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Self-help housing in the context of developing
sustainable human settlements



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FOREWORD

With the publication of this, the second post-pilot edition of the Human Settlements Review, we are well on our way to establishing the journal as a platform for quality, peer-reviewed academic papers on the vast array of topics that constitute the contemporary discourse on human settlements in South Africa.

In this edition, the authors, among whom are esteemed scholars and pre-eminent thinkers in their respective fields, again succeed in conveying the complex nature of human settlements as much more than “bricks and mortar”, as is clear from the case study on the Stock Road housing development project in Philippi in the Western Cape conducted by Noah Schermbrucker and Sophie Oldfield. The authors also highlight the intricate dynamics that arise when perceptions and expectations (often richly tinged by individual and group experiences) are not shared by the different role players involved in the development of human settlements.

The five papers included in this edition place a strong emphasis on the need for an enabling policy and legislative environment and for state-led programmes that are responsive to the needs of the country at this point in our history. Government is, however, but one player in the complex arena of human settlement development. The role of an active and responsible citizenry is brought into sharp focus in this edition, with its strong focus on self-help housing solutions.

A return to indigenous knowledge and practices as a possible way forward in the creation of sustainable settlements is called for by Colleen Steenkamp and Kevin Whitfield in their case study of vernacular architecture in the Eastern Cape. Xolela Mangcu pleads for giving more prominence to self-help solutions in housing policy by recognising the value of a progressive development model for informal settlements. Opportunities for self-help housing presented by the often overlooked small scale rental market are identified by Stacey-Leigh Joseph. Finally, Ivette Arroyo and Johnny Åstrand provide a detailed and comprehensive analysis of two self-help housing projects run by FUPROVI and SADEL in Tunisia and Costa Rica respectively in order to determine the factors responsible for the success of these projects.

It is our hope that the papers taken up in this edition will not merely contribute towards academic debate among scholars, but that the learning shared by the authors will serve to enrich policy and practice alike.

*Dr ZN Sokopo
Chief Director: Human Settlements Strategy*

CONTENTS

13

Organized self-help housing as a method for achieving more sustainable human settlements - Lessons from two Non Governmental Organizations: FUPROVI and SADEL
Ivette Arroyo and Johnny Åstrand

55

Conflicting rationalities and the politics of housing: The Cape Town Community Housing Company and the Stock Road, Philippi, housing project
Noah Schermbrucker and Sophie Oldfield

77

Promoting self-help in human settlements policy: Towards a Progressive Development Model in informal settlements
Xolela Mangcu

93

Recognising self-help opportunities in South Africa's small scale rental market
Stacey-Leigh Joseph

111

The benefits of applying vernacular indigenous building techniques in self-help construction for sustainable livelihoods and human settlements: The Case of uMasizakhe community, Graaff-Reinet, Eastern Cape
Colleen Avice Steenkamp and Kevin Peter Whitfield

Title of the paper

Organized self-help housing as a method for achieving more sustainable human settlements - Lessons from two Non Governmental Organizations: FUPROVI and SADEL

By

Ivette Arroyo and Johnny Åstrand¹

Abstract

There is a growing interest in organized self-help housing (OSHH) from both authorities and Non Governmental Organizations (NGOs) working in the housing sector due to the magnitude of housing problems in developing countries and the challenge of achieving sustainable human settlements. This paper focuses on the experiences of two NGOs, FUPROVI in Costa Rica and SADEL in Sweden, in facilitating organized self-help housing projects over a period of 30 years.

The aim of the paper is to analyze the organized self-help housing approaches of the non-governmental organizations FUPROVI² and SADEL³ and establish the connections of their practice with key issues of the Habitat Agenda. The conceptual model regarding the roles of the different actors within OSHH projects, specifically the responsibilities and roles of the households, the facilitating organization and the authorities, is analyzed with a focus on how to achieve sustainable human settlements. Results show that the OSHH processes implemented by both NGOs are based on the main principles of the Habitat Agenda such as solidarity, partnership, community participation, social-technical assistance, capacity building and innovative approaches towards resource mobilization. These are the key aspects for long term development of sustainable human settlements. The paper concludes with recommendations on the planning and implementation of OSHH projects and presents insights on institutional development for facilitating organizations. The main contribution of the paper is to reinterpret the role of organized self-help housing and its role in the further development of enabling shelter strategies in developing countries.

01. Housing Development and Management, Lund University

02. FUPROVI: Fundación Promotora de Vivienda, Costa Rica, <http://www.fuprovi.org>

03. SADEL: Swedish Association for Low-cost Housing,
http://www.hdm.lth.se/publications/sadel_publications

1. INTRODUCTION

Slums are the consequence of unequal distribution of resources, rapid and unplanned urbanisation, inadequate policies, and inefficient urban governance and management. According to UN-Habitat (2011), in the last decade the absolute number of slum dwellers has increased from 776,7 million to 827,6 million. Governments in some developing countries believe that the distribution of housing subsidies for acquiring a housing unit within conventional social housing projects built by private construction companies is still a good solution for housing the poor. However, due to formal requisites, such as land ownership, the target group that mostly benefits from these subsidies are low medium income families and not the urban poor (Klausfus, 2010; World Bank, 2006). The poor in informal settlements are often excluded from financial systems in addressing their housing needs since they are considered high risk money borrowers (UN-Habitat, 2005). Hence, as a response to rapid urbanization and the lack of adequate social housing provision, informal settlements have mainly developed in risk prone areas or in the city periphery, and built incrementally through spontaneous self-help housing⁴.

John Crane in the 1940s (Harris, 1997), Charles Abrams (Abrams, 1969) and John FC Turner (Turner & Fitcher, 1972; Turner, 1976) in the 1960s have been key advocates of theoretical developments of incremental construction and self-help housing. However, Turner's theories were highly criticised by neo-Marxists and dependency theorists, such as Rod Burgess among others (Pugh, 2001)⁵. Conversely, the World Bank adopted Turner's main principles of self-help housing for the implementation of sites-and-services in developing countries. Hence, aided self-help or state-assisted self-help housing became central to housing policies in the 1970s.

Recently, the expert group Task Force 5 – appointed by UN-Habitat – has highlighted that organizations of slum dwellers use external resources more efficiently because they often include their own *sweat equity* (Garau, 2005: 22). The positive contribution of community members to address their own housing problems was first recognized by Crane in the late 1940s, and then by Turner in the late 1960s. Actually, it was one of Turner's main arguments in *Freedom to build*, where he argued that “the best results are obtained by the user who is in full control of the design, construction and management of his own home” (See Turner & Fitcher, 1972: 58)⁶.

04. Spontaneous self-help housing (or “unaided self-help housing”): the process in which local communities self-build their housing without any kind of technical assistance from architects or any institution.

05. The Turner-Burgess debate will be briefly explained in the Background Information section.

06. “Low-income owner-builder in the United States often achieves first cost savings of 50 percent or more, and these savings are proportionally matched by many very low-income squatter-buildings in countries such as Peru” (Turner & Fitcher, 1972).

NGOs and Community Based Organizations (CBOs) are playing an important role in promoting bottom-up approaches whilst implementing organized self-help housing⁷ projects focused on the poor in developing countries, as the Habitat Agenda anticipated in 1996⁸. In this paper, organized self-help housing is defined as a process that involves the community's active participation and decision making in planning, design, self-construction, and post-project activities with the technical assistance of a facilitating organization.

In the context of a rapid urbanizing world, we agree with the Task force 5 group when recognizing that “the foundation of almost any solution to the problems of the urban poor lies in their potential to organize themselves, to make effective decisions, and to negotiate and collaborate with local government and other partners” (Garau, 2005). In order to address the shelter needs of the poor and scale up the improvement of slum areas, there is the need of incorporating the skills and mutual effort of communities living in them. Therefore, building on Pugh's (1994) work, “the roles of self-help housing need to be reinterpreted” and it should be included among other enabling strategies in housing policies and sustainable urban development. We consider OSHH as an important tool for *slum upgrading* and new *incremental housing programs* in developing countries because the OSHH process can build and strengthen community capacity in organization, decision making and working in partnership – which are key concepts of the enabling approach of the Habitat Agenda. Hence, we argue the need for NGOs and CBOs in improving their OSHH models and involving different actors for delivering more sustainable human settlements from a bottom-up perspective.

7. Abrams (1969: 169-170) distinguishes three types of owner-built housing: self-help housing, aided self-help and organized self-help housing. Self-help housing is described as the earliest form of construction by communities. Aided self-help housing refers to official self-help programs implemented by governments in developing countries. Organized self-help housing are mutual aid projects implemented by the third sector – NGOs or charities – in which self-builders are taught building skills and work in all houses of the project without knowing which one will belong to them.

8. See D. Chapter IV-Global Plan of Action: Strategies for Implementation. B. Adequate shelter for all. 2. Shelter policies 65, page 24; 73 & 74, page 27; 91, page 39; 98 c, page 42; 116 b, page 48 of the Habitat Agenda (United Nations, 1996).

2. BACKGROUND INFORMATION

2.1 THE CHANGING ROLES OF SELF-HELP IN HOUSING AND URBAN POLICIES, 1950S-1996

Harris (1999) argues that aided self-help housing – or state-assisted self-help housing initiatives – started in Europe in 1918 as a consequence of housing reconstruction after the First World War; and not in developing countries as stated by other authors. Conversely, sites-and-services projects were first introduced in South America by U.S. AID as a strategy for avoiding the spread of communism in the region after the Cuban revolution in 1959 (Abrams, 1969).

According to Pugh (1997), the role of self-help in housing and urban policies can be divided into 3 phases. The first phase – 1950 to 1971 – refers mainly to the shift to a positive view of informal settlements due to the work of Mangin and Turner. Mangin (1967) demystified negative views about informal settlements. From his empirical experience in the *barriadas* in Lima, he explained the ways informal settlers contribute to solve their housing needs and to the job market, develop capital on their own, and build intangible social capital. The qualities identified in the *barriadas* support Mangin's main thesis that informal settlements “represent a solution to the complex problem of rapid urbanization and migration, combined with a housing shortage”.

The second phase of policies – 1972 to 1985 – addresses the top-down and project-by-project approach of state-aided policies promoted by the World Bank. Turner's ideas were very influential in the implementation of sites-and-services and in city slum upgrading schemes in developing countries. Turner's point of departure is the concept of *housing as a verb* – a process – emphasizing the effect that the housing process has on people. Hence, the importance he gives to what *housing does* for people instead of *what housing is* – normally defined as a noun or a commodity. Turner has an existential view of housing inspired from his empirical experience in the *barriadas* in Lima and he argued for “the human or existential and nonquantifiable functions or roles which the housing process can play”. He witnessed the power of the poor in solving their needs by building both housing and community when they are *in control* of the housing process. Turner was able to define the *significance of autonomy* and the *value of housing* specifically for poor people. Recognizing the importance of *housing as an activity* – as a process – is essential for understanding Turner's arguments regarding standards and their inadequacy as only measurement of housing value. Turner also advocates for standardized games, which he describes as open service networks in the housing sector from which the user should be in control and choose services to build its own house (Turner, 1972).

However, the World Bank “deviated significantly from Turner’s ideas” (Ntema, 2011), emphasising affordability and cost-recovery issues for sites-and-services projects through loans to the poor – instead of providing government subsidies. Another aspect that differs from Turner’s principles is that the state should have a supporting role instead of being *in control* of the aided self-help housing process. Turner’s theories were drawn from unaided self-help housing processes in the *barriadas* and he valued highly the user’s autonomy and control over the self-help housing process. Turner acknowledges the user’s autonomy, control and freedom over the housing process as key issues for achieving individual and social well-being; and, hence, personal fulfillment. The absence of these fundamental issues in sites-and-services implemented by the World Bank might have affected people’s lack of commitment to developing further their settlements and the maintenance of their housing – which are frequently problems in social housing programmes.

Finally, the third phase – 1986 to 1996 – focuses on enabling shelter strategies that replace the project-by-project approach as an attempt to develop the whole housing sector and contribute to economic growth and social development. The enabling approach to housing and sustainable urban development implies the need for governments to change their role from housing providers to whole housing sector enablers. Hence, governments should provide “alternative approaches to housing development and improvement involving all stakeholders and, most importantly, people themselves” (UN-Habitat, 2012). Therefore, as it will be discussed later in this paper, organized self-help housing is a key issue in the enabling approach proposed by the Habitat Agenda in 1996.

2.2 THE SELF-HELP HOUSING ACADEMIC DEBATE

In parallel to the contribution of self-help to urban and housing policies, the topic was the subject of extensive academic research. Harris (1997, 1999) tracks the history of aided self-help housing back to 1907 in Stockholm, highlights the contribution of John Crane, and argues the originality of John Turner’s ideas of self-help housing. Other important academic contributions to theoretical propositions and pragmatic experiences of aided self-help housing include *Self-help Housing A Critique* (Ward, 1982); *People, Poverty and Shelter* (Skinner, 1983); *Beyond Self-help Housing* (Mathey, 1992); *Self-Help Housing, the Poor, and the State in the Caribbean* (Potter, 1997); and *From Self-Help Housing to Sustainable Settlement* (Tait, 1997); among others.

The academic debate on self-help housing focused on ideological ideas and perspectives from both neo-liberal and neo-Marxists contributors⁹ – having Turner and Burgess

9. For deep discussions about neo-Marxist arguments on self-help housing see Ward (1982), Burgess (1977), Burgess (1978), Burgess (1982), Tait (1997) and Pugh (2001); among others.

as main actors and ideological opponents. Neo-Marxists argued that “artisanal self-help housing becomes commercialised within exploitative class relations in capitalist development” (Pugh, 2001). Another neo-Marxist argument proposed by Pradilla was that self-help housing implied double exploitation of the households (Ward, 1982). Burgess proposed that problems of low-income people could be addressed only within socialism through eliminating class exploitation of capitalism. However, further evaluations of housing practice in socialist countries implemented by Mathey in the 1990s have shown also “shortages, economic inefficiencies and policy compromises in favour of homeownership” (Pugh, 2001). Pugh also argued that social criticism to ideological advocacy of neo-Marxists to self-help housing have limited relevance due to the good housing practice that exists in all types of regimes – authoritarian, militarist, social democratic and conservative. Despite its neo-liberal connotation, governments and international agencies in open-market economics as well as socialist ones, such as, Cuba in the 1970s and India (before 1990) have implemented or supported any type of *aided or state-assisted self-help housing* – with a top-down approach – within the last century (Harris, 1999; Ntema, 2011). Mathey’s (1992) work about the contribution of the “microbrigadas” to shelter improvement in Cuba in the 1970s adds evidence that confirms that successful approaches to aided self-help housing are independent of the political regime. Finally, Tait (1997) explains the shift from theoretical to pragmatic aspects of self-help housing as a consequence of depolitization of developmental theory in the late 1980s.

2.3 RECONSIDERING SELF-HELP HOUSING, 2000-2012

In the last decade, self-help housing has been reconsidered by many researchers both in developing and developed countries. Yengo (2008) and Ntema (2011) have evaluated the limitations of the People’s Housing Process (PHP) in which the government uses housing subsidies to support an aided self-help housing programme in South Africa. Results show that the aided self-help housing process is dominated and controlled by the state instead of the users. Joshi & Khan (2010) argue the success of the decentralised implementation and support mechanisms of the aided self-help housing Sri Lankan Million Houses Programme implemented in the 1980s. Tunas & Peresthu (2010) describe the self-help housing process and the qualities of the urban kampongs in Indonesia. They also analyze how the kampongs have been affected by housing policies. Sengupta (2010) argues for the need to reconsider self-help housing as an option for housing delivery supported by housing policies for Kolkata. Fernández-Maldonado & Bredenoord (2010) discuss how housing policy reforms oriented to whole sector development since 2006 addressed subsidies also for supporting progressive housing approaches. Bredenoord & Verkoren (2010) argue for the need of re-evaluating the need of including assisted self-help in housing policies to address the shelter needs of the poor that have not been met by Mexico’s subsidized housing delivery system. Bredenoord & Van Lindert (2010) state that there is a need for new pro-poor housing policies that include the power of self-help efforts of the

poor, but that also provide the institutional, financial and technical frameworks that are needed to implement assisted self-help housing initiatives successfully. These authors discussed issues related to different types of self-help housing, such as spontaneous self-help housing, and aided or state-assisted self-help housing. However, sometimes it can be difficult to understand whether some of them support approaches such as spontaneous self-help housing that has shown to have negative consequences after earthquakes, such as that in Haiti in 2010. Moreover, for a few authors the discussion is still focused on *aided or assisted self-help housing* which promotes top-down approaches led by governments, whilst the community lacks control over the whole process. Here we argue that there is a need for studying organized self-help housing at three different levels. First, at policy level it is important to develop theoretical frameworks to incorporate OSHH in developing enabling housing strategies; secondly, at institutional level, the lessons from the practice of NGOs and CBOs will inform how to improve the approaches to OSHH and to establish the institutional framework needed at local level to support the implementation of this housing delivery system; and finally, at project level, it would be important to focus on how to improve the OSHH process. Both the project and institutional levels should aim at providing feedback into the policy level.

2.4 REINTERPRETING THE ROLE OF ORGANIZED SELF-HELP HOUSING FROM PROJECT TO POLICY LEVEL

There are several key aspects related to aided self-help housing that are also key for organized self-help housing.¹⁰ In the 1920s, Crane¹¹ witnessed housing self-construction as a means of reconstructing housing in the main European capitals. Then, he recognized the importance of “the manpower of the people themselves [and] developed his theory of aided self-help which drew on [Patrick] Geddes” (Harris, 1997) anticipating Turner’s ideas from the 1960s – who was also inspired by Geddes (Pugh, 2001). Crane developed both theory and practise of aided self help housing during the 1940s and early 1950s (Harris, 1998). His main principles for aided self-help housing are “planning as loosely as possible to allow for changes”, the potential for technical assistance within self-help housing towards community development, the importance of “the manpower of the people themselves”, and the use of “local native materials” (Harris, 1997). These key issues are present in the current approach to organized self-help housing projects of some NGOs in

10. Organized self-help housing is a housing process implemented with a bottom-up approach where Non-governmental Organizations (NGOs) or Community Based Organizations (CBOs) provide technical assistance to communities during the whole project cycle. Communities participate actively within the planning, decision making, self-build, management and post-project activities.

11. As Director of Project Planning for the United States Housing Administration, John Crane was influential in introducing aided self-help housing in Puerto Rico in 1939.

developing countries. Considering that Crane did not produce as many publications as Turner, it is easy to understand why Turner’s theories of self-help housing have been more known and influential both to housing policies and within academia.

Rodriguez & Åstrand (1996) highlight that organized self-help housing is not only important for meeting the housing needs of the poor, but also because “it promotes the enhancement and organization of the resources of the community and institutions involved, to make community development possible”. From an evaluation of organized self-help housing projects implemented by the NGO FUNDASAL in El Salvador, Burns (1983) shows the link between users’ control and housing satisfaction. From the same study it is also possible to state that the OSHH model developed by FUNDASAL is based on “a process offering [families] substantial control” in decision making during planning, housing design, self-construction and settlement management after occupancy. Hence, the families that participated in FUNDASAL’s OSHH projects value positively both their self-built projects and the “supportive services provided by the sponsor” (Burns, 1983). NGOs therefore have the potential of developing approaches to organized self-help housing that promote the principles of autonomy, control and freedom proposed by Turner. NGOs can contribute in strengthening human and social capital when introducing community capacity building in their projects.

In this context, we take a stand for organized self-help housing and argue that there is an urgent need for incorporating this housing delivery system to strengthen the organization, capabilities and skills of the community; and as an effective way to scale up both the provision of new housing and the upgrading of slums. Organized self-help housing has been incorporated in the practice of different NGOs in developing countries in Latin America, Asia and Africa. However, there is a gap in the literature related to the analysis of approaches to organized self-help housing by non-governmental organizations and how their practices can contribute to developing housing policies further. The contribution of such an analysis will be twofold. First, it would contribute to spreading knowledge among other NGOs regarding how to implement organized self-help housing projects more efficiently. Second, it would contribute to reinterpreting the role of organized self-help as an enabling shelter strategy. Hence, the need of learning from successful organized self-help housing practices of NGOs that have developed their own approach to organized self-help housing; and of reinterpreting the current role and potential of this housing delivery system with a view to developing enabling shelter strategies for developing countries.

