BENEFICIARIES' PERCEPTIONS ON THE EFFECTIVENESS OF SELF-HELP AND STATE-DRIVEN HOUSING PROGRAMMES IN THE CITY OF TSHWANE, SOUTH AFRICA

By

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COMPILATION OF ACRONYMS AND ABBREVIATIONS

BNG – Breaking New Ground

CPI – Consumer Price Index

FDG – Focus Group Discussion

FLISP – Finance Linked Individual Subsidy Programme

GPS – Global Positioning System

HKHA – Hong Kong Housing Authority

HDB – Housing and Development Board

MDG – Millennium Development Goals

MSME – Micro, Small, and Medium Enterprises

NGO – Non-Governmental Organisation

OECD – Organisation for Economic Co-operation and Development

OCB – Community-based organisation

PIE ACT – Prevention of Illegal Eviction and Unlawful Occupation (PIE) Act

RDP – Reconstruction and Development Programme

SPSS – Statistical Package for the Social Sciences

UN-Habitat – United Nations Human Settlements Programme

UISP – Upgrading of Informal Settlements Programme

WHO – World Health Organisation

Academic Integrity Declaration

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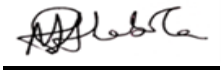
I declare that this PhD Thesis entitled: **Beneficiaries' perceptions on the effectiveness of self-help and state-driven housing programmes in the City of Tshwane, South Africa,** submitted to the University of South Africa, is my own, independent work, and all the sources cited in this study have been acknowledged by way of referencing.

SIGNATURE 

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(MR. E MATHEBULA)

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ABSTRACT

The aim of this study was to examine the perceptions of beneficiaries on the effectiveness of self-help and state-driven housing programmes in the City of Tshwane, South Africa. A further objective was to suggest an appropriate housing delivery model for low-income urban communities. The study was grounded in J.F.C. Turner's self-help theoretical framework, which foregrounds dweller control, freedom to build, and progressive housing development as the key determinants of housing satisfaction. These principles were applied as the primary evaluative lens through which sustainable community formation and beneficiary perceptions were assessed. A mixed methods research design was adopted for this study. The quantitative component comprised a structured household survey administered to 180 housing beneficiaries across two purposively selected case study communities in Soshanguve, City of Tshwane. The first community was Soshanguve Block JJ, representing the self-help housing model, and the second was Soshanguve Extension 13, representing the state-driven Reconstruction and Development Programme (RDP) model. A total of 90 questionnaires were administered per settlement, ensuring an equal and comparable sample across both sites. The qualitative component comprised of semi-structured in-depth interviews and focus group discussions involving 26 participants, including community members, key informants, and housing officials. The primary data was triangulated with critical literature on housing delivery models in developing countries, as well as an analysis of the South African housing policy framework. The policy documents examined included the 1994 White Paper on Housing, the Housing Act 107 of 1997, and the Breaking New Ground policy of 2004. The key findings reveal that the state-driven RDP model generated widespread beneficiary dissatisfaction across both study communities. This dissatisfaction was primarily attributable to poor construction quality, the exclusion of beneficiaries from decision-making processes, and corruption in housing allocation and contractor procurement. Compounding these concerns were the peripheral spatial location of RDP developments far from employment opportunities and the inadequate monitoring of government-appointed contractors. By contrast, self-help housing in Block JJ produced measurably higher levels of beneficiary satisfaction, characterised by stronger attachment to dwellings and community, as well as greater investment in housing improvement and extension.

The outcomes of this model were more closely aligned with residents' social and economic circumstances than those generated by the state-driven RDP approach. Overwhelmingly, beneficiaries from both communities, including RDP beneficiaries who had experienced the state-driven model, expressed a preference for the state-assisted self-help model over continued contractor-driven delivery.

The study recommends that the government transition from its role as primary housing constructor to that of a facilitator and enabler. In this capacity, the state would provide beneficiaries with serviced land, secure tenure, basic infrastructure, and building materials, while empowering communities to manage their own construction processes. This state-assisted self-help model aligns with both the People's Housing Process established in the National Housing Code and the policy direction of the White Paper on Human Settlements of 2024. The study further recommends the prioritisation of well-located land and the strengthening of beneficiary participation mechanisms across all stages of the housing delivery process. The practical implications of these recommendations are significant for housing policy, urban planning, and municipal governance in South Africa. A shift towards the state-assisted self-help model would reduce the financial burden on the state by engaging beneficiaries as active contributors to their own housing construction, thereby stretching the housing budget further without compromising quality or beneficiary satisfaction. The proposed model would hopefully promote stronger community ownership, improved housing maintenance, and more sustainable neighbourhoods. It would also unlock the practical building skills, local knowledge, and social networks embedded in low-income communities, which the contractor-driven model systematically excludes. This study contributes to South African housing policy debates by providing empirical, beneficiary-centred evidence demonstrating that a properly supported self-help model is both a viable and preferable alternative to the current state-driven approach.

Keywords: self-help housing, state-driven housing, housing delivery models, informal settlements, low-income communities, urbanisation, housing policy, South Africa

NKATSAKANYO

Xikongomelo xa nkambisiso lowu a ku ri ku kambela mavonelo ya lava va vuyeriweke eka matirhelo ya kahla hi ku humelela ka minongonoko ya tindlu ta vanhu lava tipfunaka ni ta mfumo eDorobeni ra Tshwane, eAfrika Dzonga. Xikongomelo xin'wana a ku ri ku ringanyeta ndlela leyi faneleke ya ku nyika vanhu va le madorobeni tiyindlu leti nga nyawuriwi. Ndzavisiso lowu a wu endliwa eJ.F.C. Xivumbeko xa Turner xa ku tipfuna hi wexe, lexi rhangisaka vulawuri bya vaaki, ntshunxeko wo aka ni ku hluvukisiwa ka tindlu lowu yaka emahlweni tanihi swilo swa nkoka leswi endlaka leswaku vanhu va eneriseka hi tindlu leti va tshamaka eka tona. Milawu leyi yi tirhisiwe tanihi xitirhi xo sungula xa ndlela yo kambela ya nkoka yaku vumbeka ka muganga lowu nga ta tshama nkarhi wo leha ni ndlela leyi vahlapfa va langutaka swilo ha yona. Ku tirhisiwe endlelo ra ku hlanganisa tindlela to endla ndzavisiso leswaku ku endliwa nkambisiso lowu. Xiyenge xa ntsengo a xi katsa nkambisiso wa mindyangu lowu endliweke eka 180(dzana na makume-nhungu) wa vanhu lava nga ta kuma tiyindlu eka tindhawu timbirhi leti hlawuriweke hi xikongomelo xo endla nkambisiso wa mhaka leyi eSoshanguve, eDorobeni ra Tshwane. Nhlengeletano yo sungula a ku ri Soshanguve Block JJ, leyi yimelaka endlelo ro aka tindlu hi ku pfunana, kasi ya vumbirhi a ku ri Soshanguve Extension 13,(Khumenharhu) leyi yimelaka endlelo ra Nongonoko wo Aka hi Vuntshwa ni Nhluvukiso (RDP) leri fambisiwaka hi mfumo. Tinhlamuselo ta 90 (makume-nkaye) ta swivutiso ti nyikeriwile eka ndhawu yin'wana ni yin'wana, ku tiyisisa leswaku ku ni nkambisiso lowu fanaka ni lowu ringanaka etindhawini letimbirhi. Xiyenge xa nkoka a xi katsa mimbulavurisano leyi enteke leyi hleriweke kahle ni mintlawa ya mbulavurisano leyi katsaka vanhu va 26,(makumembirhi -ntsevu)ku katsa ni swirho swa vaaki, vanhu lava nga ni vutivi ni vatirhela-mfumo lava tirhanaka ni timhaka ta tindlu. Vuxokoxoko bya masungulo byi hlanganisiwile na matsalwa ya nkoka eka tindlela to nyika tiyindlu eka matiko lama hluvukaka, xikan'we na nkambisiso wa rimba ra pholisi ya tiyindlu ya Afrika-Dzonga. Tsalwa ra milawu leyi kambisisiweke a ri katsa Buku yo Basa ya 1994 ya Tindlu, Nawu wa 107(dzana-nkombo) wa 1997 wa Tindlu ni nawu wa 2004 lowu nge “Breaking New Ground”. Leswi kumiweke eka nkambisiso lowu swi kombise leswaku endlelo ra RDP leri lawuriwaka hi mfumo ri vange ku nga eneriseki lokukulu ka vapfuniwa/vavuyeriwa eka mintlawa hayimbirhi ya dyondzo. Ku nga eneriseki loku a ku vangiwa ngopfu hi ku

aka ka xiyimo xa le hansi, ku nga katsiwi ka vapfuniwa/vavuyeriwa eka maendlelo yo endla swiboho na vukungundzwana eku nyikeni ka tindlu na ku xaviwa ka tikontraka. Ku engetela eka swivilelo leswi a ku ri na ndhawu ya le kule ya nhluvukiso wa RDP ekule na mintirho na ku languteriwa loku nga ringanelangiki ka tikhontraka leti thoriweke hi mfumo. Ku hambana ni sweswo, tiyindlu ta ku tihlayisa eBlock JJ ti humese mimpimo ya le henhla swinene ya ku eneriseka ka vapfuniwa/vavuyeriwa, leyi kombisiweke hi ku namarhela swinene eka tindlu ni le ka vaaki, xikan'we ni vuvekisi lebyikulu byo antswisa ni ku ndlandlamuxa tindlu. Vuyelo bya endlelo leri a byi fambisana swinene ni swiyimo swa vaaki swa ikhonomi ni swa ntshamisano ku tlula vuyelo bya endlelo ra RDP leri lawuriwaka hi mfumo. Hi xitalo, vavuyeriwa ku suka eka miganga hayimbirhi, ku katsa na vavuyeriwa va RDP lava nga tokota maendlelo ya mfumo, va kombise ku tsakela maendlelo ya mfumo yo pfuneta ku ti pfuna ku tlula ku yisa emahlweni ku nyiketiwa ka tikontraka.

Ndzavisiso lowu wu bumabumela leswaku mfumo wu tshika ku va muaki lonkulu wa tiyindlu kutani yi va muendli wa leswaku ku va ni ku rhula ni ku endla leswaku ku va ni ku rhula. Hi ndlela leyi, mfumo wu ta nyika vavuyeriwa misava leyi nga ni vukorhokeri, ndhawu leyi sirhelelekeke, switirhisiwa swa masungulo ni swilo swo aka, loko wu ri karhi wu nyika vaaki matimba yo lawula mintirho ya vona yo aka. Xikombiso lexi xa ku pfuneta hi swa mfumo xi fambisana ni endlelo ra ku akiwa ka tindlu ta vanhu leri simekiweke eka Nawu wa Rixaka wa ku Aka ni nkongomiso wa nawu wa Buku yo Basa ya 2024 ya ku Tshamiseka ka Vanhu. Ndzavisiso lowu wu tlhela wu bumabumela ku rhangisa misava leyi nga eka ndhawu leyinene ni ku tiyisa tindlela ta ku hoxa xandla ka vapfuniwa eka swiyimo hinkwaswo swa ku akiwa ka tindlu. Mimbuyelo ya xiviri ya swibumabumelo leswi i ya nkoka eka pholisi ya tindlu, ku pulana ka madoroba na vufambisi bya masipala eAfrika Dzonga. Ku cinca ku ya eka endlelo ra ku pfuneta hi swa timali leri seketeriwaka hi mfumo swi ta hunguta ndzhwalo wa timali eka mfumo hi ku endla leswaku vapfuniwa va nghenelela eka ku aka tindlu ta vona, xisweswo va engetela mali ya tindlu handle ko kavanyeta nkoka wa tona kumbe ku eneriseka ka vapfuniwa. Hi tshemba leswaku endlelo leri kunguhatiweke ri ta pfuna vaaki leswaku va va vini va tindlu, ku hlayisa tindlu ni ku aka tindhawu leti nga ta tshama nkarhi wo leha. Swi ta tlhela swi endla leswaku vanhu va va ni vuswikoti byo aka, vutivi bya ndhawu ni ku endla xinghana ni vanhu lava tshamaka etindhawini leti

nga ni vanhu lava nga holiki mali yo nyawula, ku nga swilo leswi nga katsiwiki eka endlelo ra ku aka leri lawuriwaka hi tikontraka.a Ndzavisiso lowu wu hoxa xandla eka minjhekanjhekisano ya tipholisi ta tindlu ta Afrika-Dzonga hi ku nyika vumbhoni bya xiviri, lebyi kongomisiweke eka vavuyeriwa lebyi kombisaka leswaku endlelo ra ku pfunana hi wexe leri seketeriwaka kahle i ndlela yin'wana yo antswa ku tlula endlelo ra sweswi leri kongomisiwaka hi mfumo.

Marito ya Nkoka/Marito-nkulu: tindlu to tipfuna hi wexe, tindlu leti lawuriwaka hi mfumo, tindlela to nyika vanhu tindlu, tindhawu to tshama leti nga riki enawini, vaaki lava holaka mali ya le hansi, madoroba, nawu wa tindlu, Afrika-Dzonga

MANWELEDZO

Ndivho ya iyi ngudo ndi u sedzulusa mihumbulo ya vhavhuyelwa zwi tshi kwama u kona u ḓibveledzisa na mbekanyamushumo dza vhudzulo dzi tshimbidzwaho nga muvhuso ngei Ḓoroboni Khulwane ya Tshwane, Afrika Tshipembe. Tshiṅwe tshipikwa ho vha u dzinginya tshiedziso tsha nḓisedzo ya vhudzulo ho teaho kha zwitshavha zwa ḓoroboni zwi holaho masheleni maṱuku. Ngudo yo ḓitika nga mutheo wa thyiori ya u ḓibveledzisa ya J.F.C. Turner, ine ya ombedzela ndangulo ya vhadzuli, mbofholowo ya u fhaṱa na mveledziso ya vhudzulo i bvelelaho sa zwiṱuṱuwedzi zwihulwane zwine zwa ita uri muthu a fushee nga vhudzulo. Iyi milayo yo shumiswa sa kuvhonele kwa u ṱola kwa u thoma ye ngayo ha senguluswa u vhumbwa ha tshitshavha tshi bvelaho phanḓa na nḓila ine vhavhuyelwa vho ṱolwa ngayo. Nyolo ya ṱhoḓisiso ya ngona dzo vanganaho yo shumiswa kha iyi ngudo. Tshipiḓa tsha tshivhalo tshi katela ṱhoḓisiso yo dzudzanywaho ya miṱa yo vhuyelwaho nga vhudzulo ya 180 kha zwitshavha zwivhili zwo khethwaho hu na ndivho ngei Soshanguve, Ḓoroboni Khulwane ya Tshwane. Tshitshavha tsha u thoma tsho vha Soshanguve Block JJ, tshi imelaho tshiedziso tsha vhudzulo ha u ḓibveledzisa, tsha vhuvhili ho vha Soshanguve Extension 13, tshi imelaho tshiedziso tsha Mbekanyamushumo ya u Fhaṱulula na Mveledziso (RDP) tshi rangwaho phanḓa nga muvhuso. Tshivhaloguṱe tsha mbudzisotiwa dza 90 tsho ṋetshedzwa nga vhudzulo, u itela u khwaṱhisedza uri sambula i a lingana na u vhambedzwa kha fhethu hoṱhe. Tshipiḓa tsha vhunzani tshi katela inthaviu dza mbudziso dzo tiwaho na therisano dzo sedzaho kha zwigwada dzi katelaho vhashelamulenzhe vha 26, hu tshi khou katelwa miraḓo ya tshitshavha, vhaṋetshedzi vha mafhungo vha ndeme na vhaofisiri vha nnḓu. Data ya ndeme yo khethekanywa nga maṅwalwa a ndeme a kwamaho zwiedziso zwa nḓisedzo ya nnḓu kha mashango ane a khou bvelela, khathihi na tsenguluso ya mutheo wa mbekanyamaitele ya vhudzulo ya Afrika Tshipembe. Maṅwalwo a mbekanyamaitele o ṱolwaho a katela Nḓivhadzamulayotibe ya 1994 i kwamaho nnḓu, Mulayo wa Vhudzulo wa 1977, mbekanyamaitele ya u Tumbula Zwithu Zwiswa ya 2004. Mawanwa mahulwane o bvisela khagala uri tshiedziso tsha tsha Mbekanyamushumo ya u Fhaṱulula na Mveledziso tsho bveledza u sa fushea ha vhavhuyelwa ho phaḓalalaho kha zwitshavha zwa ngudo vhuvhili hazwo. U sa fushea uhu ho vhangwa nga vhuimo hu si havhuḓi ha u fhaṱa, u siwa nga nnḓa ha vhavhuyelwa kha maitele a u dzhia tsheo

na tshanḓanguvhoni kha u avhelwa ha nnḓu na zwirengwaho nga rakonṱiraka. Zwine zwa engedza idzi mbilaelo ho vha hu fhethu hu re nga nnḓa ha mveledziso dza RDP na u vha kule na zwikhala zwa mishumo na u ṱolwa hu songo linganaho ha vhorakonṱiraka vho tholwaho nga muvhuso. Nga u vhambedza, nnḓu ya u ḓibveledzisa ngei Block JJ yo bveledza zwikalo zwa nṱhesa zwi vhonalaho zwa u fushea ha muvhuyelwa, zwo ṱaluswaho nga vhuṱumani ho khwaṱhaho kha vhudzulo na tshitshavha, khathihi na vhubindudzi vhuhulwane kha u khwinisa na u engedza dzinnḓu. mvelelo dza itshi tshiedziso dzo vha dzi tshimbilelana tshoṱhe na nyimele dza matshilisanao na ikonomi dza vhadzulapo u fhira dze dza bveledzwa nga ngona ya RDP i tshimbidzwaho nga muvhuso. Nga nḓila i mangadzaho, vhavhuyelwa vha bvaho kha zwitshavha vhuvhili hazwo, hu tshi khou katelwa vhavhuyelwa vha RDP vhe vha tshenzhela tshiedziso tshi tshimbidzwaho nga muvhuso, vho sumbedza u takalela tshiedziso tsha u ḓibveledzisa wo thusedzwa nga muvhuso u fhira u isa phanḓa na nḓisedzo i tshimbidzwaho nga rakonṱiraka.

Ngudo i themendela uri muvhuso u shanduke u bva kha mushumo wawo wa u vha mufhaṱi wa nnḓu muhulwane u ya kha u vha mutshimbidzi na mukonisi. Kha vhuimo uvhu, muvhuso u ḓo ṋetshedza vhavhuyelwa mavu o ṋetshedzwaho tshumelo, vhudzulo ho tsireledzeaho, themamveledziso ya ndeme na zwishumiswa zwa u fhaṱa, ngeno u tshi khou maanḓafhadza zwitshavha uri zwi langule maitele azwo a u fhaṱa. Itshi tshiedziso tsha u ḓibveledzisa wo thusedzwa nga muvhuso tshi tshimbilelana na Kuitele kwa Nnḓu dza Vhathu kwo thomiwaho kha Milayo ya Nnḓu ya Lushaka na nḓila ya mbekanyamaitele ya Nḓivhadzamulayotibe i kwamaho Vhudzulo ha Vhathu ya 2024. Ngudo i isa phanḓa na u themendela mavu o vhewaho zwavhuḓi na u khwaṱhisa maitele a u shela mulenzhe ha vhavhuyelwa kha zwiimo zwoṱhe zwa maitele a u ṋetshedza nnḓu. mvelelo dzi shumaho dza idzi themendelo ndi dza ndeme kha mbekanyamitele ya nnḓu, kupulanele kwa ḓoroboni na mavhusele a masipala Afrika Tshipembe. U shanduka u ya kha tshiedziso tsha u ḓibveledzisa wo thusedzwa nga muvhuso zwi ḓo fhungudza muhwalo wa zwa masheleni kha muvhuso nga u dzhenisa vhavhuyelwa sa vhashelamulenzhe vho khwaṱhaho kha u fhaṱwa ha nnḓu dzavho. Ngauralo, u engedza mugaganyagwama wa nnḓu hu si na u fhungudza vhuimo kana muvhuyelwa. Tshiedziso tsho dzinginywaho u ḓo ṱuṱuwedza nga fulufhelo vhuṋe ha tshitshavha ho khwaṱhaho, u khwinisa ndondolo ya nnḓu na vhupo

vhu bvelelaho. Tshi ḓo dovha tsha vula zwikili zwa u fhaṱa zwi shumaho, nḓivho yapo na vhuṱumani ha matshilisano ho ṱanganaho na zwitshavha zwine zwa hola masheleni maṱuku, zwine tshiedziso tshi tshimbidzwaho nga rakhoṋṱiraka tsha zwi bvisela khagala nga nḓila yo dzudzanyeaho. Ngudo iyi i shela mulenzhe kha therisano dza mbekanyamaitele ya nnḓu Afrika Tshipembe nga u ṋetshedza vhuṱanzi ha vhukuma, ho sedzaho kha vhavhuyelwa vhu sumbedzaho uri tshiedziso tsha u ḓibveledzisa wo tikedzwa zwavhuḓi ndi nḓila i shumaho nahone i takalelwaho u fhira nḓila ya zwino ine ya tshimbidzwa nga muvhuso.

Maipfi a ndeme: nnḓu ya u ḓibveledzisa, nnḓu i tshimbidzwaho nga muvhuso, zwiedziso zwa nḓisedzo ya nnḓu, vhudzulo ha mishashani, zwitshavha zwi holaho masheleni maṱuku, u pfulutshela vhuponi ha dziḓoroboni nga vhunzhi, mbekanyamaitele ya nnḓu, Afrika Tshipembe

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CHAPTER ONE: INTRODUCTION TO THE STUDY

1.1 Introduction and the background of the study

Housing shortages have been and remain a challenging aspect of most urban areas in developing countries. The industrial revolution inherently prompted urbanisation, which was accompanied by immense economic growth and an increase in employment opportunities that affected mass rural-urban migration. Because of this intense rural to urban migration, the world urban population skyrocketed " from 751 million in 1950 to 4.2 billion in 2018" (United Nations, 2018). To highlight the intensity of population growth propelled by increased urbanisation, more than half of the world's population currently resides in urban cities, and the percentage is predicted to increase by 13% by 2050 (Klohe, Koudou, Fenwick, Fleming, Garba, Gouvras, Harding-Esch, Knopp, Molyneux, D'Souza and Utzinger, 2021). To be specific, Africa and Asia remain behind, juxtaposed with other regions on the planet, with 43% and 50% of the population living in urban areas, respectively. North America is the most urbanised region, with approximately 82% of its population living in urban areas, followed by Latin America and the Caribbean (81%), Europe (74%) and Oceania (68%) (Burger, Morrison, Hendriks and Hoogerbrugge, 2020). Although Africa and Asia are regarded as relatively rural regions, this does not spare them from the unintended consequences of urbanisation, such as shelter shortages, sanitation, and infrastructure challenges.

Although urbanisation promotes economic growth and may facilitate the delivery of services at a lower cost per unit, these benefits may be relevant in a society where economic gains are shared. In South Africa, which is considered the most unequal society in the world, the poor population is claimed to derive comparatively limited benefits from the prospects of actual economic growth. This is evident by the greater proportion of the poor urban population in most developing countries, who still do not have access to affordable housing and basic services. Because of the laissez-faire housing spatial arrangement defining most urban cities, most low-income groups are circumstantially compelled to realise their housing needs in the cities' outskirts. Urbanisation, together with some states' incapacity or reluctance to conceptualise

inclusive housing policies to address urban growth-associated complications, such as cumulative housing demand, has prompted the persistent and extensive development of informal settlements in developing countries. For this reason, about one-third of the entire world's population is believed to be living in informal settlements, and the number is projected to increase to about three billion by the mid-twenty-first century (Samper, 2020; Samper, Shelby and Behary, 2020). Despite Asia and Africa being the least urbanised regions, as stated above, they make up at least 80% of the population living in informal settlements worldwide. The current breakdown of the informal settlement population in developing countries shows that Asia makes up the bulk of nearly 600 million people, Africa nearly 300 million, and over 100 million in Latin America and the Caribbean still live in informal settlements (ECLAC, 2018; United Nations, 2019). The trajectory did not exclude South Africa, as more than a quarter (23%) of the urban population lives in informal settlements without adequate access to housing, safe and clean water, proper sanitation, and other necessities (Simbanegavi, 2021). The increase in informal settlements has prompted government intervention. Most countries have widely co-opted the provision of public housing model as a practical answer to the cumulative housing demand. Governments have had to act quickly by employing hostile and aggressive tactics to avert the emergence of new informal settlements and the demolition of existing ones. Although the provision of public housing to poor urban dwellers has relatively improved the plight of the destitute, it has failed to address housing challenges in most developing countries. Its failure is ascribed to, among other things, the fact that governments do not have the financial capacity to provide both houses and their basic services. Second, informal settlements are continuously suppressed. Informal settlements would have provided viable housing solutions to the poor, but they have been involuntarily forced to depend on the state to provide them with what is believed to be conventional housing. This has significantly increased housing demand. Thus, the inability of the most widely adopted public housing model to adequately tackle the ever-increasing housing demand prompted some scholars, amongst others, JFC Turner, Abrams, and Mangin, to radically change their antagonistic perspective on informal settlements (Venter, Marais and Morgan, 2019). Although they all believed in and advocated progressive informal settlement upgrading, it was Turner, through his work in Latin America, who clearly showed that informal settlements are not just places that are unhealthy and

harbour criminal activities but are a viable solution to the housing problem. Turner's conviction influenced the adoption and acceptance of informal settlements and the need to improve them. This idea was later gradually adopted and incorporated into governments' housing policies across the world, particularly in developing countries. Notably, upgrading became a universal phenomenon after its adoption by the United Nations which promoted it with a set of Millennium Development Goals (MDGs), but was later deferred to the now Sustainable Development Goals, specifically goal 11.

Although upgrading was devised as a better alternative to the state-driven housing system, it is important to note that some countries, including South Africa, still employ both progressive upgrading through self-help and instant upgrading premised on public housing. The current Department of Human Settlements, after observing the inefficiency and unproductiveness of the current public housing model (traditionally known as RDP), to address housing demands among low-income urban groups, proposed a new housing model. The department proposed housing for the people, which Turner termed the *self-help* model, where the dwellers would be allocated a piece of land to build houses themselves. This might not mean that dwellers build by themselves, but they would be given the freedom to appoint builders of their own, to choose the type and quality of building materials, house plan and the location of the house in their yards. The current system dictates that planning and construction are solely conducted by the state-appointed contractor. Again, as stipulated by Turner, the state would concentrate on providing services that dwellers could not provide, such as infrastructure services, land, and tenure. Thus, dwellers would build their own houses at their own pace and time. Therefore, based on the above background, this study seeks to detail a far-reaching analysis of dwellers' perceptions of the preferred housing model, juxtaposing the performance of both models in both international and South African practices in the quest to deliver affordable and adequate shelter to poor urban groups.

1.2 Problem statement

The housing demand for the urban low-income base has been growing significantly in developing countries, including South Africa. Based on the most recent data from Statistics South Africa (Stats SA), South Africa uses three official poverty lines to

measure low-income levels in 2024. What This Means in Practice: these poverty lines help define different levels of economic hardship:

i. Extreme poverty/hunger: Below R796 per month (about R27 per day)

ii. General poverty: Below R1,109 per month (about R37 per day)

iii. Broader economic vulnerability: Below the upper-bound poverty line

As of 2024, around 13.2 million people in South Africa are living in extreme poverty (Stats SA 2024), highlighting the significant scale of poverty in the country. The government provides social assistance to more than 26 million South Africans every month. These official poverty lines are updated annually by Stats SA to reflect changes in the cost of living and are used for policy planning, social grant calculations, and measuring progress in poverty reduction efforts.

Despite having people-centred housing policies, such as public housing. In South Africa, the mass delivery of over 3.2 million low-income houses and 4.7 million housing opportunities since 1994 has not been sufficient to meet housing demand. On the contrary, the cumulative housing demand is exhibited by the proliferation of the number of informal settlements from 300 in 1994 to the current 4,297 (Comins, 2023; Kalina and Schenck, 2024). Although the number of RDP houses delivered may sound like a solid response to the housing challenge, it is insufficient to address the swelling housing demand, given that approximately four million people and two million households currently live in urban informal settlements, and the number of informal houses continues to grow (Gamede, 2024; Royston and Ebrahim, 2019).

Similar to other developing countries, the South African government incorporated the upgrading of informal settlements into its policy formulation at a minimal scale. First, it was the Housing White Paper 1994 that came about as a de facto practice of informal settlement upgrading, though without a clear-cut focus on upgrading in the first 10 years' post-Apartheid (Todes, 2006). It later formulated and implemented the Breaking New Ground 2004 (BNG) housing policy, which ceremoniously adopted the upgrading of informal settlements through both self-help and state-driven housing models. Accompanying the BNG was the Upgrading of Informal Settlement Programmes

(UISP), which precisely determined the amelioration of informal settlements (Basson, 2019; Bodino, 2022).

To address the slow housing delivery in South Africa, particularly in urban areas, a more inclusive and flexible housing policy was developed as the BNG 2004, with specific emphasis on incremental upgrading. The BNG promoted in-situ upgrading over resettlement to green fields to minimise the interruption of dwellers' cultural, economic and social activities. Having an advanced policy promoting incremental upgrading, the South African upgrading approach has been dominated by instant development, enabled by the state-driven housing model. Therefore, progressive development/ upgrading has been overlooked or minimally observed. Thus, housing demand increased because the state could not afford to act as a provider of enough houses to match housing demand. Some studies by Chigumira (2016), Hendler and Fieuw (2018), Hunter and Posel (2012), and Mathebula (2021) show a significant discrepancy between self-help and RDP (public housing) beneficiaries' satisfaction with their houses. This discrepancy in housing satisfaction, the failure of the government's public housing programme to address housing demand, and the proposed policy shift by the Human Settlement Minister prompted the researcher to evaluate dwellers/ beneficiaries' perceptions to determine their preferred housing delivery model, and the feasibility of the proposed policy in the South African housing setting.

1.3 Research aim and objectives

The primary aim of the study was to examine the perceptions of beneficiaries on the effectiveness of self-help and state-driven housing programmes in the City of Tshwane, South Africa and to suggest an appropriate housing delivery model. In this study, the terms state-driven housing, fully subsidised housing, and RDP housing are used interchangeably to refer to housing fully funded and delivered by the state to qualifying low-income beneficiaries (see Section 1.10 and Chapter Two for definitional clarification). The study examines these modalities in fostering access to affordable housing for urban low-income groups. The primary study was tested against two upgrading projects in the City of Tshwane; each being developed through either self-help or the state housing delivery (traditionally referred to as RDP houses).

1.3.1 Research objectives

The objectives of the study are:

i. To analyse the emergence, background, and implementation of self-help and public housing in upgrading informal settlements in developing countries.

ii. To evaluate the origin, performance, and suitability of self-help and public housing in addressing low-income housing challenges, with a focus on South Africa post-1994.

iii. To compare beneficiaries' satisfaction, participation, and attachment to housing units across self-help and state-driven housing programs, while identifying preferred delivery models.

iv. To evaluate the demographic and socio-economic characteristics of beneficiaries from different housing backgrounds.

v. To recommend policy suggestions on affordable housing provision for low-income groups in South African urban cities, in alignment with the Minister of Human Settlements' proposed policy shift.

1.3.2 Research questions

1. How have self-help and public housing policies for informal settlements evolved in developing nations since 1994, and what factors shaped their implementation?
2. How are self-help housing programs cost-effective and successful at creating sustainable communities than public housing for low-income groups in South Africa since 1994?
3. How do resident satisfaction, community participation, and long-term attachment compare between self-help and public housing beneficiaries in South Africa?
4. What are the socio-economic factors between households in self-help and those in state-provided communities?
5. What policy and institutional reforms are required to improve affordable housing for South Africa's low-income urban communities?

The study was conducted in the City of Tshwane Metropolitan Municipality, Gauteng Province, South Africa, which serves as the geographic context for both case study communities, Soshanguve Extension 13 and Soshanguve Block JJ. Figure 1.1 below provides a spatial overview of the City of Tshwane Metropolitan Municipality, illustrating the locality of the study area within the broader metropolitan region.

