, the growth of tenant-occupied housing stock in this township was influenced by the growth of industries near Clermont that provided employment opportunities for both men and women.



#### 4.5.2 Illegal Access to Housing

The illegal occupation of land refers to a situation where there is no official registration of land under the occupant's name. With regard to the aim of this study, land invasion is an illegal mechanism that is implemented by women in Clermont to obtain access to housing. This mechanism was and is still implemented to overcome legal restrictions placed by the government on women's access to housing. Therefore, the hypothesis is proved correct by a greater percentage (53 per cent) of women who own houses in this township of which 21 per cent of them own houses that are built on land that does not belong to them (Table 4.14).

According to the township Office, Clermont had about 450 sites that were still unoccupied by the year 1994 due to different reasons (See Chapter 1) (S. Hadebe, 8 June 1994). Unoccupied sites in Clermont are prone to invasion. Women who have invaded land in Clermont were very reluctant to be interviewed. They first wanted to know what the interview was all about. They feared that they would be convicted of their act, or their houses/shacks would be destroyed if they revealed the truth. During the interviews, some women indicated that they do not enjoy living on invaded land, but they are forced by their financial circumstances, as the land they occupy belongs to people they don't even know (R. Sithole, 16 June 1994). It is unfortunate that these women invaders do not qualify for the housing subsidization scheme offered by the government because of their lack of employment. They also do not have sufficient funds to



purchase formal houses in any other residential area.

Despite discriminatory policies the Nationalist government implemented against Black race groups, the establishment of Clermont township within the (DMA) did solve the housing/accommodation problem of some people who were disadvantaged by the government policies. In addition, rental housing in Clermont accommodated people from different financial background. This was prior to the implementation of the site-and-service schemes that were introduced by the government to cater for the housing needs of the low-income sector.

#### **4.6 CONCLUSION**

Although many women in the sample were well educated, there are those whose illiteracy and low educational standards are a stumbling block in their prosperity. However, their involvement in the low-skilled, low-wage employment as well as in the informal sector activities has at least enabled them to survive. The small incomes women often earn however hinder them from affording formal houses, particularly in urban areas. As the problem of the housing shortage affects both men and women, a new democratic government in power in trying its best to solve this problem and to bridge the gap on housing shortages across the race, class and gender lines.

The tenure system of Clermont has impacted positively on both landowners and tenants, in the sense that: -

- a. Landowners were able to construct houses (for themselves and for the tenants), that satisfied the needs of people of different incomes and genders.
- b. Tenants from different parts of South Africa (including the neighbouring countries) are accommodated in Clermont and are not chased by the police as people who do not have the right to be either in urban areas or in South Africa. Black single women were able to rent accommodation and land in Clermont at a time when they were unable to do so in other formal Black townships.
- c. Laws of apartheid were not rigidly implemented in this township. This encouraged the growth of informal activities which satisfied the economic needs of the poor and the unemployed. It also enabled the shack dwellers to relax from the fear of having their shacks systematically removed by the government who would otherwise have regarded them as illegal.
- e. The availability of vacant sites before the 1970s encouraged Black single women to resort to illegal and risky practices of land invasion in order to access housing.

A constraint experienced by Clermont landowners in the early years of the establishment of this township is that there was no financial assistance to help them meet the needs of housing construction. The government first introduced the project of housing subsidies for Black

people only in the 1970s.

The presence of only a few well constructed houses in Clermont is due to the delayed operation of the private sector in this township, and the fact that the expensive houses delivered by this sector could not be afforded by the majority of the residents. In Clermont township, the severity of the housing problem to some women will be partially reduced if the RDP projects are fully implemented and if the Community Based Financial Institutions (CBFI) are well operated.

The presence of tenant-occupied housing stock in Clermont is presumably there to stay since it is a personal (resident) rather than a state issue. The rate of tenancy in Clermont could be reduced only if the landowners whose properties are occupied by shacks enable land development through the RDP to take place. Such land development in this township would benefit many people who need to buy houses, if the houses to be established would be for sale, and if the rent-as-you-buy technique<sup>10</sup>, is implemented.

As some self-employed women in Clermont are accommodated in informal settlements, it is a pipe dream to them that the Government of National Unity could assist some of them into acquiring better housing. The new housing subsidization

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<sup>10</sup>Rent-as-you-buy technique according to S. Mdlalose (the deputy chairperson of the RDP projects in Clermont in 1994), is a purchasing procedure where a house occupant will pay monthly rentals that will contribute towards the purchasing of the house occupied.

scheme for the low-income sector introduced by the government in 1994, would not benefit them and the unemployed Clermont women as some of them could not afford the payment of the housing loan. It is therefore, never too late to establish more CBFIs in Clermont to assist residents with financial insecurities to access housing.

The tenure system of Clermont provided Black single women with an historically unique set of opportunities to find accommodation in urban areas (before the 1970s). This happened as a result of the availability of rented accommodation for individual people and the availability of vacant sites for invasion. In conclusion, the tenure system of Clermont contributed towards a higher than average proportion of women who own houses in Clermont (when compared with other Black formal townships) and women who are heads of households due to the availability of rented accommodation.