2.5 THE SWEDISH CONTRIBUTION TOWARDS HOUSING FOR THE POOR

The Swedish contribution to improving housing conditions for the poor provides valuable lessons. An approach that focuses on mutual-help, use of local resources and capacity building might have its roots in the historic fact that, almost 100 years ago, Swedish people lived in substandard housing and participated in do-it-yourself building programmes to improve their own living conditions. According to Harris (1999), “Sweden was the first country to offer a programme of aided self-help, this being embodied in the national ‘Own Homes’ Loan Fund of 1904”. Moreover, the Swedish International Development Co-operation Agency (Sida) has contributed with funding and institutional development to different programmes and non-governmental organizations such as the Swedish Association for Development of Low Cost Housing (SADEL) in Sweden in 1980; the Housing Promotion Foundation (FUPROVI) in Costa Rica in 1988 and other institutions in Central America. These two NGOs have been selected as case studies for this paper.

3. PROBLEM STATEMENT AND AIM OF THE STUDY

As stated by Skinner and Rodell (1983), “the self-help housing framework lends itself to far more variation in practice than one is likely to find among conventional programmes”. This framework allows for different types of self-help housing such as *spontaneous* or *unaided self-help housing*, *aided* or *state-assisted self-help housing*, *assisted self-help housing*, and *organized self-help housing*. Moreover, these different types of self-help housing have been implemented worldwide regardless of economical or cultural background, most often with the active participation of women. Within the context of enabling housing policies and the work of NGOs in providing technical assistance to communities for implementing self-help housing projects, the potential contribution of organized self-help housing to housing policies has to our knowledge not been discussed yet. Neither has there been discussion on how some NGOs have effectively incorporated issues of the Habitat Agenda within their approach to OSHH and how this can contribute towards achieving more sustainable human settlements. The aim of the paper is to analyze the organized self-help housing approaches of the non-governmental organizations FUPROVI¹² and SADEL¹³ and to establish the links to key issues of the Habitat Agenda in their projects. The lessons learned from the practice of these NGOs will contribute to reinterpreting the role of organized self-help housing and to the further development of enabling shelter strategies

12. FUPROVI: Fundación Promotora de Vivienda, Costa Rica, <http://www.fuprovi.org>

13. SADEL: Swedish Association for Low-cost Housing, http://www.hdm.lth.se/publications/sadel_publications

in developing countries. The conceptual model regarding the roles of the different actors within OSHH projects, in particular concerning the responsibilities and roles of the households, the facilitating organization and the authorities is analyzed in the light of the Habitat Agenda with a focus on how to achieve more sustainable human settlements.

4. LITERATURE REVIEW

4.1 THE HABITAT AGENDA

In 1996, Habitat II, the second conference on “living, human settlements and town planning” addressed the debate regarding these issues globally towards decent housing for all and sustainable human settlements development in the context of a rapidly urbanizing world. One of the documents that resulted from this conference is the Habitat Agenda “which describes the principles and goals, as well as a global action plan of strategies to implement actions agreed upon during the conference” (Granvik, 2005). The global strategy of the Habitat Agenda is based on the principles of “enablement, transparency and participation” (UN-Habitat, 1996, Ch IV No 59) and encourages government to formulate shelter policies that “support the people who, in many countries, particularly developing countries, individually or collectively act as important producers of housing” (UN-Habitat, 1996, Ch IV No 65). Moreover, the UN-Habitat has recognized the many advantages of assisted self-help housing¹⁴ as a “way of providing sustainable shelter” due to its affordability, the flexibility of shelter provision for changing over time, and the potential of the process for community capacity building (UN-Habitat, 2005, p.166).

The main concepts related to *housing* that are included in the Habitat Agenda are *poverty*¹⁵, *shelter for all*, *adequate shelter*, *sustainable human settlements* and *sustainable development*. In addition, strategies such as an *enabling approach*¹⁶, *partnership and self-help housing* or *community-based housing* have been identified among the key tools for achieving shelter for all and sustainable human settlements. NGOs and CBOs, among other stakeholders, are expected to contribute technical assistance to poor communities in housing delivery.

14. Aided self-help housing or assisted self-help housing is an incremental housing process that is implemented with a top-down approach where the state provides site-and-services to the poor. Communities have no control over planning or decision making within the process, but they are responsible for the incremental construction of their own housing over time.

15. Poverty is understood as a deprivation of basic needs in the Habitat Agenda.

16. The Habitat Agenda mentions repeatedly the need for an enabling approach regarding people, structures, institutions, policies and regulatory frameworks, funding, housing markets, practices, etc.

4.2 SUSTAINABLE HUMAN SETTLEMENTS

Firstly, we have summarized the definition of sustainable human settlements that is proposed through different chapters and statements of the Habitat Agenda; secondly, we introduce UN-Habitat's definition of sustainable housing; thirdly, we discuss the link between these concepts and Turner's ideas. Finally we acknowledge organized self-help housing as an efficient method for the paradigm of housing as a process and for contributing to the development of more sustainable housing and human settlements.

According to the Habitat Agenda (1996, Ch II, No 32), "sustainable human settlements are those that, inter alia, generate a sense of citizenship and identity, co-operation and dialogue for the common good, and a spirit of voluntarism and civic engagement, where all people are encouraged and have an equal opportunity to participate in decisionmaking and development". Human health and quality of life are the goal for sustainable human settlements. The main components are economic and social development and environmental protection, which are interdependent and mutually reinforcing. Hence, the need for "the use and transfer on environmentally sound technologies" (Ch IV, No 205). The strategies for achieving this type of settlements require "co-operative and complementary actions among interested parties" (Ch IV, No 100), as well as empowerment, engagement of civil society organizations and participation of all people.

UN-Habitat (2012) states that housing is a system of "social and material relationships" that take place at different scales in the territory – housing units, neighbourhoods, settlements, regions and countries. The first function is "*housing as physical structure* – residential buildings/shelters, their design, material qualities, their arrangement in space, and their ecological interactions with the physical environment"; and the second dimension is "*housing as a social structure* – residence-based activities, their character, social qualities, and their socio-economic interactions in space with the immediate communities and wider society". This definition of sustainable housing recognizes that housing has another value than just material value and that its value lies in *what it does* for people and not only in *what it is*. Hence, this concept identifies a vital aspect of housing, namely its social value, which contributes to satisfying their existential needs. Here we discover several connections with Turner's ideas regarding the importance of *housing as a process*; and also his statement that, "when dwellers control the major decisions and are free to make their own contributions in the design, construction, or management of their housing, both this process and the environment produced stimulate individual and social well-being. When people have no control over nor responsibility for key decisions in the housing process, on the other hand, dwelling environments may instead become a barrier to personal fulfillment and a burden on the economy" (Fichter & Turner, 1972). Organized self-help housing is a housing delivery system that better addresses the aforementioned definitions

of sustainable human settlements and sustainable housing. These issues will be further discussed when analysing the case studies of the present study.

5. METHODOLOGY

The present paper focuses on the experience of two NGOs that have developed their own approach towards implementing organized self-help housing projects in developing countries. The authors have been involved with these NGOs by participating in training, research or technical assistance. It is therefore necessary to describe the methods applied to each case study and also explain the involvement of each author with the practice of both organizations.

6. SELECTION OF CASE STUDIES

The selection of the two cases for this research was done considering that SADEL is a good example of how international co-operation can foster technical sustainability and capacity building when implementing OSHH projects with a bottom-up approach; and of how NGOs can influence national housing policy positively. On the other hand, FUPROVI is an NGO that has achieved institutional and financial sustainability, and developed different OSHH models successfully over time. These models have not only met the specific needs and capabilities of a community, but also resulted in efficiency regarding cost and time. Both SADEL and FUPROVI received funding from the Swedish International Development Co-operation Agency (Sida) at the beginning and at the end of the 1980s respectively. The Swedish approach towards capacity building and collaborative work is a common feature that was implemented as the working approach of these NGOs. In addition, the NGOs were selected because the department of Housing Development & Management (HDM) at Lund University has co-operated with both NGOs over a period of 32 and 25 years respectively.

Methods in case study 1: FUPROVI

The main author attended the course "Organized self-help housing: planning & management" presented in San José in 2002¹⁷, which allows for observation of several projects implemented by FUPROVI and to get a broad understanding of the working methodology of this NGO. In 2006, within the framework of an exploratory study on organized self-help housing in Latin America, a structured questionnaire was submitted to the technical project manager of FUPROVI as a tool for systematizing primary data from the implemen-

17. The course included site visits to FUPROVI's organized self-help housing projects and this first experience helped to get a general perspective on the methodology of this NGO.

tation process of the project “Nuestra Señora del Carmen”. Later on, FUPROVI was selected as case study within the framework of the main author’s doctoral research in 2008. A field study¹⁸ was implemented in San José, Costa Rica at the beginning of 2008. The research methods used for obtaining empirical information were qualitative methods such as observation, twelve in-depth interviews and a matrix for mapping the roles of actors and how they were involved in the organized self-help housing process. It was possible to interview 6 FUPROVI staff, 2 FUPROVI ex-staff and 4 experts in low-income housing from Costa Rica. Each interview lasted around 40 minutes and was recorded with permission of the interviewee. The analysis of empirical information focuses on categories, such as, concepts behind the OSHH process, funding sources, OSHH models, actors and their roles. The intention is not to generalize the findings, but to build knowledge that can be useful to other NGOs. In addition, the co-author has followed FUPROVI’s work since the late 1980s. This long-term involvement with the NGO’s work allowed him to visit different projects, study the working methods and evaluate organizational aspects that are related to the OSHH process.

Methods in case study 2: SADEL

The co-author was a member of the team of architects that developed the concept for organization and design of the pilot project here described and was also one of the founders of the Swedish Association for Development of Low-cost Housing in 1980. The co-author worked as a project manager for the implementation of the pilot self-help housing project in the Rohia area, Tunisia, in the period 1980-85.

The experience from the organized self-help housing project in Rohia was recognised by the Tunisian government when launching the national program for elimination of unhealthy housing in April 1986 (Ministère de l’Équipement et de l’Habitat, 1986). For the implementation of this national programme in the region of Siliana, an advisory group was created with the objective of giving technical assistance to the self-builders. This group operated in 1986-88 as a joint project of SADEL, ASDEAR and Ministry of Infrastructure and Housing (Cheniti, 1989). The co-author was the project manager for this advisory service. Thus the co-author has carried out continuous observations, administered questionnaires, and conducted interviews and focus group discussions with involved actors in the period 1979-1988. Thereafter observations and a limited number of interviews with key actors have been carried out at two follow up visits to the region in 1997 and 2009.

18. The field study in Costa Rica and Nicaragua was implemented in parallel with the activities of the second part of the course Shelter Design & Development, between February 28th and March 15th 2008.

The method for the research on the SADEL experience can be described as action research. Action research is “a comparative research on the conditions and effects of various forms of social action and research leading to social action” that uses “a spiral of steps, each of which is composed of a circle of planning, action; and, fact-finding about the result of the action” (Levin, 1946). The involvement of 32 years with the project as a result of architectural practice and research notwithstanding, the co-author does not claim to have implemented a longitudinal study of the case of SADEL.

7. CASE STUDY 1: FUPROVI

The *Foundation for the Promotion of Low-cost Housing* (FUPROVI)¹⁹ received three grants from the Swedish International Development Co-operation Agency (Sida) for implementing different OSHH programmes in Costa Rica. FUPROVI has been successfully assessed by different international evaluators (Sevilla, 1993; Andersson-Brolin, 1997). The NGO received the World Habitat Award in 1998, the UNCHS Best Practices Award in 2000, and has achieved 25 years of experience in June 2012. More recently, Imperato and Ruster (2003) highlight that FUPROVI is an example of an institutional arrangement that was created to meet local conditions and expectations due to a combination of political will and social vision of different actors. These authors also identify that “intense capacity-building and socio-technical support” as two key aspects of the organized self-help housing approach of this NGO.

7.1 HOUSING SITUATION IN COSTA RICA

According to Andersson-Brolin (1997), the housing deficit in Costa Rica was around 280 000 units in 1988 – equivalent to 55% of the total housing stock. From this total, 24% was a need for new housing at that time. FUPROVI was therefore created when Costa Rica was facing serious problems regarding addressing the needs of low-income families and people living in informal settlements (Sevilla, 1993). In addition, aided self-help housing with governmental support had negative results due to inefficiency and misused funding (Andersson-Brolin, 1997).

19. FUPROVI is a Costa Rican NGO that was created on June 16th 1987 to channel the first bilateral housing programme between Sweden and Costa Rica.

Table 1 Housing Tenure in Costa Rica in 1984 and 2000 based on Morgan (2007)

Year	Owners of dwellings	Renters	Informal settlers
1984	64%	21%	15%
2000	71%	16%	13%

Morgan (2007) highlights the fact that the housing market in Costa Rica is dominated by homeowners rather than renters²⁰. Data in Table 1 illustrate that housing ownership increased by 7% in a 16-year period, while rental housing decreased by 5%. However, only 2% of informal settlers shifted to another type of housing tenure. The same author states that the current National Housing System (NHS) has common features with the one created in 1988. The primary actors within the NHS are the Banco Hipotecario de la Vivienda (BANHVI) – the primary financial institution; and within the bank the fund for housing subsidies is provided by Fondo de Subsidios de la Vivienda (FOSUVI). The central government provides poor people with a housing subsidy of \$5 000 and a special housing loan²¹. However, the housing subsidy is not enough to build a house with and many poor families are excluded from the state social housing policy. Hence, FUPROVI has been a good option for poor families to obtain both an economic loan for the house and also technical assistance during the whole project cycle (Figueroa, 2001).

7.2 CONCEPTS AND APPROACHES TO OSHH

Important *concepts* that constitute the basis for FUPROVI's approach to organized self-help housing are solidarity, commitment, self management, responsibility, community participation, technical assistance, shared decision making; and the ability to offer quality products at a better price than the conventional housing market. This NGO has followed an approach of social production of habitat using *organized self-help housing* – mutual help and own effort – as an innovative and alternative construction method for addressing the needs of new housing and slum upgrading for the poor in Costa Rica. Their main objective is to build communities, so that the housing units or the improvement of habitat are means for the families to strengthen their skills, capabilities and obtaining a better quality of life. Two housing experts highlighted during the interviews that organized self-help

20. The housing policy established in 1986 focused on turnkey housing solutions accessible for medium income families.

21. Costa Rica was the first Central American country that implemented a housing subsidy policy based on "demand-driven and focalized state subsidies that would be complemented with self-help efforts from participating families and mortgaged loans from formal regulated banks" (Stein and Vance, 2008).

housing has a twofold objective, namely "building community whilst building the physical human settlement". FUPROVI focuses on projects that range from 50 to 300 families – most common housing projects include 100 or 150 families – and each family has to work around 30 hours per week in the OSHH project.

7.3 FUNDING SOURCES AND ALLOCATION

FUPROVI received long term international financial support from Sida during 8 years with a total non-reimbursable grant of \$18,7 million (See Table 2). The co-operation focused both in funding OSHH programmes, but also on FUPROVI's institutional development (Andersson-Brolin, 1997). Housing programmes – both new housing and slum upgrading – have been implemented mainly in urban areas. Management and funding are therefore project oriented; and the community organization and participation are also project oriented. The NGO has developed a sustainable revolving fund when recovering the investments made in organized self-help housing projects through obtaining the governmental housing subsidy for poor families and also from recovering loans²² made to the community.

7.4 FUPROVI OSHH MODELS 1988-2008

According to Andersson-Brolin (1997), FUPROVI's main achievement in relation to technical aspects is to have developed an alternative model for delivering good quality housing that is accessible for the poor. This achievement was possible due to the organization's *learning by doing* approach to organized self-help housing. From the field study it was possible to identify four OSHH models developed by FUPROVI in a 20-year period. These findings are similar to the results of the evaluation made by Sida in 1997 (Andersson-Brolin, 1997). However, this paper analyzes FUPROVI's OSHH models until 2008 in terms of the actors involved and their roles; and also in terms of how issues of The Habitat Agenda have been incorporated in the work of this NGO.

The *first model* – implemented from 1988 to 1991 – is used in FUPROVI's first projects and focuses on incorporating the community only in self-construction activities for both the infrastructure and the housing units. One of the problems of this model is that project implementation takes very long, between 1,5 to 2,5 years. At the end of the OSHH project, families are too exhausted to participate in post-project activities. Table 3 shows how different actors contributed to a project within the framework of this model. From the first model, it is possible to conclude that families lack control over the OSHH process and their

22. FUPROVI provides long term loans and bridge loans. Bridge loans are used by families while they are waiting to obtain the governmental housing subsidy.

contribution is mainly as self-construction labour. The lack of control over the OSHH process might have affected negatively the interest of families in participating in post-project activities.

In the *second model* – that which was implemented from 1992 to 1994 – the community not only participates in self-construction activities, but is also involved in self-management aspects such as the management of the warehouse, security, and the control of the hours for self-construction activities per family (See Table 3 and Figure 2). FUPROVI learnt that families need to have more control over the OSHH process in order to become more committed to the management and maintenance of the settlement in the long term.

The *third model* – implemented from 1995 to 2000 – is known as communal management, because the organizational structure of the community grows in order to accomplish self-management activities within their project. In the third model, FUPROVI focuses on developing the leadership skills of community members so that they can lead and manage the OSHH project during its implementation and after the NGO leaves the community. Activities such as warehouse keeping, materials provision and acquisition, construction system selection, cooking committee, and day care for children have been considered as counterpart activities within the organized self-help housing process. Skilled workers are also hired for some construction work. People from the community who have already worked their thirty hours could gain money doing the work of another family that is not able to do it because of other working obligations. The disadvantage of this model is also that the duration of the project can be up to 3 years. Too long OSHH processes have a negative impact on financial costs and community participation due to the fact that people become fatigued.



Figure 2: Example of FUPROVI OSHH 2cond model, Project in Cartago, Costa Rica
Source: Johnny Åstrand, field study in 2008



Figure 3: OSHH Project Nuestra Señora del Carmen, Costa Rica
Source: Israel Figueroa, Civil Engineer, FUPROVI, 2006

Finally, *the fourth model or mixed model* – from 2000 to the present – includes paid labour for the construction of the infrastructure (e.g. a contractor or a construction enterprise) and the community is involved within the organized self-help housing process for the housing units (See Figure 3 and Table 3). The main advantage of the mixed model is that the project implementation lasts around 6 to 12 months. In the mixed model the management and the construction of the project is implemented involving different actors in order to optimize time and costs. FUPROVI manages materials acquisition because they can achieve lower prices. The warehouse management depends on who owns the land, but sometimes it is a shared responsibility between a member of the community and a member from FUPROVI. Infrastructure works are built by construction enterprises, and community participation is focused on self-management activities – security, control of working hours within the project, fundraising activities – and self-help construction of the housing units. This is to avoid fatigue, so that community members also participate in post-project activities. FUPROVI managed to develop a model that addresses both community control over the OSHH process and efficiency regarding time and building costs. Projects such as Nuestra Señora del Carmen reported savings up to 20% of the original budget.

A small variation of the mixed model has been introduced, allowing FUPROVI and the families to sit *face to face* and plan the investment and the incremental housing design according to the family income. Then, the community can decide whether to help a specific family that is not able to afford the housing construction and they are more aware of the implementation of different kinds of activities for fundraising.

Table 2: Sida funding, number of beneficiaries, type of OSHH model and average time for project implementation based on Andersson-Brolin (1997) and field study in Costa Rica in 2008

Sida Grant/Period	Amount in US\$	No beneficiaries (per grant)	OSHH models (Field study 2008)	No years per OSHH model (project time)
1st grant 1 July 1988 to 30 June 1990 Families per project: 200-300 families	\$6 million	1,000 houses built of upgraded	<i>First model</i> (1988-1991): community only for self-build activities	2 years
2nd grant 1 July 1990 to 30 June 1993 *Extended until Dec. 1993 Families per project: 50 families	\$9 million	1,200 households	<i>Second model</i> (1992-1994): community co-management of OSHH project	2 years
3rd grant January 1994 to December 1998	\$3,7 million	Not available	<i>Third model</i> (1995-2000): Communal management of OSHH project.	2 to 3 years
Revolving fund Developed due to recovering loans and funding from housing subsidy	Around \$19 million	Not available	<i>Forth model</i> (1997-2008): Mixed-model: urban infrastructure built by private enterprise, community management of OSHH project with FUPROVI as a facilitator, shared responsibility.	6 months to 1 year

Table 2 shows how FUPROVI's OSHH models have changed over time as a consequence of a continuing *learning by doing* and evaluation process within the organization related to the amount of control that the community should have in the OSHH process. The NGO changed its role of *full managers* of the whole process towards becoming *facilitators* of the process. On the other hand, the community changed its role from participating only in *self-build* activities towards *co-managers* of the OSHH project – and self-build work is among the different activities needed for the process. FUPROVI learnt that they should focus on developing the skills and capabilities of the community; so that the active participation of the families within the decision making at all stages of the OSHH process leads to sustainable community development in the long term. Table 2 also illustrates the optimization of the *project timing* to the different grants provided by Sida according to changes in the OSHH model. The process has been optimized so that in the fourth model FUPROVI is able to implement OSHH projects within a period of between 6 to 12 months to avoid both community fatigue and higher investment costs due to longer time for paying loans. When assessing whether Turner's main principles of autonomy, control and freedom have been incorporated in FUPROVI's OSHH models, it is clear the issues of control and freedom have been better achieved in the third and fourth models. However, due to the nature of organized self-help housing that is based on the principles of solidarity and mutual-help, the principle of autonomy should be understood as the "own effort" provided by each family member, but within the project framework and common community goals.