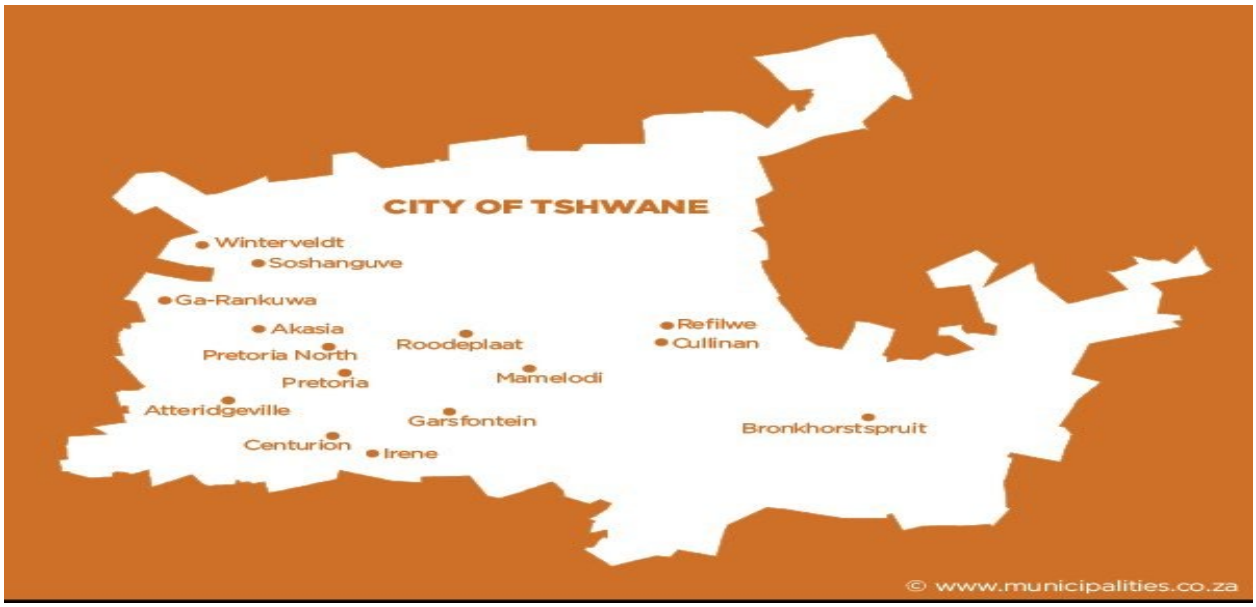

Figure 1.1: City of Tshwane Metropolitan Municipality map

Source: Ramolefe Rodney Morifi

1.4 Scope of the study

This study was conducted in two Soshanguve Township settlements, in which one settlement was a state-driven settlement and the other a self-built housing community in the City of Tshwane Metropolitan, Pretoria, in the Gauteng Province. The study grounded its focus within the residents' perceptions from both study communities, as well as the interrogation of both international and South African literature concerning low-income urban housing. Dwellers' perceptions regarding participation and decision-making in the housing process and their level of satisfaction with their houses and housing components from both communities and international experiences were all explored to find a practical and viable model for providing affordable housing for poor urban South Africans. South African low-income housing delivery is mainly centred on the mass provision of RDP houses that are state-driven, and very limited effort is given to the self-build housing as promoted by the BNG 2004. Therefore, notwithstanding

having several fully subsidised housing projects and a few resulting from self-help, this study focused only on two upgraded projects that have resulted from public housing and self-help. Lastly, only beneficiaries of both models who are over 18 years of age did not form part of the sample for the study.

1.5 Limitations of the study

The City of Tshwane documented a rapid growth in the number of informal settlements between 2011 and 2024 (Schrieber, 2021). To put it into context, the city housed only 133 informal settlements between 2011 and 2013, but the number significantly increased to 575 in 2024 within all seven regions found in the City of Tshwane (Maromo, 2024). Importantly, there are many settlements in the City of Tshwane commanded through the government-appointed contractors and also a few self-help communities, though self-help communities are not much compared to the state-driven. Considering these factors, the sample size of the study, which is limited to two settlements that each represent two of the dominant housing delivery models, the self-help and state-driven, may not be a true representative distribution of the opinions of the entire City's low-income population. To remedy this, the study would have to have considered a large population proportionate to the total number of households living in the upgraded and informal settlements. For this reason, the study rigour would have been enhanced and reduced the study bias. Furthermore, the researcher's constrained resources and limited time are major contributors to the small sample size. Therefore, with enough resources and enough time, the sample size would have been increased to ensure a fair representative distribution of the population.

1.6 Literature review

To bring pertinent literature to this study regarding successes and challenges in the housing situation in South Africa and most developing countries, with the objective of finding a viable and affordable housing model in South Africa, the study literature is presented in a comprehensive discussion that mirrors the historical background, implementation and functioning of both the self-help and state-driven housing policies. The literature discussion in this study is presented in two distinctive parts, where the historiographical review, successes, and challenges of both the self-help and state-driven housing models are discussed. The initial phase of discussion, which is Chapter

Two, provides an assessment of both housing delivery models within the developing country, excluding the South African context (see Chapter Two). Subsequently, the second portion of the literature dealt exclusively with the discourse on the origin of the housing challenges for the poor urban population, the introduction and performance of both main housing delivery models. (Take special note: for a comprehensive and in-depth discussion of the literature review, see Chapters Two and Three).

1.7 Theoretical framework

The theoretical framework of the study serves as a parameter and substance for comprehending and interpreting the phenomenon under investigation while also guiding the entire research study process, which includes the research methodology and data analysis. Thus, this section of the study puts forward a clear explanation and rationale behind the selected theoretical framework. The framework is deemed relevant in addressing housing challenges and vital in influencing viable housing policies not only in South Africa but across developing countries. However, the primary focus is on the South African context. For a detailed discussion of the chosen theory of the study, which is grounded in Turner's self-help principles that provide a sustainable and proactive approach to housing problem solving, referred to in Chapter Two. The key relevant concepts of the self-help framework are comprehensively explained and justified in Chapter Two, linked profoundly to the South African context in Chapter Three and practically examined in Chapter Five.

1.8 Importance of the study

Despite the South African government engaging in delivering fully subsidised houses (RDP) to the low-income group or poor people in the cities, the housing demand continues to swell. Thus far, over 3 million RDP houses have been provided between 1994 and 2021, yet still, the housing demand is escalating, causing the proliferation of informal settlements. Because of the continuing mismatch between housing delivery and demand, the government's capacity to provide poor people with houses becomes questionable. Even the government, through the Minister of Human Settlements, proposed a housing provision shift to a model that facilitates a self-built or self-help housing system as a way of fast-tracking housing delivery to address the demand. For this reason, this study provides important information and direction regarding beneficiaries' perceptions of desired housing delivery models. Equally, this study

presents relevant evidence-based information to both the government and stakeholders in the low-cost housing sector and low-income groups, on the best possible alternative housing delivery models that efficiently and effectively provide enough houses with enhanced end-user satisfaction.

1.9 Research methodologies

The study employed a mixed-method approach, with qualitative and quantitative methods to simultaneously address the key study objectives. Supporting the utilisation on the mixed methods in research, Wisdom and Creswell (2013) reasoned that an integrating quantitative and qualitative data as a mixed methods study has great potential for more comprehensive and synergistic usage of data and strengthens the validity of the study findings "than do separate quantitative and qualitative data collection and analysis" (Wisdom and Creswell, 2013:1). Exploiting a mixed-method approach (qualitative and quantitative), allowed the researcher to employ different data collection methods deemed beneficial in combining the advantages of both the qualitative and the quantitative approach.

A mixed methods approach is grounded in the understanding that choosing between a “quantitative and a qualitative design is unnecessary and assumes that both approaches can be combined to draw upon the respective strengths of each” (Johnson, Onwuegbuzie and Turner, 2007: 128). The mixed methods approach outlines how the convergence of findings from multiple methods enhances confidence that variances in the measured traits were not simply a representation of variance in the measured it is simply a representation of variance due to the method. Naidu-Valentine (2022) articulated how qualitative and quantitative methods were mixed for triangulation. Triangulation as discussed by Naidu-Valentine (2022) refers to efforts to improve the accuracy and comprehensiveness of research findings by combining multiple data sources and or methodologies.

In comprehensively producing views and perceptions of the phenomenon, this study is both exploratory and descriptive in design (Yeasmin and Rahman, 2012). For instance, the flexibility of mixed methods is that it allows the gathering of information to a larger extent, using closed-ended questions through the quantitative analysis, while complementing it with qualitative data that facilitates the gathering of very detailed information or data from a few participants. Using open-ended questions

allowed participants to provide their detailed opinions on the above-stipulated research problem (Tashakkori and Creswell, 2007). A detailed discussion and rationalisation of the research strategy and designs that represent the applied mixed methods methodology in this study are comprehensively elucidated in Chapter Four.

1.9.1 Sampling size and selection

This is a brief overview of the discussion and explanation of the study's sample size and selection criteria. For in-depth and rationale analysis for participant selection and criteria employed, turn to Chapter Four. Since the study employs both quantitative and qualitative methods, probability and non-probability sampling techniques have been used. First, for the quantitative method, the researcher adopted a probability sampling technique in the form of a random sampling technique, which systematically affords an entire population the chance of being chosen. Since the study was conducted in two different communities, one community being state-driven housing model, and the other being a self-help incremental housing model.

The population from both communities were given an equal opportunity to be selected for a household survey. Hence, only a total of (n=180) household heads from both communities participated in the household survey study (quantitative). In the interest of clarity, (n=90) respondents were the state-driven housing beneficiaries, and another (n=90) were incremental self-help household heads in the City of Tshwane. Essentially, selection was done randomly, using the tool called ArcGIS geoprocessing sampling tool. Complementing the probability sampling technique, the study correspondingly harnessed the non-probability sampling techniques to recruit participants for key informant participants and focus group discussions (FGDs). Thus, three (n=3) key informants from each community participated in the in-depth interviews. Lastly, (n=2) focus group discussions (of both males and females) were conducted, one from each community. Participation was strictly limited to household heads or deputy heads who were over 18 years of age.

1.9.2 Inclusion criteria

The inclusion criteria give a specific predetermined shared characteristic and description of all the people or subjects to be included in the study (Babbie and Mouton, 2001; Velasco, 2010). Other scholars simply interpret it as an admissibility criterion exercised by researchers towards choosing an appropriate population that can satisfactorily answer research questions, aims and objectives (Stern, Jordan and McArthur, 2014). Based on this account, the qualification or inclusion criteria for the household survey in both the selected communities were the household heads or owners and over the age of 18 (eighteen) years. Yet again, household heads from one community were strictly the beneficiaries of RDP houses, and from the other community, only people who have built their own houses were included. Second, concerning the in-depth interviews in both communities, 3 (three) key informants participated in the study: a Ward Councillor, a Ward Committee chairperson and a general member who has resided in the community for 5 (five) years. **(For a comprehensive additional information on the justification on criteria, refer to Chapter Four)**

1.9.3 Data collection methods

As indicated in the section above, this section also provides just a glimpse of the data collection methods used in this study. A broader discussion on data collection methods can be found in Chapter Four of the study. For a comprehensive and systematic gathering and measurement of appropriate information to answer the research study questions and aim and accomplishing the set objectives, relevant data collection methods or tools must be used. As already indicated in the above discussion that this study employed a mixed methods approach that synthesises both probability and non-probability techniques. The researcher considers it fitting to utilise the household survey tool, in-depth interviews for key community informants and one mixed focus group discussion from each study area. For the household survey, the researcher and research assistant asked the question while recording respondents' answers. **(For both, the in-depth was sought before the commencement of each session).**

1.9.4 Data analysis

Considering that this study employs a mixed-method approach as stated above; to answer the research problem and satisfy the study's set aims and objectives, the study employed two different capturing and analysis techniques. First, for quantitative household surveys, which were dominated by closed-ended questions with very few probing open-ended questions, data were analysed using the Statistical Package for the Social Sciences (SPSS). This method was chosen because of its capacity to handle a large amount of data into manageable data, such as tables, charts and graphs (Arkkelin, 2014). This makes it simple and efficient to analyse quantitative data, as it was in large quantities. Second, for an analysis of qualitative data (from open-ended household survey questions), FGDs and in-depth interviews, the researcher used thematic analysis. Thematic analysis identifies, analyses patterns and themes within the data, as well as minimally organising and describing data (Clarke and Braun, 2014; Terry, Hayfield, Clarke and Braun, 2017). **(For an in-depth discussion on data analysis, see Chapter Four).**

1.9.5 Ethical considerations

To safeguard the ethical integrity of this study, the researcher conducted this study in full compliance with research ethics and normative principles. As with all other academic research studies, this study was strictly guided by the principles of research ethics frameworks and guidelines to guarantee objectivity, integrity and enhanced compliance consistent with prescribed ethical frameworks. In striving to earn respect from the research participants and the public at large, the research was firmly abided by the following key research ethical principles: informed consent, voluntary participation, confidentiality and privacy. As a final but important point, before the commencement of the data collection, the researcher ensured that they had been issued with ethical clearance (reference number 61935379_CREC_CHS_2022) from the University of South Africa (See Annexure A). (Importantly: For a broader discussion and justification regarding the selection, importance and adherence to the above-mentioned ethical consideration, please refer to Chapter Four of the study.)

1.10 Definition of key concepts

Affordable housing is broadly understood as housing whose cost, whether in the form of rent, bond repayment, or ownership price, does not exceed a reasonable proportion of a household's gross monthly income. The internationally accepted threshold is that housing expenditure should not exceed 30% of a household's gross income (UN-Habitat, 2011). In the South African policy context, the National Housing Code (2009) and the Breaking New Ground policy (2004) recognise affordable housing as a spectrum that encompasses fully subsidised housing for the poorest households, gap market housing for those earning between R3,501 and R22,000 per month, and social or rental housing for those who cannot access mortgage finance. Affordable housing is therefore not synonymous with free housing; rather, it denotes housing that is financially proportionate to the income of the occupant. The White Paper on Human Settlements (2024) further extends this understanding by emphasising that affordable housing must also be spatially located in ways that reduce transport costs and facilitate access to economic opportunities, thus aligning affordability with sustainable liveability.

Fully subsidised or Low-income housing

refers to residential units that are constructed and priced within the financial reach of low-income households, typically delivered through state subsidy mechanisms or with government assistance. In South Africa, low-cost housing is operationally defined by the Department of Human Settlements as dwelling units delivered to households earning below R3,500 per month, encompassing both fully subsidised RDP houses and partially subsidised social housing units (Department of Human Settlements, 2009; National Housing Code, 2009). The concept is rooted in the constitutional imperative under section 26 of the Constitution of the Republic of South Africa, 1996, which obliges the state to take reasonable legislative and other measures, within its available resources, to achieve the progressive realisation of the right of access to adequate housing. This obligation was given substantive judicial content in the landmark Constitutional Court decision of Government of the Republic of South Africa and Others v Grootboom and Others 2001 (1) SA 46 (CC), where the Court held that the state's housing programme must be reasonable, comprehensive, and must include measures to provide relief to those in desperate need. The Grootboom judgment

remains the foundational case law for low-cost housing delivery in South Africa and is discussed in detail under Observation 3 below.

Housing beneficiaries refers, in this study, to individuals or households who have received or are entitled to receive state housing assistance, whether in the form of a fully subsidised dwelling (RDP house), a site-and-services plot, or inclusion in the UISP. The National Housing Code (2009) prescribes eligibility criteria for housing beneficiaries, including South African citizenship or permanent residence, household income not exceeding R3,500 per month, first-time home ownership, and age of 21 years or above. Beneficiary status is therefore a legally defined and administratively managed category, and the perceptions of beneficiaries, a core variable in this study, must be understood in light of the specific programme under which they received housing assistance.

Housing challenges could refer to challenges individuals or communities encounter to satisfy and secure the need for safe and adequate housing (Mehdipanah, 2023). The difficulties in satisfying the right to safe and secure housing could be because of prevailing factors such as poor economic growth, lack of government appetite and capacity to resolve housing issues, population growth and poor planning. Housing challenges can lead to overcrowding, homelessness, and poor living conditions, affecting the overall well-being of individuals and communities. Housing shortages ramification triggers anomalies such as overcrowding, deplorable living situations and homelessness that potentially have an impact on individuals' or communities' well-being (Segal, 2019).

Housing demand for this study is specifically for the low-income population. It refers to the need for living space by the poor population seeking to access affordable and decent conventional housing (Shah and Mishra, 2018). In the view of Monk and Whitehead (2011) and Shah and Mishra (2018), housing demand tends to be shaped by numerous variables, inter alia, an individual's economic status, state assistance, and the availability and accessibility of affordable housing in the market.

Informal settlements are defined, for the purposes of this study, as areas of human habitation characterised by inadequate access to safe water, sanitation, and other infrastructure; poor structural quality of housing; overcrowding; and insecure residential status (UN-Habitat, 2003). In the South African legislative context, the

National Housing Code (2009) defines informal settlements as areas where people live in makeshift or temporary structures on land they do not legally own, without formal servicing, and in conditions that are generally sub-standard. The Upgrading of Informal Settlements Programme (UISP), established under the Breaking New Ground policy (2004), represents the state's primary legislative instrument for addressing these areas through in-situ upgrading. Importantly, the Constitutional Court in Grootboom recognised that informal settlement dwellers constitute the most vulnerable category of housing claimants, requiring special attention in any reasonable state housing programme. This study treats informal settlements not as aberrations but, following Turner (1972; 1976), as rational housing solutions adopted by low-income groups in the face of state incapacity and market exclusion.

Low-income group, or poor population- denotes a group of people or individuals with a substantial below-average income within a certain social structure (Nordhagen and Demmler, 2023). The low-income population are often the lowest group in the social strata, significantly challenged in accessing essential provisions such as housing, water, healthcare, education, and food. Characteristically, low-income groups perennially encounter economic precariousness with limited access to opportunities and resources for upward mobility (Smeeding, 2016).

Self-help housing – incorporates the housing type where beneficiaries assume a proactive responsibility in building or upgrading their housing properties, typically with minimal to non-involvement of external players like the state (Dafeamekpor, Adjei-Kumi, Nani and Kissi, 2022). According to JFC Turner, the self-help is understood as a housing typology the means fosters communities and individuals' empowerment, highlighting the significance of informality, progressive and incremental development, and self-regulated development. In essence, the self-help advocates accentuated that the self-help housing delivery system paves the way for a cost-effective, customised, culturally fitting housing, notably in fast-growing or underdeveloped urban areas (Bangdome-Dery, Eghan and Afram, 2014; Ward, 2012).

Service delivery model refers to the institutional, organisational, and procedural framework through which the state or its agents deliver public goods and services, including housing, water, sanitation, and electricity, to citizens (Parsell et al., 2022). In the housing context, a service delivery model determines who builds, who finances,

who manages, and who ultimately owns or occupies the housing unit. In South Africa, the dominant service delivery model since 1994 has been the contractor-driven, fully subsidised model (RDP), in which private contractors appointed by provincial housing departments construct completed units allocated to qualifying beneficiaries. The BNG (2004) proposed a revised service delivery model that foregrounds community participation, in-situ upgrading, and incremental development, moving away from the purely supply-driven paradigm. This study evaluates which service delivery model more effectively meets the needs and aspirations of low-income beneficiaries in the City of Tshwane.

In a **state-driven housing model,** the government or the state usually command a leading role in the provision, regulation, and management of housing, mainly for the low-income population and to some extent the middle-income groups (Parsell, Cheshire, Walter and Clarke, 2022). In most cases, the implementation of this housing prototype is typically to remedy housing imbalances, ensure affordability and promote social justice through commanding the provision and housing allocation. Just like in South Africa, the state-driven housing delivery model involves, among others, a massive government capital investment in housing construction, contractor-driven delivery, and extensive subsidies to facilitate effective and efficient access to housing by all societal groups (Gunter and Manuel, 2016; Mark, Londeka and Nick, 2022).

The Breaking New Ground (BNG) policy 2004 was first introduced in 2004 by the Department of Human Settlements as a comprehensive housing and human settlement plan whose mandate extends beyond only housing provision to focusing on advancing integrated, sustainable and strategically human settlements. It is intended to improve housing delivery, eradicating informal settlements through progressive housing achieved mainly through in-situ upgrading. This BNG 2004, prioritise residents' progressive housing delivery with a limited, fully funded housing model and relocations

Upgrading of informal settlements refers to the process through which informal or substandard residential areas are improved through the progressive provision of tenure security, basic services, and infrastructure, with the aim of integrating such areas into the formal urban fabric (Department of Human Settlements, 2004; UN-Habitat, 2003). In South Africa, the primary legislative and programmatic vehicle for

upgrading is the Upgrading of Informal Settlements Programme (UISP), established under the Breaking New Ground policy (2004). The UISP distinguishes between in-situ upgrading, where residents remain in their existing locations while conditions are incrementally improved, and relocation to greenfield sites, which is regarded as a last resort. This study is primarily concerned with in-situ upgrading as the preferred model, consistent with Turner's (1972; 1976) argument that location security is as important as tenure security in effective self-help housing delivery.

1.11 Chapter layout

Chapter one of this thesis sets the study foundation for the study in relation to the housing challenges facing South Africa, particularly the urban setting context. It further presents a comprehensive blueprint of the areas explored in this study. This Chapter also articulated the study's research problem, along with the provision of the core study argument, aim, and complementary objectives of the study.

Chapter Two presents a comprehensive analysis of existing literature on the emergence of the state-driven housing and self-help housing delivery model in developing nations, with a bit of reference to the developed nations. Furthermore, the implementation and performance of these two main housing models have been interrogated within the limitations of their application in developing nations. The discussion in Chapter Two excluded South Africa from all interrogation. Lastly, these two models have been reflected through the lens of Turner's self-help theoretical framework.

Chapter Three's focus paid specific attention to only the South African background. The assessment of state-driven and self-driven models in South Africa stretched a bit before the inception of democratic government, but more focus was on the conceptualisation and implementation of the housing frameworks in the democratic dispensation. Following the analysis of the state-driven and self-help housing provision model for low-income groups in developing nations

Chapter Four presents a comprehensive outline and explanation of research designs and methodology employed, the methods, and the rationale for selecting employed methods used to gather and analyse data. The selected methods have been justified with respect to their alignment with the study aim and objectives. Finally, ethical

considerations, issues and limitations of the employed methods have been equally discussed in this Chapter.

Chapter five of this study provided a detailed analysis of the research study's findings pertaining to beneficiaries' perception and practical experience with the implementation and performance of both the self-help (Block JJ) and state-driven housing (Soshanguve Extension 13) in Soshanguve. The analysis culminates in the study's primary purpose of proposing and recommending a practical, cost-effective, and sustainable housing delivery framework for low-income urban communities. The intent is to advance housing policy that corresponds to the socio-economic status of low-income people, enhances their satisfaction, making housing delivery affordable for the state and the people, while providing a sustainable solution to the housing challenges faced by many South African cities and other developing nations.

Chapter six, being the final Chapter of the thesis, narrows to present a brief but rich summary of this study's core findings while also delineating the study's contribution to the knowledge body and enhancement of the right to decent housing for all regardless of class. The recommendation and proposition of this study seek to transform the housing delivery system and polices by blending socialist views and principles with the neo-liberal policies governing our cities.

CHAPTER TWO: INTERNATIONAL PERSPECTIVES ON THE PROVISION OF LOW-COST HOUSING IN DEVELOPING COUNTRIES

2.1 Introduction

The ongoing struggle to provide adequate shelter for low-income urban populations remains one of the most pressing challenges in developing countries, with the housing shortage particularly severe in places like South Africa, where many people simply cannot afford conventional housing (Angelopulo, 2021; Fatewar and Yadav, 2021; Moore, 2019). Over the years, various housing policies have been implemented to address this urgent need, with two main approaches emerging in most developing nations: state-driven or public housing (often called RDP in South Africa) and self-help or incremental housing (also known as self-build).

Although both models share the common goal of tackling the cumulative demand for affordable housing, they differ significantly in how they are conceptualised and put into practice. This Chapter aims to provide a clear overview of the origins and historical development of these two housing models and how they have been used to address poverty and improve access to basic services and social amenities for low-income earners. In the South African context, the terms “fully subsidised housing,” “state-driven housing,” and “RDP houses” are used interchangeably to refer to fully subsidised housing units provided by the government to low-income qualifying beneficiaries at no cost. This is distinct from international usage, where “public housing” may encompass a broader range of state-assisted housing, including rental and partially subsidised models such as social housing. In this study, these terms specifically denote the South African fully subsidised, ownership-based programme, and are not used synonymously with international conceptions of public housing.

The Chapter is organised to first discuss the origins and implementation of state-driven housing, followed by an examination of self-help housing, and then introduces the conceptual framework guiding the study, before concluding with a synthesis of international experiences and a comparison with South Africa's post-apartheid policies. By analysing both global and local perspectives, the review seeks to highlight best practices and unique challenges within South Africa’s socio-political context,

ultimately aiming to humanise the ongoing search for dignified, affordable housing for all.

2.2 Historical Development of State-Driven Housing Models in Developing Countries

State-driven housing provision is not a phenomenon unique to developing countries; in fact, its roots reach deep into the histories of developed nations such as the United States, Britain, France, and Australia (Friedman, 1966; Goetz, 2011; OECD, 2020). One of the earliest examples can be traced back to the 1937 Housing Act in the USA, which, although intended to provide decent and affordable housing, largely benefited white, middle- and lower-middle-class families, while marginalising minority groups, particularly African Americans and other people of colour (Farley and Frey, 1994; Friedman, 1966; Gross, 2017; McDonald, 2011; Stoloff, 2004; Wilson, 2012). Over time, however, many developed countries, influenced by the rise of far-right liberal policies and the adoption of laissez-faire approaches, began to reduce their investment in state-driven housing (Fuerst, 2021; Murie, 2013). Meanwhile, as rapid urbanisation and housing shortages became urgent issues in the developing world, many nations looked to these earlier state-driven models for inspiration, adapting and reshaping them to fit their own socio-political contexts, often with a stronger focus on fully subsidised housing as a means of supporting low-income populations (Lim, 1987; Marcuse, 1995; Stoloff, 2004). Africa, in particular, now faces the highest rate of urbanisation among developing regions, and yet, paradoxically, still lags in overall urbanisation levels, a dynamic that continues to drive significant unmet housing demand (Angelopulo, 2021; Fatewar and Yadav, 2021; Moore, 2019). The state-driven model has thus emerged as the most reliable and accessible option for countless low-income urban residents hoping for a better life. Yet, as Ofori (2020) reminds us, adequate housing is not just about shelter; it profoundly affects health, economic stability, social cohesion, and cultural well-being, encompassing not only the physical home but also security of tenure, access to water and sanitation, and employment opportunities (Chirisa and Matamanda, 2016). Despite significant investments in state-driven housing, however, the reality for many remains grim, as persistent mismatches between housing supply and the actual needs of low-income populations have led to the proliferation of informal settlements in urban areas (Gudeta, 2014; Torab, 2018).

The next section will delve into the progress made, as well as the barriers that continue to challenge the effective implementation of state-driven housing models in developing countries.

2.3 Successful Implementation of State-Driven Housing Models: International Cases

Literature demonstrates that few countries have successfully addressed cumulative housing demand through comprehensive state-driven initiatives, with Singapore and Hong Kong representing the most notable success stories (Das, 2021; Royal Institution of Chartered Surveyors, 2019). Singapore's world-leading public housing system accommodates 80-90 percent of its population, while Hong Kong houses approximately half its population in public housing developments (Monkkonen, 2014; Das, 2021).

The success of these models can be attributed to several critical factors. First, both countries maintain extensive state land ownership, with Hong Kong exercising absolute state control over territorial land and Singapore holding 90 percent of land within its borders (Caudevilla, 2016; Yip, 2016; Purves, 2020). This land ownership approach significantly reduces housing development costs, as the World Cities Report (2016) indicates that land costs typically account for over half the total cost of housing developments.

Second, effective governance structures characterise both successful cases. Singapore ranks fourth globally and first among Asian countries on the Corruption Perceptions Index, while Hong Kong ranks twelfth globally and second in Asia (Transparency International, 2021). This governance effectiveness is further demonstrated through the World Bank's government effectiveness indicators, which rank Singapore first globally and Hong Kong twelfth (The Global Economy, 2021; Duho, Amankwa and Musah-Surugu, 2020).

Third, both countries established dedicated statutory bodies with constitutional mandates and adequate resources. Singapore's Housing and Development Board (HDB) and Hong Kong's Housing Authority (HKHA) operate with land, financial, and

human resources, supported by judicial oversight (Chiu, 2010; Chin and Strand, 2008; Fan and Lin, 2019).

2.4 A brief history of self-help

In most developing countries, informal settlements became an obvious result of the inability to afford conventional housing. Despite the continued use of ineffective public housing models, some agencies and scholars realised that developing countries lacked the financial capacity and knowledge to house poor urban populations, given the burgeoning urban population. The incapacity of both governments and poor people unavoidably contributed to the growth of informal settlements and increased densities among poor communities. It did, however, spawn the rise of the self-help movement promoted by prominent scholars such as Abrams and Turner in the 1960s. Turner, however, is perhaps the most notable advocate of the self-help paradigm through self-built housing consolidation. This does not mean that Turner or Abrams originated the self-help model, since the model has been practised in the United States since the 1930s. There is also another group of scholars that argued that self-help had been practised in the 19000s way before Turner popularised it (Sastrosasmita, 1992). Ward (2012) has also disputed the widely held view amongst some scholars that Turner is the originator of self-help by arguing that Jacob Crane coined the term aided self-help, although his work was not widely recognised because developing countries lacked confidence in the oppressive policies of the United States (of which Crane was part of as an assistant director of the US Public Housing Administration). Again, Crane might have transcended his publishing works by initiating self-help projects, but due to oppressive conditions associated with his self-help paradigm, his work was eventually overlooked and forgotten (Ntema, 2011).

While on that issue, Ward (2012) concurred that Turner may have brought the self-help model to developing countries during the 1960s through the embrace and development of informal settlements by housing consolidation. However, evidence from the literature indicates that self-help has existed in the developing world since the 1930s (Bangdome-Dery, Eghan, and Afram, 2014). It is Turner's prominent writings and practices on self-help housing that revived abruptly the faded interest lost during Crane's time (Gyger, 2013; Mota, 2021). Consequently, most researchers believe it is

then, most developing countries and some international institutions such as the World Bank and the United Nations in the 1960s and 1970s, became engrossed in the self-help paradigm and started to invest and incorporate it into their development policies as an alternative to the conventional public housing model (Harris, 1998; 2003).

Although Turner was not the only person to coin and advocate for a radical shift from public housing to self-help housing that empowers dwellers to build and control the housing process, the significant role he played cannot be underestimated. Without a doubt, his capacity to challenge conventional methods and established deportments that disregarded the existence of informal settlements and managed to win the hearts of most developing countries to embrace them as alternative accommodations for low-income groups sets him apart from most self-help advocates.

2.4.1 Three forms of self-help housing

Initiatives of self-help in the housing field initially focused technically on individual or collective housing unit development aspects. However, it evolved to a more comprehensive perspective in which individuals, organisations, and even the state were involved in housing provision that goes beyond improving housing conditions by also striving to improve dwellers' living conditions, particularly in informal urban settlements. Thus, we have three distinct forms of self-help that have been implemented in different ways. Considering this, it is important to discuss these widely used self-help forms, namely unaided self-help housing, aided self-help, and institutionalised self-help. In practice, however, these forms share many similarities and some fundamental differences.

2.4.1.1 Unaided/Laissez-faire self-help

This form of self-help is most undertaken by households themselves on land they have acquired legally or illegally, and low-income people gradually improve housing dwellings primarily in the urban periphery without assistance from external institutions, government or organisations (Dhlamini, 2019; Bangdome-Dery, Eghan and Afram, 2014). Alternatively, in an unaided or laissez-faire self-help approach, the individual households are responsible for all building materials, labour, and funding required to

build the home on the land they either purchased or illegally occupied (Gyger, 2019; Taiwo, Yusoff, and Aziz, 2018; Valladares, A., 2014). In general, Harms (1992) asserted that this type of housing process is generally associated with poor housing quality because the housing process is mostly unregulated and falls outside formal spatial arrangement regulation processes. It is clear from the literature evidence that unaided self-help mirrors the reality of housing development in most developing countries, where poor urban people use any legal or illegal means to secure their right to shelter (Dhlamini, 2019; Golda-Pongratz, 2020; Obremski and Carter, 2019). In addition, despite laissez-faire self-help's popularity among poor people, it is increasingly common among middle- and high-income groups in informal settlements (Bangdome-Dery, Eghan and Afram, 2014).

2.4.1.2 Aided self-help

Aided self-help is an ideal form of Turner's envisaged housing system that came about due to his ideas and practical work in Latin America (Durst and Cangelosi, 2021; Harris, 1998). Under this initiative, dwellers as individuals or collectively are responsible for mobilising funding and resources for their dwelling, while the government provides land, tenure, basic services and infrastructure that dwellers cannot afford - as prescribed by Turner (Kurlanska, 2017; Sekoboto and Landman, 2019). In such a manner, aided self-help models are depicted as an affordable way for urban poor people to access decent housing, known as conventional housing, by reducing the costs associated with housing development by utilising their labour and savings (Dafeamekpor, Adjei-Kumi, Nani, Kissi, and Tengan, 2021; Gyger, 2019; Mota, 2015). Furthermore, in promoting the ideas of assisted self-help as advocated by Turner, the concept of site-and-services was conceptualised and fostered by international establishments such as the World Bank in the 1970s of Turner's influence (Guldi, 2019; Iweka and Adebayo, 2015; Shah, 2018). Subsequently, serviced plots were provided with or without core housing as an approach to facilitating housing consolidation (Guldi, 2019; Kahatt, 2017; Mota, 2015; Murray and Clapham, 2015; Siwawa, 2018). Assistive self-help housing in an ideal situation benefits dwellers because it facilitates decentralised decision-making, increasing dweller control and freedom to build (Jobe and Williams, 2016; Walker, 2016).