## **CHAPTER 5**

### **SUMMARY AND CONCLUSION**

#### **5.1 INTRODUCTION**

This chapter provides a summary of the findings and the conclusion for this chapter. Recommendations are made in the light of the findings, which might be of use in the debates towards increasing women's access to housing in general, and in Clermont township in particular.

#### **5.2 SUMMARY OF FINDINGS**

Evidence from this study suggests that before the 1970s, Black single women in many parts of South Africa were denied the right to access formal housing in urban areas, and informal housing was regarded as illegal. They were also denied the right to participate actively in economic activities. This to a large extent, resulted in many of them either taking jobs which also offered accommodation or forced them to reside in informal housing located mostly in peri-urban areas or to remain in rural areas. The decade of the 1970s opened new opportunities for women as the housing right was extended to them and they were allowed free involvement in economic activities. This enabled many women-headed households to come into existence. This was particularly true of Clermont where the access to housing and involvement of women in economic activities was not as

restricted as it was in other Black formal townships. The tenure system of Clermont contributed towards the satisfaction of the needs of residents in different sectors of their lives in the sense that:-

- a. The ownership of urban land by Black people was a privilege that was denied by the government to Blacks in other formal townships.
- b. Before the housing right was extended to single women, Clermont women were able to access housing in this township through the death of their parents or relatives.
- c. Clermont landowners sub-let rooms/houses to tenants working in the nearby industries enabling Black single women to find rented accommodation in urban areas.
- d. The housing delivery systems that predominate in Clermont resulted in the delivery of formal and informal housing that satisfied the housing needs of women from different economic backgrounds.
- e. The involvement of Clermont women in informal activities (an opportunity that was not permitted in other Black formal townships) has enabled many low-income households to survive and has also reduced the rate of unemployment in this township.
- f. The availability of unoccupied plots has enabled some women to overcome government restrictions by invading

them to erect dwellings. This opportunity was impossible in other Black formal townships where Black people could only rent houses belonging to the state (that is, up until 1983) when such houses were offered for sale to their occupants.

- g. Influx control measures were not severe in Clermont resulting in many Black people coming and going without being harassed by the Police.

Different stakeholders have dealt with housing delivery to Black women in South Africa from the 1930s in a piecemeal fashion. Three out of four groups of women have had their housing need satisfied by these stakeholders at different times and under different governments: -

- a. Married women and daughters of unmarried men became the first group to access urban housing through the death of their husbands or fathers.
- b. The intervention of private companies in housing delivery satisfied the housing needs of most single middle and high-income women. In Clermont the operation of private companies in delivering houses facilitated the growth of formal housing owned by women.
- c. The Government of National Unity introduced housing subsidy schemes for low-income women as soon as it assumed office in April 1994. The implementation of this project in Clermont is still in its infant stage,



as no houses or flats have been completed yet.

- d. The housing needs of the unemployed women is still uncertain, but the issue is still under debate, as the democratic government promised to satisfy the housing needs of all the South African citizens when it assumed office in 1994.

The emancipation of South African women by the government, from all gender-based discrimination procedures was because of their struggle. It was always side by side with the national liberation struggle even before the Government of National Unity assumed office in April 1994. In Clermont Township, the tenure system enabled single women to overcome government restrictions towards their access to housing by invading unoccupied plots to access housing. This opportunity was peculiar only in Clermont as the plots they invaded belong to absent or unknown owners.

Contributions concerning the solution to housing problems in South Africa by the three schools of thought discussed in Chapter 2 (that is, the Liberal, the Neo-Classical and the Radical paradigms) were adopted by the governments (that is, the Nationalist government and the Government of National Unity) and were enshrined in the housing policy. The implementation of the housing policy that emanated from the contributions by these schools of thought enabled some women to access housing in urban areas, which was impossible for them to do so in the past.

The national housing policy formulated by the Government of National Unity is in the process of being implemented in all the nine provinces of South Africa. This implies that more women will gradually have access to formal housing. This process could soon be achieved if the problems overcoming the implementation of the RDP namely, red lining and slow delivery of housing and infrastructure, are solved.

The Clermont KwaDabeka Civic Association (CKCA) has committed itself towards the development of the township through the RDP. Owing to a substantial number of women who need houses in Clermont, low-cost flats seem to be more feasible, and could be more affordable to many of those who belong to the low-income sector. The reason is the insufficiency of land for housing in this township. The other determining factor is the low earning power of most women living in this township. In addition, housing delivery will have to compete with other facilities needed by the community, such as education, health and recreation. The Government of National Unity is still unable to provide housing for the unemployed and women with financial insecurities, therefore, other sources of financial assistance towards accessing housing need to be found.

### **5.3 POLICY RECOMMENDATIONS**

In the light of what has been discussed in the previous chapters, the following are the recommendations that can facilitate the implementation of development projects to

improve women's access to housing at a national and a local level. There are recommendations that need the attention of the national government, and those, which need the attention of the local council.