7.5 ACTORS AND THEIR ROLES

Actors' involvement and their roles in FUPROVI's organized self-help housing projects have changed over time according to the different OSHH models and also according to the type of project (e.g. slum upgrading or new housing).

Table 3: Roles of actors within different OSHH models of FUPROVI, based on field study 2008

OSHH models	ROLES OF ACTORS								
	Within the organized self-help housing process:						Other:		
	Initial Contact	Preliminary studies	Studies	Design (settlement / housing unit)	Implementation	Post-project	Funding	Land provision	Notes
Slum upgrading: first programme sponsored by ASDI within the metropolitan area (1st model)	FUPROVI	FUPROVI	FUPROVI	FUPROVI	FUPROVI: technical assistance / Community: self-help construction	NO	ASDI / Organizations from the national financial system	Governmental organization	Institutional advisor for FUPROVI: Manuel Sevilla
Slum upgrading: (e.g., San Juan) (2cond model)	FUPROVI / Community: communal organization	FUPROVI	FUPROVI	FUPROVI / MIVAH: design for settlement improvement and housing relocation	FUPROVI: training / INA: training / MIVAH: project leader / Community: self-help construction of the houses	FUPROVI	FUPROVI / MIVAH: housing subsidy	INVU	FUPROVI: managers of the project / Municipality of San José
New housing: (e.g., Nuestra Señora del Carmen) (4th model)	FUPROVI / Community: administrative proceedings with other organizations	FUPROVI / Mutual Alajuela: organization from the national financial system that qualifies community for the housing subsidy	FUPROVI	FUPROVI	FUPROVI: technical and social assistance / Community: self-help construction / Compañía Nacional de Electrificación: electricity	FUPROVI	FUPROVI / MIVAH: housing subsidy	Community: land acquisition	Local government of Alajuela: support for administrative proceedings and mobilization of Compañía Nacional de Electrificación

Table 3 illustrates the role of actors according to different stages of the OSHH process with examples of the three different OSHH models developed by FUPROVI. In the *first example*, a slum upgrading project sponsored by Sida, stakeholders included FUPROVI as the OSHH facilitating organization, the community that was involved only in self-build activities, governmental institutions for providing land, organizations from the national financial system for providing the housing subsidy for the families, and an international advisor for supporting the institutional development of FUPROVI. The *second example* from Table 3 is the slum upgrading of San Juan and has been implemented using FUPROVI's second model of OSHH. The main actors are FUPROVI, the community, the Ministerio de Vivienda y Asentamientos Humanos (MIVAH) and the local government. MIVAH is responsible for the settlement design, housing relocation and providing the housing subsidy. FUPROVI is responsible for the studies, part of the funding, community organization, capacity building and post-project activities. Box 1 summarizes key information of the *project Nuestra Señora del Carmen* as an example of the fourth model of OSHH developed by FUPROVI. The information in the box describes technical aspects, actors' involvement, implementation strategies and lessons learned. In addition, Table 3 shows the actors and their roles according to each step of the OSHH process in the same project.

The evolution of the different OSHH models of FUPROVI also reflects changes in the actors involved. In the first model, the actors are FUPROVI and the community, with international co-operation. By contrast, the fourth model includes FUPROVI, the community, central government agencies and local government. Hence, FUPROVI has succeeded also in increasing partnership and mobilizing resources from different actors.

Box 1. Nuestra Señora del Carmen: an organized self-help housing by FUPROVI based on questionnaire completed by Israel Figueroa in 2006 and field study in 2008

1. **Technical data:** Location: San Diego de la Unión, Cartago, Costa Rica. Example of 4th model of OSHH. Settlement infrastructure and 87 houses were built from April 2005 to March 2006; Project cost: USD 1 200 000; plot: 125 m², housing area: 45 m². Construction materials: Slab foundation, metallic structure for roof type RT, walls of concrete blocks, concrete floor, metal roof (HG-28) and aluminium windows.
2. **Project background & beneficiaries:** This housing co-operative comprised of 87 low income families, approximately 305 people, organized themselves 5 years before starting the OSHH project. They contacted FUPROVI on their own initiative. 30% of the households are female-headed and 50% of the community has a low educational level.
3. **Conceptual model:** a mixed-model OSHH project where the community participated both in the project management and the project implementation; with qualified construction labour for the urban infrastructure and concrete walls of housing.
4. **Actors and their roles:**
 - **The community:** acquisition of construction materials, fundraising, participation in the housing construction and supervision of housing construction quality. From a total of 220 people participating in the OSHH process: 45% men, 45% women and 10% adolescents (13 to 17 years).
 - **FUPROVI:** the NGO was the project developer and the facilitating organization for the organized self-help housing process. Partial funding of the construction work and plot acquisition. Technical assistance and capacity building. Assistance to the families in obtaining the central government housing subsidy as part of the funding strategy. Organizational structure for the project: FUPROVI's executive manager, 4 area managers, project managers, office staff, construction staff.
 - **Mutual Alajuela de Ahorro y Préstamo:** complementary funding for construction work.
 - **Central government:** provision of the electrical infrastructure of the settlement and 87 housing subsidies.
5. **Project implementation strategies:** The project was implemented with 3 different working schedules for self-housing construction. Qualified construction labour was contracted for building the infrastructure and the concrete walls for the houses as a way of optimizing construction time and reducing costs.
6. **Project lessons:**
 - The experience of self-help housing contributed towards strengthening the community organization because families learnt how to work in solidarity towards the same common goal of obtaining their own house; women were key in the project and the community was well organized after the project had been completed.
 - The development of the skills of self-management and mutual help
 - Reduction of around 20% of construction costs from the initial total budget

8. CASE STUDY 2: SADEL

The *Swedish Association for Development of Low Cost Housing (SADEL)*²³ has the aim of collaborating towards the development and implementation of housing projects in developing countries by providing financial and technical support. SADEL's activities include development and implementation of appropriate and resource-conserving materials and techniques for building construction in developing countries; documentation and communication of current experiences in the field of resource-saving building construction; organization of seminars and exhibitions to facilitate sharing experiences (NGO-EU Network, 2004). SADEL implemented an organized self-help housing project for 50 families with funding from the Swedish International Development Co-operation Agency (Sida) in Rohia, Tunisia, from 1980 to 1984 (Andersson et al, 1986). In 1987, this NGO was commissioned by the Swedish Mission Council to undertake a study of successful housing projects with an international perspective. The eleven selected projects showed how organizations have managed to use available resources, self-help housing and use of local building materials (Johansson et al, 1990).

8.1 HOUSING SITUATION IN TUNISIA

In Tunisia the housing policy of the 1970s prioritized turnkey housing solutions both in urban and rural areas. According to Hardoy and Satterthwaite (1981), the result of this policy was very clear: "A third of all families in Tunis live in temporary shelters or dwellings with no public utilities and with three to five persons in a single room. In other urban areas, around half the population lived in what were defined as temporary or substandard units; 45 percent of urban dwellings were not tied into a water supply system. In rural areas households also lacked access to basic services."

In 1957 SNIT (Societe Nationale Immobiliere de Tunisie) was created as a governmental housing agency with the main objective of satisfying the needs of the low-income population. The agency delivered about 200 000 housing units/apartments in the period 1953-1986. In 1973 AFH (Agence Fonciere d'Habitation) was created by the government to prepare site-and-service projects. In the period 1973-1986 the agency implemented 161 projects on a total of 3 600 hectares. The National Savings Bank for Housing (CNEL) was created in 1973 and the National Agency for Urban Rehabilitation (ARRU) was created in 1981. In spite of these efforts, the Tunisian government identified 135 000 housing units with unhealthy conditions, of which 95 000 needed to be replaced and 40 000 could

23. SADEL is a non-profit-making association that was founded on February 12th 1980 in Lund, Sweden. The members of the NGO have been linked to the Institute of Science and Technology at Lund University.

be improved. The national program for elimination of unhealthy housing was launched in April 1986 with the aim of constructing 95 000 housing units in the period 1986-1988. The total cost was estimated to be 200 million Tunisian Dinars of which 160 million was to be covered by the central government and 40 million corresponded to the value of self-help construction carried out by the families (Ministère de l'Équipement et de l'Habitat, 1986).

8.2 CONCEPTS AND APPROACHES

In the field study on housing in the Rohia region carried out by a team of architectural students from Lund University it was concluded that the rural inhabitants with their livelihood based on agriculture lacked the financial resources to pay for housing improvement made by local builders or to purchase new housing. The rural population in Rohia lived in very cramped housing conditions, without access to sanitation and often in very bad technical conditions. Thus it was necessary to develop housing solutions based on self-help construction and to make use of locally available building materials in order to achieve the goals of social and economical sustainability (Andersson et al, 1980).

The field study explored the concept of “developing a solution to the housing problem in the Rohia region based on local available resources and respecting the local lifestyle of the inhabitants” and “starting a susceptible construction process that can develop in the entire region”. Organized self-help housing, respect for traditional architecture, improved comfort and hygiene, simple technology and the use of locally available building materials were the principles for developing the concept of the pilot project (Andersson et al, 1980). The operational objective of the organized self-help housing project in Rohia was:

- “To produce dwellings of a minimum standard which entails improved climatic shelter, better hygienic conditions and less cramped living.
- To produce dwellings with a life expectancy of at least 25 years.
- To realize dwellings which result in a living cost which can be met by the poorest families’ financial means” (Andersson, et al., 1986).

8.3 THE SADEL MODEL

The pilot project was developed step by step and in a continuous dialogue with the participants in the project. This was made possible due to the experience of the Tunisian NGO ASDEAR²⁴ in the region. The time spent on understanding socioeconomic conditions, customs, existing housing conditions and the gap in respect of the construction industry and national housing policies and institutions allowed SADEL to develop a process and housing solution accepted by the local population.

24. Association pour le Développement et l'Animation Rurale

In an interview in 1984, the French Catholic priest Philippe Lebatard, project manager of ASDEAR, stated that: “The self-help housing project has had considerable effect on the families’ standard of living, and this is clearly apparent from the care devoted to keeping the home clean, from attempts to decorate the rooms, purchase of furniture such as beds, tables, chairs, cupboards, gas stove, curtains and so on. Not only is the house itself better managed, but also its immediate surroundings, such as the courtyard, outhouse and entrance. Certain families have painted the rooms in different colours in order to make them more pleasant. If the family has several rooms, one of them is reserved for guests. There is now a marked tendency on the part of most of the families to acquire furnishings and household appliances a little at the time. When the house is finished, electricity is first installed and then the families buy a television and gas cooker, and finally beds, bedding and furniture. The families with grown daughters have particularly well kept houses, with the result that the various rooms in the home can be better utilized” (Lebatard, 1984).

One of the self-builders was asked in 1984, whether he, together with other families, started any other work based on the experience gained from the self-help housing project. He responded then “I built a new living room for one of my brothers with the help of my neighbours. I’ve also bought a tractor together with my two brothers. I had never thought about such co-operation before. I would also like to mention the case of my neighbours, who are also self-help builders, who made a new well with our help.” When asked whether he had enough skill and experience to cope with the future maintenance of the house, he responded: “I can look after the maintenance of the house without any difficulty. The advice I have been given has made it quite clear to me that the house needs maintenance to be kept in good condition” (Self-builder, 1984), (See Figure 4).

In 2009, the same self-builder and his family were visited by the co-author, 29 years after the family completed their first self-built house with an indoor area of 60m². The family explained that the housing loan had been successfully repaid more than ten years ago. The family was still satisfied with their house and had extended it with a new and bigger living room. However, in the previous year the self-builder had been ill and his income had been considerably reduced. Therefore, he was not happy with not being able to keep up the maintenance of the house, especially the fact that he had not white-washed the walls lately. His main source of income since 1980 had based on construction work, since he specialized as a mason after having participated in the organized self-help housing project. His wife has worked for many years in their small agricultural field and looked after the children who now were adults. The family had grown since some of the children had their own families. They all lived in the same house, three generations together. The original self-builders had now become grandparents and took care of their grandchildren in their home (Self-builder, 2009) (See Figure 5).



Figure 4: Construction of flat roof by self-builder with instructor
Source: Johnny Åstrand, 1981



Figure 5: Self-built house in Rohia project after 29 years of use
Source: Johnny Åstrand, 2009

Box 2. Rohia: an organized self-help housing project by SADEL based on Johnny Åstrand's participation in project implementation

1. **Technical data:** 54 houses were built in four phases from December 1979 to September 1985. Project cost: TD 20 to 40/m² housing area including walls; location: adjacent to the families' agricultural land, housing area: 21 - 70 m², in proportion to the size of the household. Construction materials: concrete foundation, walls of natural stone, flat roof of prefabricated concrete beams and cement stabilised soil blocks/vaulted roof of cement stabilised soil blocks on ring beam of concrete, concrete floor, wooden doors and windows.
2. **Project background & beneficiaries:** The housing project comprised of 54 low income families, approximately 250 people. Most of the families were farmers and participants in a rural development program implemented by ASDEAR. A few families were landless and classified as "social cases".
3. **Conceptual model:** An organized self-help housing project where the families participated both in the design, management and implementation of the project.
4. **Actors and their roles:**
 - **The community:** approval of individual housing design, distribution of construction materials, participation in the housing construction and supervision of housing construction quality.
 - **ASDEAR:** the Tunisian NGO was the locally responsible facilitating organization for the organized self-help housing process. Project management including legal issues, purchase of materials and distribution and collection of credits to families. Organizational structure for the project: ASDEAR's area manager, one project manager, four construction staff.
 - **SADEL:** the Swedish NGO was the international facilitating organization responsible for the organized self-help housing process. Concept development, project design, technical assistance, capacity building, follow up and documentation. Financial management and intermediary between Sida and ASDEAR. Complementary funding of staff cost on a sweat equity basis.
 - **Sida:** Project funding of maximum 80% of costs.
 - **Regional government:** provision of building permit and inspection.
5. **Project implementation strategies:** Local masons were contracted as instructors for the families organised in building teams.
6. **Project lessons:**
 - Locating the house on agricultural land was important.
 - Flexible housing solution in relation to family size and quality of existing dwelling.
 - The development construction skills allowed families to do extensions and maintenance.
 - The experience of self-help housing contributed to strengthening the community organization.
 - Reduction of around 50% of construction costs as compared to conventional social housing.

9. PLANNING AND IMPLEMENTATION OF SUSTAINABLE HUMAN SETTLEMENTS: THE HABITAT AGENDA IN FUPROVI'S AND SADEL'S WORK

FUPROVI and SADEL are good examples for other non-governmental organizations in terms of how to incorporate key issues of the Habitat Agenda into their approaches to organized self-help housing. Table 3 shows how FUPROVI and SADEL have applied some of these issues in their OSHH projects. The cases show how the principles/strategies proposed by the Habitat Agenda related to self-help housing have been achieved by these NGOs in the context of housing the poor in a rapidly urbanizing world.

From the analysis of the approaches to organized self-help housing by FUPROVI and SADEL, we claim that OSHH constitutes an enabling approach for housing the poor. These NGOs have shown that the principles of solidarity, mutual-help and partnership have been incorporated in their practice. Their OSHH approaches have also succeeded in community capacity building, an issue that in combination with *control* over the OSHH process leads to community empowerment. Transparency – another principle of the Habitat Agenda – has been also been achieved through the community's co-management of the projects. The participation of the community has been improved from self-builders to partners in decision making and shared responsibility over the OSHH process.

Table 3 Issues of the Habitat Agenda in FUPROVI's and SADEL's approach to OSHH

Issues of the Habitat Agenda	FUPROVI	SADEL
Solidarity and co-operation among community members	These principles are considered in all projects implemented by FUPROVI	These principles were implemented in the OSHH project in Rohia (Tunisia)
Partnership among actors	FUPROVI, the community, central and local government, other governmental institutions – it varies according to the OSHH model	SADEL, the community, Sida, central government, other NGOs
Promotion of locally available, appropriate, affordable, labour intensive sustainable construction methods and technologies	FUPROVI has not yet developed its own construction technology for OSHH	SADEL developed a construction technology that used cement-stabilised torba BTS (Béton de Terre Stabilisée) and natural stone for the Rohia project
Approach to OSHH aimed at community capacity building	For self-construction, co-management of projects	For self-construction
Improvement of SHH standards due to technical assistance	OSHH standards in FUPROVI's projects are considered of good quality	SADEL influenced positively local construction standards and national housing policy
Innovative approaches for mobilizing resources in shelter development for the poor	Mobilization of human resources; mobilization of institutional resources; mobilization of funding from different sources; savings due to improved OSHH model.	Mobilization of human resources, mobilization of institutional resources; and mobilization of international co-operation funding.
NGO provision of technical assistance for self-help housing	FUPROVI provides capacity-building and socio-technical support (Imparato, 2003)	SADEL provides capacity-building and technical assistance.

10. PROPOSITIONS ON THE PLANNING AND IMPLEMENTATION OF OSHH

Turner's view of *housing as a verb* and the effects of the implementation process of housing on developing the skills of households and providing fulfilment to the poor is still valid today (Turner & Fichter, 1972). FUPROVI and SADEL have shown that non-governmental organizations can successfully implement OSHH projects and are key actors regarding community capacity building – which is possibly one of the main failures of aided self-help housing approaches implemented by governments. Based on the case studies of FUPROVI and SADEL, the authors therefore propose the following propositions for planning and implementing OSHH projects:

- Organized self-help housing addresses two different dimensions of housing, namely *housing as a physical structure* and *housing as a social structure*; OSHH is therefore important for the development of sustainable housing and sustainable human settlements
- Organized self-help housing needs to be recognized by national housing agencies as a key enabling housing strategy in order to become more efficient

- Facilitating organizations need to undertake a *learning by doing approach* to develop their OSHH models that respond to specific local contexts
- Evaluation and adaptation of the OSHH model over time is important
- Capacity building and technical assistance are important tools for improving the living conditions of the poor
- Technical assistance contributes to improving the standards for self-built housing
- Development of appropriate local construction methods and technologies contribute to improved housing quality and feasibility
- OSHH is an innovative approach for funding adequate shelter and mobilizing resources
- OSHH can improve access by those belonging to vulnerable and disadvantaged groups to shelter and decision-making processes
- Organized self-help housing develops capacity and skills that are key to enhancing people's resilience and adaptation towards the impacts of climate change

11. CONCLUSIONS AND IMPLICATIONS

The Costa Rican NGO FUPROVI is a good example of achieving *institutional, financial and technical sustainability* over a 20 years period. FUPROVI has developed four different planning models for implementing organized self-help housing projects due to learning by doing and constant evaluation of practice. The NGO has developed its own expertise over time and has managed to become independent from international co-operation agencies for funding sources. FUPROVI has also had a positive impact on the housing policy for the poor in Costa Rica.

The Swedish NGO SADEL is an example of an approach towards organized self-help housing that achieved *technical sustainability and capacity building* with a long term perspective. The NGO has implemented sustainable housing projects focused on using values from traditional local architecture, improving local building materials, introducing new building methods and incorporating the families' own labour capacity. The work of SADEL was considered as pioneering ecological building at the beginning of the 1980s, but its approach continues to be an important contribution towards the development of sustainable human settlements within the context of developing countries. The work of SADEL influenced the Tunisian government to incorporate organized self-help housing in the housing policy at the end of the 1980s. The new construction materials and construction method developed for organized self-help housing implemented by SADEL have been further applied in different buildings and the capacity built in some local communities has helped them to continue working independently as construction workers in the region.