2.4.1.3 Institutionalised self-help

Traditionally, institutional self-help was operated through housing cooperatives (Chan, Yao and Zhao, 2003). Individuals with similar housing challenges would form cooperatives to work together as a group to improve their housing conditions (Chan, Yao and Zhao, 2003; Grubbauer, 2020). In time, institutional organisations began to become more involved in the implementation of these forms of housing paradigms (Ntema, 2011). The institutionalised housing model has been described by Ahmed (1998) and Merrett and Russell (1994) for its specific operatives that include well-trained and well-specialised individuals to ensure that its implementation was successful. A literature analysis indicates that an institutionalised self-help system benefited not only low-income households but also middle- and high-income households, just as laissez-faire self-help did. To enable affordable housing development, community-based institutions or cooperatives would form housing cooperatives, regardless of an individual's economic status (Adegun and Olusoga, 2019; Myeni and Mvuyana, 2018).

2.5 The critiques of Turner's self-help housing programme

The self-help housing movement emerged as a response to the limitations of state-driven approaches, with prominent scholars such as Turner and Abrams advocating for alternative delivery mechanisms in the 1960s (Berner, 2001; Jones, 2017). Turner's theoretical framework emphasises dweller control and progressive housing development, arguing that successful housing programs depend on beneficiaries having autonomous decision-making authority over planning, design, and construction processes (Turner and Fichter, 1972; Marais, Van Rensburg and Botes, 2003).

Literature identifies three distinct forms of self-help housing implementation. Unaided self-help involves households independently developing housing on legally or illegally acquired land without external assistance (Dhlamini, 2019; Bangdome-Dery, Eghan and Afram, 2014). Aided self-help represents Turner's ideal model, where government provides land, tenure, and basic services while dwellers construct their own housing (Kurlanska, 2017; Sekoboto and Landman, 2019). Institutionalised self-help operates

through housing cooperatives and community-based organisations to facilitate collective housing development (Chan, Yao and Zhao, 2003; Grubbauer, 2020).

The self-help model provided some progress in providing practical and worthwhile alternative housing solutions to most poor urban dwellers from most developing countries, but it is not absolved from criticisms. In a common critique of self-help, Burgess criticises Turner for his strong belief that the government should empower and facilitate dwellers (by providing conducive conditions) to build their homes. This idea was likened by Burgess to a capitalist system, where the government could only invest where they would gain a return or profit (Peek, 2015). In Turner's argument, he asserted that the government will be tasked with the provision of basic services (such as water and sanitation) that dwellers will not be able to provide for themselves (Jenkins, Smith and Wang, 2006; Nientied and Van Der Linden, 1988; Ojo-Aromokudu and Loggia, 2017). It is for this reason that Burgess regarded Turner from a socialist standpoint as incorporating a capitalist system into the housing delivery system, which disadvantages low-income groups. As a result of the added burden of building houses, dwellers would inherently be required to pay for the services, and the whole process would ultimately benefit the government rather than the dwellers (Bower, 2016; Stein, 1991). To put it another way, the argument presented by Turner of urging governments to relinquish their responsibilities of supplying houses to low-income may be interpreted by socialists as implementing capitalist ideas, since there appears to be a trend among proponents of self-help to encourage governments to invest in activities that require people to pay taxes and service fees, but not in those that provide social benefits. In sum, it appears that governments are only encouraged to invest in areas where they will reap a financial return, but not in areas where they will reap a social benefit. In addition to the arguments made against self-help advocates, such as Turner, social protection advocates have argued that social protection measures, for example, access to affordable housing, healthcare, and education, are considered government responsibilities (Babatunde and Sheshangai, 2014). Some critics could not comprehend the foundation for relinquishing the state's from provide housing to poor people, arguing that burdening poor people with the financing or construction of their homes would affect their standard of living or could result in a double exploitation by capitalists. Instead of concentrating on their livelihood pursuit, poor people are

required to handle or manage housing construction and other processes. Low-income individuals are often required to work overtime at their workplaces to increase their income, as well as working after work and on weekends to build and manage their housing projects when they should be able to rest. Some individuals are forced to make these sacrifices to have access to conventional housing. (Burgess, 1982, 1978; Marais, Van Rensburg and Botes, 2003).

Since unemployment is so high in most developing countries, some socialists assert that the conditions are not favourable for self-help (Mathey, 1997). Thus, Babatunde and Sheshangai (2014), argued that state-driven housing delivery systems might be the most relevant to most developed countries. Finally, Turner and Harris argued that self-help provides an affordable and cheap alternative to state-driven housing in the discussion above. In contrast, Burgess argued, in pursuit of socialist perspectives, disputed that self-help programmes are not as cheap as claimed by the two scholars but appear cheap because sweat equity replaces paid labour in most cases (Bangdome-Dery, Eghan and Afram, 2014). Using this argument, Burgess illustrates how sweat equity is a cleverly constructed mechanism used to present self-help housing as affordable and cheap but is a way to burden poor people with responsibilities the state could have handled. (Burgess, 1977; Park, Lim, Kim and Wang, 2019). As Burgess understood it, sweat equity in the self-help model is nothing more than capitalism's promotion (Klaufus, 2010).

To sum up, a further goal of Turner's was to formalise and legislate the tenure and land of informal settlements to promote proper housing consolidation. Having secure land tenure encourages dwellers in informal settlements to invest in their dwellings since, as Turner hypothesised, the combination of the security of tenure and flexible building regulation would encourage dwellers to invest more in their dwellings and relieve them of the risks of demolishing and clearing their settlements. Legal protections for informal settlements through the formalisation of tenure equally support in-situ upgrading (build without displacement and relocation), an idea advocated by some self-help proponents, including Turner. The equivocal position of Turner was that informal settlement dwellers should not be relocated, but rather their social, economic and livelihood activities should be preserved through in-situ upgrading.

Finally, it is encouraging to note that Turner's work not only revolutionised the housing delivery landscape but also attracted the attention of some institutions that later became important players in urban housing. The World Bank, for instance, started to promote the upgrading of informal settlements through its services and sites in the 1970s. Therefore, in the discussion below, we examined the World Bank's site-and-services as well as some fundamental similarities and differences with Turner's.

This section aligns most closely with Research Objective ii: “To evaluate the origin, performance, and suitability of self-help and public housing in addressing low-income housing challenges, with a focus on South Africa post-1994.” By analysing the theoretical foundations, practical implementations, and criticisms of self-help housing, this section provides critical context for later evaluating how these approaches perform in addressing the needs of low-income groups, especially within the South African context after apartheid.

2.5.1 Positive Outcomes from Self-help Implementation

Literature documents several successful outcomes from self-help implementation. Tenure security provision has facilitated housing consolidation in projects across Fiji, Thailand's Baan Mankong programme, and Jordan, enabling dwellers to access formal employment and credit facilities (Alnsour, 2015; Matamanda, Mafuku and Mangara, 2020). Infrastructure improvements have generated significant health benefits, with Manila experiencing reduced water-borne diseases, while projects in Ismailia, Egypt, and Habitat Rosario, Argentina, showed decreased diarrhea incidence (Corburn and Sverdlik, 2017; Njamwea, 2003).

Safety enhancements through improved lighting infrastructure have reduced crime rates in upgrading projects across India, Colombia, Afghanistan, and Salvador (Corburn and Sverdlik, 2017; UN-Habitat, 2012). Economic benefits include the development of home-based enterprises in Zambia, India, Philippines, and Brazil, with approximately 60 percent of Ahmedabad beneficiaries successfully increasing household income post-upgrading (UN-Habitat, 2014; Mpembamoto et al., 2017).

2.6 Implementation challenges and limitations of housing models

Despite theoretical appeal, international evidence reveals significant implementation challenges across developing countries. Land acquisition costs constitute a major barrier, ranging from 50-60 percent of total housing costs in India to 45 percent in most African countries (Kshitij et al., 2018; Gardner and Pienaar, 2019). Building material shortages and high costs further impede implementation, with materials representing approximately 50 percent of development costs in countries like Ghana (Alabi and Fapohunda, 2021; Afrane et al., 2016).

Rural-urban migration creates additional pressures, with African cities receiving over 40,000 people daily, most lacking access to conventional housing (Kolo, 2019; Arvanitis, 2013). This migration intensity contributes to housing supply-demand mismatches, resulting in informal settlement proliferation across developing countries (Gudeta, 2014; Torab, 2018).

Beneficiary marginalisation represents another critical challenge, with top-down approaches excluding meaningful community participation from housing processes (Devkar et al., 2019; Fraser et al., 2006). Turner's concept of "dweller control" remains largely unrealised in practice, contributing to low occupancy rates and beneficiary dissatisfaction (Mukhija, 2017; Ntema and Marais, 2010).

2.7 Theoretical framework

This study draws on J. F. C. Turner's self-help theory to make sense of how housing policy works in practice. At the heart of Turner's thinking is a deceptively simple but powerful idea, housing is not a thing to be delivered, but a process to be lived. Rather than treating a house as a finished product, Turner understands it as something dwellers actively shape to meet their changing circumstances and needs (Turner, 1972; Turner, 1976). In works such as *Housing as a Verb* (1972) and *Housing by People* (1976), he argues that what ultimately determines whether housing succeeds or fails is not its physical quality, but how much control residents had in planning, building, and managing it. In other words, whether people are satisfied with where they live has less to do with the walls around them and more to do with the freedom they had in putting those walls there.

This leads Turner to a firm position against top-down housing delivery, where governments design and build homes for people without meaningfully involving them. He argues that when low-income households are given the tools, the land, and the security of tenure to develop their own homes at their own pace, the result is almost always a better match between what people need and what they actually get (Peek, 2015). His vision is one of "housing by people," where families incrementally improve their dwellings using local resources, while the state plays a supportive rather than a controlling role, providing serviced sites, basic infrastructure, and affordable materials (Turner, 1976; Turner and Wakely, 2015). For Turner, the most important question in any housing system is not what is being built, but who is making the decisions and, in whose interest, (Turner and Fichter, 1972).

Over time, Turner expanded this thinking beyond the individual household. His 1996 writings on community building and on shifting the focus from housing to community agency, together with his 2015 reflection with Wakely on five decades of community-led development, show a growing concern with how neighbourhoods, not just homes, can be collectively shaped and self-governed (Turner, 1996a; Turner, 1996b; Turner and Wakely, 2015). What began as an argument for dweller control gradually deepened into a broader vision of communities as active agents in their own development, guided by fair rules rather than external authority.

Not everyone has found Turner's ideas convincing. Rod Burgess offers one of the sharpest critiques, arguing that Turner's model romanticises a form of housing production that is, in reality, deeply embedded in capitalist relations (Burgess, 1978). For Burgess, encouraging the poor to build their own homes does not liberate them; it simply transfers the costs of housing provision onto the most vulnerable, while exposing them to land speculation, displacement, and market exploitation (Burgess, 1978; Burgess, 1982). He further contends that formalising tenure in informal settlements does not protect residents so much as it opens previously overlooked land to commodity markets and capital accumulation. In Burgess's reading, Turner's advocacy for self-help is not the radical alternative it appears to be, but rather an approach that serves broader economic and political interests without confronting the structural roots of the housing crisis (Burgess, 1982).

These are serious concerns, and they deserve to be taken seriously. However, Turner's framework is not as naïve as Burgess suggests. Turner explicitly calls for state-guaranteed limits on private action to prevent the very commodification and exploitation that Burgess fears (Turner, 1976; Turner, 1996a). His later work, in particular, moves away from a purely individualistic model toward one grounded in collective governance, social capital, and shared neighbourhood management. Rather than ignoring structural constraints, Turner's thinking challenges the systems that produce them and proposes a different way of organising how communities are built and sustained (Turner and Wakely, 2015).

South Africa offers a revealing real-world test of these ideas. Where government has acted as the sole provider of housing, building standardised units with little input from beneficiaries, the results have often been disappointing. Many households have sold or rented out their state-built homes and returned to informal settlements, choosing proximity to work and social networks over formal housing they had no hand in shaping. This pattern has done little to reduce spatial inequality and has, in many ways, deepened it. The Upgrading of Informal Settlements Programme (UISP) and the National Upgrading Support Programme (NUSP), by contrast, reflect a philosophy much closer to Turner's. By securing tenure, extending basic services, and supporting residents to improve their homes incrementally, these programmes have, in places where they have been implemented with genuine community involvement, produced tangible and meaningful results. Households have built onto their homes, started small businesses, and reported greater satisfaction with their living conditions.

Yet the honest reality is that these programmes have not reached nearly enough people, and where they have fallen short, it is largely because the institutional conditions Turner identifies as essential are still missing: secure land rights, capable local government, adequate resources, and meaningful participation. South Africa's experience ultimately reinforces Turner's central argument. Where communities are genuinely supported and empowered to shape their own environments, incremental housing works. Where they are not, even thoughtfully designed programmes struggle to take root.

2.8 South African context: housing policies and implementation

2.8.1 An assessment of the implementation of state-driven housing delivery in developing countries

Several African, Asian, Latin American and Caribbean developing countries followed a socialist conception by implementing extensive public housing practices, particularly in urban areas, to counteract the effects of urban-rural migration sparked by urbanisation and industrialisation. Only a few countries have been able to successfully address cumulative housing demand through the widespread implementation of state-driven initiatives, these being Hong Kong and Singapore. As Singapore has a world-leading public housing system that outperforms all other countries, Hong Kong on the other hand, boasts a comparable impressive public housing system, coming in second behind Singapore (Das, 2021; Royal Institution of Chartered Surveyors (RICS), 2019). Hong Kong and Singapore share many traits that underpin their impressive records in public housing provision. These similarities undeniably place them in an advantageous position.

First, the nature of land ownership approach in both countries. In Hong Kong, the state owns absolute land in its territory (Caudevilla, 2016; Yip, 2016), and equally, in Singapore, 90% (percent) of the land within its borders is held by the government (Purves, 2020; Soemarwi, 2020). Moreover, Singapore's land administration is widely regarded as one of the world's most advanced (Ng and Choy, 2018). The draconian land approaches in both countries helped in enhancing the provision of a state-driven housing system as the cost of housing provision is greatly reduced as the World cities Report (2016), argued that land cost in the provision of any housing development account for over and above half the total cost of any housing development. As a matter of fact, the cost of land and the processes of land acquisition would have been excluded or skipped in the whole housing process (Das, 2021; Yip, 2016). It saves both time and money, thus contributing to the success of state-driven housing.

Second, is effective good and effective governance. Mostly in developing countries, state-driven housing provision is plagued by widespread corruption, which weakens the effectiveness of implementation and the success of such initiatives. Most African, Asian, Latin and Caribbean countries are constantly exhibiting feeble performance in the Corruption Perceptions Index (CPI). Singapore and Hong Kong, however, have

consistently been regarded as among the least corrupt countries in Asia. According to Transparency International, Singapore is ranked fourth (first among Asian countries) and Hong Kong twelfth (second among Asian countries) on the CIP 2021 (Transparency International, 'Corruption Perceptions Index 2021). Onichakwe (2016)'s contention that good governance is the panacea to effective government policy implementation is correspondingly substantiated by the wide documented good governance and very low corruption in both countries warranted 80-90 percent of Singaporeans to live in public housing and almost half of Hong Kong's population lives in public housing (Das, 2021; Monkkonen, 2014; Onichakwe 2016; RICS, 2019; Tamura and Fang 2022). Another element that demonstrates the meritocracy and good governance in both Singapore and Hong Kong is the evidence in 2021 World Bank's governments' effectiveness indicator which respectively ranked Singapore (first position in the world and Asia) and Hong Kong, (position twelve in the world and second in Asia) in terms of government effectiveness (Duho, Amankwa and Musah-Surugu, 2020; The Global Economy, 2021). Government effectiveness, according to Quah (2018: 8), is distinctively defined as "the quality of public service provision, the quality of the bureaucracy, the competence of civil servants, the independence of the civil service from political pressures, and the credibility of the government's commitment to policies".

It is equally clear that both countries have demonstrated a strong political commitment to reaching the housing supply and demand equilibrium through the establishment of statutory bodies such as The Housing and Development Board (HDB) in Singapore and The Hong Kong Housing Authority (HKHA) (Raslim, Ibrahim, Ariffin and Yong, 2020; Yu and Han, 2001). These statutory bodies were/ are solely responsible for the provision as well as management of public housing in their respective countries (Chiu, 2010). The statutory bodies were equipped and constitutionally supported so that they could carry out their legislative mandate by providing them with land, financial resources, and human resources as well as judicial oversight (Chin and Strand, 2008; Fan and Lin, 2019). Provided above are some of the factors that have paved the way for the successful implementation of public housing in both Singapore and Hong Kong. It is vital to note that even though both countries have successfully implemented the state-driven housing model, Singapore still tops all other countries and is regarded as the pioneer of public housing. Despite the successful implementation of effective

public housing programmes that translate to tangible results in both Singapore and Hong Kong, most developing countries have not replicated them, as evidenced by the cumulative housing shortages in most urban cities among the poor. The poor performance of state-sponsored housing initiatives can be attributed to several factors. And these factors are deliberated in the following discussion.

2.8.2 Apartheid legacy and housing challenges

South Africa's housing challenges stem from systematic apartheid policies that excluded the black population from adequate housing opportunities while concentrating them in townships with poor living conditions (Charlton, 2017; Mbandlwa, 2021). This historical exclusion created a foundation housing backlog of 1.2 million units by 1994, establishing the context within which post-apartheid housing policies would operate (Obioha, 2022).

The apartheid spatial legacy continues to influence contemporary housing provision, with poor populations remaining concentrated in peripheral townships distant from economic opportunities (Massey and Gunter, 2019). This spatial configuration necessitated comprehensive policy interventions to address both quantitative housing shortages and qualitative spatial integration challenges.

2.9 Post-apartheid policy framework evolution

2.9.1 The 1994 White Paper on Housing

The 1994 White Paper on Housing established South Africa's foundational approach to post-apartheid housing provision, incorporating universal housing rights regardless of race while committing to deliver one million houses within five years (Department of Housing, 1994; Mackay, 1996). The policy document integrated some self-help principles, including community-driven housing development and progressive realisation concepts, while maintaining primary state responsibility for housing provision (Huchzermeyer, 2001).

However, implementation practice diverged from policy intentions, with the government pursuing instant housing provision through the Reconstruction and

Development Programme (RDP) rather than progressive housing development (Huchzermeyer, 2001; Govender, 2011). This approach prioritised quantitative delivery over qualitative considerations and spatial integration, resulting in continued township expansion rather than urban restructuring.

2.9.2 Breaking New Ground 2004 and the Upgrading of Informal Settlements Programme

The Breaking New Ground (BNG) policy emerged in response to persistent housing shortages and the proliferation of informal settlements from 300 in 1994 to over 4,000 by the 2000s (Comins, 2023; Kalina and Schenck, 2024). The BNG attempted to shift housing delivery from supply-driven to demand-driven approaches, emphasising quality over quantity while promoting in-situ informal settlement upgrading (Huchzermeyer, 2006; Georgiadou and Loggia, 2016).

The accompanying Upgrading of Informal Settlements Programme (UISP) provided detailed implementation frameworks for progressive upgrading through three phases: community surveying and consultation, basic services and tenure provision, and diverse housing development options including mutual aid and self-help construction (Department of Human Settlements, 2004; Mathebula, 2021).

2.10 Performance, Challenges and Lessons from Housing Delivery Models

2.10.1 Quantitative achievements and persistent shortfalls

South Africa's housing delivery demonstrates impressive quantitative achievements, with over 3.6 million RDP houses constructed since 1994, representing rapid delivery by international standards (Maganadisa, Letsoko and Pretorius, 2021). However, this delivery has not eliminated housing shortages, with the backlog increasing from 1.2 million in 1994 to 2.3 million currently, while informal settlements grew to 4,297, accommodating approximately four million people (Obioha, 2022; Gamede, 2024).

Population growth from 43.6 million in 1994 to 62 million in 2024 has outpaced housing delivery, while new household formation driven by subsidy eligibility at age 21 has

created additional demand pressures (Greater Good South Africa, 2023; Statistics South Africa, 2023; Greyling, 2009).

2.10.2 Quality and spatial integration challenges

Despite BNG policy intentions to prioritise quality, South African RDP housing continues to exhibit poor workmanship and construction defects. Studies in the Eastern Cape reveal that 91 percent of houses had poor quality windows, 94 percent had weak doors and cracked walls, and similar percentages experienced floor problems (Manomano and Tanga, 2018). Similar findings in Mpumalanga Province attributed these defects to inadequate auditing, limited beneficiary participation, and poor monitoring (Khoza and Kabir, 2014).

Spatial integration remains problematic, with housing developments continuing apartheid era patterns of peripheral location away from economic opportunities (Dugard, 2020). This perpetuation of spatial segregation contributes to beneficiary dissatisfaction, with some residents selling, renting, or abandoning RDP houses to relocate to informal settlements closer to livelihood opportunities (Kang'ethe and Manomano, 2014; Mashwama, Thwala and Aigbavboa, 2018).

2.10.3 Corruption and governance challenges

Corruption significantly undermines housing delivery effectiveness in South Africa, affecting allocation processes, contractor appointments, and supply chain management (Maluleke, Dlamini and Rakololo, 2019). Studies reveal that qualified applicants are excluded in favour of those providing kickbacks to officials, while procurement costs are inflated through collusive arrangements between companies and government officials. This corruption diverts resources from housing provision while compromising delivery quality and equity.

2.11 The implementation of a state-driven housing model: an analysis of factors affecting its success

Despite the state-driven housing model being extensively implemented in most developing countries across the world, reality confirms that the model did not achieve

its prime intention of providing adequate housing to low-income groups. Rather than bringing down the demand for housing and providing affordable and decent housing, housing shortages amongst poor people, particularly the poor urban groups, have been on a constant rise (Berner, 2001; Jones, 2017; Nassar and Elsayed, 2018). Due to high housing demand, most poor urban groups resorted to living in informal settlements to satisfy their shelter needs. Thus, the number of informal settlements increased in most cities (Nassar and Elsayed, 2018). In 2020, literature shows that more than one billion people live in informal settlements around the world, and the majority come from developing countries (Corburn, Vlahov, Mberu, Riley, Caiaffa, Rashid, Ko, Patel, Jukur, Martínez-Herrera and Jayasinghe, 2020; Nyashanu, Simbanegavi and Gibson, 2020). This is because developed nations are not major contributors to the informal housing market since they seldom have homeless people (Corburn et al., 2020; Habitat, United Nations, 2020; Nyashanu et al., 2020). Several studies have corroborated this assertion; for instance, Jones (2017) argued that at least 881 million of the 1 billion people living in informal settlements come from developing countries. The substantial provision of state-supported housing initiatives, to some degree, slightly reduced housing shortages; nonetheless, housing demand continues to be exceptionally high. Literature further shows that developing countries reduced the number of informal settlement dwellers by just 9% (percent) from 39% (percent) to 30% (percent) between 2000 and 2014 (United Nations Human Settlements Programme (UN-Habitat), 2016). It is clear from this that governments in developing countries have not been able to build the housing that will meet the demand, as in the case of Singapore. Considering the background provided above, without a doubt, public housing has had difficulties meeting the ever-growing housing demand in developing countries. The following is a discussion of some of the factors inhibiting state-led housing initiatives.

2.12 Incapacity of the state to serve as the sole housing provider

The implementation of public housing has been criticised for many reasons. The first is the inability of many developing countries to provide standardised housing quantities that respond correspondingly to the cumulative demand and needs of low-income groups. This inability to provide housing has been attributed notably to other prominent critiques such as Crane (Harris, 2003), Abrams (1966: 1964) and Turner (1972; 1976)

Harms (1992; 1992), and Harris (2003), have noted that governments by nature have no capacity to act the sole housing provider to the poor people. Boamah (2014) further affirmed by contending that public housing schemes, due to their nature of being heavily reliant on the government, are unsustainable. However, on the contrary, some countries such as Singapore and Hong Kong have demonstrated that, with political determination and good governance, governments can be able to effectively deal with housing issues among low-income groups through state-driven initiatives (Monkkonen, 2011; Sim, Yu, and Han, 2003; Qian, Chen, and Cheung, 2019; Wei, Chen, Chiu and Chan, 2017).

Certainly, without the success exhibited in implementing State-driven housing schemes shown by Singapore and Hong Kong, solving low-income housing challenges through public housing would have appeared impractical. This, therefore, gives credence to the widely held claim that the performance of state-driven housing schemes has been significantly compromised by poor governance, poor administration, and corruption. Delavallade (2006), Pillay and Sayeed (2017) and Maluleke, Dlamini, and Rakololo (2019), for example, found that government initiatives and programmes are frequently unsuccessful due to historically institutionalised corruption, mismanagement of funds, among others, which are found to be common in most developing countries. For instance, the public housing allocation corruption in Ghana and Peru housing projects did not benefit the poor people (the intended beneficiaries) but rather allocated corruptly to the middle and upper classes by the officials (Cockburn and Quispe, 2013; Konadu-Agyemang, 2001). In the same way, the corruption surge in public housing provision among government officials in Indonesia resulted in the provision of fewer public houses than the targeted number, which then led to the proliferation of informal settlements (Department for International Development, 2015). In addition to the booming corruption in housing allocation, there has also been deafening corruption in land allocation for public housing. There have been cases in Nigeria, India, Pakistan and Malaysia where land meant for public housing has been sold corruptly to the private sector at the expense of poor urban residents (Ikejiofor, 1999; Lawal and Adekunle, 2018; Ohya, 2021; Van der Molen and Tuladhar, 2006).

2.12.1 Land cost

A critical aspect of any housing development is the cost and availability of land. The private sector controls most urban land in developing countries, making it difficult to acquire land for low-income housing due to liberal market pricing (Gopalan and Venkataraman, 2015). High land costs hinder government housing schemes, as more money is spent on land acquisition rather than on building houses, reducing housing output (Favilukis, Mabille and Van Nieuwerburgh, 2019; Satterthwaite, 2009; Thellane, 2008). Consequently, housing supply consistently lags behind demand.

In developing countries, the cost of land acquisition for housing development makes up a large part of the total housing cost (Afrane, Ariffian, Bujang, Shuaibu, and Kasim, 2016). The cost of land in social housing developments varies from country to country, depending on the land policy. For housing projects in India, the land cost ranged from 50 to 60 percent of the total cost, with the remaining 30 to 40 percent of the total cost being construction cost (Kshitij, Sahil, Harshita, Swapnil, Gayatri, Pritika, Meenaz, Rohan and Vaidehi, 2018); Land costs and infrastructure services make up at least 33 percent of the building cost in Mexico and Brazil (De Duren, 2018); Malaysian land cost accounts for about 20 percent (20%) of the total housing development (Liu and Ong, 2021) and finally, most African countries spend about 45 percent of their total development budget on land acquisition (Gardner and Pienaar, 2019). Therefore, to avoid the high land cost, some or most governments in developing countries turn to acquire cheap land in the periphery of the city. As a result, some of those provided with public houses on the urban peripheries usually sold or rented out those houses to enhance their livelihoods in a new informal settlement close to social and economic activities (Berner, 2001).

2.12.2 Building material

Aside from high land prices, in some countries, the shortage of locally produced building materials and the high cost of building materials impede the efficiency of most state-run housing programs. It is estimated that building materials represent an average of 50 percent of the costs of housing developments in certain countries, such as Ghana's affordable housing initiatives (Alabi and Fapohunda, 2021; Afrane, Ariffian, Bujang, Shuaibu, and Kasim, 2016). Public housing developments in many African

countries face significant challenges. For example, countries like Ghana, Zambia, and the Democratic Republic of Congo often impose high prices for building materials, largely due to a reliance on imports.

This situation is exacerbated by the low production of local building materials. (Reimers, 1993; Bah, Faye, and Geh, 2018; Mishra, 2031). Ultimately, the short supply of local building materials and over-dependence on importation substantially affect the quantity and quality of the housing input.

2.12.3 Increasing rural-urban migration

Social scientists have paid more attention to the increasing rural-urban migration in most developing countries, particularly for the pressure it exerts on housing areas. Due to capitalist strategies of mass investments concentrated (rapid urbanisation) largely in urban areas, more viable economic opportunities have been created. This, therefore, caused a mass rural migration driven by employment and economic opportunities clustered in urban areas. Kolo (2019), in outlining the intensity of rural-urban migration and lack of adequate housing in African cities, illustrates a situation in which African cities receive over 40,000 people per day, with most lacking access to conventional housing (Arvanitis, 2013; Kariuki, Bakalina, Lall, White, Parby, Huang and Shi, 2013). It is also important to clarify that urbanisation's pulling factors triggered mainly mass rural-urban migration, but there are also other forms of migration, like international migration or foreign migration (Fransen and Kuschminder, 2009; Ramuhulu, 2021). Though there are other forms of migration, it is rural-urban migration that puts immense pressure on the provision of affordable housing, mainly among low-income groups. Consequently, this created a great imbalance between housing supply and demand leading to a high housing backlog in urban housing for poor urban people (Tesfaye, 2007; Mukiibi, 2012; Zulu and Oyama, 2017). As a result, the huge housing backlog in most cities led to the proliferation of informal settlements where people live in informal houses with inadequate or no basic services and infrastructure (Amao, 2012; Wekesa, Steyn and Otieno, 2011). There is empirical evidence that in the housing sector, in Ivory Coast (56%), Mali (80%), Togo (51%), and Kenya (54.7%), people live in informal settlements, and some are homeless (Obioha, 2021; Ren, Guo, Zhang, Kisovi and Das 2020). Similarly, 41.4% of the Brazilian urban population lacks housing (UN-Habitat). Housing shortage, without a doubt, is a common occurrence in

developing countries, as Malaysia also has a shortage of 12 million housing units (Olanrewaju, Aziz, Tan, Tat and Mine, 2016).

2.12.4 Beneficiary marginalisation

The exclusion of beneficiaries' participation from most state-driven housing schemes remained the biggest issue, causing dissatisfaction and resulting in a low occupation rate. A common criticism of the government-led housing initiatives is the top-down approach (Devkar, Thillai Rajan, Narayanan and Elayaraja, 2019; Fraser, Dougill, Mabee, Reed and McAlpine, 2006). There are reports of the government-imposed location of public housing projects in the peripheries, leaving recipients no choice but to sell and abandon their houses and move back to informal housing close to their livelihood activities and thus lowering travel costs. (Cross, 2002; Siqhwala, 2002) Turner, for example, mentioned that for any housing programme to be successful, the beneficiaries must have what he termed "dweller control" - i.e. providing residents with the opportunity to make informed decisions in the most important housing processes, such as planning, designing and building actual housing units (Marais, Van Rensburg and Botes, 2003; Mukhija, 2017). In other words, if beneficiaries are given control over their housing, housing programmes will no longer be constrained by the top-down approach and would deliver products that are tailored to recipients' specific needs (Ntema and Marais, 2010). The idea is to allow beneficiaries or users to be able to make decisions autonomously regarding key aspects of housing processes, including design and planning, as well as management of homes and neighbourhoods (Bower, 2016; Golda-Pongratz, 2020). Consequently, this ensures that residents participate in the construction of their homes and have control over the entire construction process since they are the end-users, as well as building homes that correspond to their economic and cultural status (Golubchikov and Badyina, 2012). This would result in a higher occupancy rate and dweller satisfaction since beneficiaries would feel part of the programme and would become more attached to their housing units.

Common factors discussed above significantly and adversely hindered the proper functioning of state-driven housing schemes, which ultimately resulted in state-driven initiatives not being able to achieve their fundamental objectives of providing affordable housing to low-income groups to meet housing demand. Therefore, housing demand remained high and poor people, particularly those in urban areas, had to

resort to informal housing to meet their basic shelter needs; as a result, informal settlements increased significantly (Gonzalez, 2008; Shatkin, 2004). This prompted scholars such as Turner and Fitcher (1972) and Abrams (1964) to consider alternatives to the public housing paradigm. The most prominent proponent of incremental self-help was Turner, who advocated for upgrading and enhancement of informal settlements, rather than dismissing them as simply dirt and undesirable areas (Morshed, 2016; Waldrep, 2014). Turner's advocacy for upgrading later influenced the World Bank to venture into housing provision through its site-and-service programme. The next section turns to give a detailed discussion of the historical background and the implementation of self-help as an alternative to public housing. Within the next section, the historical background and implementation of self-help initiatives as an alternative to public housing are discussed in detail.

2.13 Implications for housing policy and practice

2.13.1 Learning from international best practices

International experiences suggest several key lessons for improving housing delivery effectiveness. Institutional development emerges as critical, with successful countries establishing dedicated agencies with comprehensive mandates and adequate resources (Chiu, 2010; Raslim et al., 2020). South African contexts could benefit from similar institutional consolidation to improve coordination and accountability.