#### 5.3.1 At a National Level

It is believed that the widespread lack of gender-specific interventions in housing programmes is sometimes attributed to the absence of women with strong interests in women's affairs in high positions in parliament (Mukagiliye, 1986). Therefore, it is necessary to use the contributions of women to shelter developments in an effective manner as it is already implemented successfully in South Africa (Todes and Walker, 1992). For the housing policies to be more sensitive to women, the following recommendations could be of great assistance in policy making: -

- a. In the provinces where the number of households headed by women is high, and where a proportional number of the poor belongs to such households, the government should at least strive to remove all legal and de facto barriers to such women in obtaining entry to programmes and projects.
- b. As the cost of housing units is generally unaffordable to the low-income sector and unemployed women, housing projects need high levels of subsidy per unit.
- c. To deal with women's exclusion from public life and

the disadvantages of illiteracy, alternatives to advertising projects through notices in the press or in public places need to be considered. In addition, special efforts need to be made to ensure that women are provided with early and understandable information about loan schemes.

- d. Some of the housing problems have their roots in poverty and processes that created and maintained them. These problems cannot be solved by human settlement policies, but demand deliberate decisions that favour the poor and the disadvantaged. In this regard, the implementation of new housing subsidization schemes is the solution towards alleviating the problem of housing shortages for women. The provision of infrastructure by the government in all residential areas may also offer employment opportunities to the unemployed women, thus increasing their potential to access formal housing.
- e. The tenant-occupied housing stock needs a good legislation that will intervene in limiting unnecessary rent increases, protect tenants from being harassed by the unscrupulous landowners, and establishing a good relationship between the two parties concerned (that is, the tenants and the house owners).
- f. Women's access to long, medium and short-term loans for housing may facilitate the process of upgrading the existing houses, and establishing new ones.

g. To improve access to credit facilities, a number of measures should be considered to adapt to terms and conditions of housing loans to the needs of low-income women, both within and outside marriage. These measures are: -

- \* to institute home-generated projects that will help to overcome the problem of affordability, due to low incomes;
- \* to offer loans at the lowest possible interest rates;
- \* the loan amount should be closely related to the cost of construction of the dwelling unit. Provision should also be made to offer at a later stage of project implementation, additional loan to borrowers who would like to improve or extend their shelter;
- \* the duration of the loan could be increased to more than 20 years in order to reduce the installments marginally, so that there is little benefit on the side of the consumer; and the suggested policies should include reform on the tax system, income maintenance and training and labour market programs (Mukagiliye, 1986).

To conclude, for the housing needs of women to be satisfied, the housing situation has to accept immense challenges that require the adoption of innovative human

settlement policies. These include: -

- the promotion of community participation in settlement development and management;
- the upgrading and maintenance of the existing housing stock and infrastructure; and
- the adoption of the land policies determining the rights and obligations of landowners and developers and making land available to housing procedures.

#### **5.3.2      At a Local Scale**

The following are recommendations that could facilitate the implementation of development projects aimed at increasing women's access to housing in Clermont township. These include: -

- a. Community cohesion and a lack of political violence in Clermont are advantages which could facilitate development through the RDP. Clermont people's sense of unity could be a point of departure in fighting domestic problems such as criminal activities, environmental pollution and delinquent behaviour that might lead to the destruction and the deterioration of the existing housing stock in this township.
- b. The establishment of more CBFIs in Clermont could

contribute towards providing housing loans to Clermont women with financial insecurities. As the newly introduced housing schemes cater for the formally employed people, the CBFIs in Clermont according to Mukagiliye (1986) and UNCHS HABITAT (1989) could become responsible for: -

- \* the development of saving schemes, adapted to the needs and financial capacities of low-income groups;
- \* mobilizing savings and faster community developments in multiple respects;
- \* providing the point of entry for expanding financial systems and housing financial systems, for the group of the self-employed and casual workers who have no access to housing finance institutions; and
- \* drawing membership from the community and solidarity around a goal of common concern.

A community-based organization comprised of tenants and landowners, needs to be established in Clermont. Such an organisation would work on common issues related to tenancy, and aimed at ensuring that landlord-tenant business undertakings are sustainable in Clermont.



#### 5.4 CONCLUSION

It is evident from this dissertation that problems faced by Black South African women in accessing housing have been greatly eased in recent years. This is due to valuable contributions by many stakeholders that have been involved in housing issues and have managed to solve problems, which are socially, politically and financially related. Both governments (that is, the Nationalist government and the Government of National Unity) have played crucial roles in this regard.

Solutions to problems that still hinder women's access to housing highlighted in the recommendations, need the attention of the national state, the local council and the community concerned. An additional problem challenging the unemployed South African women (including Clermont women) as regard their housing needs is a weakening national economy. Alternative strategies by communities involved in housing struggles need to be invented in order to solve local housing problems.

The tenure system of Clermont contributed towards enabling most women to survive in this township. Being heads of households have been their point of departure. This encouraged them to take initiatives to explore other avenues that enabled them to access housing. The history of Clermont provides a solid foundation for the extension of women's access to housing in the future.