The approach to international co-operation of Sida and SADEL share the emphasis on capacity building of local organizations or/and communities. The OSHH approaches of SADEL and FUPROVI have contributed not only to solving the physical dimension of housing, but also to addressing its social function. Organized self-help housing is based on solidarity, mutual-help, partnership, transparency, affordability and capacity building. The OSHH projects implemented by FUPROVI and SADEL have therefore also contributed to the dimension of housing as a social structure because the *OSHH process builds both housing and community* at the same time. Finally, we conclude that the main achievement of the OSHH approaches of these NGOs is their contribution to the social dimension of sustainable human settlements. Conversely, theoretical propositions about the social dimension of sustainable human settlements will be addressed in future work.

FUPROVI and SADEL are among many non-governmental organizations that are effectively implementing bottom-up approaches to organized self-help housing in developing countries. There is the need for further studies which focus on evaluation of OSHH projects with a long term perspective. It is also important to study the implementation of OSHH projects in depth to identify how the selected construction systems affect community development.

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Title of the Paper

Conflicting rationalities and the politics of housing: The Cape Town Community Housing Company and the Stock Road, Philippi, housing project

By

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Abstract

The paper presents a case-driven investigation of divergent housing rationalities, drawing on research in a low-income housing development called Stock Road and in the offices of the parastatal company that developed and administered the area, the Cape Town Community Housing Company (CTCHC). Key disputes over poor construction, rental amounts, rectifications and evictions are used to illustrate the complex narratives at work in the housing process. It is argued that residents and the CTCHC possess divergent logics, priorities and conceptions of housing that grate uneasily against each other and these have shaped, and are most evident, in the moments of conflict between them. These conflicting rationalities of housing are further informed by local contexts and histories and illustrate the nuance and complexity of the housing process, working against polemical readings that position the state and housing beneficiaries in perpetual antithesis. The case illustrates key lessons for an emergent, people-centred South African housing policy and contributes to a critical body of work that understands the social production of housing as key to creating holistic and sustainable human settlements.

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1. INTRODUCTION

Although the South African government has rolled out over 2,7 million homes over the last 16 years, the delivery of housing remains a contested process, a site of frequent and intense urban politics. At the heart of such politics are, we suggest, conflicting rationalities, which shape the expectations and experiences of government and housing beneficiaries. We draw here on the notion of conflicting rationalities to explore the politics of housing, in this case a set of conflicts between the Cape Town Community Housing Company (CTCHC), and the residents of Stock Road in Philippi, one of its first housing developments.

Rationalities describe the main “points of reference” that the CTCHC and Stock Road residents draw on to articulate claims that shape the dispute. These vary from narrow economic criteria to qualify for houses, to conflicts over rents and maintenance, to counter-narratives that highlight residents’ experiences of economic exploitation, personal struggles to acquire homes and long histories of housing insecurity. In the latter, the significance of formal housing is embodied in struggles to overcome the hardships of past lives in crowded houses and backyard shacks on the urban periphery and of the achievement of formal housing and a space in the city, a reality flawed by cracked walls, windows and doors that do not fit, and leaking roofs. For the former, the CTCHC, housing is immersed in lists and criteria, its forms, administrative procedures and policies, its generalizations and abstractions and its changes of management and attitude. While a state-driven housing process more often than not retains a narrow focus on physical delivery of homes and maintaining economic contracts, families receiving housing understand their homes in complex socially embedded ways (Borges 2006, Ross 2005). Connecting both, in this case, are disputes about evictions, rental and rectifications, the particular discourses and experiences that shape interactions between residents and the CTCHC. These constitute the focus of this paper.

In categorizing these narratives as conflicting rationalities we do not imply diametrically opposed ideological views but rather explore the different narratives of housing that become evident in specific moments of conflict. Moreover, our intent in this analysis is not to assign blame, but to understand what informs and shapes the complex and often conflicting relationships between housing agencies such as the CTCHC, the state, and beneficiaries – families long deprived of secure housing in South African cities.

Drawing on empirical evidence from the case study, the paper uses the notion of conflicting rationalities to describe the relationship between the CTCHC and Stock Road empirically and to argue against polemical assumptions about housing politics. In making this argument, the paper reflects on the importance of an analysis of particular housing conflicts, their narratives, and politics for practitioners and policy-makers to enhance their

ability to plan, to implement, and to engage more carefully and respectfully with citizens – “housing beneficiaries” in present parlance, families historically excluded from resources, shelter and critical basic infrastructure in the iniquitous apartheid city of the past.

2. CONFLICTING RATIONALITIES AND THE CONTESTATION OF HOUSING

Charlton (2009) frames South African housing policy and delivery in a set of conflicting rationalities and logics at the scale of national policy, the city and the household.³ The main objectives of post-apartheid national policies have been to deliver as many houses as possible to an expectant population with housing provision serving as a key component of post-apartheid urban development. Secondly, housing provision has been understood as a key contributor to economic growth on both a macro and household scale, and thirdly, housing is a key component of poverty alleviation (Charlton 2009:303). These goals are also reflected in city rationalities, which in addition seek to address the spatial legacies of apartheid.

The CTCHC, although a state-created private company in name, demonstrates many of these motivations. As Scott (1998) would put it, this “...narrowing of vision...” by the CTCHC allows for the creation of partial economic citizens, which the company, at least in theory, is able to process easily and efficiently.⁴ Although the CTCHC does not only “imagine” citizens in an economic manner, through its actions it begins to shape them in accordance with this philosophy. This should not be understood as an overt attempt at some form of indoctrination but rather a more subtle effect, which is achieved through the everyday engagements and relationships between residents and the CTCHC. The CTCHC is in constant interaction with residents through the initial housing qualification criteria, to more regular negotiations, rental letters, applications for maintenance and many other administrative procedures. Economically “tinged” through these processes the CTCHC’s rationality and narratives become translated, assimilated and, often, rejected by Stock Road residents.

1. Although focused on this particular case, we fully recognize other dimensions that challenge housing access, such as a formal land market too expensive for the poor, the lack of well located land within cities, and the refusal of private banks to extend housing loans to the poor thus reducing the number of houses that may be available (see, for instance, Charlton et al, 2003; Ward, 2003).

4. This economic and delivery focus has filtered down from national and provincial policy and from market-based housing development practices that shape our cities. It has come to inhabit the CTCHC but was not originally determined within its ambit.

In contrast, on a household scale, Charlton reminds us that residents’ rationalities of housing are found in notions of tenure security, historical struggles for homes and basic needs for shelter (2009). When national and city rationalities meet residents’ expectations, too easily the house and accompanying title deed is perceived as the end product of government developmental intervention, a “tool” that the beneficiary can use to extricate herself from poverty. Yet, “...homeownership is a weak device for upward socio-economic mobility amongst working class households” (Lemanski 2009: 30).

Homes are, of course, more than physical structures or economic opportunities; they are also immersed in and reflective of social and political relations. Working in an informal settlement, for instance, Ross (2005, 2010) traces how notions of *ordentlikheid* (respectability) are implicitly linked to perceptions of the house. She argues, “What matters is that the residents themselves conceptualize a link between new material forms (houses) and their attempts to concretize approved social forms...” (Ross 2005:643). Through a parallel analytical frame, in a Brazilian setting, Borges (2006) extends this work to think about the state’s role in these constructions. She explores the ways in which government policies for housing allocation – such as waiting lists – translate into local, socially salient idioms and commonly understood expressions.⁵ Moreover, as Lemanski notes “[t]he socio-cultural value of a house is particularly important in South Africa given the history of many low-income households as previously disenfranchised and illegal urban dwellers” (2009:24). A local housing policy and praxis built on locally relevant variables – in other words, the experiences of families seeking homes – Robins (2002) suggests will be far more successful than one which is based on the State’s often narrow assumptions that deny the multi-faceted nature of house and home.

5. Her research took place in the shantytown of Recanto Das Emas in Brasilia.

The importance of the socio-political dimensions of housing resonate in contexts like Stock Road, where the present possession of formal housing is deeply interwoven with struggles against long term insecurity and informality. Can the state – in this case the CTCHC – “see” or even begin to grapple with this experience and context? Based on extensive in-depth interviews with Stock Road residents and CTCHC officials⁶, the discussion below considers the divergent rationalities that have shaped the conflicts in which this housing project has been immersed.

3. STATE SIMPLIFICATIONS MEET CONTEXT: INTRODUCING THE CTCHC AND STOCK ROAD

“The people had a view and the company had another view and they were not able to find each other” (Interview with CTCHC official, 19/4/2010).

The diametrically polarized positions adopted by the Company and the City⁷ through a discourse of economic criteria and procedural focus contrasts sharply with Stock Road residents who resort to narratives of rights, hardship and struggle in their explanations of the conflict in this project. We briefly in the next section introduce, first, the CTCHC and, second, Stock Road, particularly residents’ housing experiences that shape so centrally their expectations and experiences today.

6. The first author underwent an internship at the CTCHC’s Client Contact Centre in Westgate Mall, Mitchell’s Plain to better understand the work of the Company, which facilitated many informal conversations with staff members and immersion into the workings of the Company. Key staff members within the office were interviewed. The questions focused on understanding issues identified by residents in Stock Road as well as staff’s perceptions of the company and its past, present and future trajectory. Spending time at the Client Contact Centre made it possible to study and understand not only the daily machinations of the CTCHC but also the ways in which the Company views, communicates with and understands clients and the housing process. In Stock Road, 20 detailed open-ended interviews were completed with Stock Road residents, housing committee members and community leaders. The interviews commenced with a discussion of housing histories. The interviewees were asked about their experiences moving into Stock Road, the process of engagement with the CTCHC, and their individual and community mobilization that followed. These discussions explored attitudes towards and opinions of the company with specific reference to identified processes such as rental disputes, shoddy construction, housing rectifications and evictions. This line of questioning sought to unpack the rationalities behind residents’ narratives.

7. CTCHC is linked to the state through numerous procedural and political processes. For example state policy dictates many of the conditions that residents must meet in order to access housing, links to provincial government assist with the requisition of viable land for development, state subsidies are used to finance houses and many of the members of the CTCHC’s board have close links to, or even jobs within provincial government.

The impetus for the creation of the CTCHC lay in the call in 1997 for a new and comprehensive housing policy for the City of Cape Town to meet the huge demand and ever-growing waiting lists for housing (the current City housing database includes over 400 000 families). The CTCHC was created as a special public vehicle to provide housing stock to an identified gap market that qualified for a subsidy⁸ but could afford a product superior to RDP houses. The size of the houses they wished to purchase was reflected in the monthly amounts contributed (Zweig 2006). Once land was acquired from the City, the CTCHC began with the development of eight housing projects across the Cape Flats⁹. In the Stock Road case, the site was approved and a total of 605 housing units were built by December 2001.

Unfortunately, the initial housing projects built by CTCHC were fraught with administrative and management disasters. Political pressures coupled with the severe lack of housing stock in Cape Town led to the fast-tracking of many CTCHC projects and houses were rapidly built on the identified sites. The focus on fast delivery led to many of the standard checks and balances being ignored or circumvented. The Liebenberg and Stander¹⁰ report of 2002, for instance, states that, “At this stage the 7 projects completed by the CTCHC do not have approved plans or certificates of occupancy” (Liebenberg and Stander (Pty) Ltd. Report 2002:8). Without plans the stipulated building and site inspections by the City were not carried out. This allowed contractors to work without being checked using inferior building materials and ignoring nationally legislated standards.

8. In order to qualify for a subsidy beneficiaries had to be South African citizens, over the age of 21, single with dependants, married with a long term partner, a first time home-buyer, never have received a subsidy before and have a joint household income of below R3500 per month (CTCHC Workshop Manual, 8 November 2000). Each beneficiary received an institutional subsidy (R16 000), which was topped up by the city (R5000) and the private banking sector (R4000-R18 000). Residents had to enter into a 6 month saving scheme in order to prove an ability and willingness to pay. The saving scheme was administered by an agency called Gilt Edged Management Services (GEMS).

9. These are; The Pilon Site (Hanover Park), The Railway Site (Hanover Park), Newfields Village (Hanover Park), Erf 5 site (Heideveld), Woodridge Site (Mitchells Plain), Luyoloville (Guguletu), Eastridge Taxi Site (Mitchells Plain) and Stock Road Site in Philippi (Zweig 2006). In total 2 193 houses were built by the CTCHC on these sites.

10. Liebenberg and Stander, a consulting engineering and project management firm, was hired to investigate irregularities at the CTCHC).

After moving into their new houses, dissatisfied residents across the eight developments began to challenge the CTCHC and local government around two key issues: poorly built homes and an increase in rental costs¹¹. By 2002 recipients of sub-par CTCHC houses had already formed housing committees and sought assistance from local officials in order to give voice to their grievances. The period from 2003-2006 was characterized by negotiations between the City, the CTCHC and residents. The slowness of the process, the lack of visible changes coupled with the CTCHC's confrontational attitude during this period led residents to take to the streets in protest. Residents not only marched to parliament but also attended public meetings in the area, making their voices heard. By 2005 the CTCHC had begun to admit to many of the structural defects. In late 2006 the City authored a report that outlined a remedial plan for the renovation of defective CTCHC houses. The report was based on inspections conducted by BKS, an engineering and project management consultancy firm, in conjunction with City inspectors. Structural assessments indicated that substandard building materials had been used despite stringent technical specifications in the building contracts. In addition the National Housing Builders Registration Council (NHBRC) also undertook an independent audit of the houses. The audit began on 20 September and ended on 30 November 2006 (Ministry of Local Government and Housing, 2007). Houses were individually checked and it was reported that 98% of the houses had defects.¹²

The remainder of the paper draws on evidence from both the CTCHC and residents, seeking to understand the rationalities behind the conflict that has characterized the Stock Road project. We focus particularly on the conflicting narratives and rationalities that shape divergent understanding of poorly built houses, rectification and rental disputes, as well as the threat of eviction.

11. For example, residents who had contributed R150 a month to GEMS now had to pay over R500 a month. The CTCHC admits, that "...while a certain level of misinformation was unfortunately published by one of our accredited savings agencies (Gilt Edged Management Services, an agent for African Bank), beneficiaries were made aware of what their monthly payments would be" (Letter from CTCHC to Robin Carlisle, 7 July 2005).

12. The majority of houses were considered to have minor structural defects which would not affect the structural integrity but would affect their habitability. Factors that contributed to defects included soil erosion, inferior workmanship and the use of incorrect materials. The NHBRC comprehensive report found more faults and recommended that R20 million would be needed to fix major faults and R15 million to fix minor defects, a total of R35 million over and above the R10 million already spent by the City (Pressly 2007).

4. FROM INCREASED RENTS TO COLLAPSING WALLS: THE TRIALS OF STOCK ROAD

From 2000 when residents of Stock Road first occupied their houses, they noted numerous structural defects that they reported to the CTCHC. Many residents described their first experiences of the CTCHC and how their complaints fell on deaf ears. Florence is a friendly woman in her late thirties who assisted in running a soup kitchen, providing free lunches for the unemployed in Stock Road. Leaning nonchalantly against a wall as the wind blew she told us:

"They said that we are going to do for you people everything (paving, plaster, and yards) but they do not even look after us. We complain to the people who come here but nothing happens. They just come and they do nothing" (Florence, 10/11/2009).

The general sentiment expressed by residents was that the CTCHC did not care, listen to, or look after residents. Everyday encounters were thus defined by the company's inaction and inability to produce meaningful responses to leaking roofs, exposed electrical wires and badly fitted doors and windows – realities residents faced every time they entered their homes.

Residents understood the CTCHC's primary concern as that of collecting rent. Gideon is over 60 years old; he is disabled and was retrenched from his job cleaning a factory in Woodstock, Cape Town when the company he worked for went bankrupt many years ago. He supports his family on the monthly disability grant he receives from the state. Reflecting on the CTCHC, he stressed angrily:

"GEMS they talk nice, but the CTCHC they not talk nice. They say we build for the poor but the CTCHC they just want the money. There must be an understanding between the CTCHC and the community because they just want money" (Gideon, 24/11/2009).

For Gideon the CTCHC just wants his money. He understands their sole concern as extracting rental payments. For him this fact stands in contradiction to the notion of the CTCHC as an institution tasked with building homes for the poor.

Monthly letters are the most consistent contact residents have with the CTCHC, in many sense they represent "the face" of the company for residents. They re-enforce these perceptions and corroborate Gideon's assertion, stressing in every case the fiscal motivations

of the Company to squeeze rents from families. Rental letters originate within a system reflecting policy directives and administrative procedures. This is a far cry from the realities of families in Stock Road living in housing that leaks when it rains, has exposed electrical wires and foundations which have started to erode. These can be understood as artifacts around which local expressions, frustrations and meanings solidify and as expressions of the narrow ways in which the CTCHC engages residents.¹³

During some interviews rental letters became the physical focus of the anger and frustrations residents feel towards the company.

“How can I owe this much? These are *tsotsis*¹⁴ we want to pay but they rob us. They don’t tell us how much I owe but they send a letter” (Gideon, 12/11/2009).

For Gideon the letters’ language and concepts seem foreign and frustrating. While it speaks of interest accrued and arrears owed he simply wishes to know how much he must pay. For him it is infuriating that his debt is always increasing, that there is nothing he can do about the situation and that month after month the letters arrive telling him to pay or else he may lose his home.

It could be argued that in this process Gideon has been simplified into an economic statistic, a “defaulter”, understood and interacted with through a rental letter – a partial citizen. This partial image was, of course, selective, based on economic criteria such as those found in CTCHC housing application forms that, in turn, mirror state criteria¹⁵. For example, many prerequisites in the company’s current criteria for the selection of beneficiaries are derived fiscally (the performance of credit checks, the documentation of income levels, pay slips, the assessment of disposable incomes, for instance). Such documents and procedures help to provide a practical interface that “distils” pertinent economic facets of residents’ worlds while omitting “less relevant” ones.

13. While the CTCHC attempted to deal with this issue, their response remained economically driven. For instance, in March 2004 amidst large scale defaulting in rental payments the CTCHC instituted an affordability programme, which offered “...lower interest rates, extended payment terms and a discount off the original purchase price” (CTCHC responses to Director of Human Settlement, 8/9/2005).

14. Slang for a dubious person, thug or gang member reputedly involved in criminal activity.

15. The form has two sets of criteria. One devised by the CTCHC and the other by the government. The criteria had evolved over the years becoming far stricter as a CTCHC official stated, “Previously... give me a pay slip, and if it’s enough you can have a house. Now, in the credit crunch they take in all your expenses – school fees, transport – and work out what your disposable income is. In the past they gave out approvals too easily, now it’s gone too far the other way because you find that even if the math says it won’t work, people find a way to pay” (Interview with CTCHC official, 28/9/2009).

5. THE FIGHT AGAINST EVICTION IN STOCK ROAD: MAKING THE COLLECTIVE PERSONAL

“If they chase me out where must I go?” (Myrtle, 19/11/2009).

As a direct consequence of non-payment, the CTCHC attempted to evict a number of residents from Stock Road. This eviction campaign drew sharp “battle lines” between the company and residents because evictions present a real and material threat to residents’ lives and futures. From this point on, the threat of loss of houses starkly framed residents’ engagements against the CTCHC in deeply personal terms. Stock Roaders’ conflict with the CTCHC became collective, leading to the community standing together against the CTCHC. At the same time, the possibility of eviction became extremely personal, invoking the concrete reality of returning to unstable and dangerous housing circumstances residents have experienced in backyard shacks and informal settlements prior to moving into the new housing. Certainly, the threat of eviction framed the intensity of protest and the highly politicized atmosphere that existed between residents and the company.

Between 2000 and 2006 a number of evictions took place in Stock Road¹⁶. Mr Mkwana, a Xhosa speaking man in his late 50s, who ran a Spaza shop from his house, explained his experience. He stated:

“I was evicted during the night. CTCHC hired security and there were ten people evicted that evening. Ten people were taken out personally and they were taken to Langa police station. This was in 2005. Another community member protested – next day the men appeared in Philippi court – These ten men they are deleted from the computer because they do not want to pay. After I was released in order to go on the system I must pay R280 per month.” (10/11/2009)

The eviction threatened not only the home he had found for his family but moreover the house he wished to pass on to his children. Not only was he evicted but he was also arrested and taken to the police station where he had to spend the night. Was this mild-mannered old man a criminal for not paying a rental amount he genuinely felt that he had

16. Tonkin’s (2008) study states, “In 2003 five beneficiaries were evicted. Eight were arrested during July/August 2004, but the case was withdrawn” (Tonkin 2008:267).

not signed up to pay for? His arrest increased tensions significantly between residents and the company, further alienating the CTCHC from those who they were tasked with providing housing for¹⁷.