Governance improvement represents another essential factor, with international successes demonstrating the importance of corruption reduction and administrative effectiveness for housing delivery success (Transparency International, 2021; Das, 2021). South African implementation would benefit from strengthened governance mechanisms and accountability systems.

Land policy reform appears crucial for cost control and delivery efficiency, with international examples showing how state land ownership reduces development costs while improving location flexibility (Caudevilla, 2016; Purves, 2020). South African contexts require land policy reforms to reduce acquisition costs and enable better location strategies.

2.13.2 Unique South African contributions and innovations

South Africa's constitutional framework represents a significant innovation in housing policy development, establishing housing as a justiciable socio-economic right with stronger legal foundations than most developing countries (Department of Housing, 1994). This constitutional framework provides a theoretical basis for comprehensive government housing obligations.

The scale of delivery achieved through RDP implementation demonstrates significant institutional capacity, with 3.6 million units representing one of the largest public housing programs globally (Maganadisa, Letsoko and Pretorius, 2021). This quantitative achievement, while accompanied by quality challenges, indicates substantial implementation capacity that could be enhanced through governance and institutional improvements.

Policy evolution from the 1994 White Paper to BNG 2004 shows adaptive policy development responding to implementation challenges and changing contexts (Ntema, 2021; Royston, 2009). This adaptive capacity represents a strength that could facilitate further policy refinement based on international best practices.

2.14 Conclusion

The comparative review of state-driven and self-help housing delivery models in developing countries, as presented in this chapter, reveals a complex and contested landscape. State-driven housing programmes, exemplified at their most successful by Singapore and Hong Kong, demonstrate that rapid large-scale delivery is achievable under conditions of strong governance, adequate land control, and sustained political commitment. However, the evidence equally confirms that these enabling conditions are largely absent in most developing countries, including South Africa. Here, state-driven programmes have consistently failed to suppress cumulative housing demand, leaving millions of low-income urban residents in informal settlements. Self-help housing, grounded in Turner’s theoretical framework of dweller control and progressive development, has offered a viable and people-centred alternative, yet its implementation has been uneven: where governments have provided secure tenure,

serviced land, and genuine community participation, self-help has generated sustainable improvements in housing quality, livelihoods, and community cohesion; where these conditions have been absent, self-help programmes have faltered. The evidence therefore does not support a binary choice between the two models but points towards a hybrid approach in which the state plays an enabling and facilitative role while communities assume primary agency over their housing processes. This synthesis of international evidence sets the stage for Chapter Three, which examines how the two models have been conceptualised, implemented, and evaluated within the specific post-apartheid South African policy and spatial context. Particular attention is given to the 1994 White Paper on Housing, the Breaking New Ground policy of 2004, and the Upgrading of Informal Settlements Programme. Together, these policy instruments form the legislative and programmatic framework within which the comparative analysis of the two housing delivery models is situated. Table 2.1 below summarises the key distinctions between Turner's self-help model and the World Bank's site-and-service strategy as a precursor to that contextual analysis.

Table 2.1: A summary of Turner's self-help versus the World Bank's site-and-service scheme

Self-help housing theme	John F.C. Turner (Self-help)	World Bank (Site-and-service)	Public housing (State-driven)
State role in housing provision	The state provides aspects that the dweller could not provide, such as land, neighbourhood facilities and basic services	The state provides conducive conditions for private institutions, Housing development urgencies and non-governmental organisations to provide shelter to low-income	The state acts as a financier (Fully subsidised by the state)
Building materials and building standards choice	Freedom to use building materials of their choice (preferably locally produced materials) and no building standards	Strict and prescribed building materials and building standards	The state or state-appointed contractors manage most control the decisions on building materials and standards
Role players in housing delivery	Housing beneficiaries and the government	Private institutions, Housing development agencies and non-governmental	The state, state-appointed contractors and

		organisations and the housing beneficiaries	government agencies
Beneficiaries' participation	Enhance the beneficiary's active participation in planning, designing, construction and maintenance	Reduced dweller participation because of constrained freedom to choose building materials and building standards	Dweller participation is usually poor since the state managed and controlled most (controlled by the state)
Financing means	Government for basic services and neighbourhood facilities (fully subsidised), and beneficiaries for dwellings	Housing loans from private institutions and housing development urgencies	Financed by the state
Dwellers' sweat equity	Not compulsory except for beneficiaries who cannot be able to pay for builders	Essential for housing construction and the development of neighbourhood infrastructure	No sweat equity (Housing projects are built by the state or state-appointed contractors)

CHAPTER THREE: AN OVERVIEW OF HOUSING LITERATURE AND POLICIES IN DEMOCRATIC SOUTH AFRICA

3.1 Introduction

Chapter Two discussed self-help and state-driven housing policies by providing a detailed assessment of their performance and challenges in the implementation within developing countries. Several successful stories, challenges, and gaps related to the operation of self-help and state-driven initiatives had been highlighted. Following the examination of the international and South African literature, it became apparent that developing countries (including South Africa) faced some common challenges when implementing these two housing policies in their efforts to improve urban housing conditions, particularly for the poor. In the developing world, for example, demolition and suppression of informal settlements have been commonplace, along with an overreliance on state-driven housing, with less attention paid to upgrading self-help housing to address the ever-increasing housing demand. In post-apartheid South Africa, public housing resonated strongly with impoverished communities, both urban and rural, through provision via the RDP, which subsequently became the national designation for fully subsidised public housing. Although the South African government acknowledged and integrated the concept of self-help informal settlement upgrading, the literature demonstrated that the upgrading of most informal settlements continued to occur predominantly through the state's fully subsidised housing model. Therefore, the discussion in this Chapter is dedicated to the implementation and performance of two housing policies (self-help and state-driven) that are perceived as pro-poor in the democratic South African dispensation (post-1994). Specifically, this was achieved by examining post-Apartheid housing policies and programmes that assist deprived people in improving their housing conditions. In this Chapter, three major arguments are presented: a fundamental inconsistency exists between South Africa's low-income housing policy frameworks and the actual implementation, as well as the progress made and challenges facing both state-driven and self-help housing policies in the urban periphery of South Africa.

The Chapter is structured as follows: a short discussion about the apartheid housing policies that led to the housing shortage among people in this Chapter. An in-depth examination of post-apartheid housing policies and programmes supporting both public housing and self-help housing models, followed by an analysis of the successes and shortcomings in implementing the two housing policies. Finally, a conclusion is given after the discussion and analysis.

3.2 Apartheid housing policies, administration, and their effects on the housing shortage amongst black people

To understand South Africa's housing crisis today, it is necessary to go back and reckon honestly with what came before. The apartheid housing system was, at its core, a racially organised project that placed the comfort and residential quality of white minorities above everything else, while systematically marginalising the black majority.

It is worth being precise about what this actually meant in practice, however, because the picture is more complicated than it might first appear. The apartheid government did, in fact, build housing for black people. This is not a minor detail to be glossed over. Scholars such as Goodlad (1996) have documented that the state constructed approximately 500,000 houses, primarily for black residents, through its township development schemes. So, the problem was not simply that the government built nothing for black South Africans. The problem was the nature, the intent, and the conditions of what it built.

The legislative architecture that shaped and enforced this spatial order was extensive, interlocking, and deliberately designed to be difficult to escape. At the centre of it stood the Group Areas Act 41 of 1950, one of the most far-reaching and destructive pieces of legislation the apartheid state ever produced. The Act empowered the government to designate separate residential areas for each officially classified racial group and to forcibly remove people from areas declared to belong to another group. In practice, this meant that hundreds of thousands of black, Coloured, and Indian families were uprooted from established, often well-located urban communities and relocated to racially designated townships on the outskirts of cities (Christopher, 1994). Entire neighbourhoods that had developed organically over generations were destroyed and replaced by the sterile racial geography that apartheid required. The human cost of these forced removals was immense. Communities were broken apart, social

networks severed, and economic livelihoods disrupted, often permanently (Lemon, 1991). The Group Areas Act did not merely determine where people could live; it determined the material and social possibilities available to them for the rest of their lives.

Reinforcing the Group Areas Act was a web of related legislation that together made it virtually impossible for black South Africans to establish stable, secure urban lives. The Natives (Urban Areas) Consolidation Act 25 of 1945, and the pass laws that operated under it, restricted the movement of black people into urban areas and tied their right to remain in cities to their usefulness as labour (Davenport, 1991). A black person could live in an urban township only for as long as they were employed, and their presence was conditional, temporary by design, and subject to removal at any point. The Prevention of Illegal Squatting Act 52 of 1951 further criminalised informal settlement and gave authorities sweeping powers to demolish any structure deemed unauthorised and to remove its occupants without meaningful legal recourse (Parnell, 1988). Taken together, these instruments ensured that black urban residents could never accumulate the security of tenure, the neighbourhood stability, or the generational investment in place that was the unquestioned default experience of white South Africans. Housing, for the black majority, was never a right. It was a temporary concession tied to economic function and subject to withdrawal.

The spatial consequences of this legislative regime continue to shape South African cities in ways that remain painfully visible today. The forced removals carried out under the Group Areas Act did not simply relocate people; they locked generations of black families into peripheral, under-serviced areas far from economic centres, entrenching a geography of inequality that the democratic government has struggled to undo (Turok, 2014). The denial of secure tenure under the pass laws and related legislation meant that black households had neither the legal standing nor the economic incentive to invest in or improve their dwellings, contributing directly to the deterioration of township housing stock and the growth of informal settlements (Mabin, 1992). When apartheid ended in 1994, the new government did not inherit a blank slate. It inherited cities whose physical form had been deliberately engineered to reflect and reproduce racial hierarchy, and a housing backlog shaped not by natural urbanisation pressures alone, but by decades of legislated exclusion. That inheritance, and the deep structural

challenge it represents, is the essential backdrop against which everything this study examines must be understood.

The housing that was provided under apartheid was deliberately inferior, spatially isolated, and designed to serve the logic of racial segregation rather than the genuine needs of the people living in it. People could be housed in a township and still have no legal right to the home they lived in, no protection from removal, and no meaningful connection to the urban economy they were expected to serve but never fully belong to. The housing that existed was, in this sense, less a social provision than an instrument of control (Lemon, 2021; Turok, 2014).

The consequences of this history did not disappear when apartheid ended. Decades of deliberately unequal and spatially distorted housing delivery left behind a deep and persistent backlog that the democratic government inherited in 1994, a backlog that, as is common across countries emerging from colonial or racially stratified pasts, has proven extraordinarily difficult to overcome. Understanding where that backlog came from, and why it has proven so stubborn, is essential context for everything that follows in this study.

Some developing countries, however, believe that this housing shortage is a result of underdevelopment more broadly (Arku, 2006; Drakakis-Smith, 2012). While some groups attribute the South African housing challenges to specific shortages due to the nature of increased population growth (Leibbrandt, Woolard and Woolard, 2009; Marutlulle, 2017) and industrialisation that affected increased rural-urban migration (Abeku, Salihu and Kure, 2016). Then, on the other hand, socialist philosophers are adamant that violent colonisation and imperialism's oppressive and discriminatory operational measures were one way or the other the authors of the swelling housing shortages among poor urban dwellers (Eddy, 2010; Groves, 2004; Rex, 2013). The socialist perspective could be something to go by as the available literature provides a clear-cut picture that the genesis of housing shortages and challenges amongst poor black people could be traced way before the ascendency of the National Party to power, but during the minority government. However, Lorraine and Molapo (2014) highlighted that the situation worsened and intensified during the government of the National Party, whose laws were fashioned against the provision of conventional housing to the black majority in South Africa. Lorraine and Molapo (2014) further

exhibited the apartheid government's lack of interest in providing decent housing to black people, who in the majority were predominantly restricted from residing permanently in urban areas. In certain industrial settings, most notably the mining sector, this practice took the form of hostels or labour compounds (Crush and James, 1991; Southall, 1986). It should be noted that Crush and James (1991) focused specifically on mine housing; this form of accommodation was not universal across all apartheid-era housing contexts, though it was symptomatic of the broader system of racial labour control. Black people in South African cities were only constrained to either renting in state rental housing, which, according to Goodlad (1996), could accommodate an immediate family (but few could afford this option) or being mandated to dwell in single-sex male hostels or labour hostels. As a measure to restrict permanent residence in South African cities, black people were generally forbidden access to the security of tenure in the form of title deeds (Lemon, 2021). Essentially, racial factors influenced the provision of housing. From this undertaking, more interest was in augmenting the well-being of the white industries or businesses than the welfare of the labour force (Crush and James, 1991; Southall, 1986). This is because the National Party passed laws designed to regulate the black population movement, manage urbanisation and also to provide white farmers with an adequate labour force without considering the ripple effects it has on the majority black population (Goodlad, 1996; Turok, 2014).

During the 1950s, the government became so rigorous in its determination to segregate people not only along racial lines but also into ethnical groups called Bantustans (Evans, 2012; Gibbs, 2020). The unjust part was that the Bantustans were all geographically located in rural areas, and white people's communities were exclusively in cities, with some minorities on farms (Gibbs, 2020; Goodlad, 1996). Ironically, socio-economic opportunities were predominantly in cities where white people lived, while the Bantustans were deepening in poverty and had in short supply of social and economic activities (Crush and James, 1991; Goodlad, 1996). This inevitably intensified rural-urban migration, which prompted the need for urban housing (Abeku, Salihu and Kure, 2016; Lemon, 1991). As the black population gradually increased in the towns and cities, housing shortages became evident and engaging in informal housing became a viable alternative to services for black people as they needed accommodation close to economic opportunities (Lemon, 1991;

Simon, 1989; Weiss, 2017). Therefore, the shoddy living conditions associated with informal settlements, together with housing shortages, necessitated the then government to collaborate with the Urban Foundation (a non-profit organisation) to improve the socio-economic status of the black population with respect to other housing, community development, sanitation, health and education (Robinson, 2003). Be that as it may, the government intervention in supporting housing delivery for black people did not yield the desired results as the propagation of informal settlements in the urban outskirts increased gradually (Weiss, 2017). Consequently, the proliferation of informal settlements in the urban periphery, along with pressure from civil society and other progressive sectors regarding the housing and economic plight of black people, in the 1980s prompted the government to come up with a somewhat different approach to recognise black people's right to cities and house ownership rather than to perpetuate the vilification of informal settlements through prevention and eradication strategies (Goodlad, 1996; Makhulu, 2015; Strauss, 2019). In response to pressure, the National Party administration remodelled its urban policies by removing a moratorium on the movement of blacks to urban areas, land ownership, and the provision of housing for blacks outside the Bantustans under the Orderly Urbanisation Policy and the Abolition of Influx Control.

After being afforded the right to cities, housing provision for low-income urban groups remained unfavourable to the black population because the housing delivery was dominated by the private sector as the state's role diminished (Goodlad, 1996). Though it appeared that the government had changed its attitude towards black urban people, discrimination against black people remained the same. This is because Indians and 'coloureds' who could not afford housing through the private market were the main, if not only, beneficiaries of government housing schemes (Brown, 2000; Goodlad, 1996; Mucheuki, 2011). This reinforced the unfair distribution of housing in the country, resulting in the housing shortages the country still faces today (Mabin, 2020; Turok, Visagie and Scheba, 2021). Therefore, to accommodate black people, some basic services were provided on urban margins to foster the development of black communities dominated by informal (shacks) and some formal (conventional houses) houses (Strauss, 2019). In fact, as already indicated, the focus was on enabling urbanisation without empowering the key element of urbanisation, the labour force (Ntema, 2011). As a further means of improving housing conditions for the poor

urban population, self-help housing in the form of site-and-serviced housing was introduced as an alternative to house delivery (Phillips, 1995; Tomlinson, 1999). However, a particularly common concern had been raised, according to Hardie and Hart (1987), as the initiative primarily benefited middle-class blacks, abandoning the lower-income group languishing in informal housing without chances or prospects of accessing decent housing. Before the advent of a democratic government, this remained the status quo, effectively excluding low-income black people from housing opportunities (Massey and Gunter, 2019). Consequently, it was noted that private housing was the most prevalent paradigm of housing delivery towards the demise of the apartheid administration, out of the three housing delivery models spearheaded at that time (i.e., public housing (selective in nature), low-income self-help housing, and private housing). Thus, it continued until the advent of democracy in South Africa (Huchzermeyer, 2001). It became apparent, therefore, that the housing delivery models did not significantly match the housing needs of low-income urban groups or urbanisation resulting from the increase in black rural-urban migration, which resulted in the growing number of informal communities on the edges of the cities. This housing conundrum spilt over into the new democratic dispensation. The burden, therefore, fell to the democratic government of South Africa to unravel the inherited racial profiling in zoning segregation that left black people at the bottom of the economic and affordable housing access (Massey and Gunter, 2019). The emergence of a democratic government in 1994, observed different housing policies and programmes developed and implemented to address the housing shortages created by unfair and discriminatory housing provisions during apartheid among the black population. In view of that, the next discussion discusses the post-apartheid housing policies and programmes that support housing provision through the two main housing delivery models of the study (the state-driven and self-help housing models).

Research objective (RO1) directly aligns with the historical analysis presented in the literature, which traced the progression of South African housing policies from apartheid to post-apartheid periods. The literature demonstrates how apartheid housing policies systematically excluded black populations from adequate housing, leading to widespread informal settlements. The literature depicts "the genesis of housing shortages and challenges amongst underprivileged black people, which is traced way before the ascendency of the National Party to power" (Literature). This

historical context provides the foundation for understanding why both self-help and state-driven housing models emerged as responses to these challenges. Simultaneously, the literature acknowledged that the policy "incorporated some self-help principles" and endorsed "community-driven housing development as another aspect of self-help." This establishes the co-existence and implementation of both models in addressing informal settlement upgrading.

Before the advent of new democratic housing policies, there had been a mechanism in the form of the National Housing Forum (NHF), created in 1992. This forum served as a mechanism where different groups discussed housing policies during South Africa's transition to democracy. The debates focused on whether to focus on building large numbers of houses quickly or on gradually improving informal settlements. They also discussed how to involve both government subsidies and private companies (National Housing Forum, 1994). These discussions led to the 1994 Housing White Paper, which supported a subsidy-based approach to providing housing (National Department of Human Settlements, 1994).

In these debates, the incremental housing model based on John Turner's support for self-help housing was both influential and debated. Turner believed that low-income households could improve their homes over time if they had access to credit and support from institutions (Marais, Van Rensburg and Botes, 2003). However, critics pointed out problems with the credit system. Loan repayments often made it hard for poor families to cover their daily needs, and interest charges made their financial situation worse (Stein, 1991). Additionally, relying on credit exposed poor households to exploitation, as many had to work longer hours or accept poor working conditions to repay debts (Mathey, 1997).

Peter Ward offered another important critique. He argued that successful self-help housing depends on households having extra income after covering basic expenses, which many low-income families do not have (Ward, 1978). Long-term studies in Mexico showed that some beneficiaries could not complete their housing improvements because they lacked enough surplus income to cover costs after daily needs were met (Ward, 1978).

3.3 Affordable housing provision post-apartheid

Considering the discussion above, the democratic government, upon its inception, was immediately tasked with the responsibility of implementing progressive approaches and mechanisms to eradicate the dreadful legacy of apartheid's housing delivery system and poverty. Responding to the prevailing socio-economic challenges distressing most of the black population after 1994, the following policies and programmes that were implemented are discussed. First is the 1994 White Paper on Housing, establishing the right to housing for all, regardless of race or economic status, as enshrined in the democratic constitution of South Africa. Followed by the Prevention of Illegal Eviction from and Unlawful Occupation of Land Act, 1998 (Act 19 of 1998) (PIE) as another mechanism for protecting the eviction of poor people. Lastly, on policies, Breaking New Ground 2004 (BNG) and The UISP are discussed as the enablers of self-help upgrading. These policies and programmes were implemented to uphold the fundamental right to housing for all South Africans. The discussion furthermore explored the challenges and successes in implementing both the state-driven and self-help housing initiatives in addressing low-income or poor urban groups housing conditions.

3.3.1 1994 White Paper on Housing

on Housing 1994 was developed as a transitional policy document between 1992 and 1994 but was ceremoniously implemented in 1994 with a specific focus on creating viable, social, and economic communities, thus allowing convenient access to human basic services and social amenities, and economic opportunities (Department of Housing, 1994). Additionally, in the policy document, the state considered it important to provide residents with a permanent home with secure tenure, ensuring their privacy while providing adequate protection against bad environmental elements (Department of Housing, 1994). This makes the 1994 White Paper on Housing the first version of the public housing model that is profoundly dependent on the state post-apartheid, servicing mainly the previously segregated black population to correct historical imbalances and sufficiently fortified to cater for future housing needs (Mackay, 1996). As a matter of fact, the 1994 Housing White Paper set out to remedy the inequality and zoning fragmentation in urban housing settings brought about by apartheid. It

might be this desire for quick historical redress that pushed the government to commit to such a fervent goal of delivering about one million low-income homes within five years (Manie and Tapela, 2004). Mackay (1996; 180) showed, however, that inexperience of government might have informed such a high target as public housing delivery in practice had proven to "be a slow and complex process". The South African Government News Agency (2009) illuminates the complexity and slowness in housing delivery by recording a 300,000 shortfall to the targeted one million between 1994 and 1999. More recent estimates indicate that just over 3 million housing units had been provided by the mid-2020s (Obioha, 2022; Tshazi, 2022). Perhaps the targeted quantity was slightly missed and may appear as a failure, but without a doubt, considering the inexperience in governance of the democratic government, the achievement is nonetheless quite noteworthy. Even so, despite the acknowledgement of the housing quantities through the RDP programmes, the concerns regarding quality over quantity, the design of these projects, as well as the undesirable location of these projects, have not gone unnoticed.

It appears that the 1994 White Paper on Housing primarily incorporated a strongly state-directed delivery framework, with some market-oriented components. As scholars such as Huchzermeyer (2001) and Tomlinson (1999) have argued, the policy is better understood as neoliberal in its underlying logic — relying on private contractors, individual ownership, and capital subsidies — rather than socialist. Nonetheless, the state's dominant coordinating and funding role is undeniable. Essentially, the policy document embeds the idea that the state stands as the sole or main player in providing low-income housing through the allocation of housing subsidies to all residents qualifying beneficiaries. Capital housing subsidies, famously known as "RDP houses," were co-ordinated, planned, and built by private companies/ contractors for the government (hence, they are sometimes called contractor-driven housing (Department of Housing, 1994). In practice, qualifying beneficiaries would occupy a completed housing unit. By prioritising the mass delivery of state-driven housing through the RDP programme, the government hoped to arrest the cumulative housing demand of low-income individuals (Govender, 2011). Thus, the 1994 Housing White Paper did not appear to be advancing the concept of progressive housing realisation, which was another alternative initial intention of the document. In support of this assertion, Tissington (2011;61) argues the following: "the intention was to

deliver a ‘starter house’ (sometimes consisting of building materials, where the subsidy only covered land and servicing costs), which beneficiaries would add to and consolidate over time”. Tissington advanced her argument by emphasising that subsidy-qualified beneficiaries would have to borrow against their allocated properties to access loans to finance the ongoing improvement of their houses. This might have prompted many scholars, such as Govender (2011) and Ntema (2011), to have argued that although the 1994 White Paper encompassed some elements of self-help, this was not realised in practice. A further claim by Ntema is that progressive housing delivery is imprecisely mentioned in the White Paper policy document without any clear guidelines on mechanisms to accomplish it.

Moreover, the 1994 White Paper on Housing also endorsed community-driven housing development as another aspect of self-help. Ideally, the White Paper supposedly fosters a housing delivery system where people are empowered to determine their own needs for shelter. Govender (2011) argued that the government in the mid-1990s was keenly interested in supporting initiatives that promote people-centred housing development. To the extent, the then housing Minister in Sankie Mthembi-Mahanyele (between 1995-2003) reported having stated that given the state’s limited financial resources, the government would rather assist those who take initiative in improving housing conditions (Govender, 2011). Thus, this notion of housing delivery parallels Turner's *housing by the people* concept that allows the *freedom to build* and entails the incorporation of *dweller control* values into the mainstream housing provision of South Africa. Similarly, prominent proponents of self-help equally promote a housing system in which the government plays a supporting role, rather than providing housing itself (see Chapter Two). As such, it is important to point out that the purpose of this policy document is to provide principal support for housing development processes initiated by the people (Department of Housing, 1994).

As part of the 1994 White Paper on Housing, individuals and collectives were empowered to decide on best practices for satisfying their housing needs. According to self-help theory (as discussed in Chapter Two), enabling dwellers’ active participation gives them a degree of *freedom to build* and *dweller control,* which is typically associated with a higher level of satisfaction (see Broome, 2013; Frediani, 2009; Turner and Fichter, 1972). This is because, on account of dwellers having an

in-depth understanding of their immediate social, economic and cultural circumstances, they will choose materials and build homes that meet and respond to their needs and circumstances (see Bangdome-Dery, Eghan, and Afram, 2014; Berner, 2001; Harris, 2003).

Although the policy incorporated some self-help principles as discussed above, in practice, the government remained with the major or sole responsibility for providing adequate and affordable housing for poor urban people. Reflecting on the above statement, Huchzermeyer (2001), emphasised that the government ignored to a much greater extent its notion of progressive realisation (self-help) of housing in pursuing instant housing provision (RDP houses). Having examined the conceptualisation of the 1994 White Paper on Housing, it may be necessary to provide an insight into the policy document's actual implementation in relation to providing RDP houses for low-income groups.

Globally, most developing countries have struggled to develop and implement housing initiatives to meet low-income housing shortages in urban areas (see Chapter Two). Without a doubt, South Africa has become a noteworthy country by following an unconventional approach of providing full capital subsidies. South Africa, like other African countries, Asian, and Latin American countries, follows a comparable state-led approach in which the government spearheads the development through contract-driven methods or through housing development agencies, financed partially or fully by the public sector (see Chapter Two). As noted in Chapter Three, this approach has been characterised by some scholars as neoliberal rather than socialist, given the central role of private contractors and capital subsidies (Huchzermeyer, 2001; Tomlinson, 1999). That being the case, the capacity of the RDP programme to provide a substantial number of large housing units cannot be understated. Considering the practical implications of Maganadisa, Letsoko, and Pretorius (2021), over 3.6 million RDP homes have been built since 1994. It is undeniable that South Africa's delivery model is praised for delivering such quantified houses so rapidly. The housing backlog, however, never subsided despite such large-scale housing delivery, and now the housing backlog totals 2.3 million, up from 1.2 million in 1994 (Obioha, 2022). A housing challenge arising from apartheid's discriminatory housing policies was, therefore, amplified since the housing supply failed to match the housing demand.

Besides apartheid policies, there are additional structural factors that impact low-income groups' housing demand. Three key factors are identified in the literature: first, housing capital constraints; second, the design of the subsidy scheme itself; and third, the poor location of subsidised housing developments. Regarding the first factor, access to housing finance remains severely limited for low-income households (Greyling, 2009). Regarding the second factor, the subsidy scheme has, directly and indirectly, contributed to the establishment of new household structures with dependent young adults moving out of their parents' homes at the age of 21, at which time they become eligible for a subsidy to access their housing assets (Greyling, 2009). Regarding the third factor, considerable evidence by Mutsa and Magidimisha (2021) and Todes and Turok (2018) indicate that RDP communities suffer from poor locations and inadequate economic infrastructure, undermining long-term livelihoods. A generation of young people with limited resources appears to be regenerating. This constrains poor people from accessing affordable housing on the market and leaves them with few options but to invest their hopes in conventional housing by relying on the government. One would argue that the situation virtually continues to load the state with the responsibility of fulfilling the right to adequate housing, which is recognised in the South African democratic constitution as a socio-economic right. There is a common indicator of housing needs in the proliferation of informal settlements as poor people, including young people, relocate there to find affordable housing (Mottelson, 2023). In the urban areas, informal settlements have become the primary method of gaining access to RDP houses for most of the poor people. While there are policies in place that support the progression of improvements in informal settlements, in South African housing, it appears that most improvements in informal settlements are not realised progressively but instantly, through the provision of public housing (Del Mistro and Hensher, 2009; Dovey and Recio, 2023). Some people, therefore, find being in the informal settlements as good as waiting for RDP housing.

Secondly, there is a simple demographic trend with the population of South Africa increasing rapidly from 43.6 million in 1994 to 62 million in 2024 (Greater Good South Africa, 2023; Statistics South Africa, 2023). In and of itself, this contributes significantly since the number of people who require housing has and continues to expand, and many are heavily skewed towards utilisation of state subsidies to realise their right to decent housing, given the historical injustices and the current economic challenges,

which seem not to favour previously disadvantaged groups. Ideally, population growth exacerbates the increasing demand for housing, resulting in an increasing number of individuals relying on state subsidies to access decent housing in the South African housing setting. The situation is particularly problematic for poor urban groups who are often in a perpetual state of poverty and cannot afford to purchase a decent house but to rely heavily on the government to provide them with housing assets (Burgoyne, 2008; Marutlulle, 2021). In this sense, public housing has been and continues to be seen as a ladder for poor people to ascend to realise their dream of owning a conventional home. Therefore, the rapid population growth coupled with stagnant or regressive economic growth has dire consequences on the poor's housing affordability, evidently resulting in housing supply or delivery that fails to keep up with the demand for housing, which currently stands at 2.3 million households. (Beier, 2023; Hausmann, O'Brien, Fortunato, Lochmann, Shah, Venturi, Ahuja, Klinger, Sturzenegger and Tokman, 2023).

There is also a third factor: massive migration from rural to urban areas, with a high proportion of people looking for housing in these cities. Msindo (2018) indicates that though housing needs are prevailing in all nine of South Africa's provinces, it is most critical in the provinces with large metropolitan areas, with Gauteng having the highest number of backlogs. That may be due to an increase in rural-urban migration, in which some may move from rural-dominated provinces to more industrialised ones. Gauteng, for example, Gauteng, despite having built the most RDPs in the country, is reported to have the highest housing demand relative to other provinces because of pressure or immigration patterns. It is estimated by Ndaba (2022) that Gauteng Province's backlog of housing needs stands at over 1.2 million, followed by KwaZulu-Natal with 752,000 units of need (Dawood, 2022). There is a substantial concentration of housing demand in eight metropolitan municipalities throughout the country, including the City of Cape Town (356 419 housing units) (Western Cape Department of Human Settlements, 2022), the City of Johannesburg (460 000 housing units) Baldwin Ndaba, 2022, eThekwini (440 000 housing units) (Dawood, 2022), City of Ekurhuleni (288 433 housing units) (City of Ekurhuleni, 2020) and City of Tshwane (210 000 housing units) (Kissonduth, 2022). It appears that South African policymakers need to focus their attention on providing sufficient affordable housing for most of the urban poor. Considering this, it gives the impression that the 1994

White Paper on Housing was geared towards providing affordable housing to poor urban groups to cater to their needs. A sufficient supply of housing in urban areas can most likely be a catalyst for economic development, as well as strengthen the social fabric of society. Then again, housing needs continue to rise rapidly, as indicated in the information above. This demonstrates, however, that the implementation of a policy did not effectively address low-income housing needs, but rather some impediments frustrated the accomplishment of the projected objectives.

3.3.2 Factors affecting the implementation of the 1994 White Paper on Housing since 1994

There is no single challenge that can adversely affect a state-driven housing paradigm functioning but rather is affected by a convergence of several noticeable challenges. It is argued that this arises from the formulation of policy to the actual implementation of the policy. Consequently, this section cordially and considerately discusses limitations and gaps in policy formulation and implementation.

The democratic government had, since 1994, been focusing on strengthening democracy to reverse apartheid's unjust policies and laws, not just in the housing landscape but across all aspects of human life. As a fundamental approach to address the cumulative housing demand amongst black people, the government adopted a heavily state-led housing delivery model, whereby it took full responsibility for providing houses to qualified poor people without financial or sweat equity contributions. It should be noted that scholars such as Tomlinson (1999) and Huchzermeyer (2001) characterise South Africa’s post-apartheid housing programme as fundamentally neoliberal in orientation, given its reliance on private contractors, capital subsidies, and market mechanisms. While the programme involves significant state expenditure, it differs from classic socialist housing in that ownership, rather than state rental, is the primary tenure outcome. This study acknowledges this debate and uses the term “state-led delivery” to reflect the government’s leading coordinating role, rather than implying a strictly socialist ideological framework. Over time, the model proved ineffective in tackling the housing shortage as housing demand increased. Although the intentions were good, there has been so much reflection regarding the government's capacity to provide subsidised housing, with the provision of services and other essential amenities also part of the housing equation. The scepticism has

been attached to state-driven housing initiatives, and it dates to the foundation of the self-help housing model. Mbandlwa (2021) criticised the RDP housing and attributed insufficient housing supply to the lack of funds, land, and administrative capacity to build subsidised houses. A report by Africa Check (2019) indicates that nearly 80% of South African land is owned and controlled by private individuals, trusts, companies, and community-based organisations. Therefore, acquiring such land would increase housing costs and reduce housing production. In his report, Field (1997) expressed concerns about overhead costs incurred in acquiring and building materials in the housing sector, contributing to a rise in housing costs while reducing affordability, resulting in the government constantly failing to meet its targets. In addition, land acquisition not only leads to and adds to public housing unaffordability but also to the locating of low-income communities in the housing peripheries, where land acquisition is easy and cheap (a detail discussed below). One of the reasons for the alarming increase in urban housing backlogs is that this factor of unaffordability is categorical, in parallel with public housing critics who greatly questioned the model's effectiveness (see Chapter 2).