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Mr. Khuzwayo, 3 June 1994

Mrs. S. Kubheka, 11 June 1994

Mr. S. Mdlalose, 7 June 1994

Mrs. P. Moroka, 14 June 1994

Mrs. T. Mthembu, 9 June 1994

Mr. B. Mtshali, 13 June 1994

Miss. P. Mvoko, 4 June 1994

Mr. S. P. Ndlovu, 13 June 1994

Miss. B. Ngonyama, 11 June 1994

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## APPENDIX A

DEPARTMENT OF GEOGRAPHICAL AND ENVIRONMENTAL SCIENCES  
UNIVERSITY OF NATAL (DURBAN CAMPUS)

WOMEN'S ACCESS TO HOUSING : RACE, CLASS AND GENDER IN  
CLERMONT Township  
1994 SURVEY

### THE QUESTIONNAIRE

The aim of this study is to investigate gender relations and women's access to housing in Clermont township, and how it has impacted on their way of life.

I would be grateful if you can assist me by completing this questionnaire as accurately as possible. Please do not write your name on the form. All information you provide will be treated confidentially, and will not be identified as individual responses in the final report. This information will be used for research purpose only.

Please indicate your choices by completely filling in the box(es) by means of a cross (x) in the category that best describes your view of that statement.

### SECTION A : PERSONAL PARTICULARS

1. Gender

<input type="checkbox"/>
<input type="checkbox"/>

Male  
Female



2. Age

<input type="checkbox"/>	15-20
<input type="checkbox"/>	21-30
<input type="checkbox"/>	31-40
<input type="checkbox"/>	41-50
<input type="checkbox"/>	51-60
<input type="checkbox"/>	61 +

3. Marital status

<input type="checkbox"/>	Single
<input type="checkbox"/>	married
<input type="checkbox"/>	Divorced
<input type="checkbox"/>	Separated
<input type="checkbox"/>	Other (Please specify.....
	.....
	.....

4. Number of dependants

<input type="checkbox"/>	No dependants
<input type="checkbox"/>	1-2 dependants
<input type="checkbox"/>	3-4 dependants
<input type="checkbox"/>	5-6 dependants
<input type="checkbox"/>	6 + dependants

5. Place of birth

<input type="checkbox"/>	Clermont township
<input type="checkbox"/>	Within Durban Metropolitan Region
<input type="checkbox"/>	Outside Durban Metropolitan Region
<input type="checkbox"/>	Within Natal
<input type="checkbox"/>	Other (Please specify).....
	.....
	.....

6. For how long have you lived in Clermont ?

<input type="checkbox"/>	0 - 11 months
<input type="checkbox"/>	1 - 5 years
<input type="checkbox"/>	6 - 10 years
<input type="checkbox"/>	11 - 15 years
<input type="checkbox"/>	16 + years

7. If you came to Clermont, where were you living before ?

<input type="checkbox"/>	Rural area nearby Clermont
<input type="checkbox"/>	Within Durban Metropolitan Region
<input type="checkbox"/>	Within Natal (Please specify).....
<input type="checkbox"/>	Within South Africa (Please specify).....
<input type="checkbox"/>	Other (Please specify).....
	.....
	.....

8. Why did you choose to live in Clermont ?

<input type="checkbox"/>	It is closer to my place of work
<input type="checkbox"/>	Attracted by the tenure system
<input type="checkbox"/>	To be with friends and relatives
<input type="checkbox"/>	Has cheapest accommodation around Durban
<input type="checkbox"/>	Other (Please specify).....
	.....
	.....

### **SECTION B : SOCIO-ECONOMIC BACKGROUND**

9. Are you

<input type="checkbox"/>	Employed ?
<input type="checkbox"/>	Unemployed ?

10. If unemployed for how long ?

<input type="checkbox"/>	0 - 1 years
<input type="checkbox"/>	3 - 5 years
<input type="checkbox"/>	6 - 10 years
<input type="checkbox"/>	11 - 15 years
<input type="checkbox"/>	16 + years

11. If not employed, how do you manage to survive ?

<input type="checkbox"/>	Receive sick pension allowance
<input type="checkbox"/>	Depend on my parents
<input type="checkbox"/>	Self-employed (Please specify).....
	.....
	.....

12. If self-employed, what kind of work are you doing ?

<input type="checkbox"/>	Shopkeeper
<input type="checkbox"/>	Taxi operator
<input type="checkbox"/>	Hawker
<input type="checkbox"/>	Street vendor
<input type="checkbox"/>	Artisan (Please specify).....
<input type="checkbox"/>	Other (Please specify).....
	.....
	.....

13. If you are employed, for how long ?

<input type="checkbox"/>	0 - 1 years
<input type="checkbox"/>	2 - 5 years
<input type="checkbox"/>	6 - 10 years
<input type="checkbox"/>	11 - 15 years
<input type="checkbox"/>	16 + years

14. Highest educational qualifications

<input type="checkbox"/>	No education
<input type="checkbox"/>	SSA - Std 5
<input type="checkbox"/>	Std 6 - Std 10
<input type="checkbox"/>	Std 10 + diploma
<input type="checkbox"/>	Other (Please specify).....
	.....
	.....

15. What is your occupation ?

<input type="checkbox"/>	Civil servant
<input type="checkbox"/>	Industrial worker
<input type="checkbox"/>	Domestic worker
<input type="checkbox"/>	Labourer
<input type="checkbox"/>	Other (Please specify).....
	.....
	.....