In Stock Road default on rental payments led to evictions and further exacerbated an already strained relationship. How else could residents understand eviction, but as a personal attack on their already tenuous place within the city? Residents were reduced to economic terms, their ability to pay rent removed from the context of spatial and economic exclusion they experienced. The false separation between housing as a physical product and the conditions of socio-economic exclusion into which it is “inserted” is fundamental to understanding many of the politics of this project and the tensions it generated.

Moreover, the CTCHC presence in Stock Road, through the proxy of hired security officers evicting friends and neighbours, was a direct call to arms for the Housing Committee. For the community such actions spoke of the moral audacity of the CTCHC, that was capable of evicting and arresting Stock Roaders in spite of cracked and leaking houses and rental amounts that were seen as exploitative of the poor. No longer removed in an office, the Company was directly threatening their houses, futures and livelihoods. The concrete reality of evictions brought the community together to resist and emphasized a second fault line between the CTCHC and Stock Roaders – the responsibility for rectifying the sub-standard homes that had been built.

6. UNSTABLE FOUNDATIONS: RECTIFICATIONS IN STOCK ROAD

Undertaken from 2009 to 2010, the rectification process was one of the CTCHC’s primary tactics for resolving the dispute in Stock Road and the other seven initial CTCHC projects¹⁸. Unequivocally, however, Stock Road residents were dissatisfied with the repairs to their homes. Residents protested that the remedial work was of an inferior quality and that their homes remained in an unacceptable state. Mr Maseru explained that:

17. The local housing committee explained that “In 2005 there were evictions, people were getting summons. There were about 8 people. The security came and threw their things out, they were sent to jail in Philippi. We marched to Nyanga police station, then we went to court and protested and they were released. We moved their things back into the houses” (housing committee member in his 40’s - January 2010). In describing the moment he stresses the community’s involvement in fighting against the arrests. According to him, the community marched to the police station as well as to the court where the case was heard.

18. At the time of the research (2009-2010) funding for rectifications in Stock Road had run out and work was still outstanding (information gathered from all staff members at the CTCHC during internship and evident from visits to Stock Road). Residents were also aware of this fact. Mr Maseru, for instance, stated that: “The whole area was given 9 million for repairs. The 9 million is finished already but they have just done the gutters” (19/11/2009).

“CTCHC decided to put skin plaster in to keep the water out. It didn’t work; the paint just came off the wall” (Mr Maseru, 19/11/2009).

An elderly woman of 68 whose “madam” had helped her pay for the house, Patricia, confirms the above position, arguing that despite the replacement of windows water still leaks into her home:

“They fixed the windows but the walls are still very wet. They said that they would break the wall and put in windows. Everything is no good, it’s not” (Patricia, 22/11/2009).

For residents the remedial work undertaken by the CTCHC did little to fix many of the structural defects. Behind the critiques of the CTCHC’s rectification process, a deeper cumulative rhetoric builds on past judgments arising from the fact that the company and politicians promised comprehensive repairs following an NHBRC forensic audit that catalogued all the structural defects of homes. Residents felt that these assurances were empty promises. This history has fundamentally shaped all engagements with the CTCHC.

In contrast, the CTCHC argued that residents had had a say in the process.

“There was clear transparency, steering committees were set up. Community Liaison officers were appointed, the budget was transparent and the community had real input in the rectification process. If they are not happy then they have the power to stop the project” (CTCHC staff member, 19/4/2010).

There were monthly meetings of the Project Steering Committee (PSO) that consisted of the CTCHC, community members (represented by the elected Community Liaison Officer), and the building contractor. CTCHC staff members suggested that failure to complete repairs in Stock Road was due to stoppages, for instance, caused by quarrels over the use of local labour. According to the staff member the very structures and processes the company provided to allow for community participation worked to stall and impede the rectification process. This led to the government-provided funding running out.

7. HOW STOCK ROADERS READ THE CTCHC: HOUSES AS MORE THAN A PHYSICAL OBJECT

Residents' conceptions of the CTCHC extend beyond the immediacy of the provision of a merely physical resource, housing. Testimonials suggest that residents' strained relationship with the CTCHC have shifted the ways in which they see themselves and the current incarnation of the CTCHC, populating the social, historical, political and economic categories central to their narratives and experience. As Borges (2006), Ross (2005), and Lee (2005) illustrate, various functions of the housing process configure, or re-configure, social tropes of meaning and relationships.

Certainly residents understand the CTCHC itself in economic terms. This does not imply that residents have assimilated the powerful economic rhetoric of the CTCHC; this is far too simplistic an assumption. While these terms permeate residents' worlds and the ways in which they "sight" engagements, their understanding takes on its own unique articulation built on antagonism, mistrust and protest. Economic narratives are in constant circulation and deployed in day-to-day engagements between the CTCHC and residents. They thus become continuously re-enforced and legitimised until they seem natural. This speaks to the manner in which certain potent discourses become accepted as the "truth"¹⁹. Likewise Stock Roaders "sight" the CTCHC from their specific past characterised by an imperative to protest and assert an agenda, and by constant disappointments and numerous frustrations. This explains the bitter attitudes with which residents continue to see the Company despite relatively recent and significant structural and administrative reforms, a shift in management and attitude towards evictions. It is only when one gives careful and equally weighted consideration to the past that the present relationship between the CTCHC and residents makes sense.

19. Elaborated on in the context of development by researchers such as Watts (2001) and Mosse (2004) among others.

8. CONCLUSION: CONFLICTING RATIONALITIES

The story of Stock Road is essentially a story of two rationalities. On the one hand at its centre are houses: what they mean to residents, the histories and struggles hidden beneath their walls and attempting to find a small foothold in a peripheral urban environment. On the other are the processes through which the state and its agencies provide houses for those who have never owned them: the responsibilities, the setbacks, the conflicts, the mistakes and the policies, which guide decisions. At the heart of the conflict, houses mean different things for residents and the CTCHC and these differences are most evident within conflicts over poorly built homes, rental hikes, evictions and rectifications. These rationalities should not be understood in isolation, back as backdrops to each other, interwoven in Stock Road and its history.

Several lessons are found in the narrative of Stock Road. The story proposes a way of thinking about housing that is not rigid and determined by policies and statistics but vibrant and dynamic, explicitly related to homeowners rather than the institutions that build and manage housing developments. Secondly it details the many ways in which housing policies are "re-invented" on the ground, in residents' own words, categories and metaphors. Thirdly it describes the meeting place between two rationalities of housing, one of policy and the other of lived experience. These lessons strongly resonate with Scott's (1998) reading of the state.

Scott (1998) proposes that the state simplifies "social processes" into categories which are "coarse...narrow and static" in order to make them easily manageable and controllable (Scott 1998:262). The CTCHC performs a similar function in "reading" citizens along predominantly economic lines. If we "flip" Scott's (1998) idea around, the ways in which citizens see the state would rely on re-creating social complexity in order to make sense of policies and interventions within the context of their own worlds and histories. In other words, they would seek to rebuild the meanings which had been stripped away through large-scale generalisations, by adding layers of social, political and economical nuance, which make sense within their context.

In parallel, the CTCHC's acts of "abstraction" are anything but random, serving to stabilize and perpetuate its rationalities and priorities. The CTCHC has both actively and subconsciously disseminated actions, procedures, and the semiotics that work to "create" pic-

tures of residents that are largely economic²⁰. In doing so they create “partial images” of beneficiaries that, while making for easier administration, are woefully inadequate in capturing the full scope of residents’ housing narratives and social worlds. Many institutions or apparatuses of the state process knowledge in a similar manner relying on generalizations (Scott 1998) and repetitive procedures (Gupta and Ferguson 2005) to not only “distil” citizens into relevant and manageable data but to perpetuate and legitimize epistemological regimes.

By imposing simplifying definitions of housing, rather than recognizing alternative and equally valid, albeit complex, ways of seeing and understanding homes, the CTCHC fails to positively alter the lives of residents. What may seem illogical, unnatural and counter-productive to developers and institutions such as the CTCHC may make perfect sense in local contexts (Scott 1998). There are alternative ways of seeing the world based on the day-to-day experience, and embodied knowledge of citizens which need to be recognized in order for development to be more successful. As Pascal states:

“The great failure of rationalism is not its recognition of technical knowledge, but its failure to recognize any other” (Pascal in Scott 1998:340).

The CTCHC, or developer, often only recognizes one form of the “truth” and the “right way of doing things”, disregarding alternative practices and “imaginings” of the world. Interventions become stabilized and perpetuated, whether they are the best approach to tackling issues on the ground or not. They are accepted as the “truth” and through the production of statistics and documents these facts become dominant, allowing them to “... secure their legitimacy, naturalize their authority and represent themselves as superior... to other institutions of power” (Ferguson and Gupta 2005:984,985).-

In practice, housing rationalities are socially produced and mediated. Their failings are located not only in the inability of policy to grasp lived realities but the different logics and expressions of housing that residents and institutions embody. The contrasts and divergent priorities found in these different rationalities of housing grate against each other, leading to conflicts and, often, poor planning and policy decisions.

20. To re-iterate an earlier point, this paper finds no fault with a private company being economically motivated. The realities of society are driven by the needs of capital and the inescapable fact that to build houses costs money. This paper questions, however, how such economic narratives interact with and grate against alternative grounded and lived perceptions.

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Title of the Paper

Promoting self-help in human settlements policy:
Towards a Progressive Development Model in informal settlements

By

Xolela Mangcu¹

Abstract

This paper argues that self-help has a long history in African communities going back to the 19th century all the way to the 1970s. The paper demonstrates how apartheid urban policies truncated and undermined this ethic. The paper argues that the experience of other societies clearly shows that constitutional, legislative and policy mechanisms can be crafted to empower communities through self-help. The paper concludes with recommendations for the adoption and adaptation of the Progressive Development Model in South Africa's informal settlements as an alternative to the government's goal of ultimately eradicating those settlements, a goal that is more of a pipedream than a reality.

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1. INTRODUCTION

This paper calls for a self-help approach to South Africa's housing policy. However, such an approach requires an understanding of the long history of self-help in relation to African communities in particular, and how that ethic was systematically undermined by apartheid urban policy. The new approach would also require a departure from the idea of delivering a completed house towards greater recognition of informal means of housing construction and finance in informal settlements. Instead of seeing informal settlements as a blemish on the urban landscape, they should be seen as a first step in incremental housing construction and improvement. The paper makes reference to the legal protection of informal settlements in other parts of the world, and suggests that policy makers should consider the Progressive Development Model as a policy tool for bringing together government, the private sector (particularly construction and finance companies) and individual households.

In writing the paper the author utilized a desktop approach, building on research he did for his master's thesis at Wits University in 1988. The thesis was titled "Possibilities for Private Sector Intervention in Alleviating South Africa's Housing Crisis". The author has also interviewed and had private conversations with various housing experts about various aspects of housing policy in the post-1994 era, from the National Housing Strategy of 1994 to the Breaking New Ground policy of 2004. He is also part of ongoing discussions to rethink human settlements policy.

2. SELF-HELP IN THE SOUTH AFRICAN IMAGINATION

The idea of self-help has a long history in the black community, going back to early mining communities in 19th century Kimberley. According to Jack and Ray Simons: "Kimberley's Coloured and African residents formed mutual benefit and improvement societies in the eighties, but the men in the compounds never combined" (1969: 47). Kimberley was not only the mining capital of South Africa but it was also the capital of African intellectuals. Many of the people who had graduated from Lovedale College in the town of Alice in the Eastern Cape in the latter part of the century had come to settle in Kimberley. Eastern Cape political and intellectual leaders such as Walter Rubusana founded several self-help organizations such as the Teachers League of South Africa, the Cape African Teachers Association, the Transvaal Teachers Association and many others. Ideas about self-help travelled through what Paula Backscheider calls "invisible lineages" (2001:214). These lineages provide the mental maps that people have inherited from their past to navigate their way in the present and into the future. In that process people produce new movements that selectively draw on the past. An example of such adaptation is the Black Conscious-

ness movement of the 1970s, “one of whose main platforms was the creation of a revitalized urban culture and a series of systems of community activism and self-improvement” (Bozzoli 1996:8). The late Tanzanian leader Julius Nyerere similarly described the importance of self-help in development as follows: “people cannot be developed; they can only develop themselves. For, while it is possible for an outsider to build a man’s house, an outsider cannot give the man pride and self-confidence in himself as a human being. Those things a man has to create by his own actions” (1973:27).

In the next few pages the paper will be arguing for the extension of this rich history of the self-help ethic to South Africa’s housing policy. The cultural history of self-help briefly outlined above can be used as part of what Van Wyck Brooks called the “usable past” (1918 [1993]). This paper argues that the ethic of self-help ought to be brought back as part of South Africa’s “usable past”, and institutionalized through human settlements policy. However, before self-help can be restored it would be wise to know how public policies effectively undermined this ethic, so as to avoid a repetition of history.

3. APARTHEID URBAN POLICY AND THE TRUNCATION OF SELF-HELP AMONG AFRICANS

This ethic was truncated and ultimately undermined, perhaps more in urban areas than rural areas. Indeed, a cursory survey of the rural landscape – and indeed the history of rural communities – shows a tradition of self-built houses in all of their colourful variety. A battery of laws was developed throughout the 20th century to deny black people any sense of belonging or permanence. As renters they could do virtually nothing to improve their homes since they did not own them. While the process of urban disenfranchisement has its origins in early colonial policies, the systematization of this process only took hold after the recommendations of the Stallard Commission in 1921, which then became the basis of several laws that tightened the screws on Africans in the cities, the first of which was the Native Urban Areas Act of 1923. According to the new legislation, Africans would not be allowed in the cities unless they could demonstrate that they had a job. The 1937 Native Laws Amendment Act empowered the minister of Native Affairs to remove surplus Africans, and compelled the local authorities to undertake “a biennial census” of the African population in their jurisdictions (Posel, 1991:43). However, the number of Africans coming into the towns kept increasing despite these restrictions because of the increasing demand for labour in South Africa’s booming wartime economy between 1934 and 1949. The growth was due to the increase in the price of gold following the abandonment of the gold standard in 1932 and import substitution policies during the war, leading in turn to a massive increase in manufacturing and exports. Concomitantly, the African urban population increased by 57,2% from 1 142 642 in 1936 to 1 794 212 in 1946 (Posel, 1991:

24-25). Given these pressures, the Native Affairs Department made a policy concession by recognizing the right of “detrilledized” Africans - those with really no ties in the rural areas - to live in the cities permanently, even if they did not have jobs.

The implications of this history for self-help housing in the urban areas are obvious. With no idea when they might be removed, Africans were not even allowed to improve their housing, let alone own it. Freehold tenure was abolished in those few areas where it had existed and replaced with leasehold rights. It was thus inconceivable that Africans might be the builders of their own homes, thereby putting out of the mind the notion of self-help in urban policy. Ironically, the notion of self-help housing would gain traction in the squatter camps that grew on the peripheries of towns and cities – a topic to which I shall shortly return. In a cultural historical sense, this amounted to the marginalization of a cultural value that had always been part of the African historical experience.

It was partly in response to the influx of Africans to the cities and the recognition that some of them had to be accepted as permanent residents that successive apartheid governments started building rows upon rows of similar looking “match box” houses in places such as Soweto. To enforce its segregationist policies, the nationalist government provided loans to facilitate housing construction in the townships. A building boom thus took place, until a freeze was promulgated in the 1960s – again in keeping with the idea that black people were temporary sojourners who needed to move to the homelands. People were moved to places such as Dimbaza, where in some cases they did not even have beds to sleep on. Steve Biko described the condition in Dimbaza during his testimony as a defense witness at the SASO/BPC Trial:² “I am talking about the indirect starvation that you get through starvation in townships...I am talking about the kind of situation you get in Dimbaza if you go there now, where there is no food, there is hardly any furniture for people” (quoted in Arnold: 1979:139).

2. This was a trial in 1975/6 of the leaders of the Black Consciousness movement, whose main organizations were the South African Students Organization and the Black People’s Convention – hence the SASO/BPC Trial.

4. TOWARDS SELF-HELP FRIENDLY POLICIES – THE INTERNATIONAL EXPERIENCE

Elsewhere the present author has provided a critique of the epistemic foundations of government's approach to housing, and how the housing policy adopted in 1994 further entrenched spatial segregation, locating African people further and further from places of employment.³ This policy was changed ten years later when the government adopted the Breaking New Ground (BNG) policy in September 2004. The BNG policy brought a livelihoods approach to housing policy with greater emphasis on locating housing closer to places of employment. There was also a greater recognition of informal settlements as part of the housing policy mix. Be that as it may, the BNG policy still envisaged informal settlements as a transitional step towards more formal housing. The ultimate goal was still the eradication of informal settlements through a combination of in-situ upgrading and relocation of people where development was not possible (BNG Document, August 2004:12).

A self-help approach to human settlements would have a different point of departure from that adopted by BNG. This would be the acceptance of informal settlements as a permanent part of the urban landscape, except of course where conditions are hazardous to those who live there and the broader community. The BNG's goal of eradication of informal settlements is of course informed by the UN Habitat's goal of "cities without slums". Marie Huchzermeyer (2011), however, offers an alternative vision of a city that accepts the permanence of informal settlements. Of critical importance would be the institutionalization of policies that make it easier for people to build their own homes as it has been the case in other countries.

Like South Africa, Brazil is facing the challenge of growing informal settlements. However, an important contextual difference between the two countries is that in Brazil the rights of "squatters" are protected in the Constitution. Brazil uses the concept of "*usucapio*" through which squatters may be entitled to the use (and possibly ownership) of a property if they have lived there for a long enough time without being challenged. This also means that they can be protected to stay on the land and build on it if they have been living on it for long enough. The period of occupation is usually five years. Unlike in South Africa, where private property rights are entrenched in the Constitution, justice issues are at the centre of the Brazilian constitutional framework. According to McIntosh Xaba

3. Xolela Mangcu (2009), *The Democratic Moment* (Johannesburg: Jacana Media); see also Xolela Mangcu, "It's the Politics Stupid: How Political Imperatives Undermine Community empowerment in Human Settlements Policy in South Africa", Department of Human Settlements Conference, Emperor's Palace, 31 October 2011.

and Associates (2009) a company called URBEL (the Urbanization Company of Belo Horizonte) helped 5000 families take ownership of occupied property. Brazil has special zones for informal settlements targeted for upgrading by the state. The fundamental aspect of these zones is that they are legally recognized by the municipality, and protected from the vagaries of land speculation and gentrification. Legal recognition and participatory planning are thus central to the Brazilian approach to informal settlements. Land occupation would lead to fears of Zimbabwe-type land invasions in South Africa, and would have ripple effects in the investor community. But if South Africa is to prevent exactly the kind of invasions that have taken place in Zimbabwe, then serious attention ought to be given to the regularization of land ownership while allowing people to build their own structures, improve them over time or sell them to those who are moving in while the erstwhile occupants move up the housing market ladder.

Chile has adopted an approach to informal settlement development that also encourages individual and household initiative. For example, there is a subsidy programme that is linked to household savings. MacIntosh Xaba and Associates (2009) point out that in Chile there is thus a shift towards an emphasis on the demand side of the housing market. Households can combine the subsidy with their own savings and a mortgage to buy a developer-built home. The subsidy system in Chile thus encourages people to save, which is quite the opposite of what the subsidy system has done in South Africa since its introduction in 1994.

India provides another example of where people's initiative has been protected by law. McIntosh Xaba and Associates state that in India slum clearance is prohibited unless it can be shown that the sites are really uninhabitable. Also, private landowners can have their tax arrears written off if they agree not to evict squatters on their land or to sell their land below market rates to individual families, who can then construct their own houses on the land.