Additionally, the policy's eligibility criteria posed a problem for low-income individuals in accessing housing. Despite the 1994 White Paper on Housing and the 1996 South African constitution guaranteeing access to housing as a necessity and a basic human right, some segments of the population, particularly the "missing middle" groups, are regarded as not poor enough to qualify for RDP houses but also have limited financial resources to purchase a home on the private market, are excluded. The white paper on housing policy has been criticised for not considering the so-called missing middle in its formulation, effectively rendering access to basic human rights a meaningless mantra. Sager (2018), for example, noted that more than five million people "missing middle" in most urban areas cannot afford to own/purchase a house but are perpetually relegated to renting. Sager (2018) further highlighted that the income level (ceiling) for new entry-level houses was R20,000, but the so-called middle groups are still far below it to qualify for housing in the market and just about the subsidy quantum for qualifying for RDP houses. South Africa appeared uninterested in addressing the "missing middle" housing problem until 2006. In response to significant pressure surrounding the housing conundrum involving the "missing middle," the government intervened pragmatically by implementing the Finance Linked Individual Subsidy

Programme (FLISP) to help those in need of housing to realise their homeownership prospects. The FLISP was originally implemented to meet the housing needs of people earning R3501 to R7 000; however, it has been left for adjustment, so it now serves up to 22,000 people (African Women Co-ordinated Investments (AWCI), 2019; Thebus, 2022). It is worth noting, however, that since the FLISP was introduced in 2006, only 10,000 beneficiaries have benefited from it up to 2019. The poor performance in the housing market is largely due to the poor performance in the mortgage market since 2008, which has created 5 million "missing middles" who cannot purchase homes (AWCI, 2019).

Currently, the discussion focuses on the implementation challenges. Several studies have shown that land acquisition costs result in a reduction in housing production, as well as the development of low-income housing settlements in urban peripheries with little access to economic and social opportunities. It is generally observed that RDP housing developments are mostly developed on the outskirts of cities, as land costs are substantially lower than in the inner cities (Mashwama, Thwala and Aigbavboa, 2018; Naidoo and Sakata, 2017). As a general dictate, the governments seek all possible means to reduce the cost of housing so that they can increase the number of houses delivered (Akinyede, Fapohunda and Haldwang, 2017; Mashiane and Odeku, 2021). In 1994, the policy document focused more on redressing housing issues than on spatial population integration or reshaping apartheid era cities (Govender, 2011). As well as focusing just on housing, the 1994 policy document largely ignored the issue of integration of the spatial population and the restructuring of apartheid cities (Govender, 2011). The spatial arrangement of the democratic dispensation still retains the exclusionary dimension of apartheid zoning, but now segregation is determined primarily by income (class variations) and privilege. There is a permanent concentration of poor people in townships, which, since time immemorial proved to have poor living conditions and livelihoods (Charlton, 2017; Mbandlwa, 2021).

Consequently, some beneficiaries disregard improving their housing, instead selling, renting out, or abandoning RDP houses to relocate to informal settlements that are closer to socio-economic opportunities (Kang'ethe and Manomano, 2014; Mashwama, Thwala and Aigbavboa, 2018). Thus, the 1994 White Paper on housing was also criticised for not accommodating the economic progress of its beneficiaries (Dugard,

2020). Having most low-income developments that are not well-located may suggest these developments are designed specifically to prevent people from climbing the economic ladder, since most people tend to leave the community when their economic status improves (Dugard, 2020; Kang'ethe and Manomano, 2014).

Moreover, corruption in house waiting list administration, contractor appointments, and allocation is yet another severe hurdle to the effective implementation of the RDP housing programme. The issue of whether the South African state can provide affordable housing can be highly contentious. This may be because of the considerable loss of money and other resources through corrupt means by government officials. It is affirmed by the World Bank that one of the critical causes of housing shortages in many developing countries, including South Africa, is corruption within government departments. Maluleke, Dlamini, and Rakololo (2019) contended that South African low-income housing delivery appeared ineffective partly because of widespread high-level corruption around housing allocation, supply chain management, and tender procurement. A study conducted by Maluleke, Dlamini and Rakololo (2019) reveals that due to corruption activities in the management allocation list and actual housing allocation, some qualified applicants (the needy) are left out in favour of those who would have paid some kickbacks to the officials. Corruption sometimes results in housing allocations based on an individual's purchasing power rather than on their needs. In addition, some companies unreasonably inflate procurement costs in collusion with some government officials. The national Department of Human Settlements, for example, has reportedly spent more than R2 billion over the past five years to rectify poorly constructed houses, which is equivalent to about R300,000 per unit (African News Agency, 2015). Apparently, kickbacks paid to officials by contractors contribute to the oversight of assessments by government officials, resulting in poorly built houses getting approved (Mashiane and Odeku, 2021; Sharpley, 2018; Tomlinson, 2011). The price is reported to be three times the cost of building from the ground up (African News Agency, 2015). In addition to the corruption in housing related to the allocation of houses in the country, government officials use a variety of avenues to allocate houses to people who do not deserve them. Among the avenues in which this is accomplished are by paying officials to jump queues, allocating houses to unqualified people, or illegally allocating government officials (Motlhabane, 2015; Rubin, 2011; Tissington, Munshi, Mirugi-Mukundi and Durojaye,

2013). Additionally, senior government officials who fraudulently allocated tenders to their families, friends, and associates created an environment conducive to excessive price fixing, which not only consumed a large chunk of the government's budget but also resulted in shoddy construction (Motlhabane, 2015). The corrupt relationship between government officials and contractors weakened monitoring and evaluation, which explains why most RDP houses exhibit defaults and fragilities in some way (Hoffmann and Paul, 2013; Maluleke, Dlamini and Rakololo, 2019; Motlhabane, 2015).

Moreover, state-driven housing has been used as a crucial tool targeting to address the problem of informal settlements in the country, as stipulated in the 1994 White Paper. Although the policy document included progressive housing, the relocation of informal settlement dwellers to greenfield developments has been and is still being abruptly employed as a means of dealing with informal settlements (Strauss and Liebenberg, 2014). Most of these low-income greenfield housing developments, as described above, are located very distant from economic opportunities. Thus, Charlton (2004), in support of Turner's (supportive shack) (see chapter two), analysed an oppressive house (RDP house) as having fewer comparative advantages than a shack accessible to socio-economic opportunities. Considering the usual location of these settlements, it may be magnanimous to provide a decent conventional house. However, it has grave social and economic consequences. Because of this, the 1994 public housing model is accused of displacing poor people in townships, which are generally away from established livelihood networks. In this case, the low-income class would be burdened with rising travel costs and unemployment. While the government is aware that in-situ upgrading sustains dwellers' established survival networks, the evidence shows that the government persist in prioritising relocation (Ntema, 2017).

To empower dwellers to take charge of their housing development, beneficiaries must be involved at all stages, specifically the design, planning, and construction phases (Manomano, 2015). Conversely, poor dweller participation has been a major criticism of most top-down approaches, including South Africa's state-driven housing model (Nakazato, Schimmack, and Oishi, 2011). In accordance with Turner's "dweller control" concept, the 1994 White Paper on housing promotes active dweller involvement/ participation from planning to implementation (Department of Housing,

1994). Nonetheless, it has been substantiated empirically that, however, that dwellers' participation has been relatively low in most low-income housing developments, with very little opportunity to incorporate dwellers' opinions (Manomano, 2013; Manomano, Tanga and Tanyi, 2016; Sekoboto and Landman, 2019). Poor dweller participation or lack thereof in RDP housing developments might be one of the major reasons most RDP recipients are dissatisfied with their homes. Because of the absence of beneficiary monitoring, shady government officials together with state-appointed contractors may possibly use poor quality materials, as proven by Sekoboto and Landman (2019), Mashwama, Didi, and Clinton (2018), and Manomano and Kang'ethe (2015). In fact, Dunn (2017), Lefuwa (2016) and Mbatha (2019), in their reports, pointed out that most RDP house dissatisfaction is caused by poor quality materials such as roofs, walls, doors, floors, and windows that can easily break without external factors affecting them. The procurement of poor building materials is commonly acted as a means of saving building costs, most often by contractors. Unfortunately, corruption, unethical behaviour, and unscrupulous decisions are behind the approval of these houses. Thus, the government seeks urgent approval of the housing consumer protection bill to end the unacceptable trend of deficient houses being delivered to the public (Parliament of the Republic of South Africa, 2022).

3.3.2.1 The National Home Builders Registration Council (NHBRC) and Housing Quality Regulation

To properly understand the problems of poor workmanship and substandard building materials discussed in Section 3.3.2, it is important to first consider the body that was specifically created to prevent these very problems. That body is the National Home Builders Registration Council, commonly known as the NHBRC.

The NHBRC was established under the Housing Consumers Protection Measures Act 95 of 1998, which came into being alongside the Housing Act of 1997 as part of the broader legislative framework that post-apartheid South Africa put in place to govern housing delivery. Its core purpose is straightforward: to protect people who buy or receive homes from being left with poorly built, defective structures. It does this by regulating the home building industry, setting minimum technical standards, and running a warranty scheme that gives homeowners somewhere to turn when things go wrong (Housing Consumers Protection Measures Act 95 of 1998; Govender, 2011).

The Act is quite demanding in what it requires. Any builder constructing homes under the government's housing subsidy programme must be registered with the NHBRC. Every new subsidised dwelling must be enrolled with the Council before a single brick is laid, and the construction process must be inspected at prescribed stages to ensure it meets the required standards. If a registered builder's work later proves defective, the warranty scheme compels them to fix major structural problems within five years of occupation and roof defects within one year, giving beneficiaries a legally backed assurance of minimum quality (Housing Consumers Protection Measures Act 95 of 1998, s. 13–14). The Act goes further still, making it a criminal offence for unregistered builders to construct new homes, and giving the NHBRC the authority to inspect sites, issue compliance notices, and penalise those who do not comply.

On paper, this is a robust system. In practice, however, it has not delivered what it promised. The evidence is difficult to ignore. Studies conducted in the Eastern Cape found that 91% of RDP houses had poor-quality windows, 94% had weak doors and cracked walls, and similar proportions suffered from floor defects (Manomano and Tanga, 2018). Research in Mpumalanga pointed to inadequate construction auditing, the exclusion of beneficiaries from quality monitoring, and weak oversight of state-appointed contractors as the driving forces behind these persistent defects (Khoza and Kabir, 2014). The NHBRC's failure to turn the tide can be traced to a number of deep-seated problems. Contractors have been registered without any serious assessment of their actual technical ability. The inspection process has been hollowed out by corruption and collusion between builders and officials (Maluleke, Dlamini and Rakololo, 2019; Motlhabane, 2015). And for the low-income beneficiaries who were supposed to benefit most from the warranty scheme, accessing and enforcing it has proven unnecessarily difficult, tangled as it is in bureaucratic processes that many residents simply do not have the legal literacy to navigate.

The financial cost of all this has been staggering. The national Department of Human Settlements reportedly spent more than R2 billion over five years simply fixing houses that should have been built properly in the first place, at an average rectification cost of around R300,000 per unit. That figure is roughly equivalent to the original cost of building each house, which says a great deal about how badly the system has failed (African News Agency, 2015).

In recognition of how far things had gone wrong, the South African government introduced the Housing Consumer Protection Bill in 2022, proposing a significantly strengthened approach to housing quality in the subsidised sector (Parliament of the Republic of South Africa, 2022). Among its key proposals are expanded powers for the NHBRC to carry out proactive inspections throughout construction rather than only at fixed milestones; tougher penalties for non-compliant contractors, including deregistration and blacklisting; simplified digital channels through which beneficiaries can report defects directly; and an extension of warranty obligations to cover a broader range of defects over a longer period.

It is worth being clear about what the 2022 Bill actually represents, however. It is not the government's first attempt to address housing quality, nor does it signal a sudden awakening to a problem that was previously ignored. The NHBRC framework has been in place since 1998 and has served as the primary quality assurance instrument throughout the entire period of RDP delivery. What the 2022 Bill really amounts to is an official acknowledgement that this long-standing framework has not worked well enough. That distinction matters enormously for this study. The quality deficiencies documented in Chapter Five in relation to Soshanguve Extension 13 did not occur in a regulatory vacuum. They occurred under a framework that has existed in law for over two decades, but that has, by any honest measure, fallen well short of its intended purpose in practice.

South African literature agrees that the mass provision of RDP houses provided a critical pathway to homeownership for the poor, yet its impact on improving overall living conditions has been limited (Moolla, Kotze and Block, 2011; Zhang et al., 2013). While many beneficiaries acknowledge that the enhanced their living standards by offering shelter, security of tenure, and access to basic services (Charlton and Meth, 2017), significant dissatisfaction persists due to poor location, inadequate livelihoods, and substandard construction quality (Mbambo, 2013; Patel, 2022). Some residents appreciate the transition from informal shacks to formal housing but remain constrained by neighbourhoods that lack economic opportunities (Charlton and Meth, 2017).

Although the 1994 *White Paper on Housing* aimed to reduce poverty through housing provision, implementation challenges have hindered its success (Mbambo, 2013). A

key limitation is the inability of many RDP homeowners to use their properties as collateral for loans due to remote locations and poor spatial planning (Mbatha, 2022). This restricts access to credit for entrepreneurship or home improvements, perpetuating financial exclusion. Furthermore, the stigmatization of RDP housing often associated with poverty has reinforced social marginalisation (Huchzermeyer, 2001).

These findings demonstrate that housing provision alone cannot redress apartheid-induced poverty. While the policy framework appears sound in theory, its practical execution requires complementary socio-economic interventions to achieve meaningful transformation.

Research objectives three and four (RO3 and RO4) examines the demographics and socio-economic characteristics of housing beneficiaries, aligned with existing research highlighting key drivers of housing demand. Rapid population growth (from 43.6 million in 1994 to 62 million in 2024), rural-urban migration, and developing household structures (e.g., younger adults forming independent households due to subsidy eligibility) shape housing needs (Stats SA, 2024). Understanding these factors was crucial for assessing beneficiary profiles and preferences across housing models.

Chapter 2, (section 2.6) confirms that while RDP housing expanded homeownership and improved basic living conditions (Moolla et al., 2011; Zhang et al., 2013), persistent issues such as poor location, construction deficiencies, and limited economic opportunities have undermined its potential. Without addressing these structural barriers, housing interventions alone will remain insufficient in uplifting marginalised communities.

3.3.3 Housing Act of 1997

The 1997 Housing Act was the first Housing Act enacted post-apartheid to repudiate all heinous and unjust apartheid legislation (Department of Human Settlements, 2009). The 1997 Housing Act highlighted the 1994 White Paper's importance of ensuring that low-income people can satisfy their housing needs through RDP houses and self-help initiatives (Ngwenya, 2016). A key part of the Act was to define the functions and responsibilities of all spheres of government concerning the provision of favourable conditions for sustainable development, including "the establishment, development and maintenance of safe, economically viable communities and safe and healthy living

conditions to eradicate slums and slum conditions" (South Africa, 1997:6). With the 1997 Housing Act, a clearer picture of the government's intentions towards informal settlements was provided (Ngwenya, 2016; Tissington, 2010). A major solution to informal settlements was to use state-funded housing to address housing shortages while inhibiting the emergence of new settlements (Ngwenya, 2016; South Africa, 1997). In addition to the stipulation of well-defined functions and responsibilities of the three spheres so the government, the Act similarly enabled the facilitation of national housing initiatives through the provision of housing, administration, as well as financing (Tissington, 2010).

3.3.3.1 National government responsibilities

The Minister of Human Settlements, formerly the Minister of Housing, is responsible for articulating housing development processes in consultation with all provincial government members of the Executive Councils (MECs) responsible for housing and local government representatives (De Visser, 2003). While the national government had a housing delivery goal, it was expected to support and facilitate local and provincial housing delivery goals (South Africa, 1997). Similarly, the Act allowed the Minister to establish a funding framework for the administration of housing programmes by provinces and municipalities (South Africa, 1997).

3.3.3.2 Provincial government

The provincial government is responsible for providing affordable, sufficient housing based on the national housing policy and its policies (South Africa, 1997). The provinces were also encouraged to support and strengthen municipalities' capacity to carry out housing development duties (De Visser, 2003). By the same token, the provinces stand ready to assist whenever municipalities struggle to fulfil their housing delivery responsibilities (Mackay, 1999).

3.3.3.3 Local government (Municipalities)

Through the Housing Act of 1997, affordable housing delivery for low-income households was recognised as a crucial component of municipalities' integrated development plans (IDPs) (Madzivhandila and Asha, 2012; Royston, 2009). Under both national and provincial legislative frameworks, municipalities were expected to provide adequate housing and rudimentary services, such as access to clean, safe

water, sanitation, electricity, roads, tenure, storm drainage, and efficient and reliable transportation in a way that was both efficient and economically sustainable (Myeni and Mtapuri, 2019; Pottie, 2004). Towards achieving its housing delivery objectives, the Municipality had to allocate land for development and set housing dollars delivery goals (Pottie, 2004). Furthermore, municipalities must create and maintain a financially and socially viable environment for housing development in addition to planning and managing land usage and development (Fieuw and Mitlin, 2018; Landman and Napier, 2010). Municipalities may also administer national housing initiatives if there is a workable agreement between municipalities and provincial MECs (Turok, 2010). Presented above are some of the spheres and responsibilities outlined in the 1997 Housing Act (Murray and Nakhjavani, 2006; Turok, 2010).

As it appears, the government continues to adopt policies and enactments promoting affordable and decent housing for all people, as well as preventing unlawful evictions from unlawful land occupations for housing. A continuation of and complement to the South African democratic constitution and the Housing Act of 1997, which improved access to decent housing, the Prevention of Illegal Evictions from and Unlawful Occupation of Land Act of 1998 ('PIE') safeguards the right to housing by protecting access to housing for the poor. Thus, the following discussion summarises the PIE Act of 1998.

3.3.4 The Prevention of Illegal Eviction from and Unlawful Occupation of Land Act 19 of 1998 ('PIE')

During the apartheid era, unjust land laws and instruments reinforced spatial exclusion, making eviction of illegally/ unlawfully occupied land and property an easy exercise (Muller, 2013; Strauss and Liebenberg, 2014). The apartheid legislative framework, as expected, resulted in the unfair denial of housing opportunities to African blacks in cities (Lorraine and Molapo, 2014; Murray and O'Regan, 1990). Consequently, with the increased demand for housing among black people stimulated by the increased access to urban areas after the relaxation of access to land and cities, the conditions for illegal occupation of land were systematically created (Makhulu, 2015; Strauss, 2019). Private land and property ownership (mostly by whites) allowed the eviction of a substantial black population who sought housing in informal settlements without considering their needs and circumstances (Atuahene, 2011;

Clark and Worger, 2013). This continued until the passage of the PIE Act in 1998, which institutionalised and upheld housing as a human right as enshrined in the 1996 South African Constitution (Strauss and Liebenberg, 2014). However, the act did not promote redundant private or state land occupation since the eviction of unlawful occupations must be effected under extremely strict court procedures. Various factors were considered in this process, including occupants' circumstances, the rationale for occupation, duration of occupation, and the position of certain vulnerable groups, including the elderly, children, disabled individuals, and women-headed households (Boraine, 2020; Shar, 2010; Strauss and Liebenberg, 2014).

In accordance with the PIE Act of 1998, evicted individuals may be provided with alternative housing accommodations if a notice of eviction is issued. Realistically, this Act helped to provide a lifeline for most informal settlements built on unauthorised land, as well as promote spatial integration in the wake of apartheid's fragmented zoning arrangements (Boraine, 2020; Chenwi, 2008; 2012). Often, informal settlements are located on illegally occupied land because of the skewed land apartheid distribution system (Muller, 2013). In practice, however, Strauss and Liebenberg (2014) reported that this did not appear to have successfully integrated the apartheid zoning's discriminatory spatial arrangement (National Planning Commission, 2012). It is also important to note that the relocation of informal settlements from cities to the urban periphery (in some cases forced) illustrates the complex nexus of balancing the housing needs of the poor and illegal land occupation (National Planning Commission, 2012). It appears that land ownership always prevails over the need for housing of poor urban people in the end. Comparatively, there has been a constant relocation (at times forced) of poor urban black populations from unlawful land occupation adjacent to cities, which often evokes apartheid-style housing developments in which black people are persistently designated to housing development often located on the urban outskirts commonly known as townships (Perold, Donaldson and Devisch, 2019; Williams, Charlton, Coelho, Mahadevia and Meth, 2022). Thus, instead of creating integrated cities and reversing the apartheid injustices, townships have been continually expanded, far removed from economic and social opportunities. Thereby perpetuating the sidelining of the poor black population and making them feel even more marginalised from the broader socio-economic continuum. Consequently, poor socio-economic conditions in most townships led to an increase in informal

settlements. A new policy direction was required to address the housing shortages, which consequently prompted the proliferation of informal settlements associated with urban peripheral residential developments (townships), which were unanticipated housing problems that resulted from relocations and poor socio-economic conditions. As a result, a strategy shift was implemented in the housing delivery system for the poor in urban areas pursuant to the BNG 2004.

3.3.5 An overview of the Breaking New Ground 2004 housing policy: The implementation of the self-help policy

Despite all the well-intended efforts made through housing and economic policies formulation and implementation between 1994 and 2003, societal inequalities, housing shortages and basic services and infrastructure inadequacies, particularly in urban areas, persisted (Royston, 2009; Tissington, 2010). Myeni and Mvuyana (2018) and Tissington (2010) asserted that the persistent nature of the above-mentioned issues triggered a radical turn in policy from the Housing White Paper of 1994, which was centred mainly around providing housing, to a policy that emphasises a comprehensive plan for the development of integrated and sustainable communities. The implementation of the BNG was also accompanied by the UISP, which has the specific aim of upgrading informal settlements (Cirolia, Smit and Duminy, 2015; Ntema, 2021). Considering the principles of the Housing White Paper 1994, there is a wealth of agreement within the South African literature, in particular Ntema (2021) and Royston (2009), that demonstrates that the implementation of the BNG did not introduce a completely new policy, but rather just complemented and enhanced some of the 1994 White Paper key housing aspects. However, the BNG and its accompanying UISP certainly introduced a few additional dimensions and noteworthy elements to housing delivery practice in South Africa. In effect, the BNG 2004 attempted to remodel the housing delivery focus of the Housing White Paper 1994 from exclusively supply-driven to a demand-driven delivery approach (Huchzermeyer, 2006). The BNG policy implementation aimed at shifting the housing delivery paradigm from quantity to quality housing delivery, presenting in-situ informal settlement upgrading (with the option of relocating to Greenfields) as one of its key objectives (Georgiadou and Loggia, 2016; Maganadisa, Letsoko and Pretorius, 2021; Patel, 2009). Since South Africa's urban settings have long been characterised by informal

settlements, which have proliferated since apartheid. Therefore, the BNG, according to Klug and Vawda (2009) and Ndinda, Uzodike and Winaar (2011), endeavoured to address the White Paper policy gap by acknowledging informal settlements in a more pragmatic approach as part of the urban landscape and as a means of solution for addressing the growing housing shortage in the country's urban centres. Furthermore, there are also some noteworthy aspects of the BNG, among them the level of detail with which it describes how informal settlement upgrading will be implemented through the UISP programme (Chenwi, 2008; Cirolia, Görgens, Van Donk, Smit and Drimie, 2017). The policy document correspondingly clarifies and outlines the roles of the government spheres in greater detail regarding informal settlement upgrading (Department of Human Settlements, 2004). Which were some of the features that were ambiguous in the White Paper of 1994.

As already stated in the discussion above, the BNG policy document sought to redress the apartheid legacy in urban spatial arrangements that excluded poor urban dwellers socially and economically (Department of Housing, 2004; Smith, 2010). This was consummated by integrating informal settlements into the broader urban human settlement. As part of the effort, information settlements were to be eradicated primarily through in-situ upgrading (Huchzermeyer, 2014). However, this eradication came after the government’s realisation that informal settlements throughout their existence have played a meaningful role in most black poor people's lives in South Africa during and after apartheid (Turok and Scheba, 2019). Thenceforth, the BNG made its commitment to eliminate all forms of social, economic, and spatial discrimination experienced by informal settlements residents by integrating them into the broader and economic urban spatial landscape (Pieterse, 2019; Saraiva, 2022). The Democratic government in 2004 started to recognise informal settlements as neither a problem nor an uninhabitable community. Instead, they view them as a solution to the growing housing shortage in urban areas (Department of Housing, 2004). There is a demonstration of a clear influence of Turner and other self-help proponents in the formulation of the BNG policy document, as international self-help practices of on-premises upgrading are incorporated into the BNG policy document. According to Maganadisa (2020) and Mathiba (2019), on-premises upgrading of informal settlements was given priority to improve the living conditions of settlement residents while minimising disruption to their livelihoods and social networks. As a

means of achieving this, the BNG supported the in-situ upgrading of informal settlements on desirable land, as well as the minimum relocation of settlement development dwellers to settlements on unsuitable land for human inhabitation (Ehebrecht, 2014; Maina, 2017; Pithouse, 2009). Also included in the White Paper document was the enhancement of community participation in every upgrading process. Nonetheless, based on experiences from implementing RDP housing programs, this has proven to be a challenging component to achieve (Maganadisa, Letsoko and Pretorius, 2021). Moreover, Maganadisa *et al*. (2021), in their discussion of effective community participation, further argued that having more community involvement in any housing process will result in better planning and efficiency, as well as ensure that community concerns and needs are reflected, resulting in better cost recovery after completion. In their study, Maganadisa *et al*. (2021) and Paul (1987), found that community involvement has a meaningful and comparable advantage when it comes to facilitating skills transfer and efficient resource consumption, both of which can have an impact on the affordability of housing. Participation in BNG's perspective is not just about getting involved in the design and planning, but also about empowering people to build their own homes (Department of Housing, 2004). In addition, the community participation apparatus could also be used to encourage the self-construction or upgrading of housing structures that would enhance the self-sustenance of the community (Pellinen, 2013).

Furthermore, the UISP programme under the BNG aimed to alleviate informal settlement residents from the hardships associated with informal settlements by providing rudimentary services and infrastructure (Royston, 2009; Trusler, 2012). In retrospect, this may have been because of the realisation that poor housing conditions and poor or lack thereof basic services and infrastructure are generally characteristics of informal settlements (Huchzermeyer, Karam and Maina, 2014; Ndinda, Uzodike and Winaar, 2011). Also, the BNG, recognising the lack of tenure security amongst informal settlement dwellers, sought to provide tenure security to the dwellers to facilitate housing consolidation (Department of Housing, 2004).

To achieve a flexible upgrading of informal settlements, the BNG opted for a broader scale rather than an individual approach (Department of Human Settlements, 2004). This approach can help sustain established community networks and livelihoods while

enhancing community participation (Goebel and Dodson, 2011; Zonke, 2015). As a key component of an in-situ upgrading process, BNG funding mechanisms accentuated stringent adherence to the following three stages discussed below (Department of Human Settlements, 2004; Mathebula, 2021). In this manner, housing and basic services can be gradually developed on a community-wide basis in an earmarked area, which leads to a successful upgrading process:

Phase one: Community surveying is conducted as part of the first phase to determine the needs of the community regarding housing, services, and infrastructure. This process will not be done in isolation from the community, but rather in conjunction with proper community consultation during that process. This stage also involves geotechnical engineering and the assessment of the land's suitability for an in-situ upgrade. **Phase two:** In the second phase, the basic services and social amenities are developed, as well as tenure security for the entire community that has been identified for upgrading. **Phase three:** The final stage comprises the development of different types of housing, including medium-density housing and freestanding houses constructed through mutual aid, local self-help, or local contractors to meet community housing needs.

Finally, in the actual implementation, the BNG 2004 recommends an effective partnership to be formed between national, provincial, and local governments, which are municipalities, to implement informal settlement upgrade projects. Likewise, considering that the BNG policy aimed for progressive housing delivery through incremental upgrading, the discussion below focuses exclusively on BNG concerning the implementation of self-help or self-build housing. The self-help principles incorporated into BNG and how they are intended to be implemented are discussed in the following section.

3.3.5.1 Several concepts related to self-help are integrated into both the White Paper of 1994 and the BNG

As a first step, it is apparent that the South African government has borrowed the idea of embracing informal settlements as a tool to solve the housing challenges facing most urban cities. This is consistent with self-help proponents such as Turner and institutions such as the World Bank (see chapter two). It is a well-known fact that most developing countries' urban areas experience a housing shortage (South Africa is not

an exception) (Ofori, 2020; Potts, 2020), and these self-help advocates believed informal settlements could provide a sustainable solution to the problem (Kellett and Napier, 1995; Van Ballegooijen and Rocco, 2013). In accordance with advocates for self-help, both the White Paper and Breaking News Grounds make recommendations for improving informal settlements (Department of Housing, 1994; Department of Human Settlements, 2004). Note, however, that the White Paper did not provide details as to how upgrading would be achieved as in the BNG. Furthermore, both policies embraced the *progressive housing model* in theory that would allow state subsidies and site-service beneficiaries to consolidate their housing components over time (Huchzermeyer, 2006). In this way, both policies contribute to the progressive realisation of the right to housing through the promotion of housing consolidation as a means of improving housing and living conditions in informal settlements (Khan, 2019). As for the practical application of progressive housing, this is discussed in the discussion below.

Secondly, tenure security is a critical and often underappreciated factor that has the potential to stall or derail any upgrading project, particularly in the South African spatial context, which has historically been subject to forced evictions and insecure occupation. Without secure tenure, residents have little incentive to invest in improving their dwellings, undermining the very foundation of any self-help or incremental upgrading strategy (Turner, 1972; Oladeji, Yacim and Zulch, 2021). The element here is *tenure security*. In the context of South African housing delivery, secure tenure played a significant role, highlighting its importance as a fundamental aspect of housing development, especially in the informal upgrading process, as outlined in both the 1994 Housing White Paper and the 2004 Breaking New Ground policy. In Cohen's (2015) argument, the right of occupation afforded by the provision of security of tenure gives dwellers the freedom to build dwellings for long-term utilisation without being threatened with evictions. A key enabling element Turner identified is the security of tenure, which facilitates or accelerates the upgrading of informal settlements, thus solving housing challenges for most poor urban dwellers (Oladeji, Yacim and Zulch, 2021; Werlin, 1999). Turner hypothesised that homeowners' economic status would be enhanced as they gained access to financial institutions and could make use of their dwellings for collateralisation (Lahoti, 2022; Satterthwaite, 2020). Therefore, this will help them progressively improve their dwellings (Cohen, 2015).

Thirdly, a parallel might also be drawn between Turner's *freedom to build* and the *housing consolidation* or *progressive* development policies, which give dwellers the option of building their own houses from the ground or improving/extending existing subsidised or site-and-services houses (Ntema, 2021; Rust, Zack and Napier, 2009). While both the 1994 Housing White Paper and Breaking New Ground 2004 mention the consolidation of housing, it is the BNG conceptually has a programme that aims specifically at upgrading informal settlements over time (but the same cannot be said of implementation) (Department of Housing, 1994; Department of Human Settlements, 2004). In addition, BNG 2004 conceptually proposed an incremental development that goes beyond housing development but also includes tenure security, basic services, and infrastructure (Department of Human Settlements, 2004). Abrams (1966), Harris (2003) and Turner (1976), opine that residents would use materials that reflect their economic and social status if they were allowed to build their own houses. According to Turner, housing should be decoupled from bureaucratic control of the state, while the state should provide the people with the elements, they cannot provide for themselves and should let people build their homes. In the BNG, the government proposes a scenario in which the state constructs basic infrastructure while individuals build their own homes as stipulated by Turner (See Chapter Two).

The concept of progressively improving informal settlements, primarily through in-situ upgrading, is abstractly referenced in BNG 2004. According to the policy document, the BNG aimed to preserve and enhance the established livelihoods and social networks within informal settlements while integrating these areas into the broader urban spatial framework by supporting their in-situ upgrading (Low, 2018; Sutherland, Sim and Scott, 2015). In South Africa, however, there are very few settlements resulting from in-situ upgrading. Given the BNG's reputation for being so ambiguous or imprecise regarding the progressive upgrading of shacks into conventional houses (Gibson, 2012; Huchzermeyer, 2010), this should not come as a surprise. From the perspective of self-help, shacks are houses-in-progress. Therefore, if shack dwellers are given the economic means or proper assistance, they will gradually improve their shacks into conventional houses (Mehlomakhulu and Marais, 1999; Mukhadakhomu, 2016). A self-help advocate like Turner and other self-help advocates believe in in-situ upgrading, as is the case for the BNG (Maganadisa, 2020; Mathiba, 2019), aiming to

minimise disruptions to established livelihoods and social networks in informal settlements (Massey, 2017).