16. What means of transport do you use to work ?

<input type="checkbox"/>	I walk
<input type="checkbox"/>	Bus
<input type="checkbox"/>	Taxi
<input type="checkbox"/>	Train
<input type="checkbox"/>	Two of the above
<input type="checkbox"/>	Own transport
<input type="checkbox"/>	Employer's transport

17. How long do you travel to work ?

	Less than 30 minutes
	Less than 60 minute
	Less than 2 hours
	Less than 3 hours
	More than 3 hours

18. How much do you spend for transport to work per month ?

	Nothing
	R1.00 - R50.00
	R51.00 - R100.00
	R101.00 - R200.00
	R201.00 +

19. How many incomes do you receive per month ?

	1
	2
	3
	3 +

20. If more than one income is received per month please make a cross in the appropriate box, and opposite it enumerate their sources.

Example

3
---

 monthly wage, pension allowance and street vending.

2	.....
3	.....
4	.....

21. If monthly paid, how much is your monthly income/profit) ?

	Nil - R500.00
	R501.00 - R1000.00
	R1001.00 - R1500.00
	R1501.00 - R2000.00
	R2000.00 +

22. If you are paid fortnightly, how much do you earn ?

<input type="checkbox"/>	Nil	- R150.00
<input type="checkbox"/>	R151.0	- R300.00
<input type="checkbox"/>	R301.00	- R450.00
<input type="checkbox"/>	R451.00	- R600.00
<input type="checkbox"/>	R601.00	+

23. If weekly paid, how much is your wage ?

<input type="checkbox"/>	Nil	- R100.00
<input type="checkbox"/>	R101.00	- R200.00
<input type="checkbox"/>	R201.00	- R300.00
<input type="checkbox"/>	R301.00	- R400.00
<input type="checkbox"/>	R400.00	+

24. Approximately how much do you spend on food per month ?

<input type="checkbox"/>	Nothing
<input type="checkbox"/>	Nil - R100.00
<input type="checkbox"/>	R101.00 - R250.00
<input type="checkbox"/>	R251.00 - R400.00
<input type="checkbox"/>	R401.00 - R600.00
<input type="checkbox"/>	R601.00 +

### SECTION C : HOUSING

25. Type of a house occupied is

<input type="checkbox"/>	Formal
<input type="checkbox"/>	Informal

26. It is

<input type="checkbox"/>	Male headed
<input type="checkbox"/>	Female headed

27. The house you occupy is made of

<input type="checkbox"/>	Bricks/blocks
<input type="checkbox"/>	Mud
<input type="checkbox"/>	Corrugated iron
<input type="checkbox"/>	Wooden material
<input type="checkbox"/>	Other (Please specify).....
	.....
	.....

28. How big is the house you occupy ? It is (has)

- |                          |                      |
|--------------------------|----------------------|
| <input type="checkbox"/> | One roomed house     |
| <input type="checkbox"/> | 2 bedrooms           |
| <input type="checkbox"/> | 3 bedrooms           |
| <input type="checkbox"/> | 4 bedrooms           |
| <input type="checkbox"/> | More than 4 bedrooms |

29. Toilet facility used

- |                          |                    |
|--------------------------|--------------------|
| <input type="checkbox"/> | Water borne sewage |
| <input type="checkbox"/> | Pit latrine        |
| <input type="checkbox"/> | Bucket system      |
| <input type="checkbox"/> | No toilet facility |

30. The house you occupy is

- |                          |                                     |
|--------------------------|-------------------------------------|
| <input type="checkbox"/> | Owned                               |
| <input type="checkbox"/> | Rented                              |
| <input type="checkbox"/> | Just occupied (Please specify)..... |
| <input type="checkbox"/> | Other (Please specify).....         |
|                          | .....                               |
|                          | .....                               |

31. It is

- |                          |                 |
|--------------------------|-----------------|
| <input type="checkbox"/> | Electrified     |
| <input type="checkbox"/> | Not electrified |

### **For Tenants Only**

32. how long have you been renting for accommodation in Clermont

- |                          |                    |
|--------------------------|--------------------|
| <input type="checkbox"/> | Less than 1 year   |
| <input type="checkbox"/> | Less than 3 years  |
| <input type="checkbox"/> | Less than 5 years  |
| <input type="checkbox"/> | Less than 10 years |
| <input type="checkbox"/> | More than 10 years |

33. Do you prefer renting than finding your own accommodation?

- |                          |                                      |
|--------------------------|--------------------------------------|
| <input type="checkbox"/> | I cannot afford my own accommodation |
| <input type="checkbox"/> | No sites are still available         |
| <input type="checkbox"/> | I am not permanent in Clermont       |
| <input type="checkbox"/> | I find renting cheaper than buying   |
| <input type="checkbox"/> | Other (Please specify).....          |
|                          | .....                                |
|                          | .....                                |
|                          | .....                                |

34. How much do you pay for accommodation per month ?

<input type="checkbox"/>	Nil	- R100.00
<input type="checkbox"/>	R101.00	- R200.00
<input type="checkbox"/>	R201.00	- R300.00
<input type="checkbox"/>	R301.00	- R400.00
<input type="checkbox"/>	R401.00	+

35. On which date is the rent paid ?

<input type="checkbox"/>	In advance (unspecified)
<input type="checkbox"/>	On the first day of that month ?
<input type="checkbox"/>	Until the fifth day of the month
<input type="checkbox"/>	Other (Please specify).....
	.....
	.....
	.....