Although it is a developed country, the United States may have instructive lessons for South Africa in terms of using public policy to promote self-help among communities and individuals. One of the ironies of American society – and modern societies in general – has long been the extent to which public policies are structured to encourage the middle classes to save from their incomes, while actively discouraging low income families from saving and building wealth. Sherraden (2000; 1991) shows how the United States subsidizes middle and upper-middle class Americans through the mortgage interest tax deduction. For example, a person can save up to \$25 000 in taxes a year because of the mortgage interest rate deduction. And this deduction is not progressive at all because it benefits people who buy million dollar houses. 54 percent of mortgage interest tax benefits go to people who earn more than \$100 000 a year and 91% to people who earn more than \$50 000 a year. Other institutionalized savings vehicles for middle and upper middle class

Americans include retirement annuities such as the 401 k, IRAs, Educational Savings Accounts, Medical Savings Accounts etc. These are all made possible by public policies that require their introduction as a matter of law, and many of them receive tax subsidies. 67% of these retirement tax benefits go to households that earn more than \$100 000 and 93% to households that earn more than \$50 000. These benefits amounted to \$500 billion in 2000, which, if divided proportionately, could enable people to put money in individual retirement accounts (Sherraden, 2000). On the contrary, however, welfare policy discourages asset building among poor people because one of the criteria for the means test is a limit on assets that individuals can own. In other words, in order to receive welfare, you ought to remain poor.

On a more encouraging note, there has been the growth of individual development accounts (IDAs) among poor communities. These accounts were developed by community organizations and funding agencies to help poor communities build asset bases in the 1970s, but have been taken up and strengthened by philanthropic organizations and state governments. For example, assets that are accumulated in IDA accounts are now exempt from the “asset limits” of the means test for welfare. Importantly for our comparative purposes, 55% of the people who participated in this programme used their accounts for homeownership. They might as well just use the funds for self-built housing programmes. Indeed, in some parts of the United States there is a long history of community-based housing programmes, with the support of local government. In Boston more than 80% of low income housing is built by community-based organizations. The city encouraged community development corporations that not only participate in the housing policy process but actually physically construct the housing themselves, no doubt because of the strength of higher education institutions – Boston has more than sixty universities and colleges, with Harvard and MIT (Massachusetts Institute of Technology) being the leading ones. MIT also runs the Community Fellows Programme under the leadership of Mel King which trains community activists. Equally important has been the role provided by local government leadership particularly under former mayor Raymond Flynn, who overcame bureaucratic resistance to give the power of eminent domain to the Dudley Street Neighbourhood Initiative (DSNI). This enabled DSNI to acquire, clear, and develop land in the Roxbury neighbourhood. Ultimately DSNI developed hundreds of housing units. DSNI was successful because of the formal structures that were put in place to ensure resident control of the types of development that took place in the neighbourhood. DSNI became one of the best examples of collective self-help in the United States.

To wit, these international examples demonstrate that public policy can be a tool in empowering local communities. This goes against the assumption that poor communities are incapable of undertaking self-help initiatives or do not know what is appropriate for themselves.

5. ACHIEVING GREATER INFORMALITY ON THE SUPPLY SIDE: RETHINKING HOUSING FINANCE AND CONSTRUCTION

The paper now shifts to the supply side of the housing market, starting with that great obstacle to housing – finance. A demand-led housing policy that has self-help as an important component would require a greater recognition of informal finance on the supply side. By some estimates there are close to a million stokvels⁴ in South Africa. These organizations have 11 million members and a net worth of R44 billion. Already many people rely on stokvel savings to finance their children’s schooling or to purchase vehicles and to improve their housing. Stokvels are important in advising individuals about the culture of saving in general, and about repayments in particular. They could provide loans to those members who want to build or make improvements to their houses. There are also international precedents where people get loans from community-based financial institutions to invest in their own assets. The best known example is the Grameen Bank in India, whose founder, Muhammad Yunus, received the Nobel Prize for Peace in 2006 because of the enormous success the Bank had in getting people out of poverty through microfinance. The Self-Employed Women’s Association in India is another example of microfinance for women who want to initiate their own projects.

A self-help component in human settlements policy would also require greater recognition of the informal means of construction. This would extend to a greater appreciation of the diversity of building materials that can be used – not just bricks and mortar. In his masters’ thesis the author found that many countries were bogged down by construction standards that were generally unsuitable for local conditions: “a house in an arid climate may not need a roof that sheds water, though a building code imported from a developed nation might mandate one” (Mangcu, 1988: 52). The author further argued that the advantage of small construction companies is that they are less capital intensive and less dependent on imports and have a far higher potential for employment creation. The thesis concluded that there was no reason that these small companies could not, as in developed countries, provide specialized services such as plumbing and sanitary fixtures or flooring. This would mean that, even if a company could not complete a house or a housing project on its own, it could still be done through collaboration among a few companies. The biggest problem with small companies actually lies right there – their lack of capacity to coordinate or absorb the transaction costs that are required to manage a large project. There is also the lack of administrative capacity among smaller companies, as well as lack

4. A stokvel is a community based savings association through which members make (usually) monthly contributions, and each member is entitled to a lump sum payment at mutually agreed upon intervals.

of financial management, and simple cash flow problems that oftentimes are a result of slow government payment systems. In short, even an attempt to move towards greater informality in the construction industry would still require a great deal of assistance by government and bigger private sector firms. The fact of the matter is that large firms – whether we are talking about financial or construction companies – and governments will always be indispensable in providing housing on a large scale. The question is how to avoid the kind of blind massification that pays little attention to what individuals and communities can mobilize.

6. TOWARDS A PROGRESSIVE DEVELOPMENT MODEL – ESPECIALLY IN INFORMAL SETTLEMENTS

Keare and Parris (1982) describe the progressive development model as a means of incremental housing construction by the people themselves through various forms of self-help and mutual aid in which infrastructure and occasionally parts of the house are variously built by members of the household or a substitution of owner-building by labourers and even contractors. Because of its incremental scale, this model has the potential of building institutional linkages between informal and formal means of finance and construction. Hansen and Williams (1988: 307) similarly see the model as “the process by which low income households make incremental investment in housing as their incomes permit”. The model envisages four stages, although it is not advisable to assume a formulaic approach to how the stages may follow each other in reality. Stage Zero is when the individual and/or the household have nothing and rent a room. They enter Stage One, which is pre-ownership, when they acquire a piece of land or find a no-cost opportunity to claim land such as through land invasions. At this stage the person may acquire a piece of land in a squatter/informal settlement and begin to start building, investing his or her own sweat equity. Security of tenure is not at this point an issue, but the people are still unsure about chances of staying or being removed. In Stage Two there is upgrading of the initial barebones structure built in Stage One. In Stage Two people become more entrepreneurial and often decide to build an additional room or two for rental to recently arrived migrants. The new owner-occupant uses rental income to supplement their regular income and savings so they can get into Stage Three, which is when they begin to interact with formal financial and construction institutions.

Hansen and Williams (1998) argue that the “progressive development model” only works when there are subsidies such as low-cost government land or interest rate subsidies. These authors are critical of subsidies because in the end, they argue, they hamper replicability of the projects because of the amount of money that has to go into the subsidy scheme. They contend that the practice of rental in Stage One and Stage Two has the

promise of a dynamic rental market and that housing policy should focus on making more rental stock available: “increasing the supply of rental units by encouraging homeowners to rent out units may be the most efficient way to increase shelter in Third World cities” (Hansen and Williams, 1998: 316). They further suggest that in Stage One and Stage Two there should be greater use of informal finance such as cooperatives and credit association. While they argue that “it is extremely difficult to get the public sector take the lead in their formation [credit association]” (ibid: 316). In South Africa these associations, particularly the stokvels, have mushroomed pretty well without government doing anything to sustain them. While these authors advise sticking to informal finance instead of more formal institutions – “because the poor have limited capacity to borrow” (ibid: 317) – in 2010 President Jacob Zuma used his State of the Nation address to announce a R1 billion guarantee fund to incentivize private sector involvement in housing finance. In the same speech he announced that there would be an increase in the original FLISP (Finance Linked Individual Subsidy Programme) from R54 000 to R83 000. This would help those who earned too much to qualify for “RDP housing” and yet did not earn enough to qualify for bank loans. This subsidy would most likely benefit those who are in Stage Three of the Progressive Development Model – they need a leg up, which government can provide through subsidized loans. The policy question is how to use this new development to support demand-led housing policy for South Africa that encourages individual and community initiative through self-help methods of finance and construction – all the way from Stage Zero to Stage Three of the Progressive Development Model, with strategies designed specifically for each segment of the housing market – not the blanket massification policies that have defined housing policy for decades.

Government remains an important player, also because any move towards informal finance and construction should take place within some regulatory framework and project support. It could well be, for example, that a family is asked to demonstrate its plan from finish to end, and what resources, both human and financial, it has to undertake the construction project and what controls it has put in place to prevent unnecessary disputes or delays. The advantage of informal construction is that it allows individual households greater say and control over their own assets, and has the added benefit of being labour intensive. This is clearly much better than the current process in which a household must accept a completed structure, whether it likes the structure or not. Most importantly though, Hansen and Williams (1988: 319) argue that “in particular, experience with basic shelter programs has demonstrated that governments can intervene effectively in housing markets if, instead of imposing their notion of housing needs, they are sensitive to the level of housing and services that households want and can afford”. Similarly, McIntosh Xaba and Associates (2009, Part 4:12) argue that “it is clear from international experience that conventional approaches of mass forced evictions (eradication), *direct housing delivery by central governments* (own emphasis), the building of high rise apartments for the urban poor, and the continual relocation of the urban poor to the urban periphery

have consistently failed to address the challenge of informal settlements”. They also state that “the phased, incremental approach seems most likely to succeed as opposed to a big-bang, one off approach. Government support will be needed over the long term, not just in the initial phases, and should encompass both infrastructural support, and community and social support” (McIntosh Xaba and Associates (2009, Part 4: 14).

The central epistemic problem in South Africa’s human settlements policies, this paper has argued, is the adherence to goals and standards that stand very little chance of ever being achieved, and to ways of providing services to communities with little regard to their own capacities for mobilizing personal and communal resources. Self-help housing is unlikely to solve South Africa’s housing problem, but it can be an approach that could catalyze community energies in much the same way as it happened in the past as people undertook community development projects, under some of the most difficult conditions. A democratic environment should be more propitious for experimenting with self-reliant development again. But this also requires a political culture and a political leadership that is not afraid of the people – that is willing to challenge them to reach within themselves to transform their own world, without of course losing sight of the critical role that must be played by government and larger private sector organizations in finance and construction.

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Title of the Paper

Recognising self-help opportunities in South Africa's small scale rental market

By

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Abstract

Over the past 17 years much of government's focus has been on the provision of freestanding subsidized housing and more recently social housing and the upgrading of informal settlements. Parallel to the state's response has been the enormous growth in the small scale private rental sector, especially in the provision of rentals between R300 and R500 and much of this growth has been in existing townships. Out of approximately 2,4 million households in South Africa who rent their dwellings, almost a quarter (520 000 or 21%) rent informal dwellings (SHF 2008).

The growth in this sector is supported by research indicating that rental is increasingly becoming the *preferred* choice of accommodation for poorer households (Watson 2009, Carey 2009, Gardner 2010). Backyard rentals in well located existing suburbs are especially popular as they are affordable, offer a decent level of access to essential services and opportunities, are likely to be safe and are flexible enough to accommodate changes with relative ease. While the provision of subsidised housing remains important, it is also necessary to recognise people's own interventions and investments in their shelter needs. Far from being only informal, many of the backyard rentals on offer are "formal", structures built by landlords who have either saved over a period of time or even invested their retirement or retrenchment packages. In some instances, tenants themselves have invested in the quality and maintenance of these structures which indicates people's willingness, potential ability and innovation to provide their own shelter.

This paper will attempt to explore the possibilities that exist for supporting and assisting this form of self help housing while at the same time recognising the agency of people and their initiatives. It will further investigate how the current small scale private rental market can be seen as a critical component of a broader human settlement agenda without jeopardising the current workings of the sector. This will include a look at the opportunities that exist to scale up the provision of small scale rental and potential ways to provide support for both landlords and tenants to invest in their own shelter needs.

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1. INTRODUCTION

For the first few years after democracy, the South African government concentrated on the provision of free housing and basic services intended to benefit and assist the most vulnerable in society. Given the dire need for shelter at the time, this was the most sensible and appropriate response and continues to be an important response for the very vulnerable in poor communities who otherwise would not be able to access adequate and affordable shelter. Thus, from the outset it is important to emphasise that this paper does not call for the cancellation of the existing housing subsidy programme. Instead its aim is to suggest that the focus be expanded to include alternative shelter options such as those being provided by many poor households, through informal arrangements that not only supplement their own incomes but provide vital shelter opportunities. Many people who are still on waiting lists or who do not qualify for state-subsidized housing have very few alternatives and most resort to informal rentals or finding a space in an informal settlement to erect a shack. At the other end, rentals in the higher income private market are considered the norm and a vital part of the housing industry, while rentals in lower income, informal or illegal areas have been an invisible aspect in South Africa's housing response.² Yet, it is impossible any longer to ignore the reality of this highly complex sector that is playing a critical role in South Africa's burgeoning and growing economy and housing market.

As with all housing and shelter related issues in South Africa, the small scale private rental market is nuanced, complex and challenging and will require an approach that takes these aspects into consideration. This market is an important and critical response to the lack of affordable and adequate shelter options. Most significantly, it is a response by households and communities, without the assistance from public or private sectors to invest in their own shelter needs. This paper starts off by defining the small scale rental market, followed by a brief outline of current policy affecting the rental housing market in South Africa, a discussion of the small scale rental market in South Africa and finally an argument for why it should be recognised as a valid and important mode of self-help housing. This paper has been informed by ongoing work within the National Department of Human Settlements, which includes a more in-depth investigation into the backyard rental component of small scale rentals. This work benefitted from a comprehensive review of existing literature on the small scale rental market as well as additional primary research in the form of case studies. Though this has to some extent informed the writing of this paper, the latter is

2. The preoccupation with ownership (which is not particular to South Africa) over the past 17 years has largely relegated the lower income rental market to something that is transitory, problematic and requiring intervention.

largely concerned with making a conceptual argument for why small scale rental is critical and should be seen within the broader housing and human settlement context and as a valid response by households themselves in the provision of shelter.

2. DEFINING THE SMALL SCALE RENTAL MARKET

In her study of the small scale rental market Carey (2009) includes backyard rentals, formal or informal rooms that are rented informally, rentals of main dwelling units where landlords are absent, rentals in informal settlements and finally rentals in warehouses, factory buildings and abandoned and unoccupied office blocks. For the purposes of this paper, the following is included in the definition of small scale rentals:

Inner city rentals

Many of the rentals currently found in the inner city in dilapidated, abandoned buildings could be classified as small scale rental as the ownership and rental arrangements meet small scale rental conditions. These present important challenges for urban municipalities as they struggle with adequate delivery of basic services, the legal challenges around occupied and hijacked buildings, absent private landlords that are not ensuring effective maintenance and most importantly the vulnerability of tenants who have little to no protection. Despite their sub-standard conditions, these rentals provide flexible, shorter term, affordable accommodation for migrant workers and also foreign nationals who do not qualify for state assistance or prefer to be closer to economic opportunities in the city.

Backyard rentals in townships and higher income suburbs

While backyards in poorer communities are seen as less than ideal, rentals in cottages and granny flats in wealthier communities are viewed much more favourably despite essentially responding to the same need for shelter. In higher income neighbourhoods where owners have invested in backyard rental accommodation they are more likely to have access to the resources required to submit plans for approval as well as building formal and better quality structures. The opposite is true for many landlords in lower income neighbourhoods. While the accommodation provided is often of poor building quality and requires support and potential intervention, recognising their value and thinking differently about them may result in more innovative and creative ways to acknowledge backyards (that are viable). This may also unlock the necessary buy-in, backing and support (particularly from financial institutions) that may be needed to improve the quality of backyard accommodation in lower income areas.

Informal rentals in informal settlements

There is a thriving rental market even in informal settlements which is for the most part not recognised. Part of the reason for this is that property markets are often viewed in terms of their economic impact and factors, but research by Marx (2007) indicates that there is a booming social property market in informal settlements. Yet, despite their desperate need for shelter, backyarders in informal settlements are rarely recognised. They should however be, if one considers the renewed emphasis on informal settlement upgrading and the importance of ensuring that backyard renters do not end up being displaced during the upgrade.

Working definition

For the purpose of this paper, the definition that will be used for small scale rental refers to:

- rental in an informal settlement (that is in the process of undergoing tenure regularisation or being upgraded);
- renting an informal structure in a formal area;
- renting a formal room in a formal area through a formal or informal arrangement with the landlord;
- rentals in inner city areas;
- Short term or overnight rental of rooms in urban centres;³
- Rental in inner city buildings as technically these fall within the small scale rental market given how they function (Watson 2009; Carey 2009);
- Rentals in informal settlements (both those that have been recognised as well as those that have not yet undergone a process of regularisation or establishment).

This market exists within a dynamic context where there may be variations in the factors that make up the definition. It is thus difficult to have a set definition as the rental market is subject to dynamics and changes over time.

3. For example rooms available for rent to informal traders or homeless people who require short term accommodation, eg. nightly or weekly. For more on this issue see for example the work by Poulsen, L. 2010. A room in the City: Strategies for accessing affordable accommodation. Urban Forum. Vol. 21. No. 1: 21-36

3. SOUTH AFRICAN NATIONAL POLICY CONTEXT

Despite the fact that there has not been a dedicated and focussed response to the small scale rental market in its current manifestation, there exists a range of policies and strategies that affect the rental market. The *Housing White Paper of 1994 (Section 3.2.2)* highlights the importance of having both subsidies for the delivery of housing as well as the delivery of rental options. The *Rental Housing Act (50 of 1999)* goes further by acknowledging rental housing as “a key component of the housing sector” and states that “there is a need to promote the provision of rental housing”. In the *National Housing Code for 2009* three programmes have been designed to support and implement the national rental housing strategy. These are the Social Housing Programme, the Institutional Subsidy Programme and the Community Residential Units Programme. The intervention that has enjoyed the most prominence in terms of the provision of rental housing is the Social Housing Programme, which focusses on making affordable rental available in urban areas for households in the gap market, ie. those earning between R3501 and R7500 a month (National Housing Code 2009, PDG 2010).

Recognising the gaps in the design and implementation of housing programmes, the National Department of Human Settlements in 2004 introduced “*Breaking New Ground: A Comprehensive Plan for the Development of Sustainable Human Settlements*”. This plan again mainly emphasises the importance of rental for the gap market despite the significant growth in demand for accommodation amongst households earning less than R3 500. According to the recently released report by the National Planning Commission on South Africa’s material conditions, there is an 83 percent housing demand from households earning below R3500 and a further 15 percent demand in the gap market (NPC 2011). Many of these households may qualify for a subsidised house, but for those still on the waiting list and others who do not qualify, there are not many other options for shelter and accommodation. Even for those who do qualify, there are very few interim measures while they wait. Significantly, these households are not able to afford rentals in most state provided rental accommodation and are thus a potential market that needs to be catered for but for whom no actual response currently exists. Further motivation for addressing rentals more appropriately in South Africa was highlighted in the *2009 Review of Breaking New Ground* which noted that an increase in various types of rentals is needed and that of the 100 000 rental units planned over the five years between 2007/08 and 2011/12 at least half should be affordable rental for households earning less than R1500 per month. The current mechanism, however, is unable to provide social housing to households with this level of income.

In 2010 *Outcome 8: Sustainable human settlements and improved quality of household life* referenced the small scale rental market as the most significant provider of affordable

and well located units for lower income households with no major costs to government despite challenges related to tenure security and a number of other concerns. While it highlighted the importance of a scaled up rental approach from government, it proposed no formal strategy to increase the scale of affordable rental provision beyond plans for social housing and increasing community residential units. In light of the challenges of providing the affordable rental opportunities needed by so many, a review of the *National Rental Housing Strategy*, adopted in 2008, may assist the Department to reassess its current rental response. Despite the acknowledgement in the strategy that the response to date from government has not taken into account *both* formal and informal rental housing opportunities, no clear and firm alternative is suggested for addressing this concern. It suggests drawing in a range of civil society actors such as small scale landlords, faith based organisations, informal landlords as well as the private sector into the strategy to address rental needs of the indigent market, but does not go beyond this.

While there have been numerous references to the importance of rental, the kind of rental that has been focussed on indicates a gap in the overall understanding of the entire spectrum of rental needs in the country. This is not to suggest that there has been no acknowledgement of rental as a viable tenure option for households but instead that there is significant room for improving and adapting existing policies and legislation designed to address the provision of rental so that it begins to provide at a scale that matches the need as well as maximises on the opportunities for people to be involved in their own shelter provision. While this section attempts to provide a brief and simplified explanation of the policies and frameworks that inform the rental sector in South Africa, it must be emphasised that this is not exhaustive and by no means presented as such.