Last, but certainly not least, one of the most noteworthy self-help principles stipulated in the BNG 2004 is the concept of dweller control, which is critical to improving dwellers' satisfaction with their homes and services in upgrading informal settlements. A strong focus on dweller satisfaction and dweller attachment to the final product usually works together with dweller control (Adebayo, 2021; Department of Housing, 1994; Department of Human Settlements, 2004; Juta and Matsiliza, 2014). As Turner (1972) understood, dweller satisfaction and an improved sense of attachment to the final product can only be achieved when dwellers are in control of the housing development and neighbourhood infrastructure development processes, which include planning, designing, constructing, and maintaining them. Dweller participation or community involvement was identified as one of the tools for enhancing dweller control in both the 1994 Housing White Paper and Breaking New Ground (2004) (Department of Housing, 1994; Department of Human Settlements, 2004). Moreover, another aspect of self-help that can contribute to enhancing dweller control in both policies is the freedom for dwellers to progressively construct their homes. As the literature indicates, housing consolidation and increased resident participation remain aspirational goals (further details are provided in the discussion below). It is crucial to recognise that, although self-help elements or principles were incorporated into South African housing policies, the implementation phase did not fully embrace some of these elements (Juta and Matsiliza, 2014; Pithouse, 2009; Trusler, 2009). This issue is further explored in the subsequent discussion. The following discussion addresses the implementation of informal settlement upgrading as outlined in the BNG, along with the successes and failures of these upgrading projects.

3.3.5.2 Gaps and challenges in the implementation of BNG 2004

While the objectives of the BNG 2004 policy were clear and considered progressive on paper, the same cannot be said of its actual implementation. Policy application has been found to deviate from the original policy document in some areas. BNG 2004 is a government policy document that advocates for a progressive housing development system that is driven by residents. For the BNG, housing consolidation is seen as an alternative to instant housing development, which was pushed much earlier in the

development of informal settlements by the White Paper of 1994. However, in assessing the implementation of the BNG, it became apparent that the housing consolidation, self-build, or self-help housing principle had been overlooked in favour of the once-off / instant development of informal settlements through the public housing approach (RDP houses) (Cirolia, Görgens, Van Donk, Smit and Drimie, 2017; Isandla Institute, 2014). Further, Ehebrecht (2015) and Ntema and Marais (2013), supplementary argued that the South African informal settlement upgrading is overwhelmingly based on relocation to greenfield developments (where public houses would have been constructed to accommodate informal settlement dwellers), rather than incremental housing and in-situ upgrading, as suggested by the BNG concept.

An incremental approach to upgrading informal settlements aligns with a collaborative process, wherein the substantive issues of South African upgrading remain subjects of ongoing debate among proponents of BNG and self-help housing. Within this collaborative framework, residents are encouraged to construct their homes according to their financial capabilities and timelines, thereby enhancing their environment with each successive phase (Adebayo, 2020; Maina, 2017; Ntema, 2021). Similarly, the state's role is limited to providing housing services that residents are unable to supply independently (Ntema, 2021). It is recognised that the skills, capacities, and resources available within local communities can significantly contribute to their gradual development in this domain. Consequently, the persistent preference for immediate development or upgrading through public housing has introduced another challenge in the housing market. Mashwama, Thwala, and Aigbavboa (2018) and Royston (2009) assert that the value of public houses (RDPs) has depreciated, as some beneficiaries frequently sell them for amounts significantly below the government subsidy and subsequently return to informal settlements. This observation resonates with Turner's assertion that informal settlement dwellers place greater value on housing products in which they had some control over major decisions or participated in the process, rendering these assets valuable to them than state-driven housing.

Second, in assessing both policy conceptualisation and implementation, the participation of the community has been incorporated into the BNG policy document as an integral part of the processes of human settlement development (Juta and

Matsiliza, 2014; Patel, 2016). Ideally, a people-centred approach would involve the active participation of those living in informal settlements and any other residents of any given housing development (Ngcobo, 2018; Tissington, 2010). As part of the self-help housing approach, active dweller participation is synonymous with the concept of *dweller control* and *freedom to build* (see Chapter Two). The reason for this is that Turner realised that informal settlement dwellers were the most knowledgeable experts on the challenges they faced (see Chapter Two; also see Werlin, 1999). Therefore, they should be included as part of providing solutions (Harris, 2003). Turner, however, did not place emphasis on residents building their own houses (Turner, 1996). Instead, he placed emphasis on their involvement in all housing processes because they could build houses and communities that responded to their needs and expectations (Cohen, 2015; Turner, 1987). Furthermore, dweller/ community participation in decision-making and planning, community members feel more a part of the process (Jenkins, 1999; Patel, 2016). Patel (2016), extended by advancing that community participation promotes conflict resolution, encourages openness to different perspectives, and contributes to social cohesion in any community-based development. Members of a community are better able to identify their own needs, organise into strong groups, and think creatively to solve problems (Lizarralde and Massyn, 2008; McEwan, 2003; Turner, 1996). By participating actively, dwellers also gained knowledge and skills for the sustainability of their communities. In fact, active dwellers' participation and involvement in housing development are comparable to self-build, even if they cannot construct their own homes.

It is undeniable that active community participation has been beneficial in incorporating communities' views into some informal settlement upgrading realised through community-based organisations (OCBs), non-governmental organisations (NGOs), and community-based movements (Jordhus-Lier, 2015; Nassar and Elsayed, 2018; Vivier and Sanchez-Betancourt, 2020). Despite the positive strides discussed in the next section, studies have found that community participation has been extremely limited both in informal settlement upgrading and in most low-income housing developments since 1994 (Mamokhere and Meyer, 2022; Mashwama, Thwala and Aigbavboa, 2018). As an example, Ntema and Marais (2013) in their study of community involvement in upgrading projects observed that most upgrading projects

were associated with limited community participation as state-appointed contractors centralised community participation. A lack of dwellers' involvement in meaningful housing processes results in poor or a lack of dweller control. The indirect participation of the community, through ward councillors and committees, can also exacerbate beneficiaries' dissatisfaction with both the end-product and the community. A study in Slovo Park informal settlement upgrading found that the ward committee could not represent the community's view effectively, as a result, their views were not considered in the final implementation of the projects (Maganadisa, Letsoko and Pretorius, 2021). The result was that some beneficiaries left the community because of poor economic conditions and unaffordable municipal services. This, therefore, posed a threat to the success of the Slovo Park informal settlement upgrading project (Maganadisa, Letsoko and Pretorius, 2021) Towards reshaping representative community participation in the South African housing low-income housing delivery landscape, Ndalifilwa (2019) argued that meaningful participation of the community should be broadened to include the views of all people without placing trust in community representation.

Third, as far as South Africa and developing countries are concerned, informal settlements have never been considered part of the urban spatial arrangement. With time, however, the recognition of informal settlements has fundamentally found its way into the housing policies of developing countries, including South Africa, through the influence of self-help housing advocates (Huchzermeyer, 2009; Marais, Ntema, Cloete and Lenka, 2018). Based on the discussion above, South Africa formally incorporated the upgrading of informal settlements into its BNG and UISP programmes in 2004 (Maina, 2017; Perold, Donaldson and Devisch, 2019). There is no doubt that the traits of Turner's self-help have been coherently incorporated into BNG's conceptualisation. As part of its spatial restructuring strategy, BNG emphasises the importance of upgrading informal settlements through in-situ and integrating them into urban space planning (Adebayo, 2010; Sutherland, Sim and Scott, 2015)

The primary purpose of in-situ upgrading was to preserve and maintain the already established livelihood webs and social networks of informal settlement residents (Maganadisa, 2020; Massey, 2017; Mathiba, 2019). To enhance the conditions of

informal settlements, Turner supported a self-help approach that promoted in-situ upgrading rather than relocating as an alternative to relocation (Ntema, 2017; Turner and Wakely, 2015). It is unfortunate, however, that there is an apparent discrepancy between the formulation of policies and their implementation in the context of low-income housing development in South Africa. Although the BNG 2004 policy document was developed with the intention to integrate informal settlements into the urban spatial framework, integration seems to remain a practical pipedream to this day.

While informal settlements have been acknowledged and incorporated into Municipalities' IDPs, in-situ upgrades have been overlooked, and relocation to greenfield developments has been prioritised, according to Ntema and Marais (2013). Most of these greenfield developments are still located in apartheid-designated areas for black residents in the urban peripheries (commonly known as townships) (Charlton, 2017; Mbandlwa, 2021; Ntema and Marais, 2013). The preferred relocation to urban peripheries raises the question of whether BNG has indeed pure intentions of bringing or integrating poor people closer to economic and social opportunities (found in cities), or whether it has just been a continuation of apartheid zoning. It is because poor people, as a majority, are still concentrated in townships (Mbandlwa, 2021; Socio-Economic Rights Institute of South Africa, 2018). Instead of bringing poor people closer to employment and economic opportunities, township expansion seems to be gaining momentum. The argument may be made that people living in urban peripheral areas are saved from the high costs associated with urban spatiality. However, such a claim fails to consider some of the additional costs that urban outlying people incur that suburban people do not, particularly in terms of transportation to economic activities and livelihoods (that cannot be quantified).

Fourth, the current government has significantly improved housing service delivery since coming to power in 1994, but housing remains a major challenge, not just in terms of supply but also quality. Recently, particularly under the Breaking the New Ground programme, South African governments have made some impressive progress in advancing the delivery of quality housing stock to qualifying citizens (Kotze and Mateka, 2013; Mchunu and Nkambule, 2019). By introducing the BNG 2004, the

Department of Housing envisaged closing the quality gap created by the White Paper 1994's low-income housing delivery standard (Department of Housing, 2004). In the era of the White Paper 1994, poor urban groups' housing provision emphasised more on the quantity of housing stock over quality. As a result, the BNG's newly revised vision was to "integrate a society through sustainable human settlements and the provision of quality housing." (Department of Housing, 2004:9)

As part of the process of achieving quality houses, municipalities are tasked with the responsibility of effectively monitoring and evaluating housing projects to ensure that building standards are complied with (Department of Housing, 2004; Trusler, 2009). While BNG policy has had some positive impacts on resolving certain housing challenges, it has not entirely eradicated most problems. Despite repeated attempts at improving the quality of low-income houses, they are still characterised by poor workmanship and poor quality (Amoah, Kajimo-Shakantu and Van Shalkwyk, 2022). There seems to be no relief in sight for low-income beneficiaries and those waiting for low-income houses in terms of receiving improved quality RDP houses.

From available literature, it has been reported, for example, by a study by Manomano and Tanga (2018) that RDP and UISP houses in Amathole district of the Eastern Cape province of South Africa had been poorly built with problems such as poor-quality windows (91 percent), weak and defective doors (94 percent), cracked and collapsing walls (94 percent), and cracking and weak floors (94 percent). On the other hand, Khoza and Kabir (2014) also pointed out that compliance with building standards in Bushbuckridge Local Municipality in Mpumalanga Province, South Africa was not adhered to due to the lack of auditing, beneficiaries' participation, and monitoring, which in turn resulted in houses with a wide range of deficiencies, leaks, and disintegrating roofs. As a final point, based on right to housing documents released by the South African Human Rights Commission (n.d.: 5), 15 percent of beneficiaries who had houses provided by the government since the BNG was established reported weak walls, while 14 percent indicated weak roofs requiring rectifying, which resulted in wasteful and fruitless expenditures.

Fifth, BNG 2004 committed itself to maximising housing as a key strategy to alleviate poverty in poor urban communities. One would assume that accommodation located strategically and near socio-economic opportunities would contribute to poverty

alleviation over and above physical protection from harsh weather conditions. A related objective to poverty alleviation is the BNG's "Utilising housing provision as a major job creation strategy" (Department of Housing, 2004; Dugard, 2020). This is achieved by providing as many opportunities as possible for local people to contribute their skills and labour to the housing. It may, indeed, temporarily result in the creation of employment and the transfer of necessary skills, which ideally improves communities' livelihoods and the quality of life for the community and the country at large. Although this progressive vision has been embraced, in some cases, however, most of the workforce came from outside of the communities, which failed to achieve the intended goal of creating employment opportunities and an inability to improve and transfer skills. In Elias Motsoaledi Local Municipality, for example, a study by Mphahlele (2013) found a disconnect between the BNG policy and the actual implementation by indicating that outside contractors tend to bring in their workers while overlooking the beneficiaries and community in which housing projects are implemented. Rather than bringing in some skilled workers and blending them with some skilled and unskilled individuals from the communities where the projects are being implemented, they chose to exclude them. Through the involvement of communities, as was noted in Chapter Two, not only are employment and skill transfers addressed, but also a strong bond is formed between the community and the product because of their involvement. There is also, however, another implementing factor that impedes the achievement of these objectives, which is the widespread exclusion of low-income settlements from urban centres (where economic and social opportunities are concentrated) and the placement of these settlements in townships and remote areas far from these opportunities.

This prompted scholars such as Ivan Turok to examine the status of settlement transformation in South African cities considering the literature to realise that the spatial patterns of cities remain unchanged and are undergoing the same marginalisation as during apartheid (Turok, 2013). Although the National Development Plan attempted to accelerate spatial transformation as a means of closing the gap of the inadequacies of BNG and other policies aimed at transforming human settlements and local economies, both settlements and local economies have not been transformed or have been minimally transformed (Mayekiso, 2023; Tshuma, 2022). The NDP's Chapter 8 summarises a brilliant plan that suggests an innovative focus

aimed at empowering poor urban groups by transforming human settlements and the local economy, focusing on reducing the distance between low-income communities and job opportunities (National Planning Commission, 2012). In this respect, this undertaking correspondingly aims to rework the reduction of accumulated high expenses, such as transportation, primarily imposed on low-income workers in urban peripheral areas, and by doing so, poverty reduction would be directly impacted. It is encouraging to see that people are enthusiastic about the idea of integrating poor people into urban planning so that they will also benefit and contribute to the country's economy in a broader sense. Maharaj (2020), however, notes that despite the NDP having such a comprehensive and innovative plan, South Africa's cities remain untransformed and unintegrated. In addition to Maharaj's assertion, Turok (2013) also argued the cost of untransformed and unintegrated communities by affirming that in a society where poor people are isolated from jobs and economic opportunities, they are most likely to become unemployed, which may further impair their quality of life. There is a great deal of support for this assessment from the Aspen Network of Development Entrepreneurs (ANDE) (2021), which believes that despite townships being in semi-urban settings (in cities), they are afflicted with high unemployment rates on a par with rural areas. ANDE (2021) continues to show that most businesses in townships are informal and thus do not generate high financial and employment returns.

It is also evident that efforts to increase the growth of township businesses and entrepreneurship as a means of upgrading people's living standards have failed because instead of expanding township businesses so more people would be employed, the number of Micro, Small and Medium Enterprises (MSMEs) in South Africa dropped by nearly 300,000 between 2008 and 2017 (International Finance Corporation, 2019). Aside from that, those who manage to find employment are more likely to do so in cities where jobs are more abundant. Because transportation is scarce and expensive, they are forced to spend much of their income and time travelling. An average household can spend as much as 10 percent of its income on public transportation, according to Sanchez (2016). In contrast, according to the Department of Environmental Affairs (Department of Environmental Affairs, n.d.), transportation expenses can account for as much as 30% of monthly living costs in poorly integrated townships. The fact remains that percentages vary from one community to another.

However, poor communities that live in peripheral areas face significant challenges because of their geographical location, both financially and in terms of time.

There is an insignificant impact of house construction on the employment front, as communities benefit minimally from the whole process of house construction. As a matter of fact, the whole tender system consists of a disproportional distribution of benefits, as well as a dispersion of rewards from different projects. This is cause for concern since it appears to be a trend that is growing in popularity. A substantial concentration of money flows to private contractors, and workers are not compensated. In the view of Ambe and Badenhorst-Weiss (2012) as well as Bowen, Edwards, and Cattell (2012), the tender system used in the construction of houses is exploitative and aims to exploit the poor (general workers who are usually the majority) in this regard.

Finally, the government's inability to provide affordable housing to low-income groups in urban areas has been clearly exposed. Given that the BNG proposed housing consolidation to address informal settlements, one would expect that the construction of housing will now be relegated to residents, while the government will assist with land, tenure, basic infrastructure, and basic services. Nevertheless, from experience, it appears that housing consolidation involving residents building their own homes simply appears on paper. This is because the government remains the only housing provider for the poor population.

Several factors are hindering affordable housing in South Africa, including high land costs, construction expenses, and infrastructure development (Scheba, Turok, Visagie and Salenson, 2021). According to Bah, Faye, and Geh (2018), land acquisition and building materials account for 30% of housing development costs, while basic services and infrastructure represent 23%, and construction makes up 38%; the remaining percentage is due to other housing-related expenses. If low-income individuals could build their own homes using locally available materials, the government could significantly reduce costs and improve affordability. Securing strategically located land could also enhance social and economic opportunities.

It is well documented that construction costs constitute the most significant component of any housing development in Africa, including South Africa (Bah, Faye and Geh, 2018). Therefore, it is not surprising that most low-income housing developments are situated in the city's peripheral area, and that there is an acute shortage of housing because the government would attempt to cut expenses wherever possible. As a result, it may explain why the government is not building enough housing for low-income citizens. Based on the available literature, housing demand remains as high as 3.7 million despite the construction of over three million houses since 1994 (Arnoldi, 2022; Obioha, 2022; Sobantu and Noyoo, 2022; Williams, Charlton, Coelho, Mahadevia and Meth, 2022). Most of these houses were built in townships, which are mostly on the periphery of urban areas (Socio-Economic Rights Institute of South Africa, 2018).

3.3.5.3 Some accomplishments in the implementation of BNG

While implementing the BNG that supports informal settlements through the self-help housing model has not been aligned with the policy document, and it has encountered some implementation problems, however, some positive things have been accomplished. The importance of security of tenure for housing improvement and for dwellers is indisputable. Several studies have proven this, including one conducted by Botes, Krige and Wessels (1991), in informal settlements in Bloemfontein, where participants cited security of tenure as the most significant aspect of the housing improvement and improvements in living conditions. On the contrary, there has been much criticism of developing countries, including South Africa, for the lack of secure tenure, which has negatively affected housing investment among low-income groups. It is becoming increasingly evident that tenure security plays a noteworthy role in triggering household improvements (Kyessi, 2018). Uncertainty around land ownership and occupation is a serious problem in informal settlements (Fourie, 2013). Residents must have some confidence about their prospects in the area to invest their scarce resources, efforts, and time into improving their dilapidated housing conditions. Regularisation of security of tenure provides informal settlement dwellers with two major benefits: providing them with a certainty of ownership and access to financial assistance, enabling them to develop their housing and neighbourhood over the long-

term without fear and prospects of being forcefully evicted (Cirolia, Görgens, van Donk, Smit and Drimie, 2017). According to Mangíra (2020) and Matamanda (2020), fear of forced eviction is the main impediment to the development of shacks to standard housing in the informal settlements. Therefore, this implies that once informal settlement dwellers are empowered with the security of tenure, they can improve their ramshackle housing conditions. It is the originality of Turner's ideas that advocate for shack dwellers to be granted security of tenure by the government as a means of facilitating progressive self-help housing arrangements (Harris, 2003). Based on empirical evidence from Bamberger's study (1982), dwellers significantly increase their investment in their housing conditions once the security of tenure and basic services are formalised. With this perspective in mind, for example, dwellers in the self-help community in uMhlathuze in KwaZulu-Natal and Solve Park upgrading project cited the security of tenure or proof of ownership as a factor that substantially assisted in long-term investment on their dwellings through in upgrading and extension of their shack and houses (Ojo-Aromokudu and Loggia, 2017; Zondo and Royston, 2016).

Providing residents with a sense of security empowers them to plan for a sustainable future for their homes and neighbourhoods. Evidence suggests that the number of informal settlements continues to increase, indicating ongoing housing challenges in urban areas. In South Africa, there are approximately 2,600 informal (non-tenured) settlements, with 82 percent of the population living in informal housing. The highest concentrations of informal dwellings are in the City of Cape Town (20 percent), Johannesburg (19 percent), and Ekurhuleni (18 percent), while Nelson Mandela Bay has the lowest proportion at 7 percent (South African Government, 2021).

Moreover, regularising tenure also facilitates the provision of urban services that are often lacking in informal settlements. As a result of the formalisation of tenure in most informal settlements, the health and safety of informal settlement dwellers have been significantly improved. Few studies have assessed the relationship between upgrading and health in South African upgrading projects, but a few have shown some positive results. It is worth mentioning, however, that there is a growing interest in studies that research health concerning upgrading informal settlements. It is common

for individuals living in informal settlements to be socially and spatially excluded, which results in greater health and mental health issues. The global targets for achieving the Sustainable Development Goals (SDGs) by 2030 emphasise the need to address the most pressing challenges facing informal settlements (Juju, Baffoe, Dam Lam, Karanja, Naidoo, Ahmed, Jarzebski, Saito, Fukushi, Takeuchi and Gasparatos, 2020; Okyere, Frimpong, Diko, Abunyewah and Kita, 2021). This goal involves providing adequate dwellings and liveable environments to ensure safe, resilient, and sustainable cities by ensuring that all citizens have access to adequate, safe and affordable housing (Nzau and Trillo, 2020; Weimann and Oni, 2019). A housing environment is one of the many underlying factors within an urban system that have an impact on human health, hence, most informal settlements are vulnerable to grave health conditions (Weimann and Oni, 2019). An analysis of empirical evidence by Weimann and Oni (2019) suggests that in South Africa in general, upgrading from shacks to conventional houses has significantly reduced noise pollution associated with informal settlements. As a result, sleep and mental health have improved, leading to increased productivity at work and school. Comparatively, an upgrading of Freedom Square in the Mangaung Metropolitan Municipality of the Free State Province showed a positive relationship between upgrading that is associated with improved accessibility of basic services and infrastructure, with improved residents' health and well-being (Ntema, Massey, Marais, Cloete and Lenka, 2018).

Among the factors that affect people's mental health and well-being is their level of safety. During an empirical investigation conducted by Weimann and Oni (2019) in Cape Town, children living in informal settlements were found to be exposed to burns caused by fossil fuels (such as paraffin, coal, and wood) used before the introduction of electricity brought about by upgrading. According to Francioli (2018) and Kovacic, Smit, Musango, Brent and Giampietro (2016), in South Africa, particularly in the informal settlements, residents use most non-electric sources of energy, with paraffin being the most prominent energy to be used. This, therefore, clarifies the prevalence of children and shack burns reported in most informal settlements reported above. Resonating with international experiences such as Visakhaptnam, Indore, and Vijaywada Upgrading (India) and PRIMED, Medellín (Colombia) (Corburn and Sverdlik, 2017), a study of informal settlement upgrading in Sheffield Road and

Monwabisi Park (all in Cape Town) found improvements in residents' perceptions of safety both within their shelters and in the surrounding neighbourhoods (Brown-Luthango, Reyes and Gubevu, 2017). As a result of the provision of electricity and social infrastructure in Monwabisi Park (Brown-Luthango *et al.,* 2017), Thabong (Welkom) and Freedom Square (in Bloemfontein) (Marais and Ntema, 2013; Ntema, 2018; Mathebula, 2021; Ntema, Massey, Marais, Cloete and Lenka, 2018), it has been demonstrated that providing electricity and social infrastructure may be an effective strategy for combating crime and violence in society.

As well, the provision of space is established to be another key element in creating a safe environment in informal settlements through the spatial reconfiguration of housing. This is sometimes referred to as 'reblocking'. In addition, Brown-Luthango *et al.* (2017), in their study, established that the reblocking of dwellings exposed ambush spaces for criminals in the Sheffield Road settlement, and criminals have no hiding places for attacking their potential victims. Similarly, informal settlements are synonymous with bush toilets or communal toilets that are far from dwellings, making dwellers vulnerable to criminal attacks. Averting such situations, Sheffield toilets were brought closer to residents' homes, improving their safety and security (Brown-Luthango *et al.,* 2017). The data from the study by Marais and Mehlomakhulu (2016) also suggested that improvements in the housing typology in upgraded settlements are associated with an increase in dwellers' safety, in contrast to informal settlements, where residents live in shacks. The vulnerability of shacks to fire, severe weather, and criminal activity has been further underscored by Birkinshaw (2008), who identified shacks with materials that are not capable of fully protecting people from weather conditions, are easily damaged by criminals and are extremely vulnerable to burning.

International organisations like the World Bank, UN-Habitat, and the WHO, along with national governments, have worked to improve the living conditions and livelihoods of informal settlement dwellers. A primary goal of informal settlement upgrading is to enhance residents' quality of life, but some projects have failed to achieve this. "Quality of life" measures individuals' ability to meet their needs and assess their progress in various life aspects. From an upgrading perspective, quality of life encompasses not only livelihood development and access to basic services but also residents' capacity

to improve their housing conditions and afford those services over time. These elements are interconnected; housing improvement requires an enhanced standard of living and livelihoods.

Improvement in people's lives through the upgrading of shacks to conventional housing and access to basic services and infrastructure is an essential element in creating more stable and prosperous communities. Moreover, there exists an additional component that can further empower dwellers by providing them with access and affordability to government/municipal services as well as creating an enabling environment for housing expansion. Enhancements in livelihood activities make a significant difference to residents. A better quality of life and livelihood aids house owners in accessing building materials and municipal basic services, which they would otherwise be unable to afford with social and economic statuses in the informal settlements. It appears that some of the upgrading projects that improved dwellers' social and economic activities have been demonstrated in the in-situ upgrading projects in Ntuzuma and Barcelona 1- Lamontville (both in Durban), uMhlathuze (KwaZulu-Natal) and Freedom Square (Bloemfontein). The results of these projects have upheld BNG's commitment to improving living and livelihood conditions, therefore enhancing the quality of life for beneficiaries (Masiteng, 2013; Mbambo, 2013). The concept of beneficiaries' proximity to social and economic activities has been studied by many, including Mbambo (2013) and Masiteng (2013), who demonstrated that beneficiaries' spatial proximity to economic opportunities and social facilities by residents in Ntuzuma, Barcelona 1- Lamontville, uMhlathuze, and Freedom Square improved their financial stability and households' savings, which significantly improved their quality of life. This has been enabled by improved access to an affordable and efficient public transport system, which facilitated a minimised commuting time and expenses for both local traders and general residents between their households and economic zones, including their workplaces. In the case of Freedom Square upgrading (Bloemfontein), as stated by Marais and Ntema (2013) and Ntema, Massey, Marais, Cloete and Lenka, (2018), in particular, this upgrading project also promoted spatial infilling with former Botshabelo and Thaba Nchu residents opting to permanently relocate to this project area, in their quest to cut costs for their daily trip of about 60km to Bloemfontein. They also had access to affordable and reliable local public transport and improved basic services and social amenities.

Among the reasons for upgrading and extending housing units in uMhlathuze were improved social and economic capacities (Ojo-Aromokudu and Loggia, 2017). The extension of rooms also benefited residents as they were able to generate income from renting and other sources, such as chicken breeding for business purposes and tuck shops, which significantly improved their socio-economic status (Ojo-Aromokudu and Loggia, 2017). Closely linked to livelihoods are the growing levels of poverty. Despite improvements to livelihoods in some upgrading projects, there is little evidence that most upgrading projects performed commendably in alleviating poverty across most low-income communities, given the high unemployment rate ravaging informal and upgraded settlements.

3.3.6 The National Housing Code (2001, 2006, 2009) and the People's Housing Process

One policy instrument that has not received the attention it deserves in this chapter is the National Housing Code. First issued in 2001, substantially revised in 2006, and consolidated into its current form in 2009, the Code is the document that actually makes the Housing Act 107 of 1997 work in practice. While the Housing Act sets out the broad legislative vision for housing delivery, it says very little about the practical details: how subsidies should be structured, how much they should cover, who qualifies for them, or how people go about accessing them. All of that is left to the Code to determine (Department of Housing, 2001; Department of Human Settlements, 2009). In this sense, the Code is not a secondary document. It is the primary operational framework through which housing policy becomes housing delivery, and any serious evaluation of the two delivery models examined in this study, namely state-driven RDP delivery and self-help upgrading, must be measured against it. Its absence from the policy review in this chapter is therefore a significant gap that needs to be addressed.

The Code brings together a wide range of housing subsidy programmes under a single framework that applies across all three spheres of government and to all stakeholders involved in housing delivery. These programmes include the individual subsidy, which is the mechanism through which RDP houses are delivered; the Upgrading of Informal Settlements Programme (UISP); social housing; institutional housing; and the community residential units programme, all of which are directly relevant to this study.

Of particular importance is the People's Housing Process (PHP) subsidy programme. The PHP is the statutory instrument through which the state can fund and support housing construction where beneficiaries themselves take an active role in building or managing the building of their own homes. It is, in essence, the legislative home of self-help housing delivery in South Africa, and it sits comfortably within Turner's principle of dweller control. The PHP was first introduced in the 2001 edition of the Code and was later strengthened and simplified in the 2009 revision, which introduced the Enhanced People's Housing Process (EPHP). The EPHP extended the programme's reach, reduced its administrative burden, and brought in new support measures, most notably the Housing Support Centre model, designed to assist communities in managing their own construction processes (Department of Human Settlements, 2009).

A growing body of postgraduate research has begun to assess how well the PHP and EPHP have actually performed as vehicles for state-assisted self-help housing. Mosiea (2022), examining the PHP in Limpopo Province, found that it produced higher levels of beneficiary satisfaction and stronger community ownership than the conventional contractor-driven RDP model. That said, the programme was hampered by weak administrative capacity at municipal level, delays in releasing the housing support grant, and difficulties in sourcing quality building materials, problems that were especially acute in rural areas. Qumbisa (2023) reached broadly similar conclusions in the Western Cape, finding that the EPHP came closest to Turner's ideal of dweller control in municipalities where functional Housing Support Centres had been established and consistent community liaison structures were in place. In these settings, beneficiaries were able to manage their own construction processes and choose their own builders, producing homes that reflected their actual needs and economic circumstances far more closely than the standardised units that roll off the contractor-driven production line. These findings speak directly to this study's assessment of Block JJ, which displays many of the features associated with successful PHP-type delivery, and they underpin this study's recommendation that the City of Tshwane consider a state-assisted self-help model as its preferred approach to housing delivery going forward.

Despite being legally available and supported by evidence of its effectiveness, the PHP and EPHP have never been given the resources or political priority they deserve. According to the Department of Human Settlements Annual Reports, the PHP and EPHP have consistently accounted for less than 5% of total housing subsidies disbursed since the programmes began, while contractor-driven individual subsidy delivery has continued to dominate by an overwhelming margin (Department of Human Settlements, 2020; Ntema, 2021). This imbalance is not accidental. It reflects a deeply entrenched institutional preference for delivery that can be counted and reported quickly, over approaches that are slower, more complex, but arguably more meaningful and more sustainable. The result has been a persistent and troubling gap between what the Code makes possible and what the system actually produces. Examining that gap, through a comparative analysis of Soshanguve Extension 13 and Block JJ, is one of the central tasks this study sets out to accomplish.

3.3.7 The White Paper on Human Settlements (2024): Policy Progression and Implications

On 4 December 2024, Cabinet approved the White Paper on Human Settlements, the most significant overarching policy statement on housing in South Africa since the 1994 White Paper on Housing (Department of Human Settlements, 2024). Its approval is not a minor administrative event. It directly reframes the normative context within which all of the policies discussed in this chapter must now be read and evaluated, and this chapter would be incomplete without acknowledging it.

The 2024 White Paper formally supersedes the 1994 White Paper and signals a fundamental shift in how the government understands its own mandate in the housing sector. It moves decisively away from housing delivery understood simply as building and handing over shelter. In its place, the policy commits to the creation of human settlements that are spatially integrated, economically productive, environmentally sustainable, and socially cohesive. This is a meaningfully different ambition, and it carries significant implications for how delivery should be approached.

On the question of delivery models, the 2024 White Paper makes several statements that are directly relevant to this study. First, it formally acknowledges what researchers and communities have been saying for years: that the contractor-driven, fully subsidised RDP model has not worked well enough. It has deepened spatial

fragmentation, pushed beneficiary communities to the urban periphery, denied residents any meaningful say in their own housing, and failed to make a sustained dent in the housing backlog. Second, and more promisingly, the White Paper calls for a deliberate rebalancing of the delivery portfolio toward incremental and assisted self-help approaches. It explicitly endorses the People's Housing Process as a mechanism through which communities can manage and control their own housing construction, lending official government weight to an approach that this study argues has long been undervalued. Third, the White Paper takes spatial transformation seriously as a policy objective in its own right, recognising that well-located, affordable land is not a luxury but a precondition for housing delivery that actually achieves its social and economic goals. This aligns directly with Turner's (1972; 1976) long-held argument that where a home is located, relative to work, services, and opportunity, matters as much as what the home looks like. Fourth, the White Paper identifies community-based planning, participatory housing development, and alternative tenure arrangements as core instruments for the next phase of delivery (Department of Human Settlements, 2024).