36. How is the rent collected ?

<input type="checkbox"/>	Paid at the owner's house in Clermont
<input type="checkbox"/>	Paid at his/her house out of Clermont
<input type="checkbox"/>	Through the bank
<input type="checkbox"/>	Other (Please specify).....
	.....
	.....
	.....

37. What are the penalties for late payments ?

<input type="checkbox"/>	No penalty
<input type="checkbox"/>	R10 - R20 extra is compulsory
<input type="checkbox"/>	R21 - R50 extra is compulsory
<input type="checkbox"/>	Other (Please specify).....
	.....
	.....
	.....

38. Failure to pay the penalty or rent altogether, what steps are taken by your landlord/landlady?

Please elaborate.....

.....

.....

.....

.....



**For House Owners Only**

39. Who built the house you occupy ?

<input type="checkbox"/>	Myself
<input type="checkbox"/>	Private company
<input type="checkbox"/>	Parents
<input type="checkbox"/>	Other (specify).....
	.....
	.....

40. If it was self-built, how much was spent ?

<input type="checkbox"/>	Nil	- R1000
<input type="checkbox"/>	R1001	- R5000
<input type="checkbox"/>	R5001	- R10 000
<input type="checkbox"/>	R10 001	- R25 000
<input type="checkbox"/>	R25 001	- R40 000
<input type="checkbox"/>	R40 001	+

41. When was it established ?

<input type="checkbox"/>	Between 1930 - 1944
<input type="checkbox"/>	Between 1945 - 1959
<input type="checkbox"/>	Between 1960 - 1974
<input type="checkbox"/>	Between 1975 - 1984
<input type="checkbox"/>	Between 1985 - the present

42. If the house was bought, how ? (through)

<input type="checkbox"/>	Cash
<input type="checkbox"/>	Subsidy
<input type="checkbox"/>	Bank loan(Please specify).....
<input type="checkbox"/>	Other(Please specify).....
	.....
	.....

43. If cash was paid, how much ?

<input type="checkbox"/>	Less than R10 000
<input type="checkbox"/>	R10 001 - R30 000
<input type="checkbox"/>	R30 001 - R50 000
<input type="checkbox"/>	R50 001 - R80 000
<input type="checkbox"/>	R80 001 +

44. If a subsidy was received, from whom ?

<input type="checkbox"/>	Government
<input type="checkbox"/>	Employer
<input type="checkbox"/>	Parents
<input type="checkbox"/>	Other (Please specify).....
	.....
	.....

45. If holding a bond, how much is paid per month ?

<input type="checkbox"/>	R1	- R200.00
<input type="checkbox"/>	R201.00	- R500.00
<input type="checkbox"/>	R501.00	- R900.00
<input type="checkbox"/>	R901.00	- R1 200.00
<input type="checkbox"/>	R1 201.00	+

46. How long did the purchasing (construction) process take place ?

<input type="checkbox"/>	0	- 5 months
<input type="checkbox"/>	6	- 11 months
<input type="checkbox"/>	12	- 17 months
<input type="checkbox"/>	18	- 24 months
<input type="checkbox"/>	Other (Please specify).....	
	.....	
	.....	

47. What problems did you encounter when purchasing the house  
y o u o c c u p y

.....

.....

.....

.....

.....

.....

48. Who is paying the bond ?

<input type="checkbox"/>	Myself
<input type="checkbox"/>	Husband
<input type="checkbox"/>	Wife
<input type="checkbox"/>	Parents
<input type="checkbox"/>	Other (Please specify).....
	.....
	.....

49. Under whose name is the house registered ?

<input type="checkbox"/>	My name
<input type="checkbox"/>	Husband
<input type="checkbox"/>	Wife
<input type="checkbox"/>	Parents
<input type="checkbox"/>	Other (Please specify).....
	.....
	.....

50. Who else is registered in that bond ?

<input type="checkbox"/>	No one
<input type="checkbox"/>	Husband
<input type="checkbox"/>	Wife
<input type="checkbox"/>	Parents
<input type="checkbox"/>	Relatives
<input type="checkbox"/>	Dependants

51. The land where the house is located is

<input type="checkbox"/>	Rented
<input type="checkbox"/>	Owned
<input type="checkbox"/>	Other (Please specify).....
	.....
	.....

52. If owned, under whose name is the land registered ?

<input type="checkbox"/>	My name
<input type="checkbox"/>	Husband
<input type="checkbox"/>	Wife
<input type="checkbox"/>	Parents
<input type="checkbox"/>	Other (Please specify).....
	.....
	.....

53. If the land is rented, how much is paid per year ?

<input type="checkbox"/>	Nil - R100.00
<input type="checkbox"/>	R101.00 - R200.00
<input type="checkbox"/>	R201.00 - R400.00
<input type="checkbox"/>	R401.00 - R600.00
<input type="checkbox"/>	R601.00+

**SECTION D : QUALITY OF LIFE**

54. What are your experiences of Clermont concerning the quality of life during the last two years (if applicable). It is.....