4. SMALL SCALE RENTALS IN SOUTH AFRICA

In 2008 the Social Housing Foundation conducted a study aimed at highlighting the current scope of small scale and informal rentals in South Africa. Drawing from statistical information from the 2005/06 Income Expenditure Survey, the General Household Survey conducted in 2006 and the Community Survey from 2007, it was able to sketch a picture of the extent of informal rental dwellings. In terms of the demographics of the small scale rental most tenants have an income, albeit small and sometimes uncertain, and are willing to pay for a certain level of access to services and other opportunities that are not available in many informal settlements or even new subsidised settlements in peripheral locations. Though tenants are not necessarily less vulnerable and often have similar challenges to informal settlement residents, many perceive this option as the better and more secure one and increasingly people are more likely to choose small scale rental options instead of being “forced” into it (Gardner, 2010). For many smaller households these rentals are more affordable and many are well located, which makes them desirable particularly

for people who do not qualify for subsidised housing. However, even for people who do qualify for a state subsidised house, ownership is not always the most desirable option as it is accompanied by a range of other financial responsibilities that they may not be able to meet (Gardner, 2010; Carey, 2010; Watson, 2009).

Location is a very important factor when considering where to live and for many a well located rental may outweigh ownership in a house on the margins of the city, far away from social and economic opportunities. This may change as material conditions change, for example, people may need this option right at the beginning when they need more flexible and affordable accommodation while trying to access economic and other opportunities that would improve their lives. As their material conditions change and their ability to access the private property market improves, they will then be able to “graduate” to more improved types of accommodation. Access to basic services is an extremely critical factor in people’s decisions and while not always guaranteed or sufficient, most tenants are able to access these services for the majority of the time. Also having access to schools, medical facilities and economic activities plays a big role in people’s decision to access this type of rental. Essentially it needs to be recognised that access to small scale rental opportunities serves a particular purpose at a particular time. The flexible nature of these informal rental arrangements appeals to people who are dependent on an income from informal economic activities or other temporary or lower paying jobs (Lemanski 2009). Being able to renegotiate the rental agreement or payment when necessary allows for changing circumstances in more precarious and tenuous situations (Carey 2009). The flexibility of this rental option is important in a context where many tenants may not have full-time or permanent jobs and arrangements can be altered to suit their needs.

Rentals provide valuable income for landlords and for many, the biggest motivation for renting out space in their backyards or even in their primary dwellings, is the promise of income. For beneficiaries of government subsidised houses, this is becoming an attractive option. Even though they received a house, their economic circumstances may not necessarily have changed, especially where the recipient and members of his/her household are unemployed or the house is far from workplaces and markets (Smit 2000, Joseph and van Donk 2007). Given the massive demand for small scale rental opportunities and tough economic circumstances, investing in a backyard dwelling or even just making the space available for a potential tenant to construct his/her own backyard structure is one of the few viable options for poor households. Despite landlords recognising the growth and income potential, the majority of them do not capitalise on this despite the potential for increasing the value of their asset and potentially getting more rental income in return. There is a market for both rentals that are very affordable and aimed at the very lower end of the market but there is also a high demand for rentals of a higher quality for people who are willing and able to pay for this.

5. RECOGNISING THE SMALL SCALE RENTAL MARKET AS VIABLE SELF-HELP HOUSING

The housing programme in South Africa has had far-reaching positive consequences and has produced shelter for close to 3 million households. But there are millions who do not qualify, are still on waiting lists or require different kinds of shelter and thus continue to live in inadequate accommodation in peripheral areas with poor access to services and opportunities. It is within this context that many people have had to find other means of accommodation. One such response has been the development of the small scale rental market that by 2006 had produced accommodation for about 1,85 million households (Shisaka Development Management Services 2006).

One of the positive outcomes of the small scale rental market is that it to some extent allows the opportunity for people to use their own initiative and agency to improve their lives (particularly in the case of landlords). This is not to suggest that there is no longer a role for government to play and that the housing programme should be done away with. However, there is a space for this rental market to be seen as part of a broader shelter and human settlements response that may benefit from some measure of support and/or regulation that allows it to develop and grow in a more targeted and effective manner. Essentially the overall rental market can be framed as follows:

FIGURE 1

	PUBLIC	PRIVATE
FORMAL	<ul style="list-style-type: none"> • Social Housing • Community Residential Units (hostels, municipal rental stock) • Housing offered by other government departments • Housing by State owned enterprises 	<ul style="list-style-type: none"> • Sectional title units utilised for rental • Landlords with granny flats • Some hostels owned by private companies
INFORMAL	<ul style="list-style-type: none"> • Rentals of housing stock that had been transferred into the Discount Benefit Scheme • Hostels that have not been upgraded under the CRU programme 	<ul style="list-style-type: none"> • Most small scale private rental, such as: <ul style="list-style-type: none"> ○ Backyard accommodation ○ Hijacked buildings in inner cities ○ Hostels ○ Rentals of single rooms in inner city and other urban areas

Adapted from Odette Crofton (2011)

The above table is not exhaustive and there may in fact be a number of additions to each of the sections. An especially important point to note is that the lines between these various types of rental are often blurred and it is much more fluid than the above table currently suggests. The key point of the table is to illustrate where the thinking about rental was focussed and to situate small scale private rental within a broader rental context.⁴ Understanding how the different sectors of the rental market function, the impediments and incentives, is essential for determining an effective response. This would also shed light on what has been pinpointed as the core problem in this sector, namely the under supply of rental stock in the formal rental sector (both public and private) despite the huge demand for rental accommodation, coupled with the lack of management capacity to ensure the sustainability and maintenance of rental stock. It is suggested that amongst the impediments to private developers investing in more rental stock are legislation that creates major barriers to investment, the reluctance of financial bodies to invest in this type of housing and poor incentives from provincial and municipal authorities for the building of rental stock (Crofton 2011). Addressing these is essential as it will lead to the increased supply of rental stock which in turn may have positive consequences for the development of the entire sector as those currently in informal rentals may be able to trade upwards into readily available stock while landlords and others who are capable of investing in this market themselves become viable and recognised entrepreneurs.

There is evidence to provide sufficient motivation for why the small scale rental market is so important in the broader human settlements context. Despite challenges, this market has continued to thrive and is in fact the “the second-most successful functioning housing sub-market”, according to research by the National Urban Reconstruction and Housing Agency (NURCHA) (quoted from Carey 2009: 11). Motivations for scaling up and supporting the small scale rental market have been provided by a number of authors (Carey 2009, Gardner 2010, Hickey-Tshangana and van Donk, 2011). These can be summarised as follows:

- **Existing success:** This market actually works and continues to exist in spite of (and some argue because of) the lack of government intervention.
- **Income potential:** Small scale rental provides economic benefits as it creates entrepreneurs (Shisaka Development Services 2006) and contributes toward household income and the ability of households to invest in their future.
- **Asset value:** Houses with attached dwellings could become social, economic and financial assets and improve in value over time. Families may be able to leverage the asset for access to economic and financial opportunities as well as improve their long term social foothold and prospects for current and especially future generations.
- **Social benefits:** Small scale rental creates a context for community building as this type of rental option is often provided in what continues to be fairly vulnerable and resource poor communities as relationships between tenants and landlords involve providing support through sharing limited resources where necessary (Carey 2009, Watson 2009).
- **Capitalise on existing infrastructure:** Instead of building a large number of new settlements and having to invest in new bulk infrastructure projects, settlements with additional rental dwellings use existing infrastructure and it is more affordable in the long run for government to invest in expanding these (Gardner 2010). However, it should be emphasised that an audit needs to be taken of existing infrastructure in older townships and where applicable plans for upgrading should be included in future long term planning for these municipalities.
- **Potential to deliver at scale:** One of the most critical points is the fact that this market is delivering at the scale that is needed to potentially begin addressing the massive backlog as well as responding to future shelter needs (Carey 2009).
- **Rental is a good option for non-qualifiers:** This type of rental fills the gap, which government has been unable to fill, that currently exists for poorer households to access affordable accommodation. This includes foreign nationals and people who may have previously qualified for a subsidy.

Most important is the fact that it is one of the most successful “self-help” shelter initiatives that has taken off and succeeded beyond assistance from government. This is not to romanticise all of these dwellings and rental opportunities on offer as many require a significant amount of investment and improvement to make them adequate, safe and inhabitable but still affordable. Improving the quality of the dwelling will be beneficial for both tenants and landlords. While a large number of structures require fairly significant upgrades to be suitable for occupation, particularly from health and safety standards, there are also a significant number of structures that are built with formal materials and are very comfortable and appropriate for occupation. By grouping all small scale rental structures together and not distinguishing between different kinds and quality of structures, the opportunity for understanding the need to develop different interventions for differing contexts and also expanding the role that can be played by communities and

4. A project of the research directorate of the National Department that is running concurrently to this process is the development of exactly such a rental housing research agenda.

households may be missed. In certain instances landlords have invested significantly in secondary structures on their properties and although these may not be “legal” as they have not obtained approval in terms of applicable municipal bylaws, they may only require minimal intervention while the bulk of the focus and interventions can then be shifted to structures that are less formal and where there are more health and safety concerns.

The argument for self-help is that it should recognise the agency and capabilities of people to invest in their own shelter conditions. At the same time, the role of government should not be underestimated or removed completely from this equation. In instances such as these there is an argument to be made for government as an enabler to support, encourage and facilitate investment in this area, to provide a certain level of regulation and protection where necessary, but not to take over and potentially disrupt a thriving market that has managed to grow without state intervention. Instead there should be a mutually beneficial arrangement where this market is allowed some level of independence and safety from over-regulation while at the same time receiving support from government to make it work better and more efficiently, thereby creating an enabling environment for people to have access to self-help housing opportunities that will address both their shelter needs as well as the need for longer term economic stability. It will also contribute towards a more diverse housing market that caters for a variety of shelter requirements. On the other hand, encouraging a more regulated, resourced and visible small scale rental sector (and rental sector as a whole) and incorporating or understanding it as part of a broader human settlements strategy could likely go a long way towards reaching current housing and human settlements goals as well as addressing future shelter needs.

This does not mean creating a subsidy instrument (which is often the default response from government) or even leading the intervention process. Instead, a more effective response will be one that draws on a range of different intervention models, resources and partners. Outcome 8 (2010: 56) states that “estimating what could be provided through pilot projects in selected areas where densification is desirable, and infrastructure capacity broadly exists without the direct government object subsidy, but rather through collaborations with municipalities and small landlords around incentives (eg. zoning relaxation, rates rebates, discounted utilities rates), the delivery targets⁵ could easily be met, provided the necessary research, policy development, and service agreements are started in the very near future”.

5. It is not entirely clear whether reference is made here to overall delivery targets or only rental delivery targets.

6. CONCLUDING REMARKS

In light of the above, there are a number of recommendations that could contribute towards supporting, encouraging and where necessary regulating this market and contributing towards preserving and cultivating a greater sense of agency and ownership. Firstly, government should recognise the massive potential in its existing investment and the initiatives being displayed by those who have benefitted from this investment to develop and increase the value of their assets as originally intended. This applies largely to backyards and rentals provided by households who have benefitted from subsidized housing. By encouraging investment in rental, government would be able to **leverage its existing investment in shelter, provided through the housing programme**, and ultimately capitalise on the investment it has made over close to two decades of housing delivery. This could be done by facilitating and negotiating additional public investment in these areas and to negotiate a more positive and open response from banks and/or micro lending institutions to provide financial products for people who would like to invest in rental accommodation. This could also include providing access to the relevant building professionals that are required to ensure the legitimacy of these investments.

A related issue is the interest by some private individuals to invest on a slightly larger scale in rental housing. A number of private individuals have begun to build medium scale structures in existing and established townships to provide rentals to those earning below R3500. These are not major developers but individuals who may have identified the gap in the market. Providing the supportive and enabling environment, as discussed above, and the necessary access to the relevant role players in the financial and building sectors, could provide a significant incentive for people to maximise initiatives such as these. Though this does not strictly fall within the concept of self-help housing, it continues the argument of individuals, households and communities playing a more significant and less peripheral role in the development and investment in their own housing needs and also on a broader community and societal level.

Secondly, the above can only take place within a context where the importance of self-help housing in particular and the rental market in general is recognised. As discussed earlier in this paper, current policies and frameworks, while referring to rental, fail to substantively understand and respond to the need for diverse shelter options and what is required to make this work. This would require the development of a **national policy and framework to address rental concerns**. Given the lack of a rental policy that encompasses the entire spectrum of the rental market, a first step should be the development of a national rental framework. This would be relevant not only for guiding and possibly supporting the small scale rental market, but should address and highlight the key issues related to various types of rental that fall within both the public and private sphere. Furthermore, it will pro-

vide recognition for a to date under-defined and under-recognised yet vitally important component of South Africa's housing and human settlement response.

A survey of the small scale rental environment to understand the breadth and scale of rentals that fall within the definition of small scale rental, especially inner city accommodation (formal as well as the considerable amount of informal and unregulated rentals) and informal rentals in informal settlements is another critical step. One option for gathering more information and understanding is to develop an in-depth surveying tool that will allow for the collection of information and statistics on the small scale rental market and a clearer understanding of how to support self-help opportunities.

The final point relates to a *review of the current policies and acts that relate to the rental housing* market. A number of policies and acts that both directly and indirectly affect the rental market may require review. In some instances these inadvertently hamper the effective functioning of the rental market. Where this is the case, ways should be found to minimise this unintentional negative impact in favour of a more supportive environment that encourages the provision of both public and private small scale rentals. In addition, some policies and guidelines require review and updating. The National Housing Rental Act is one such policy. Having been in effect for the past five years, it is time to review its impact and potential challenges and shortcomings and make the required changes for it to be more effective.

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Title of the Paper

The benefits of applying vernacular indigenous building techniques in self-help construction for sustainable livelihoods and human settlements: The Case of uMasizakhe community, Graaff-Reinet, Eastern Cape

By

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Abstract

The South African government has embarked on providing housing for the country's poor and underprivileged populace through the Reconstruction and Development Programme (RDP). While the task was being exercised by the Department of Human Settlements, it recognised the need for creating sustainable and vibrant communities within the mandate. The purpose of this paper is to discuss the potential of vernacular, indigenous building techniques in self-help construction for sustainable livelihoods and communities, with particular reference to the local community of uMasizakhe outside Graaff-Reinet in the Eastern Cape.

The research methods used involved both data collection and reviewing relevant literature. Data was collected from selected respondents who live or had lived in vernacular houses and this concerned ownership, building materials and maintenance, and temperature control, among others. Literature reviewed concerned developmental and ecological approaches to supplying housing as well as vernacular building techniques and the benefits of the latter.

The research results show that, although the homes are well insulated with natural materials, cheaper to build, are owner-built and maintained, are resourcefully heated and cooled, and with the majority of respondents living in their homes for over 25 years, problems do exist. Homes are small and often overcrowded, thus increasing the need for either more or larger RDP houses. This would continue to have serious financial implications within the South African fiscus and could be considered unfeasible in the future.

It is proposed that owner-built homes using vernacular building techniques be used to alleviate the housing demand. Such a method of development should aid in the creation of independent and vibrant local communities while reinforcing pride and asset-worth in one's own vernacular culture. This would depend on at least three factors being met, of which mention should be made although they are not discussed in detail within this particular study. The first factor would be the provision of a grant to the value of an RDP dwelling. The second is building instructors to aid with budgeting and the construction of structurally sound homes. Finally awareness has to be created through educational programs focussing on the various benefits of vernacular building techniques.

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1. INTRODUCTION

Research conducted in the rural Eastern Cape confirmed the potential of vernacular architecture to contribute to more sustainable human settlements and the potential thereof to improve livelihoods (Steenkamp, 2012).

The research makes a case for encouraging the implementation of vernacular building methods and indigenous knowledge through participatory approaches to community development and enhanced apprenticeship systems to improve the livelihoods of communities and encourage cultural pride. Ultimately, the knowledge concerning the local vernacular is significant to human settlements – as it may well play an essential role in guiding architects and the built environment through the past in order to navigate back to the present and future. Sexwale (2011) urges for an integrated approach towards human settlements. Fathy (1986) holds that architects are in a unique position to revive people's faith in their own culture and Elleh (1996) states the temptations that exist as quick design solutions emerge in an effort to meet political needs. These challenges need not stop South African architects and builders from exploiting the vernacular precedents around or cause them to allow political expedience to dictate design concepts.

Essentially, the architecture found within individual human settlements relates to the cultural identity of the residents (Popescu, 2006). This narrative property of human settlements has exposed the importance of our responsibility within the built environment to re-establish worth, ownership and identity in communities. This should incorporate the concept of self-help housing, whereby the homeowner and/or community members are involved in the design and building process. This would result in social upliftment and sustainability, and therefore independent communities. The paper advocates a developmental and ecological approach to the establishment of human settlements that positively reflect the identities of individual communities, rather than treating all communities as indistinguishable from each other.

2. RESEARCH METHODS

The research involved both literature reviews and data collection. Literature concerning developmental and ecological approaches to supplying housing as well as vernacular building techniques and their benefits was reviewed. Data was collected from a research population consisting of 47 respondents. Of the 47 respondents (see Table 1), 74,5% were living in traditional vernacular homes at the time the research was conducted, while 12,8% of the respondents were living in RDP government-funded houses. The Royal Block was originally built for grooms supposedly working for the Queen's Royal Guards.

The uMasizakhe community borders the town of Graaff-Reinet and lies 750 meters above sea-level where the semi-arid plateau region of the Eastern Cape Province can be characterised by low and unreliable rainfall and extremes in temperatures (Frescura, 1985: 37).

Table 1: Housing placement of the research population

Where do you currently live?					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Traditional house	35	74.5	74.5	74.5
	Royal Block	6	12.8	12.8	87.2
	RDP house	6	12.8	12.8	100
	Total	47	100	100	

3. RESEARCH FINDINGS

The Sustainable Livelihoods Framework advocates a holistic approach to improving livelihoods and focuses on urging communities to consider their knowledge, skills and natural resources as assets, rather than liabilities to be thrown away and forgotten. Once this is achieved, sustainable livelihoods can be accessed (Scoones, 1998). Part of this holistic framework is the fundamental need for shelter as outlined in Maslow's hierarchy of needs. Shelter, besides being a fundamental human right, should also meet the basic needs and desires of the people in the community. This is such that the shelter/home should not only meet shelter-related needs, but also physiological, social and economic needs and provide individuals with opportunities for self-actualization (Hablemitoglu, Ozkan & Purutvuoglu, 2010).

Based on the writings of Afshar and Norton (1997: 25-27), the developmental approach to vernacular architecture as a coherent framework of theory and practice envelops both the process of achieving well-being and the products that manifest its achievement, therefore casting a sound foundation for sustainable development to follow. The developmental approach views vernacular architecture as one aspect of development (improved shelter, settlement and an enhanced environment), among several others (improved food through agriculture, superior goods through industry), therefore proposing a holistic solution rather than simplistic answers. Adopting a developmental approach, studying vernacular architecture looks to the future, evaluating the potential of traditional building to meet housing demands together with the economic or technical support which may be needed in order to do so (Afshar & Norton, 1997: 25).

As a result of the holistic view of the developmental approach, vernacular architecture gains a widening scope beyond architecture's traditional emphasis on the physical product, its design, aesthetics and technology. A developmental approach solicits questions regarding the vernacular influence from outside as well as its influence on broader development processes. It is therefore possible to understand that vernacular architecture is not only influenced by local conditions but also by the broader and "holistic" developmental perspective being adopted (Whitfield, 2010; Lawrence, 2006; Oliver, 1997; Ozkan, 2006; Peters, 1997; Frescura, 1981). Key opportunities are embarked upon whereby the vernacular can achieve both a better built environment and broader social well-being (Oliver, 2003). The developmental approach argues that vernacular architecture demonstrates how the poor, which constitute the majority of the South African population, can use local resources self-reliantly to meet shelter needs in an ecologically sustainable manner. From this perspective vernacular architecture has much to teach the contemporary built environment (Oliver, 2006).

Utilizing a developmental approach to vernacular architecture would mean exploiting characteristics of vernacular architecture such as local and cultural material resources and techniques to achieve improved shelter, settlements and broader development objectives. In effect, the approach thrives upon small-scale developments, technologically and organizationally simple and inexpensive, ideal perhaps for rural and peri-urban South African precincts. Planning and construction can be controlled within local communities and implemented by community members and local builders. The values and needs of the local people expressed through the developmental approach together with a demonstration of continuity in the face of change could allow communities to remain rooted in their cultural traditions, while simultaneously incorporating innovation and appropriate external technologies.