What this means for the present study is significant. The approval of the 2024 White Paper confirms that the policy direction this thesis advocates for, a shift away from contractor-driven RDP delivery toward a state-assisted, community-centred, incrementally developed model, is no longer only a scholarly argument. It is now official government policy. In that sense, the White Paper provides independent and authoritative external validation of the central argument of this thesis.

But validation is not the same as implementation, and that is where the harder questions begin. South Africa has a long history of progressive policy documents that have struggled to change what actually happens on the ground. The Breaking New Ground policy of 2004 proposed a similar reorientation of housing delivery, yet for the most part it was carried out through the same contractor-driven machinery it was supposed to replace. Whether the institutional culture, budget allocations, and municipal capacity that have favoured quantitative delivery for three decades can be transformed quickly enough to bring the 2024 White Paper's ambitions to life remains genuinely uncertain. The empirical evidence gathered in this study from Soshanguve Extension 13 and Block JJ offers precisely the kind of ground-level, beneficiary-centred insight needed to help answer that question and to inform how the new policy

direction might be implemented in ways that actually reach the people it is meant to serve.

3.3.8 Housing Case Law in South Africa: The Constitutional Right to Housing and its Judicial Enforcement

The discussion of housing policy challenges and implementation gaps in this chapter would be materially incomplete without engagement with South African housing case law. The right to access adequate housing is entrenched in section 26 of the Constitution of the Republic of South Africa, 1996. Through a series of landmark judgments, the Constitutional Court has given substantive and enforceable content to this right, directly shaping the obligations of the state in housing delivery. The policies reviewed in this chapter, namely the 1994 White Paper, the Housing Act 1997, the Breaking New Ground policy of 2004 and the PIE Act 1998, operate within the constitutional framework as interpreted by the courts. An analysis of these policies that does not engage with their judicial context is, correctly observes as incomplete.

3.3.8.1 Government of the Republic of South Africa and Others v Grootboom and Others 2001 (1) SA 46 (CC)

The landmark judgment in *Government of the Republic of South Africa and Others v Grootboom and Others 2001* (1) SA 46 (CC) [also reported as 2000 (11) BCLR 1169 (CC)] remains the foundational Constitutional Court case on the right to housing. It defines the state's obligation to provide housing under section 26 of the Constitution. The facts arose from a community of approximately 900 people, including Mrs Irene Grootboom, who had been evicted from private land in Wallacedene, an informal settlement near Cape Town, where they had erected temporary shelters. Following their eviction, they occupied a sports field and sought emergency housing from the Cape Metropolitan Council and the national government. The applicants argued that the state had failed to take reasonable steps to progressively realise their right of access to adequate housing as required by section 26(2) of the Constitution.

Justice Yacoob, writing for a unanimous Constitutional Court, articulated the “reasonableness” standard that has since governed all judicial review of state housing programmes. The Court held that section 26 does not confer on any individual a right to immediate shelter on demand. However, it does impose on the state a positive and

justiciable obligation to devise, fund, and implement a comprehensive and coordinated housing programme that is reasonable in all the circumstances. “Reasonableness” requires that the programme be capable of facilitating the progressive realisation of the right, using all available resources. Critically, it must also include measures to provide relief to those in desperate need, who cannot be expected to wait indefinitely for long-term delivery to reach them. The 1994 White Paper programme was declared constitutionally deficient because it made no provision for people in desperate, immediate need of basic shelter. The Court ordered the government to devise and implement, within its available resources, a programme that gave meaningful relief to people in crisis (*Grootboom* at para 66–68; De Visser, 2003; Liebenberg, 2010).

The relevance of *Grootboom* to this chapter’s policy analysis is direct and threefold. First, the case confirms that the 1994 White Paper programme, as initially implemented through the RDP, was constitutionally deficient in a specific and judicially determined sense. It failed the most vulnerable by prioritising long-term delivery over immediate relief. This constitutional deficiency is a critical context for the quality, location, and beneficiary-participation failures documented in Section 3.3.2 of this chapter, and for the empirical findings in Chapter Five. Second, the Court's reasonableness standard requires that housing programmes be evaluated not merely in terms of the number of units delivered, but in terms of whether they are responsive to the actual needs and circumstances of their beneficiaries. This standard is particularly relevant when comparing delivery models, as it shifts the evaluative focus from output quantity to beneficiary responsiveness. Self-help approaches such as the PHP and EPHP, which are inherently more responsive to individual household needs, are therefore better positioned to meet this standard than standardised contractor-driven delivery. Third, *Grootboom* anchors the normative framework of this entire study by establishing that housing delivery in South Africa is not a discretionary welfare choice but a constitutionally mandated obligation whose adequacy is subject to judicial review (De Visser, 2003). It is against this constitutional standard that the two models compared in this study, namely the RDP model and the self-help model, must ultimately be evaluated. This framing elevates the comparative analysis beyond a mere policy preference exercise and situates it within the realm of enforceable constitutional obligations.

3.3.8.2 Subsequent Housing Case Law: Eviction, Participation, and the Deepening of Section 26

The *Grootboom* judgment has been developed and applied in several subsequent cases that bear directly on the housing delivery context examined in this chapter. In *Occupiers of 51 Olivia Road, Berea Township and 197 Main Street, Johannesburg v City of Johannesburg and Others 2008 (3) SA 208 (CC),* the Constitutional Court extended the right to housing by introducing a duty of meaningful engagement. The Court held that before evicting people from their homes, organs of state are required to engage meaningfully with those who stand to be evicted. The purpose of such engagement is to determine whether and how eviction can be avoided. This requirement of meaningful engagement has profound implications for the upgrading of informal settlements. The Court held this requirement to be a component of the "reasonableness" standard derived from *Grootboom*, thereby establishing a constitutional duty of community participation that goes beyond the policy aspirations articulated in the Breaking New Ground policy of 2004. Importantly, this duty is not merely a programmatic aspiration but a legally enforceable procedural requirement. In *City of Johannesburg Metropolitan Municipality v Blue Moonlight Properties 39 (Pty) Ltd and Another 2012 (2) SA 104 (CC),* the Constitutional Court further confirmed that municipalities bear independent constitutional obligations to provide emergency housing to persons who would be rendered homeless by eviction. Critically, the Court held that these obligations cannot be discharged by pointing to budgetary constraints alone. Taken together, these cases establish a constitutional framework of positive obligations that directly intersect with the housing policy challenges documented in this chapter. The state's failure to provide adequate housing is not merely a policy failure but a constitutional one. Furthermore, community participation in housing decisions is a right, not a courtesy. Most significantly, the most vulnerable, including those in informal settlements facing eviction, are entitled to constitutional protection regardless of their tenure status (Liebenberg, 2010; De Visser, 2003).

3.4 Conclusion

In this Chapter, the major housing policies of the post-apartheid era have been examined in detail, as well as an overview of how apartheid spatial injustices

contributed to the current housing crisis. The implementation of the White Paper 1994 and the BNG is also critically examined as part of the effort to address housing shortages across the country. A comparison was made of the two housing programmes that were supported by the two policy instruments, namely, RDP houses and self-help housing. A review of the literature shows that implementing both policies has resulted in somewhat divergent results. As shown in the literature, I placed the most emphasis on the provision of housing quantity during the implementation of the White Paper 1994. As a result, meaningful considerations regarding the provision of essential services and the quality of housing have been overlooked during the implementation of the White Paper 1994. This period, however, led to most low-income people owning their own homes, although this did not reduce the demand for housing. Based on this situation, the government cannot function as the sole housing provider or funder of all housing processes (including procurement of land, construction, building materials, and service provision). Accordingly, a policy shift to BNG has brought about novel techniques to combat housing challenges, including the upgrading of informal settlements, sometimes through self-help and publicly-funded housing construction, which have had some limited success. Since low-income housing development complemented and strengthened the apartheid system's spatial arrangement in townships, it has been documented in the literature that, despite BNG's efforts to integrate poor people into urban spatial arrangements, the apartheid status quo persisted. Urban zoning remained untransformed. As well, even though the BNG 2004 envisaged the consolidation of informal settlements, instant housing remained the most trusted instrument to improve living conditions. Perhaps this is the primary reason the number of informal settlements is increasing at an alarming rate. Three important policy instruments and legal frameworks were reviewed in terms of this chapter. Sections 3.3.6 to 3.3.8 address them. Each one adds something meaningful to the overall analysis, and together they considerably strengthen the evidential foundation on which this study's recommendations rest.

The first is the National Housing Code, revised in 2001, 2006, and 2009. While it may not be the most visible document in public debates about housing, it is arguably the most important in practical terms, because it is the instrument that turns the broad promises of the Housing Act into actual programmes with actual rules. Crucially for this study, it is the statutory home of the People's Housing Process and its successor,

the Enhanced People's Housing Process, meaning that self-help housing delivery has been legally provided for in South Africa since 2001. That this option has been so consistently overlooked and under-resourced relative to the contractor-driven model is not a gap in the law; it is a failure of political will and institutional priorities.

The second is the White Paper on Human Settlements, approved by Cabinet on 4 December 2024. This is the most consequential housing policy statement South Africa has produced in three decades, and its timing is significant for this study. The White Paper formally endorses a shift toward state-assisted self-help delivery, incremental housing development, and community-driven approaches, moving away from the top-down, contractor-managed model that has defined the post-apartheid housing programme for much of its existence. In doing so, it does something that no academic argument alone can do: it places the central recommendation of this thesis on the right side of current government policy. What this study argues from the ground up, the 2024 White Paper affirms from the top down.

The third is the body of Constitutional Court case law on housing rights, anchored in the landmark judgment of *Government v Grootboom* 2001 (1) SA 46 (CC) and developed through subsequent rulings on eviction and community engagement. This jurisprudence matters because it transforms the state's housing obligations from aspirational policy commitments into enforceable constitutional duties. The Court's "reasonableness" standard, against which those duties are assessed, is demanding in ways that are directly relevant to this study. It requires that housing programmes actively respond to the needs of the most vulnerable, that they include mechanisms for immediate relief, and that they be developed through genuine and meaningful community participation. That last requirement is particularly significant: it elevates community participation from something governments are encouraged to do into something they are constitutionally obliged to do. In a study that places dweller control and community involvement at the heart of its argument, this is not a minor legal footnote. It is a powerful reminder that the principles this study advocates for are not just good practice; they are constitutional requirements that the state is bound to honour.

Taken together, these three frameworks substantially deepen the policy analysis in this chapter and provide a more complete and rigorous foundation for the recommendations set out in Chapter Six.

CHAPTER FOUR: RESEARCH METHODOLOGY AND DESIGN

4.1 Introduction

This Chapter provides an overview of the applied research methodology in addition to the research methodology that was briefly discussed in Chapter One. Since the study examines beneficiary perceptions on the effectiveness of self-help and state-driven housing programmes in the City of Tshwane, the selection of an appropriate methodology was central to achieving its objectives. The researcher therefore adopted a mixed-method approach that was both academically sound and contextually relevant, providing a robust foundation for addressing the study's aims and research questions.

The Chapter therefore:

i. restates the research questions (RQs) and corresponding research objectives (ROs).
ii. justifies the overall research paradigm, design and strategy.
iii. describes, in sequence, the sampling procedures, data collection instruments and analytical techniques that were selected to address each RQ/RO; and
iv. confirms the ethical framework that safeguarded participants and data.

4.1.1 Methodological flow

The Chapter adopts an explicit, logically ordered structure that clearly depicts how methodological choices flow from and feed back into the purpose of the study. The methodological flow linking the study's philosophical positioning, research design, data collection instruments, and analytical procedures is summarised in Table 4.1 below. The table maps each research question and objective to its corresponding method, sampling approach, and analytical tool.

Table 4.1: Research questions and research objectives

No.	Research Questions	Matching Research Objectives
1	How have self-help and public housing policies for informal settlements evolved in developing nations since 1994, and what factors shaped their implementation?	i. Analyse the emergence, background and implementation of self-help and public housing in upgrading informal settlements in developing countries.
2	How are self-help housing programmes more cost-effective and successful at creating sustainable communities than public housing for low-income groups in South Africa since 1994?	ii. Evaluate the origin, performance and suitability of self-help and public housing in addressing low-income housing challenges, with a focus on South Africa post-1994.
3	How do resident satisfaction, community participation and long-term attachment compare between self-help and public housing beneficiaries in South Africa?	iii. Compare beneficiaries' satisfaction, participation and attachment to housing units across self-help and state-driven housing programmes, while identifying preferred delivery models.
4	What are the socio-economic differences between households in self-help settlements and those in state-provided communities?	iv. Evaluate the demographic and socio-economic characteristics of beneficiaries from different housing backgrounds.
5	Which policy and institutional reforms are required to improve affordable housing for South Africa's low-income urban communities?	v. Recommend policy suggestions on affordable housing provision for low-income groups in South African cities, in line with the Minister of Human Settlements' proposed policy shift.

Throughout the methodology Chapter, the sections indicate which RQ(s) and RO(s) it serves.

4.2 Research design and methodology

There seems to be no common ground when it comes to giving a definite meaning of research design across the existing literature. The definition of research design has been contested and defined with different contextual connotations. According to Cresswell (2007; 2009), a research design is a set of procedures and plans,

encompassing everything from broad assumptions to specific methods of collecting and analysing data to the final stage of the study, which is the publication of the research findings. In a similar vein, Ngulube and Ukwoma (2019) presented comparable descriptions to Cresswell, describing research design as a component of research that encompasses paradigms, methodologies, ethical concerns, research methods, and data collection and analysis methods. Babbie and Mouton (2001) define research design as a methodical approach to researching to address a research question. As a result of processing the different descriptions of the research design provided, it appears that the research design provides a logical and organised approach to the integration of different aspects of a research project right up to the conclusion. Wherefore, an appropriate research design is intended to structure a research study scientifically to address a particular research question, aim, and objective (Bakker, 2018; Myers, Well and Lorch, 2013; Wahyuni, 2012). In keeping so much devotion to research principles and guided by the above definition of research design provided by scholars, the researcher had chosen a case study research design.

Two key elements guided the researcher's selection of the case study research design. First, the methodology selected incorporates both descriptive and explanatory aspects. Descriptive case studies are intended to describe natural phenomena within the data. Rather than simply describing data, explanatory case studies go further by explaining the data deeply at both a surface and a deep level (Bibri, 2020; Rabaa'i, Bandara, and Gable, 2009; Tellis, 1997). Furthermore, the case study had been selected for its relevance and perfection due to its robustness, especially when conducting an in-depth, comprehensive investigation. In this respect, a case study can be considered a highly reliable method.

Case studies are well-known and widely used by social scientists when studying community-based issues (Bennett, 2004; Johnson, 2006). Case studies allow researchers to draw on both quantitative and qualitative methods to understand phenomena in their natural settings (Guetterman and Fetters, 2018; Zainal, 2007) The use of mixed methods in a case study serves to close obscurity gaps (mainly caused by using one method) by revealing data or information that may help explain the phenomenon (Fetters, Curry and Creswell, 2013; Johnstone, 2004; Zainal, 2007). Ideally, most case studies are conducted in a small geographical area or among a

small group of participants (Cousin, 2005; Yin, 2011). It is, for this reason, the researcher used mixed methods in two case studies within two settlements (one self-help community and the other state-driven housing community) in the City of Tshwane Metropolitan to examine dwellers' perceptions, preferences, and understandings of dwellers based on the two most prevalent housing delivery models in South Africa. To investigate the phenomenon under investigation, mixed methods were employed in this study. The utilised mixed methods included a household survey question (with mostly closed-ended questions and few open-ended questions), an in-depth interview and focus group discussions. Detailed information regarding the number of participants and respondents is provided in the following section.

4.2.1 Mixed methods conclusion

The study applied a mixed-method approach, which employed both qualitative and quantitative methods to simultaneously address the key study objectives. The data collection and analysis were done concurrently, and quantitative data supported and or complemented the qualitative data in the data analysis process. Conforming with Wisdom and Creswell (2013), integrating quantitative and qualitative data as a mixed method has great potential for more comprehensive and synergistic usage of data, and strengthens the validity of the study findings "than do separate quantitative and qualitative data collection and analysis" (Wisdom and Creswell, 2013:1). In the research process, two datasets have been obtained, analysed separately, and compared (Naidu-Valentine, 2022), figure 4.1 depict the process used.

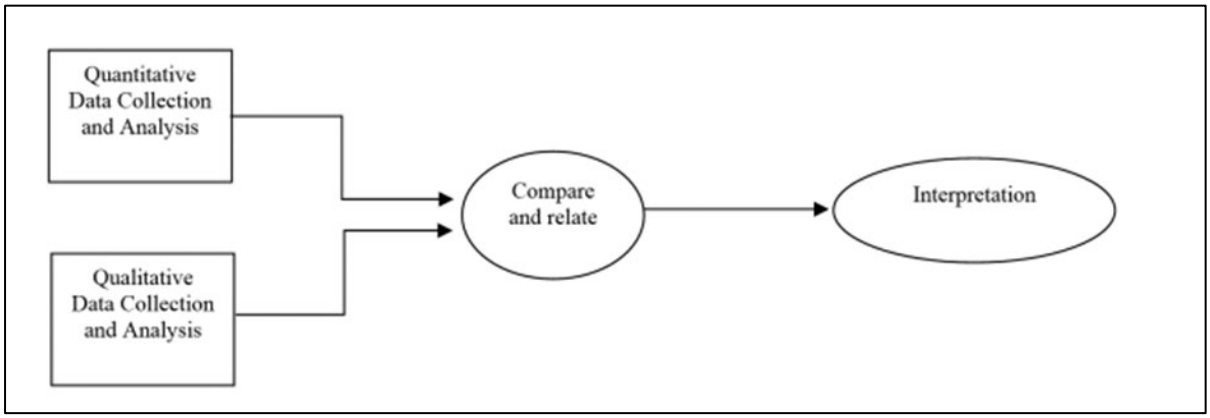

Figure 4.1: Quantitative analysis and interpretation of data collected via the different research instruments

Source: (Naidu-Valentine, 2022).

The study was both exploratory and descriptive in design (Yeasmin and Rahman, 2012). For instance, the flexibility of mixed methods was that it allowed the gathering of information to a larger extent, using closed-ended questions through the quantitative analysis, while complementing it with qualitative data that facilitates the gathering of very detailed information or data from a few participants. Using open-ended questions allows participants to give their detailed opinions on the above-stipulated research problem (Tashakkori and Creswell, 2007). Finally, the application of both methods enabled the study to produce results that were valid, reliable, and balanced.

4.3 Research methods/strategies

As part of the research process, it is necessary to align and guide the selection of research methods according to the aim, objectives, and research questions of the study. To enhance the principles of gathering reliable data and valid results, the researcher considered it prudent and desirable to employ a mixed methods approach. In addressing the study's aim and objectives in a way that would yield reliable and valid results, as well as gain an in-depth understanding of the problem under investigation, the researcher harnessed both quantitative and qualitative approaches. It has been pointed out by Maree, Creswell, Ebersohn, Ferreira, Ivankova, Jansen, Nieuwenhuis, Pietersen, Clark, and Der Westhuizen (2007), that mixed methods inherently can be derived from both qualitative and quantitative research approaches. Time and again, in the field of social science, as argued by Ngulube and Ngulube (2015) and, Ngulube and Ukwoma (2019), mixed methods are increasingly getting popularity by being utilised because of their aptitude to coalesce the strengths of both qualitative and quantitative research methods, thus minimising their weaknesses while reducing bias and increasing reliability and validity in research studies. In mixed methods research, multiple data collection methods provide a conducive environment for complementary distribution, which has the potential to override bias and oversights, thus increasing the study's reliability and validity (Creswell, 2009; Ivankova and Wingo, 2018; Morse, 2016). In the next discussion, both quantitative and qualitative research methods are discussed, followed by a brief examination of the advantages and disadvantages of mixed methods of research.

4.3.1 Quantitative research method

As part of the mixed methods employed in this study, this section offers a detailed understanding of quantitative research methods. Babbie and Mouton (2001) understood quantitative research as measuring properties of phenomena using numerical measures to give meaning to the data collected. In a relatively collaborative definition, Eyisi (2016) and Queirós, Faria, and Almeida (2017) assert that quantitative methods are intuitively driven by numerical data when collecting and analysing data because they can easily be quantified, compared, and analysed. A quantitative method's obsession with numbers is reasonable given its capability to manage a large amount of data and the possibility of using computer-assisted analysis, which increases both fair representation and eliminates bias (because it involves random sampling) (Maxwell, 2021; Ngulube, 2015; Pope, Ziebland and Mays, 2000). There is a common theme found in the literature that the strength of quantitative methods over qualitative methods can be attributed to some elements mentioned, such as the ability to select a random sample and the ability to provide a fair representation due to the large sample size.

This study used a household survey questionnaire administered by the researcher as part of its quantitative component. The researcher conducted in-person interviews with respondents with the assistance of trained research assistants. In selecting this study, the researcher considered the ideas advanced by Geisen and Bergstrom (2017) and Puhan, Ahuja, Van Natta, Ackatz, and Meinert (2011) that an interviewer / researcher-administered questionnaire has a comparative advantage in providing a fair representation of the target audience, which allows clarification of both unclear answers and questions as well as the ability to provide a high response rate since respondents receive individual attention. Apart from providing a broader sample for a fair representation, the quantitative strategy also enjoys the advantage of saving time on analysis since it relies on sophisticated computational statistical analysis software.

Despite the apparent perfection of the quantitative strategy, Nguluve and Nguluve (2015:2) make the very pertinent point that "there is no single omnipotent method of research". In this regard, the following are some of the most prominent limitations of the quantitative research method.

Several scholars, such as Kandel (2012) and Kopf, Hsu, Shows, and Albinsson (2016) argue that quantitative research simply describes the phenomenon using numerical responses without examining the insights, perceptions, motivations, and drivers that influence it. Essentially, quantitative analyses barely scratch the surface without contextualising the data. This can result in subjective and misleading conclusions (Tavallaei and Talib, 2010). In the view of Daniel (2016) and Sukamolson (2007), quantitative research generally does not consider respondents' understanding of the phenomenon as they are asked to answer questions in a prescribed manner by the researcher. Thus, respondents are limited from engaging in deeper engagement with the phenomenon under investigation, beyond answering the researcher's prearranged questions.

4.3.2 Qualitative research method

As a quantitative method is said to focus on numbers as guided by the researcher, inherently, qualitative is believed to encompass the interpretation and meaning of the subject matter in its natural form based on the interpretation of information and meaning brought about by the participants (Aspers and Corte, 2019). Qualitative methods possess several unique characteristics, including the lack of a rigid structure during data collection, which allows participants to become deeply engaged in the topic at hand. For instance, the researcher collected open-ended data to gain an in-depth understanding of a phenomenon based on the information provided by the participants, without predetermining what information they should provide (Rashid, Rashid, Warraich, Sabir and Waseem, 2019). McLeod (2019), concurring with Rashid et al (2019) asserted that the fundamental characteristic of qualitative research is its ability to understand people based on their own real-life experiences and the definition of the phenomenon without restricting them to a single or predetermined definition.

Therefore, qualitative research offers an alternative to quantitative research and can be particularly helpful when describing, explaining, and investigating events that are hard to quantify (Morgan, 2013). As an added benefit, qualitative data collection methods can allow participants to answer questions in the language they are comfortable with, which can then be translated and transcribed, which, according to Squires (2009), ensures correct answers are given and thereby ensures that valid and reliable data has been collected (Squires, 2009).

Considering the above, it can be stated that qualitative data collection methods are fundamentally reliant on social interaction since they are based on gaining an understanding of the event under investigation. Krosnick (2018) further noted that qualitative interviews are primarily based on a set of topics to be explored in-depth rather than on a standard set of questions. To comply with the information above regarding qualitative methods, this study utilised two forms of qualitative methods, in the form of semi-structured focus group discussions as well as in-depth interviews, complemented by open-ended questions. By combining two qualitative data sets, the data collected through the quantitative household survey method was compared and complemented, thus improving data quality and enhancing the validity of the results. Concerning in-depth interviews, key informants were selected from the selected communities within the City of Tshwane. This is the group of individuals who possess a comprehensive and historical understanding of the community from first-hand experience. Selecting an in-depth interview participant requires a key informant who has a profound and historical background in both the community and the subjects, based on the informant's profession, social status, and experience in the community.

Gender and age balance were considered during the focus group discussion, with both focus groups consisting of both males and females from the same background discussing the subject matter in detail in the selected case studies in the City of Tshwane. To gather useful information regarding the phenomenon under study, researchers recruited members of both sexes and varied ages, keeping in mind that perceptions, experiences and challenges may be at variance between sexes and ages. Furthermore, it is important to note that both the in-depth and focus group guides were structured in a way that allowed participants to freely express themselves while being probed at the same time. Finally, another form of the qualitative procedure followed in this study was thematic analysis.

Finally, it would be naive to believe that it is all good when it comes to qualitative methods. There are some document limitations involved when conducting a qualitative study. First, qualitative is believed to be subjective and biased because of unfair statistical representation. The small sample size poses some concerns when trying to generalise the findings to the entire population (Rahman, 2020). The second problem is that, even though the sample size is very small, the data collected is often large and

still requires some effort-intensive activities after data collection is complete, such as transcription and translation, which require some financial compensation. Because of this, this method is often criticised for being expensive and time-consuming (Adhabi and Anozie, 2017; Queirós, Faria and Almeida, 2017; Rahman, 2020). Lastly, the use of qualitative data requires a skilled and experienced researcher who can convert non-verbal data and participant behaviour into meaningful findings. A lack of attention to non-verbal data in qualitative procedures, such as FGDs, can produce false results and invalid results, according to Nyumba, Wilson, Derrick and Mukherjee (2018) and Tecau and Tescasiu (2015).

4.3.2.1 Thematic analysis framework

The study gathered qualitative data through semi-structured interviews and focus group discussions. The qualitative procedure framed the thematic analysis around Braun and Clarke's (2006; 2022) cited six-phase model of thematic analysis, showing exactly how the described activities map onto each phase. This makes the methodological logic explicit and demonstrates that the study followed a coherent, step-by-step analytical path, see Table 4.2 below.

Table 4.1: Thematic analysis process

Braun and Clarke Phase	Key tasks	Where the extract fits
1. Familiarising yourself with the data	Transcribe, translate, read and re-read the material. Note initial impressions.	Data that was audio-recorded was translated (where necessary) and transcribed verbatim. Small, open-ended samples allowed "participants to answer questions in the language they are comfortable with," ensuring nuanced transcripts for repeated reading.
2. Generating initial codes	Systematically label meaningful features across the entire data set.	The flexible, semi-structured guides "allowed participants to freely express themselves"; these rich, unstructured answers supplied the raw material that was broken down into codes.
3. Searching for themes	Cluster related codes into candidate themes.	Using two data sources (interviews and FGDs) allowed the researcher to compare and combine codes across groups, helping to identify patterns that extend beyond single accounts.
4. Reviewing themes	Check that themes work in relation to coded	The study explicitly "compared and complemented" qualitative findings with

	extracts and the whole data set; refine or discard where necessary.	quantitative-survey results, providing an additional validity check when deciding which candidate themes are robust.
5. Defining and naming themes	Conduct a detailed analysis for each theme; refine the essence and give clear labels.	Because the interview guides were designed to let participants speak freely while still being gently probed, the researcher was able to capture the depth and context needed to craft clear, concise theme definitions.
6. Producing the report	Select vivid extracts, relate the analysis back to research questions and literature, and present a coherent narrative.	The last paragraphs point out two limits: the study used only a small, specific group of participants, and the findings may include some personal bias. These limits should be explained in the results to keep the thematic analysis clear and honest.

Thematic analysis was well-suited for this study due to the rich, discursive data from the semi-structured interviews and focus groups encouraged storytelling, opinion-sharing and group interaction was ideal for uncovering latent meanings through thematic analysis. The lack of a rigid interview structure agrees with Braun and Clarke's view that thematic analysis can accommodate inductive (data-driven) coding, allowing for flexibility within the study. The gender- and age-balanced groups maximised the range of perspectives, enhancing theme breadth and credibility. Comparing qualitative themes with survey findings strengthens the triangulation with quantitative data, resulting in the trustworthiness of the study, depicted in (phase 4). Thus, the extract not only justifies the choice of thematic analysis but also shows how each practical step already embedded in the research design supports a rigorous, coherent analytic process.

4.4 Sampling size and selection

Inclusion criteria were household headship, age ≥ 18, and confirmed beneficiary status (self-built or RDP). Key informants comprised the Ward Councillor, the ward committee chairperson and one long-standing resident (> 5 years) in each settlement.

The target population for this study was defined as all households residing in the two selected settlements at the time of data collection, as recorded in the City of Tshwane housing planning documents. According to the City of Tshwane Metropolitan

Municipality Housing Database, the 2011 Census enumeration, and the 2016 Community Survey projections, Soshanguve Extension 13 comprised approximately 1,010 formally registered households. All of these households are beneficiaries of the state-driven RDP housing programme. Soshanguve Block JJ, as a self-built incremental settlement, comprised approximately 856 self-help households as enumerated in the City of Tshwane's informal settlement upgrading records for the Soshanguve area (City of Tshwane, 2019). The combined target population across both settlements therefore totalled approximately 1,866 households.

To determine the sample size of 90 households per settlement, the researcher applied Slovin's formula with a 10% margin of error (e = 0.10), which is commonly adopted in housing and social science research where full population enumeration is not feasible (Israel, 1992; Tejada and Punzalan, 2012). Applying the formula $n = N / (1 + Ne^2)$ to the Soshanguve Extension 13 target population (N = 1,010) yields $n = 1,010 / (1 + 1,010 \times 0.01) = 1,010 / 11.1 \approx 91$, rounded to 90 for practical parity with the second site. Applying the same formula to Soshanguve Block JJ (N = 856) yields $n = 856 / (1 + 856 \times 0.01) = 856 / 9.56 \approx 90$. The equal sample of 90 per settlement was statistically justified by both sites independently producing a sample of approximately 90 at the same confidence threshold. This consistency in sample size across both settlements was not an arbitrary design choice but an outcome of applying Slovin's formula uniformly. Furthermore, the equal allocation facilitates direct comparative analysis between the two housing delivery models, which is the core analytical purpose of the study. Within each settlement, households were selected using systematic random sampling. A complete list of households, serving as the sampling frame, was compiled from the City of Tshwane housing planning records and the municipal valuations roll, from which a random starting point was identified. Thereafter, every k-th household was selected, where the sampling interval k was calculated as the ratio of the target population to the required sample size ($k = N/n$). This procedure ensured that every household in each settlement had an equal and known probability of selection, thereby meeting the requirements of probability sampling and reducing selection bias. Table 4.3 below summarises the sampling frame and selection criteria applied to each component of the study.

Table 4.2: Sampling frame and selection

Component	Technique	Sample size	Linked RQ / RO
Household survey	Probability: simple random (ArcGIS-based)	180 households (90 per settlement) Target population: Soshanguve Extension 13 = 1,010 households (City of Tshwane housing planning records, 2019); Soshanguve Block JJ = 856 households. Sample of 90 per site derived using Slovin's formula (e=0.10); households selected via systematic random sampling from the municipal housing register (sampling interval k=N/n).	RQ 3 and 4 RO iii and iv
FGDs	Non-probability: purposive	2 FGDs (≈10 participants each), one from each community, mixed gender.	RQ 3 and 5 RO iii and v

Key informant interviews	Non-probability: purposive	6 interviewees (3 per settlement)	RQ 1, 2 and 5 RO i, ii and v

The two most used and known sampling methods in social sciences are probability sampling and non-probability sampling (Acharya, Prakash, Saxena and Nigam, 2013). Due to the prescriptive nature of social science research, this study utilised both quantitative and qualitative sampling techniques in the form of probability and non-probability sampling. First, for the quantitative method, the researcher applied probability sampling in the mould of a simple random sampling technique, which, in nature, systematically affords an entire population the chance of being chosen (Cresswell, 2007; Singh and Masuku, 2014).

In describing simple random sampling, Raune (2016) and Taherdoost (2016) explain this as a sampling method in which all components of the sampling frame have an equal and known chance of being selected to form part of the sample. Since the study was conducted in two different communities, one community was conducted on only public housing beneficiaries, and the other on the beneficiaries of the self-help incremental housing model. The researcher understood that the use of more than one case study is helpful to produce compelling and reliable outcomes that are based on contrasting or similar results drawn from different settings. A significant benefit of employing multiple case studies, according to Gustafsson (2017), is the ability to construct reliable and robust evidence from multiple case studies. The population from both communities were given an equal opportunity to be selected. Hence, only a total of (n=180) household heads from both communities (the state-driven and the self-help incremental community) participated in the household survey study (quantitative). In the interest of clarity, (n=90) respondents were the state-driven housing beneficiaries, and another (n=90) were incremental self-help household heads in the City of Tshwane. Essentially, the selection was done randomly, using the tool called the ArcGIS geoprocessing sampling tool. Global Positioning System (GPS) coordinates were collected from each study area, and then these coordinates were used to create a map thereof.