<input type="checkbox"/>	Constant
<input type="checkbox"/>	Deteriorating
<input type="checkbox"/>	Improving
<input type="checkbox"/>	Other (Please specify).....
	.. .. .
	.....

55. What do you think the living standards of Clermont would be in the next few years under a democratic government ?

It will....

<input type="checkbox"/>	Remain constant
<input type="checkbox"/>	Deteriorate
<input type="checkbox"/>	Improve
<input type="checkbox"/>	Other (Please specify).....
	.....
	.....
	.....
	.....
	.....

Please provide a reason for your answer.....

.....

.....

.....

.....

.....

.....

.....

56. Would you like to continue living in Clermont township ?

<input type="checkbox"/>	Very much
<input type="checkbox"/>	Yes
<input type="checkbox"/>	Undecided
<input type="checkbox"/>	No
<input type="checkbox"/>	Not at all

Please provide a reason for your answer.....  
.....  
.....  
.....  
.....  
.....  
.....

57. If not, which other place would you prefer ?

<input type="checkbox"/>	Other African dominated township
<input type="checkbox"/>	Indian dominated township
<input type="checkbox"/>	Coloured dominated township
<input type="checkbox"/>	Suburb (Please specify).....
<input type="checkbox"/>	Other (Please specify).....

Please provide a reason for your answer.....  
.....  
.....  
.....  
.....  
.....  
.....

General Comments.....  
.....  
.....  
.....

THANK YOU FOR YOUR COOPERATION  
~~~~~  
~~~~~

## APPENDIX B

## THE CODE BOOK

1. Gender

- 1 missing
- 1 male
- 2 female

2. Age

- 1 missing
- 1 15 - 20
- 2 21 - 30
- 3 31 - 40
- 4 41 - 50
- 5 51 - 60
- 6 61 +

3. Marital status

- 1 missing
- 1 single
- 2 married
- 3 divorced
- 4 separated

4. Number of dependants

- 1 missing
- 1 no dependants
- 2 1 - 2
- 3 3 - 4
- 4 5 - 6
- 5 7 +

5. Place of birth

- 1 missing
- 1 Clermont
- 2 Kranskloof
- 3 KwaMashu
- 4 Other

6. For how long have you lived in Clermont ?

- 2 not applicable
- 1 missing
- 1 0 - 11 months

- 2 1 - 2 years
- 3 2 - 5 years
- 4 6 - 10 years
- 5 10 + years

7. If you came to Clermont, where were you living before ?

- 2 not applicable
- 1 missing
- 1 rural area nearby Clermont
- 2 Durban Metropolitan Region
- 3 KwaZulu area
- 4 outside Natal
- 5 other

8. Why did you choose to live in Clermont ?

- 1 missing
- 1 it is closer to my place of work
- 2 I was attracted by the type of land tenure
- 3 to be with people I share the same religion
- 4 has cheapest accommodation around Durban
- 5 other

9. Employment

- 1 missing
- 1 employed
- 2 unemployed

10. If unemployed for how long ?

- 2 not applicable
- 1 missing
- 1 0 - 1 year
- 2 2 - 3 years
- 3 4 - 6 years
- 4 7 - 9 years
- 5 10 + years

11. If not employed, how do you survive ?

- 2 not applicable
- 1 missing
- 1 sick pensioned
- 2 self-employed
- 3 parents support



12. If self - employed, what kind of work are you doing

- 2 not applicable
- 1 missing
- 1 shopkeeper
- 2 taxi operator
- 3 hawker
- 4 street vendor
- 5 artisan
- 6 other

13. If you are employed, for how long ?

- 2 not applicable
- 1 missing
- 1 0 - 1 year
- 2 2 - 3 years
- 3 4 - 6 years
- 4 7 - 9 years
- 5 10 + years

14. Highest educational qualifications

- 1 missing
- 1 no education
- 2 SSA - Std 5
- 3 Std 6 - std 10
- 4 Std 10 + Diploma
- 5 Other

15. What is your occupation

- 2 not applicable
- 1 missing
- 1 civil servant
- 2 industrial labour
- 3 domestic worker
- 4 self - employed
- 5 other

16. Means of transport used to work

- 2 not applicable
- 1 missing
- 1 I walk
- 2 bus
- 3 taxi
- 4 train
- 5 two of the above
- 6 own transport

17. How long do you take to work ?

- 2 not applicable
- 1 missing
- 1 > 30 minutes
- 2 > 60 minutes
- 3 > 2 hours
- 4 > 3 hours
- 5 < 3 hours

18. Transport cost to work per month

- 2 not applicable
- 1 missing
- 1 nothing
- 2 nil - R50.00
- 3 R51.00 - R100.00
- 4 R101.00 - R200.00
- 5 R201.00 +

19. Number of income earnings received per month

- 2 not applicable
- 1 missing
- 1 1
- 2 2
- 3 3
- 4 3+

20. Sources of other income earnings

- 2 not applicable
- 1 missing
- 1 pension allowance
- 2 house rent
- 3 taxi industry
- 4 hawking