In conclusion, from a developmental perspective, vernacular architecture is cost-effective and therefore economically viable. It is labour intensive and therefore job-creating, it focuses on accessible resources that enhance local income and utilizes renewable resources, therefore allowing the buildings to be ecologically sound. It encourages community participation and affirms local values and approaches that encourage self-esteem and local pride. This indisputably supports Fathy's belief that architects are in the inimitable position to revive people's faith in their own culture (1986).

The ecological approach which follows is adapted from and based on the writings of Lawrence (1997: 31-33).

Human ecology is a holistic interpretation of those ecological and specifically human processes, products, orders and mediating factors that occur at all scales of the earth's surface and the biosphere. It connotes an integrated framework for the analysis and the compre-

hension of three logics and the interrelations between three constituents using a historical perspective. These logics are: “bio-logic”, “eco-logic”, and “anthropo-logic” (Lawrence, 1997: 31).

The biological process mentioned above is the order of all living organisms including animals and plants. The ecological processes are the orders of all inorganic constituents such as air, water, soil and the sun. Finally, the anthropological process which is the ordering of cultural, social and individual human factors includes social customs, rituals and values. Given that human products and processes are pertinent to human ecology, all activities, customs and conventions related to the use of resources are relevant for an ecological approach. Essential for the development of sustainable communities is the use of land and material resources, including the construction of vernacular buildings. An ecological outlook provides a conceptual outline that enables academics and practitioners alike to accept divergent disciplinary concepts and techniques and allows the application of an integrated approach. From this perspective, the environment is multi-dimensional and complex, quite opposite to the connotation used by many architects and social scientists who refer to the environment as if it were a neutral background. In order to comprehend this complexity, it is necessary to apply an integrated approach.

The research participants were asked how long they had lived in their present houses (Table 2). The majority had lived in their houses for over 25 years, indicating the possibility of a rich source of knowledge and skill that continues to exist within the community of uMasizakhe. The remaining results are displayed in Table 2.

Table 2: Length of period inhabiting house

How long have you (respondent) lived in this house?					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1-5 years	4	8.5	8.5	8.5
	6-15 years	3	6.4	6.4	14.9
	15-25 years	2	4.3	4.3	19.1
	25+ years	38	80.9	80.9	100
	Total	47	100	100	

As is the case throughout South Africa, the social problems proved to be vast: ranging from ill health and unemployment to the lack of education and low nutrition. It was found that 61,7% of the 47 respondents within the research population were unemployed with the remaining 38,3% living off some form of financial support. 72.7% were surviving from either government pension funds or disability funds, leaving only 6,4% of the population being self-employed as builders and other trades (refer to Table 3).

Table 3: Income variables within the research population of uMasizakhe

Do you/ someone in your home have an income?					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Yes	18	38.3	38.3	38.3
	No	29	61.7	61.7	100
	Total	47	100	100	
If you do get an income, from whence does it come?					
Valid	Government Pension	15	31.9	78.9	78.9
	Disability Grant	1	2.1	5.3	84.2
	Self-Employed	3	6.4	15.8	100
	Total	19	40.4	100	
Missing	0	28	59.6		
Total		47	100		

The majority of dwellings were over-populated, with 45,7% of the dwellings housing between 3-6 people, and an astonishing 20% housing between 7-10 people. 31,4% accommodated between 1-2 people, and 2,9% more than 11 people. 74,5% of the respondents could read, leaving 25,5% illiterate. This is displayed in Table 4.

Table 4: Housing and literacy variables

How many people live in your house?					
Valid	1-2 people	13	27.7	27.7	27.7
	3-6 people	20	42.6	42.6	70.2
	7-10 people	12	25.5	25.5	95.7
	11+ people	2	4.3	4.3	100
	Total	47	100	100	
Can you read?					
Valid	Yes	35	74.5	74.5	74.5
	No	12	25.5	25.5	100
	Total	47	100	100	

80,4% of the respondents currently living in vernacular dwellings were able to maintain their own homes and were part of the actual building process. The research population also showed that 93,6% demonstrated sound knowledge of cross-ventilation together with 60% of respondents having the ability to either cool or heat their homes during the summer and winter seasons respectively. Complementing the thermal qualities of materials used, 61,1% of dwellings had floors comprising of natural earth (*dagha*) or cow-manure. 63,8% of respondents used *mbawula* (coals which are added to a tin bucket with perforations in the centre of the house) to heat their homes. This is displayed in Table 5.

Table 5: Home maintenance and temperature control

Home maintenance					
		Responses		Percent of Cases	
		N	Percent		
Who is responsible for your home maintenance?	You/ the inhabitants	41	80.40%	87.20%	
	The Owner	6	11.80%	12.80%	
	Family members	1	2.00%	2.10%	
	Community members	2	3.90%	4.30%	
	Contractors	1	2.00%	2.10%	
Total		51	100.00%	108.50%	
Cross-ventilation: Does your house cross-ventilate?					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Yes	44	93.6	93.6	93.6
	No	3	6.4	6.4	100
	Total	47	100	100	
Floor material type					
		Responses		Percent of Cases	
		N	Percent		
What does your floor comprise of?	Concrete	21	38.90%	44.70%	
	Cow-manure/ <i>misvloer</i>	4	7.40%	8.50%	
	<i>Dagha</i> / natural earth floor	29	53.70%	61.70%	
Total		54	100.00%	114.90%	
Winter heating					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	<i>Mbawula</i>	30	63.8	63.8	63.8
	Fire place (with chimney)	4	8.5	8.5	72.3
	Heater	11	23.4	23.4	95.7
	None, my house is cold in the winter	1	2.1	2.1	97.9
	None, my house is warm in the winter	1	2.1	2.1	100
	Total	47	100	100	

From these results a reassessment of the practical virtues of the traditional environment is needed. This is supported by Anderson (1977: 2-3) who argues that promotion of vernacular building not be done to promote a sentimental, backward-looking and inevitably artificial imitation of pre-industrial and post democratic times, but to preserve the existing skills and knowledge of local materials and building processes. In so doing, the future built form may be suitably adjusted to the changes in life-style and building practice. The ripple-effect would also enable the ecological integrity to be maintained, avoiding the wasteful and inappropriate use of modern industrially-produced materials.

In many rural areas in South Africa, there is resentment regarding traditional earth dwellings. The general opinion leans rather toward the desire for “modern” houses of brick or concrete blocks and mortar together with the perception that traditional vernacular dwellings do not qualify as “real” houses (Steyn & Bosman, 2010: 214; Macleod, 2002: 2). In addition to this, Day (1990: 14) affirms that even aesthetic responsibilities are not only visual and sensory experiences but also to the intangible and perceptible “spirit of place”.

Furthermore, the research provides evidence that key sustainable principles survive within the traditional vernacular architecture that are not found in the western-inspired RDP houses (Table 6). These include material benefits whereby 51,5% of walls were constructed of earth (adobe/ *dagha*), and 18,2% of site-sourced stone; 46,3% of the materials used for the walls were sourced from the site, handmade or found in the nearby veld; the thermal properties of the traditional homes also proved without a doubt better than that of the RDP houses as shown in a study conducted by Makaka & Meyer (2006: 1-13). According to their findings, RDP houses had a diurnal temperature difference of 11,7°C while the vernacular homes had showed a difference in temperature of between 4,3-5,6°C only. The thick walls and heavy insulative roofs of the traditional homes assure minimal thermal loss, together with floor materials varying from natural earth (53,7%) to cow-manure (7,4%). The spaces surrounding traditional homes also lend themselves to traditional ancestral worship, which is practiced by 100% of the research population.

Table 6: Building material used and sources thereof

Wall Material				
		Responses		Percent of Cases
		N	Percent	
What is the primary walling material used?	Fired Bricks	11	16.70%	23.40%
	Earth (adobe) / clay bricks	34	51.50%	72.30%
	Stone	12	18.20%	25.50%
	Timber <i>planke</i> & earth / <i>dagha</i>	1	1.50%	2.10%
	Tin/ corrugated iron	6	9.10%	12.80%
	Natural Earth/ <i>dagha</i>	1	1.50%	2.10%
	Other	1	1.50%	2.10%
Total		66	100.00%	140.40%
Source of wall material:				
		Responses		Percent of Cases
		N	Percent	
Where did you source the wall material?	Local shop in Graaff-Reinet	33	49.30%	70.20%
	Shop – outside of Graaff-Reinet	3	4.50%	6.40%
	Site/ Handmade	19	28.40%	40.40%
	Local / veld	12	17.90%	25.50%
Total		67	100.00%	142.60%
Floor material type				
		Responses		Percent of Cases
		N	Percent	
What does your floor comprise of?	Concrete	21	38.90%	44.70%
	Cow-manure/ <i>misvloer</i>	4	7.40%	8.50%
	<i>Dagha</i> / natural earth floor	29	53.70%	61.70%
Total		54	100.00%	114.90%

It was found that 93,6% of people living in uMasizakhe took pride in their homes (Table 7). Although 40,4% of the remaining 6,4% of the respondents would choose an RDP home over the traditional counterpart, it should be noted that the majority (95,7%) of these respondents' houses belonged to someone other than themselves.

Table 7: Pride, ownership and desired house type

Do you love and take pride in your home?					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Yes	44	93.6	93.6	93.6
	No	3	6.4	6.4	100
	Total	47	100	100	
Would you rather live in a traditional or RDP home?					
Valid	Traditional	28	59.6	59.6	59.6
	RDP	19	40.4	40.4	100
	Total	47	100	100	
Does this house belong to you?					
Valid	Yes	45	95.7	95.7	95.7
	No	2	4.3	4.3	100
	Total	47	100	100	

Throughout the research into vernacular architecture of the isiXhosa people, it was found that the government's approach to housing was somewhat inappropriate (Bond & Tait, 1997: 20-21). The current approach is a top-down approach in which NGOs and government enter communities with preconceived ideas of what was wrong and how to fix it. Essential questions were never asked and the local populations were rarely involved in the design or building process (Bond & Tait, 1997: 31-32). The local people whom the built environment purported to serve needed to be included in more of the decision making, and although the term is so frequently used, the residents of individual communities need to be "empowered" (Lemanski, 2009: 473).

Analogous to the research findings, Anderson (1977: 4) establishes that the vernacular architecture of a community demonstrates an individual environment produced without the intervention of professionally trained experts. The economy, precision, balance, skill

and integration within the built environment of each community should rather become an objective lesson to experts.

Both Anderson (1977: 4) and Denyer (1978: 93-94) further argue that the universal rediscovery of vernacular housing methods coincided with the growing realization that modern architectural design is overly animated for innovation and has too often ignored the social and environmental disadvantages of utilising high technology and industrialised materials. The study of traditional forms and methods is, from Anderson's perspective, now seen to be a first step towards the new generation of housing forms that will hopefully embody the lessons of integration of man, activity, and environment.

The characteristic climatic problem associated with South African interior temperatures relates to extremely high and varying diurnal temperature differences. Against such fluctuations, the desirable material would be one with a high heat-retention capacity. Fitch & Branch explain the capability and qualities of the required materials as being those with an ability to absorb solar radiation during the day and slowly re-radiating it at night (1960: 138). Therefore, the diurnal temperature difference inside the building would be flattened out into a much more comfortable profile as was confirmed by later research conducted by Makaka & Meyer (2006: 1-13). Makaka & Meyer's research compared the thermal comfort of traditional isiXhosa huts and the low-cost houses being built under the Reconstruction and Development Programme (RDP) and found that the traditional architecture offers more thermal comfort. This research revealed that the isiXhosa people have long been practising bio-climatically sensitive architecture. The thick walls and heavy insulative roofs of the traditional huts ensured minimal thermal loss.

The choice of material and thermal functions such as cooling also plays an essential role in developing an indigenous building technology for Africa (Elleh, 1996:343). Confirming the research findings, Elleh found that the traditional adobe structure and pliable roofing materials kept the house cool.

Most of the research population currently living in traditional dwellings (68,6%) have chosen to continue living in these houses for various reasons, which for the most part were a product of deep-set traditions, cultural beliefs and the importance of family, friends and the community within the isiXhosa culture. Of the 68,6% of individuals choosing traditional homes over RDP homes, 22,9% valued their larger homes, the adaptability thereof and the ability to accommodate their extended families.

Technical and economic support is urgently needed in the rural communities. Training and educating the unemployed with regard to traditional home maintenance through an apprenticeship system, together with basic health and nutrition and small food gardens would not only increase the quality of traditional homes, but also decrease poverty, there-

by leading to increased income through entrepreneurial activities and improved health and nutrition within these communities.

Anthropological research was done scantily and although the traditional isiXhosa dwellings such as huts or rondavels, which previously “lined the streets” of uMasizakhe (Fagan, 2008: 2; Pase, 2011), no longer exist, the social customs of the isiXhosa people together with their values and traditional rituals have not changed. Ancestral worship is still practised throughout the community although the somewhat modernised settlement layout has limited the vast open spaces the isiXhosa once enjoyed. From a more recent anthropological perspective, research points to space-use and religious ceremonies that require ample room to accommodate families and friends. 68.6% of respondents preferred their traditional homes over RDP homes for the latter reason. It can be concluded that modern community layouts - dictated by housing policies - do not support the livelihoods of the isiXhosa people. Amankwah-Ayeh (cited in Tapela, 2007a: 107) argues this position persuasively stating that “African settlement patterns are curved, non-rectangular, with a strong sense of enclosure and a fine sense of adaptation to the environment. The stiff social-class formation and authoritarian top-down hierarchy that gets revealed in square and rectangular forms and spaces of western traditional culture are predominantly non-African in origin and therefore pose several challenges to adaptability, maintainability and sustainability in Africa. They form bases of cultural imposition and forcible displacement of indigenous structures in physical, economic, material, social organizational and environmental terms”.

Today many South African villages have been replaced by grid-organized townships built with government funding as mentioned previously. What once was a space that defined a way of life is replaced, morphing isiXhosa belief into one dictated by the designs of the western world. By using western methods to reorganize a traditional space, culture is lost. “Traditional patterns of movement no longer clearly articulate lives around the clusters of associations linked to the village - evening and night, society, leisure - and bush - daytime, heavy labour, source of food and water. Life, once modulated by these profoundly different arenas, and the distinctions between them determined - and were determined by - the chores and experiences of daily life” (Vogel, 1997). It should again be noted that the linear formation of streets and homes of low-cost housing initiatives are diluting tradition and diminishing the culture of the isiXhosa communities.

Denyer (1978: 16) emphasises that religion often accentuated the continuity between the available materials and the cultural environment by relating the individual to the present spirit of the ancestors.

Jekot (2007: 74) remarks that regional cultures embrace the values, significance and understanding of climate and available resources thereby allowing a bridge between past

and present architectural practices synonymous with solutions and accomplishments in the future. She further describes architecture as the material expression of the cultures that built it. Anderson (1977:25) confirms that, in order to build and shape the environment for the future, it is essential to understand the past. The buildings and settlements demonstrate what is valued and what is not. The dwellings further illustrate patterns of collection and production together with forms of economical, political, social and cultural behaviour. Architecture is therefore a statement, not only of the patterns of privilege and power, but of the established relationship between humans and the environment.

Papanek (1989:17) highlights the importance of anthropological studies of vernacular architecture, which, together with the task of providing shelter, forges close community involvement that may account for the purity of style typically found throughout South African vernacular dwellings. From Papanek’s perspective, this also results in a harmonic relationship between dwellings that is ever-changing.

According to Pase (2011) and supported by this research, many houses found within uMasizakhe were built during the initial “cattle killing” which occurred between 1856 and 1857, and were constructed using the most accessible materials, such as stone, mud blocks and earth or *dagha* plaster.

Elleh (1996: 355) reminds us that the African environment at present is in continuous transition both in the rural and urban areas. South Africa is not separate from this transition as economic conditions of the past few decades have put enormous strain upon the environment. The call for communities that are not only self-sustaining but also self-reliant, is rightly the solution to these economic and inorganic relationships. The distinct style of Karoo flat-roofed houses which were developed with a thatch or “*brakdak*” roof construction is noted by Pase (2011) and confirmed by both Frescura (1985) and Peters (1997) who maintain that rural architecture derived its existence from the availability of found and natural materials in the immediate vicinity of a settlement. These distinct styles use the natural environment as a ready resource quarry, providing timber, stone, clay, thatch and grass required for construction. The architecture found within rural areas such as uMasizakhe has thus proven the high level of functionality that is enjoyed when utilising materials according to their naturally inherent properties.

The sustainable relationships between materials, the environment and the built form are perhaps nowhere better illustrated than in the communities found in peri-urban and rural areas (Frescura, 1985:41). Furthermore, the degree of inventiveness shown by the uMasizakhe community in utilizing common objects out of their familiar context and adapting them to fulfil new functions, successfully demonstrates a shared ability to grasp the fundamental nature of materials.

Anderson notes that the study of traditional detailing reveals a cultural heritage of sophistication and ecological balance that has too long been ignored by most architects and professionals - who have prescribed expensive and alien solutions in rural and peri-urban areas, reliant on prestigious, modern materials and techniques (1977: 3). The use of these new materials is often associated with the building activities of government and the urban centres, consequently symbolizing progress and prosperity deluding rural people - who then replace sustainable organic and inorganic materials with industrial ones (Onatu, 2011). These industrial materials are often not ecologically friendly, as is the case with cement, which requires burning large quantities of fossil fuels in its production and is the third largest source of greenhouse gas pollution in the United States (Kosmatka cited in Biello, 2008).

When traditional materials are no longer available, it is interesting to see how traditional techniques adapt. Denyer observed that the impact of corrugated iron as being not only the inflexibility thereof as much as competing economic, social and political pressures (1978: 99). The latter pressures have brought vernacular methods into disuse.

4. CONCLUSION

From the research it is clear that, in spite of low levels of income, the respondents were very resourceful in the initial building of their homes (Table 6) as well as in the maintenance and heating or cooling of thereof (described in Table 5). This could be attributed to the fact that the majority of the respondents (93,6%) own their homes, have lived in their homes for over 25 years (80,9%), take pride in their homes (93,6%), and know how to maintain their dwelling and living environment. Indicated in Table 4, at least 29,8% of the homes are exceptionally overcrowded (with seven or more inhabitants), which, when considering the relatively small size of these homes, substantiates the dire need for low-cost housing. Another 42,6% of the research populace are relatively overcrowded when considering the size of their homes and desire more rooms to improve comfort levels. This has serious financial implications particularly if the government is to fund not only more dwellings, but also larger homes.

It is proposed that owner-built (self-help) homes with vernacular building technologies is a possible solution for the housing need as well as developing skills for creating employment. Although vernacular building technologies have been proven to create more comfortable and cheaper living conditions than RDP houses (Makaka & Meyer, 2006), regulations and guidelines are still needed to guide owner-builders in ensuring that their home are structurally sound (Green Building Council of South Africa, 2011: Online). In addition, for the proposed new building regulations (SANS 10400 XA) to succeed, at least three pos-

sible factors should be met. Firstly, grants per low-income family for building materials (such as treated timber and roof sheeting) should be provided rather than the physical construction of dwellings for our populace (which creates dependent rather than independent local communities). Following this, those needing homes could construct dwellings according to their personal, social, cultural and traditional needs, budgeted in accordance with the provided grant, instead of receiving a one-size-fits-all RDP house (Steenkamp & Whitfield, 2011). Secondly, the deployment of localized "building instructors" to aid and guide owner-builders in the construction process, would that ensure structurally safe and vernacular homes are constructed within the provided budget. Thirdly and most importantly, there has to be awareness and education about the benefits of vernacular architecture (as described previously), focusing on the active application of local technologies, traditional methods, forms and resources in a 21st century context. These factors will not be without problems and will have to address themes and issues that so far have been largely disregarded in the field of sustainable housing studies. For instance, there will be a need for engaging and participating in the so-called "housing discourse", there will be a need for critical discussions of the political and ethical dimensions of key concepts such as sustainability, development, intervention, demonstration and participation.

The three factors were not within the scope of this research and their feasibility would require further research as suggested above. Vernacular building techniques for use within low-cost owner-built homes seem to have the potential for creating independent members of South Africa's society, building larger homes at the same cost of building an RDP dwelling, developing often inherent skills for employment creation and renewing people's faith in their own culture and indigenous technical knowledge, while creating sustainable and vibrant communities.

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