21. If monthly paid, what is your income ?

- 2 not applicable
- 1 missing
- 1 nil - R500.00
- 2 501.00 - R1000.00
- 3 R1001.00 - R1500.00
- 4 R1501.00 - R2000.00

5 R2001.00 +

22. If paid fortnightly, how much?

- 2 not applicable
- 1 missing
- 1 nil - R150.00
- 2 R151.00 - R300.00
- 3 R301.00 - R450.00
- 4 R451.00 - R600.00
- 5 R601.00 +

23. What is your wage, if weekly paid

- 2 not applicable
- 1 missing
- 1 Nil - R100.00
- 2 R101.00 - R200.00
- 3 R201.00 - R300.00
- 4 R301.00 - R400.00
- 5 R401.00 +

24. Type of house occupied

- 1 missing
- 1 shack
- 2 informal

25. The house is

- 1 missing
- 1 male headed
- 2 female headed

26. The house you occupy is made of

- 1 missing
- 1 bricks
- 2 blocks
- 3 mud
- 4 corrugated iron
- 5 two of the above
- 6 other

27. Size of the house occupied

- 1 missing
- 1 one room
- 2 has one bedroom
- 3 has 2 bedrooms
- 4 has 3 bedrooms
- 5 has 4 + bedrooms

28. Toilet facility used

- 1 missing
- 1 water borne sewage
- 2 pit latrine
- 3 bucket system
- 4 no toilet facility

29. The house you occupy is

- 1 missing
- 1 owned
- 2 rented
- 3 just occupied

30. The house you occupy is

- 1 missing
- 1 electrified
- 2 not electrified

31. For how long have you been renting for accommodation?

- 2 not applicable
- 1 missing
- 1 < 1 year
- 2 < 3 years
- 3 < 5 years
- 4 < 10 years
- 5 > 10 years

32. Do you prefer renting than finding your own accommodation?

- 2 not applicable
- 1 missing
- 1 I cannot afford to have mine
- 2 I don't intend doing so
- 3 I'm not permanent in Clermont
- 4 I find renting cheaper than buying
- 5 Other

33. Amount paid for accommodation per month

- 2 not applicable
- 1 missing
- 1 nil - R100.00
- 2 R101.00 - R200.00
- 3 R201.00 - R300.00
- 4 R301.00 - R400.00
- 5 R401.00 +

34. When do you pay rent ?

- 2 not applicable
- 1 missing
- 1 in advance (unspecified)
- 2 on the first day of that month
- 3 until the fifth day of that month
- 4 other

35. Where do you pay the rent ?

- 2 not applicable
- 1 missing
- 1 at the owners place in Clermont
- 2 at the owners place outside Clermont
- 3 at the bank
- 4 other

36. What are the penalties for late payments ?

- 2 not applicable
- 1 missing
- 1 no penalty
- 2 R10 - R20 extra is compulsory
- 3 R21 - R50 extra is compulsory
- 4 other

37. Steps taken by the landlord if a tenant fails to pay altogether.

- 2 not applicable
- 1 missing
- 1 nothing
- 2 forced to leave the house
- 3 room/house you occupy is double locked
- 4 tenant is given extended period to pay

38. Who built the house you occupy ?

- 2 not applicable
- 1 missing
- 1 myself
- 2 private company
- 3 parents
- 4 other

39. If it is self - built, how much was spent ?

- 2 not applicable
- 1 missing
- 1 nil - R500.00
- 2 R501.00 - R1000
- 3 R1001 - R5000
- 4 R5001 - R20 000
- 5 20 001 - R50 000
- 6 R50 001 +

40. When was it established ?

- 2 not applicable
- 1 missing
- 1 between 1930 - 1944
- 2 " 1945 - 1959
- 3 " 1960 - 1974
- 4 " 1975 - 1984
- 5 " 1985 - the present

41. If the house was bought, how ? (through)

- 2 not applicable
- 1 missing
- 1 cash
- 2 subsidy
- 3 bank loan
- 4 other

42. If cash was paid, how much ?

- 2 not applicable
- 1 missing
- 1 < R10 000
- 2 R10 001 - R30 000
- 3 R31 001 - R50 000
- 4 R50 001 - R80 000
- 5 R80 001 +

53. What do you expect the standard of living of Clermont to be in the next few years under a democratic government ?

- 1 missing
- 1 remain constant
- 2 deteriorate
- 3 improve
- 4 other

54. Reason 1

- 1 missing
- 1 shacks will be upgraded
- 2 no more shacks will be built
- 3 better housing will be provided
- 4 other

55. Would you like to continue living in Clermont ?

- 1 missing
- 1 very much
- 2 yes
- 3 undecided
- 4 no
- 5 not at all

56. Reason 2

- 1 missing
- 1 Durban is not my home town
- 2 I don't intend leaving my parents
- 3 I enjoy being a Clermont resident
- 4 Very few apartheid policies rule Clermont

57. If not, which other place would you prefer ?

- 2 not applicable
- 1 missing
- 1 other black township
- 2 Indian township
- 3 Coloured township
- 4 Grey area
- 5 other

58. Reason 3

- 2 not applicable
- 1 missing
- 1 I like to be an urban dweller
- 2 to be away from my parents
- 3 other