These maps served as a basis for randomly selecting ninety households per study area from which the study was conducted. The researcher randomly selected samples from the office following the simple random principle. This was accomplished by selecting households from maps with no prior knowledge of the study area or households. The researcher only visited the study areas when collecting GPS coordinates.

Complementing the probability sampling technique, the study correspondingly applied non-probability sampling techniques to recruit participants for key informant participants and FGDs.

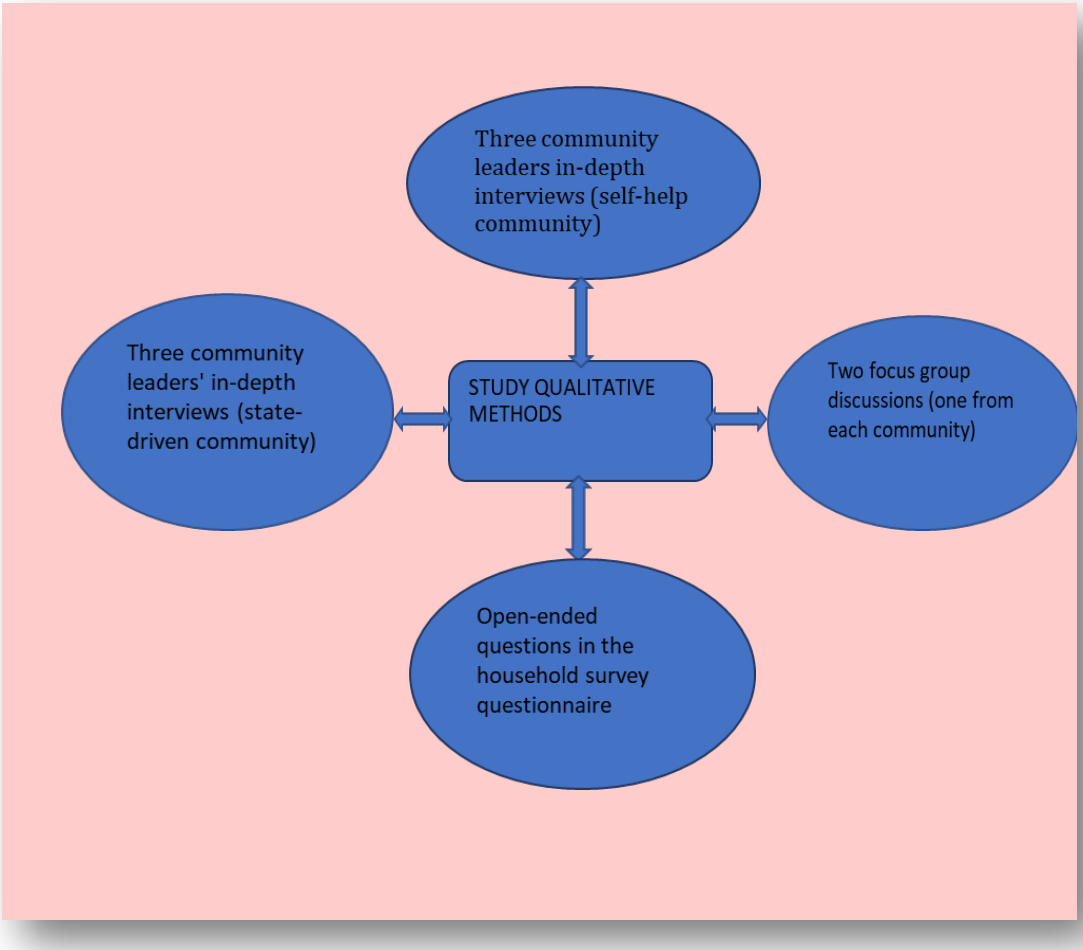

Figure 4.2: Study's qualitative data collection methods

The qualitative data are as follows: (n=3) key informants from each community participated in the in-depth interviews. Lastly, (n=2) focus group discussions were

conducted, one from each community. Precisely, for both in-depth interviews and focus group discussions, a purposive sampling procedure was applied to select participants, primarily based on the characteristics of the participants and the judgment of the researcher. Participation in focus group discussions for both self-help and public housing communities was strictly the household heads who are over 18 years of age. For in-depth interviews, intensive individual interviews with a very small number of community leaders from both communities, who have the necessary critical, intense and relevant background information and knowledgeable insight related to the phenomenon under investigation, were chosen. Sustaining this narrative, in-depth interviews in their natural form are designed to gather extensive and detailed information about the participants' perceptions and viewpoints on the subject matter (Morris, 2015; Voutsina, 2018).

Similarly, the purposive technique was equally employed to recruit focus group discussion participants, and the selection process was purely based on their understanding of the problem under investigation so that the study's aim and objectives are realised. Dilshad and Latif (2013), contend that focus group participants must not be more than 12 (twelve), while Prince and Davies (2001) quantify that in the normal setting of a focus group discussion, the number of participants should comprise 8 (eight) to 12 (twelve). The researcher, to maintain the prescribed number, had at least (n=10) participants in each focus group discussion setting facilitated by the moderator, with research assistants taking notes to assist the researcher.

4.5 Inclusion criteria

The inclusion criteria gave a specific, predetermined shared characteristic and description of all the people or subjects to be included in the study (Babbie and Mouton, 2001; Velasco, 2010). Other scholars simply interpret it as an admissibility criterion exercised by researchers towards choosing an appropriate population that can satisfactorily answer research questions, aims and objectives (Stern, Jordan and McArthur, 2014). Based on this account, the qualification or inclusion criteria for the household survey in both the selected communities were the household heads or owners and over the age of 18 (eighteen) years. Yet again, household heads from one community must be the beneficiaries of RDP houses, and from the other community, only people who have built their own houses were selected. Second, concerning the

in-depth interviews in both communities, 3 (three) key informants were selected to participate in the study: a Ward Councillor, a Ward Committee chairperson and a general member who has resided in the community for 5 (five) years.

The researcher selected a community member familiar with community dynamics. Focus group participants from both selected communities in Tshwane were household heads or rightful owners of their dwellings, with a balanced composition of males and females. All participants in this study, including those in the household survey, in-depth interviews, and focus group discussions, were over 18 years old.

4.6 Data collection methods

For a research study to systematically collect and measure appropriate information, as well as achieve the study's aims and set objectives, relevant data collection methods or tools must be applied. To achieve this, the study employed three data collection methods. Table 4.4 depicts the various data collection methods.

Table 4.3: Data collection methods

Data collection method	Instrument structure	Participants and setting	Purpose and type of data	Strengths and notes
Household survey	Face-to-face researcher-administered questionnaire, mainly closed-ended items with a few open-ended questions; eight sections: A = biographical and demographic profile; B = migration; C = participation and satisfaction with the housing process; D = socio-economic profile; E = housing improvement; F = satisfaction with dwellings, services and amenities; G = water and sanitation; H = standard of living	180 households drawn from two communities in the City of Tshwane Metropolitan area (sample restricted to beneficiaries with different housing backgrounds	To obtain systematic demographic and socio-economic information and quantify key variables needed for the study (e.g., discretionary accruals, participation levels, satisfaction)	Provides a large, comparable data set; closed questions ensure consistency, while limited open items capture contextual detail
In-depth interviews	Semi-structured guide; open questions that allow probing	Key informants with deep community knowledge: • Ward councillor • Ward-committee chairperson • One general community member from each study site	To gather rich, contextual insights into community dynamics, housing processes and perceived challenges	Sessions were audio-recorded (with consent) to ensure accuracy; the method yields detailed explanations that complement survey findings
Focus group	Semi-structured discussion guide: facilitator introduces topic and steers conversation	Two FGDs (one per community), each with 8–10 mixed-gender	To explore collective views, allow participants	FGDs encourage interaction, agreement and

discussions (FGDs)		participants who share similar backgrounds	to debate and refine ideas, and surface issues not easily captured in individual formats	disagreement, revealing nuanced opinions; all discussions were recorded after obtaining permission

First, the survey questionnaire was comprised and dominated by systematically closed-ended questions with complementary open-ended questions. As already highlighted in the discussion above, 180 household survey questionnaires were administered in the selected communities in the City of Tshwane Metropolitan. The importance of the method was to document the demographics and socio-economic characteristics of the beneficiaries of the different housing backgrounds. The household survey questionnaire was divided into eight parts. These are as follows: Part A: collected participants' biographical and demographic profiles, followed by Part B which focused on migration; Part C, concentrated on dwellers' participation and satisfaction with the housing process; Part D, dealt with participants' socio-economic profile; whereas Part E, focused on housing improvement; Part F: Concentrated on dwellers' satisfaction with dwellings, services, and amenities; while, Part G: addressed the water and sanitation perceptions; Final part which is Part H: dealt with the participants' standard of living.

The second data collection method used in the form of in-depth interviews was another method used to collect detailed information/data in this study. Key informants (community members) who have rich information and know the dynamics of the community were interviewed. In-depth interviews are primarily premised on collecting comprehensive, imperative information from community authorities, experts, and generally prominent members, who have immediate insight into the community or are believed to be experts in the community (Boyce and Neale, 2006; Mathers, Fox and Hunn, 2009). With such community dynamics insight, they could have a distinct understanding of the phenomenon under study and could have a feasible solution to the problem (Brief, 2012; Showkat and Parveen, 2017). In this study, two community leaders (a Ward Councillor and a Ward Committee chairperson) and one general member from each of the two selected communities in Tshwane were interviewed.

Finally, an additional method of collecting qualitative data method in this study was a FGD, which is an informed technique of uniting people from similar backgrounds or experiences to discuss a specific topic of interest (Colucci, 2007; Onwuegbuzie, Dickinson, Leech and Zoran, 2009). Two focus group discussions (between 8 and 10 participants) were facilitated by the group facilitator. The facilitator introduced the topic to be discussed, as well as controlled the flow of the discussion, as they are the ones who know the information to be harvested from the discussion. During a focus group discussion, the facilitator was guided by a focus group discussion guide that contained semi-structured, open-ended questions. Each focus group discussion (involving men and women) was conducted in each selected study area in Tshwane. The major strength of focus group discussion methods is their flexibility in permitting participants to agree or disagree with one another, and does not give boundaries on how the participants should think (Hennink, 2013; Litosseliti, 2003). Equally, the opinions and ideas of the participants about the problem studied are easily unearthed, as they freely give their own opinions and ideas (Manoranjitham and Jacob, 2007). It is important to note that both the in-depth interviews and focus group discussions were recorded, and permission to record the discussion was sought before the commencement of each session. Similarly, both methods followed a semi-structured interview structure that was guided by the flow of the discussion, without losing the focus of the study.

4.7 Data analysis

Considering that this study employs a mixed-method approach as stated above, to answer the research problem and satisfy the study's set aims and objectives, the study also uses data collection methods as well as data capturing and analysis techniques.

The quantitative data captured in Excel, analysed in SPSS. Descriptive statistics profiled beneficiaries (RO iv) and inferential tests (χ^2, t-tests) compared self-help vs RDP outcomes (RO iii).

The qualitative data audio files were transcribed verbatim, coded in NVivo. Thematic analysis (Braun and Clarke, 2013) generated patterns on policy evolution, cost-effectiveness, attachment and reform (RO i, ii and v). Integrative displays (joint tables) merged QUAN and QUAL findings, fulfilling the pragmatist intent to corroborate or explain numeric trends (RQ 3 and 4).

Because each RQ combines an explanatory ("why/what factors") and an evaluative ("how effective/what differences") dimension, a pragmatic paradigm was adopted. Pragmatism accepts that no single methodological tradition is sufficient and therefore legitimises the integration of quantitative and qualitative evidence to derive workable solutions (RO v), see figure 4.2 below.

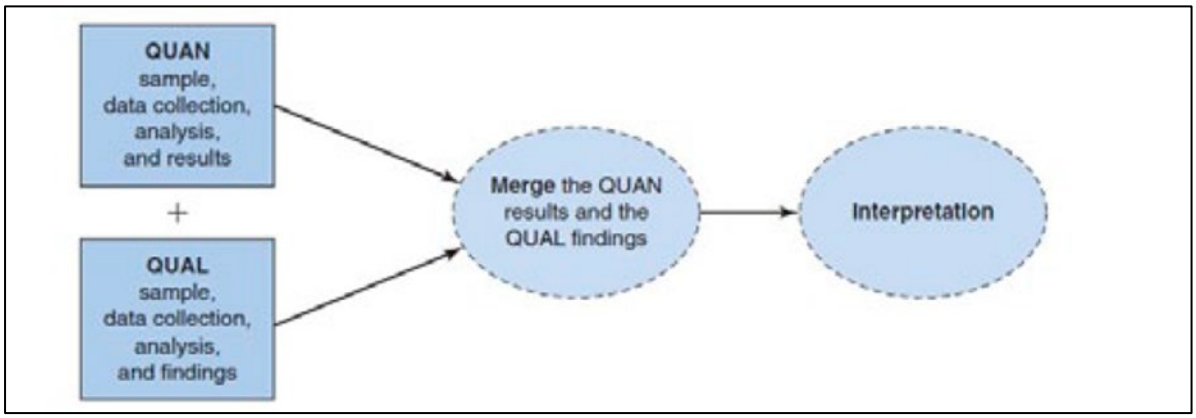

Figure 4.1: Converging parallel design

Source: (Naidu-Valentine, 2022)

The figure above depicts the convergent parallel research design that was used in relation to the collection of the quantitative and qualitative datasets. This Chapter discusses the merging of the quantitative and qualitative findings, followed by the interpretation of the two datasets (Naidu-Valentine, 2022).

First, for n=180 (one-hundred and eighty) quantitative household surveys dominated by closed-ended questions with very few probing open-ended questions, the data were analysed using SPSS. The researcher captured quantitative data using Microsoft Excel and then transferred the data to SPSS for the actual analysis. This method was chosen because of its capacity to handle a large amount of data into manageable data, such as tables, charts and graphs (Arkkelin, 2014; Gaur and Gaur, 2006; Stockemer, 2019). This made it simple and efficient to analyse quantitative data, as the data was in large quantities. On the other hand, for an analysis of qualitative data (from open-ended household survey questions), focus group discussions and in-depth interviews, the researcher employed a thematic analysis.

Section 5.1 of Chapter Five presents the thematic analysis, which identifies and examines patterns and themes within the data (Clarke and Braun, 2014; Terry, Hayfield, Clarke and Braun, 2017). The raw data in the form of audio (spoken words) recorded during the in-depth interviews and focus group discussions were transcribed into written text in Microsoft Word. The transcribed data were classified into interrelated, workable, and meaningful codes and categories. The interpretation of these coded categories included theme frequencies, identifying themes, and graphically displaying relationships between different themes (Gibbs, 2007; Guest, MacQueen and Namey, 2011). Important quotations were to emphasise and complement or negate the study's key findings and enrich the body of knowledge.

4.8 Ethical considerations

In this section, research ethics are discussed. According to Babbie and Mouton (2001), researchers must and cannot collect participants' information by sacrificing, invading, and disregarding the privacy and confidential information of a person or any other subjects involved, even though they have the right to search for the truth. In striving to earn respect from the research participants and the public at large, the research must abide by the following standards.

Before the commencement of the data collection, the researcher had been issued with ethical clearance from the University of South Africa. Beckmann (2017) unequivocally indicated that ethical clearance enables the research to be responsibly conducted, minimising and mitigating risks to human beings and animals, as well as ensuring that a research study produces positive and constructive results. To safeguard study participants' rights, all study participants were briefed about the information regarding the study's aim, the data collection methods and procedures to be followed during the data collection, as well as risks if there are any risks. Fleming and Zegwaard (2018) and Nusbaum, Douglas, Damus, Paasche-Orlow and Estrella-Luna (2017) stress the importance of participants' consent by articulating that researchers must always debrief participants on all the risks and benefits associated with participating in the study before they give their consent. Participation in this study was voluntary, and no unethical tactics were employed. After receiving information about the study, interested participants provided consent by signing a consent form.

Equally, the principle of confidentiality and privacy was strictly adhered to. Invasion of privacy represents a substantial risk in research, particularly in qualitative research, because of the sensitive nature of the data collected and analysed (Auerbach and Silverstein, 2003). One of the traditional methods of circumventing privacy problems, anonymity is a way to protect individual participants. Since participants already knew each other's names, they were informed not to use their names in focus group discussions. Instead, they were instructed to use pseudonyms in the form of numbers to protect anonymity. In this study, any sensitive and confidential information dispensed between the participants, data collectors (research assistants) and the researcher were kept confidential, such information could not be shared with any third person; it remained between the interviewer and the interviewee. Upholding and assuring participants' privacy and confidentiality, the researcher required the research assistants to sign a confidentiality agreement, which addresses the issue of not disclosing participant information to third parties, whereas the researcher was guided by the research ethics principles contained in the ethical clearance certificate issued by Unisa.

4.9 Conclusion

This Chapter presents a broader discussion of the study's applied methodology. The Chapter further discusses the mixed methods used in this study and the rationale and suitability for choosing this method. The methodology was carefully selected to satisfy the study's purpose and objectives of exploring beneficiaries' perceptions to find the most practical housing delivery model for low-income urban communities in the City of Tshwane Metropolitan. The Chapter concludes by discussing the systematic approach taken to conduct the study while complying with research ethics obligations and ensuring that participant rights were not violated. As a researcher seeking to conduct an appropriate and reliable study, he found it necessary and appropriate to apply different data collection methods. This allowed him to adequately address the purpose of the study. The following Chapter presents an analysis of the study findings resulting from the combination and complementation of quantitative and qualitative data.

CHAPTER 5: COMPARATIVE ANALYSIS OF HOUSING PERCEPTIONS

5.1 Introduction

Building on the review of international literature on housing and the South African studies on housing, which provided an understanding of the challenges and successes in the question of providing sustainable, adequate, and affordable housing to the low-income groups, an illuminating picture of the issues South Africa faced emerges when considering both the global perspective and local insights.

Strides have been made; thus, chapters two and three evidently delineate a lucid view. Despite the efforts made by most developing countries' governments, the housing problem persists. The demand among the low-income groups, particularly in the urban areas, remains a distant dream.

In the case of South Africa, the public housing delivery model, which is far left and usually regarded as the most progressive model, has been found to face more challenges than successes upon interrogation. These chapters, particularly Chapter Three, that cross-examine the South African housing delivery model, have shed a blurred picture in relation to the current housing policies addressing the cumulative housing demand, as the demand continues to increase despite nearly 4.7 million houses provided by the democratic government. It is not only about housing but also the spatial transformation that seems to have been the democratic government's slogan, with a lack of or no action on it. Equally, a significant component of note from

Chapters Two and Three show that housing policies and their implementation have mostly failed to improve beneficiaries' quality of life. Still, there have been some positive steps. Public housing programmes, and to a lesser extent self-help projects, have given many low-income households a chance to own homes and gain basic services and infrastructure. Even so, progress with self-help housing has been limited.

It is within this context that this study argues that the fundamental failure to address housing demand and challenges within South Africa may not be fully attributed to poor implementation but may lie within the policies themselves. Therefore, the analyses presented in this Chapter, together with the thematic matrix groups explained in

Chapter 4 (section 4.2.2.1), under the core themes and sub-themes (categories) that guided subsequent coding and interpretation in the thematic analysis process. The thematic process offers practical alternative policy directions that could hopefully effectively and sustainably address these housing challenges. Table 5.1 below shows the thematic matrix of the qualitative data analysis and interpretation

Structure of Chapter Five

This chapter is organised as follows. Section 5.1 constitutes this introduction, which contextualises the empirical data against the theoretical and policy frameworks developed in Chapters Two, Three, and Four, and explains the chapter's structure and the response rates achieved. Section 5.2 presents the qualitative analysis and interpretation of data organised according to the thematic matrix set out in Table 5.1, covering eleven core themes that emerged from the in-depth interviews and focus group discussions conducted in Soshanguve Extension 13 and Block JJ. Within this qualitative analysis, the themes are addressed sequentially as follows: Theme 1 addresses livelihoods and employment; Theme 2 examines dwellers' participation and decision-making in the housing process; Theme 3 evaluates freedom to build and progressive development; Theme 4 explores housing improvement and extension; Theme 5 analyses housing satisfaction; Theme 6 examines access to and satisfaction with basic services; Theme 7 evaluates transport and spatial location; Theme 8 addresses water and sanitation; Theme 9 examines standard of living and socio-economic conditions; Theme 10 interrogates crime and its impact on livelihoods; and Theme 11 assesses residents' preference for housing delivery models. Section 5.3 presents the quantitative results from the household survey questionnaire, covering the biographical and demographic profile of respondents, their migration patterns, socio-economic characteristics, housing process participation, housing improvement and satisfaction, access to basic services, water and sanitation perceptions, and standard of living. The quantitative and qualitative findings are presented in an integrated manner throughout the chapter, with each thematic section drawing on both data streams to provide a richer and more comprehensive picture of housing perceptions in the two study areas. The chapter concludes with a synthesis of key findings that directly address the study's research questions and objectives, and which inform the comparative analysis and recommendations presented in Chapter Six.

Participants' Response Rate

A total of 180 household survey questionnaires were administered across the two study communities in the City of Tshwane Metropolitan Municipality, with 90 questionnaires distributed per settlement. This comprised 90 questionnaires in Soshanguve Block JJ, the self-help community, and 90 in Soshanguve Extension 13, the state-driven RDP community. All 180 questionnaires were completed and returned, representing a 100% response rate for the quantitative instrument. The exceptionally high return rate is attributable to the researcher-administered approach adopted for data collection. The researcher and trained research assistants conducted in-person interviews with respondents at their dwellings, rather than leaving questionnaires for self-completion and later retrieval. This approach ensured that all distributed questionnaires were completed on the spot, eliminating the risk of non-response that is commonly associated with self-administered survey methods. This approach, endorsed by Geisen and Bergstrom (2017), minimises non-response bias and ensures that each questionnaire was completed accurately and in full.

For the qualitative component, a total of 24 participants were involved across the two research sites. In Soshanguve Extension 13, 12 participants were engaged in two focus group discussions (six participants per group) and two in-depth interviews with key informants, comprising a community leader and a local ward councillor representative. An equivalent number and format of qualitative engagements were conducted in Block JJ, with 12 participants in two focus group discussions (six participants per group) and two in-depth interviews with key informants. In addition, two senior officials from the City of Tshwane Department of Human Settlements participated in individual in-depth interviews as key informants at the institutional level, bringing the total qualitative participants to 26. All qualitative engagements were audio-recorded with informed consent and subsequently transcribed verbatim for thematic analysis. The combined mixed methods data therefore draws on 180 quantitative respondents and 26 qualitative participants, a total study participant complement of 206 individuals. This combined participant profile provides a robust and representative empirical foundation for the comparative analysis of housing perceptions presented in this chapter and discussed in Chapter Six.

5.2 Qualitative analysis and interpretation of data according to categories and themes

Table 5.1: Thematic matrix of Qualitative data analysis and interpretation

Theme	Category
1. Livelihoods and employment	1.1 Distance and transport costs 1.2 Desire to relocate for work 1.3 1.3 Perceived lack of local jobs 1.4 COVID-19 job losses
2. Income and grants	2.1 Dependence on social grants 2.2 Commute eats earnings 2.3 Rising cost of living
3. Crime and business climate	3.1 Extortion and “protection” 3.2 No viable local trade
4. Participation and control	4.1 Exclusion in RDP process 4.2 Full control in self-help 4.3 Desire for autonomy
5.Housing quality and improvement	5.1 Poor RDP construction 5.2 Satisfaction in JJ builds 5.3 Money limits extensions
6. Tenure and title deed	6.1 Security of ownership 6.2 Limited wider benefit
7. Service access and transport	7.1 Distant amenities (Ext 13) 7.2 Walkable services (JJ) 7.3 High taxi costs
8. Utilities and infrastructure	8.1 Water payment contrast 8.2 Sewage maintenance
9. Model preference and attachment	9.1 Preference for self-build 9.2 Mixed views on RDP 9.3 Identity and pride
10. COVID-19 impact	10.1 Pre- vs post-pandemic

5.2.1 Gender distribution in housing delivery

This section presents a demographic analysis of gender trends in housing ownership in two areas, Soshanguve Extension 13 and Soshanguve Block JJ. Figure 5.1 presents the gender distribution.

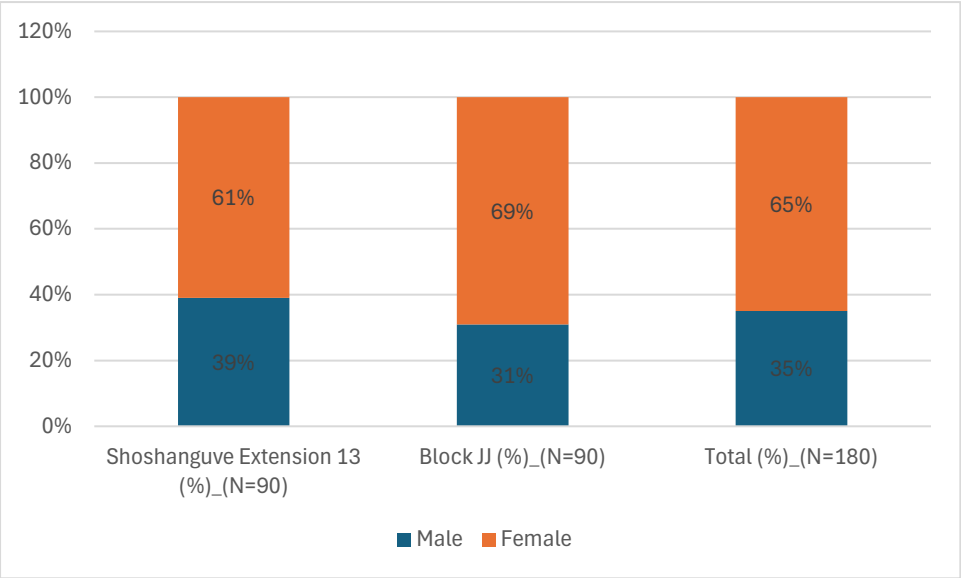

Figure 5.1: Participants' Gender distribution in Soshanguve Ext 13 and Block JJ

As presented in Figure 5.1, the data for both Soshanguve Extension 13 and Soshanguve Block JJ illuminate a significant gender disproportion in housing ownership, with female participants consistent with other previous studies, such as Mathebula (2021) and Ntema (2011), that show that females have been consistently outnumbering their male counterparts in housing ownership in the poor urban communities. In Soshanguve Extension 13, the demographic composition depicts that 61% of the participants in this study were females, while only 39% were males. Likewise, Soshanguve Block JJ also shows an even more noticeable gender imbalance in terms of house ownership; males continue to be outnumbered by their female counterparts. Female participants, with the majority being household heads, constitute 69% of the total participants in contrast to only 31% of male participants. When reflecting on the aggregate statistics across the two communities, the trend remains evidently unchanged, as the representation that translates to housing ownership shows the overall representation of 65% of female participants and only 35% being males.

The consistency and predominance of female participation in this study and in most studies may underscore different reasons. Importantly, it may be the result of women being the most affected gender by economic challenges such as unemployment. The latest data from Statistics South Africa shows that women are the most impacted by unemployment as compared to men. This, according to Statistics South Africa,

continues to widen the participation gap in the labour force, which leaves women with only the hope for the government to house them. The disproportionate gender imbalance in housing ownership may be interpreted in different ways. One may be that of gender-based economic challenges like unemployment, because women experience worse susceptibility in the labour force. The recently released data from Statistics South Africa illustrates that women remain affected by higher rates of unemployment in comparison to men (Statistics South Africa, 2024). The continuing disparity persists being an impediment to gender participation in the labour market, resulting in women increasingly facing economic sidelining, leaving most depending on government for shelter and other security assistance since South African women often fulfil head of household roles more than men (Statistics South Africa, 2024).

5.2.2 Socio-Economic status

Deprivation that prevents sustainable economic development and opportunity becomes the main concern expressed regarding most low-income groups' housing developments in South Africa and the world over. For example, Williams, Charlton, Coelho, Mahadevia and Meth (2022) stress that most low-income settlements are marginally situated and often associated with poor economic opportunities, leading to high unemployment rates. Evidence in Table 5.1 indicates that most people are not employed, and those employed are employed in the nearest city, which is over 40km away. The discussion below deals with the analysis of this situation in both Soshanguve Extension 13 and Block JJ.

Table 5.2: Employment and place of employment opportunities

Category	Soshanguve Extension 13	Block JJ	Total (%)
At home	2%	4%	3%
Away from home (in other townships around Pretoria)	8%	2%	4%
Away from home (in Pretoria town)	22%	20%	21%
Away from home (outside Pretoria and surrounding townships)	4%	0%	2%
Don't work	64%	74%	69%

Unemployment has been and is being an enduring challenge facing most South Africans for an extended period, and its growing impact disproportionately distresses impoverished urban communities, particularly those living in townships. According to Tshuma (2023), about 40% of the working-age population in South Africa resides in the urban townships, and 60% of the unemployed population in the country is concentrated in the townships. A few observations can be made from Table 5.2. For instance, out of the respondents in Block JJ, 74% were jobless, while the remaining 64% in Soshanguve Extension 13 were also jobless. These results indicate that unemployment is significant in both neighbourhoods, but the factors driving unemployment could be dissimilar, mainly due to location near major centres of the economy.

Participants' comments on employment and living conditions further illustrate the impact of geographical location on employment opportunities. As one participant from Soshanguve Extension 13 (P25) remarked,

> *"The reason we are poor in this community is that we are far from employment opportunities and spend most of our time and money on transportation. Here we do not have employment opportunities at all"*

Another participant (P66) in Soshanguve Extension 13 expressed a desire for better proximity to work, saying,

> *"I would like to stay in a place that is close to employment opportunities and also a place that is close to services, not what is happening here, where there are no employment and business opportunities. We have to commute to look for jobs in town and access all critical services."*

These reflections highlight how commuting and distant job locations negatively impact the residents of Soshanguve Extension 13.

Similarly, in Block JJ, participants made similar observations. P1 noted,

> *"Since I am still young and wish to work, I would sell this house and relocate closer to the city, even if it means living in shacks again, I will do it. I would desire to rent out this property if there were rental opportunities available here; however, since there are few to no rental and job opportunities, people are not interested in renting here due to its distance from employment opportunities."*

P58 also shared a similar sentiment,

> *"I will sell this home since I am still a young man and I have a desire to work, so I would not mind staying close to town, which is the centre of employment opportunities."*

The qualitative data underscores the substantial challenges faced by residents who must commute long distances to find work, particularly in Pretoria. As one participant from Block JJ (P22) noted,

"In this community, we have everything; the only drawback is that we are far from the city and there are no employment opportunities, however, services are available."

Such perspectives reiterate the notion that while certain services might be available locally, the critical issue remains the accessibility of jobs, which are located in Pretoria and its surrounding areas.

The high unemployment rate in both areas also correlates with income disparities. Even though Block JJ has a higher unemployment rate, it reports a higher average income compared to Soshanguve Extension 13. This paradox suggests that there are complex factors at play in terms of economic participation and income distribution, which deserve deeper analysis. Nonetheless, the evidence remains clear: the distance from economic hubs such as Pretoria Town negatively impacts employment opportunities, making commuting a costly and time-consuming venture for many residents.

Also, through cross-tabulation findings, it was revealed that employment opportunities perception among the respondents is affected by a lack of employment opportunities which are nearby. Employment opportunities are still far as hinted by P49, who said,

“There are no more businesses, and also most services are much further.”

These also substantiate the previous data to the effect that individuals in Soshanguve Extension 13 and Block JJ have difficulty in finding employment. Nonetheless, a comparative observation emerges: Soshanguve Extension 13 has many schools located in areas which establish near interaction with business areas, including Rosslyn as well as more central developed regions of Tshwane, Pretoria. On the other hand, Block JJ is established far from those employment centres, corresponding to higher unemployment ratios despite greater average earnings compared to Soshanguve Extension 13.

This situation calls for more investigation into certain dynamics on the income distribution and economic activity, as highlighted in Chapters Two and Three. Anyway, the employment opportunities that respondents described were mainly available in Pretoria town, which is about 44 km from Block JJ and 33 km from Soshanguve Extension 13. This additional 11 km could indeed have a larger negative impact on the socio-economic situations of many households in Block JJ, as it increases both the time and financial burden on those commuting. Geographical dispersion influences employment and daily commute expenditure and times, which only deepen socio-economic challenges. This huge geographical distance between Pretoria town and these communities not only impacts unemployment but also adversely affects a significant number of those employed far from their communities, particularly in the urban centre, which is Pretoria in this case. The group employed in Pretoria town face a substantial implication of time and financial cost when commuting to and from employment places.

This agrees with Soshanguve Extension 13's P7, who said

> *"The crime rate is extremely high. I want out of this place. Again, there are no employment opportunities here. In fact, even though we are located near the Rosslyn industrial area, most firms do not offer preferences to this region."*

Perceptions of this nature justify the complex economic and social issues defining these communities.

5.2.3 Total households' income categories

This section's focus shifts to specifically the comparative analysis on the level of income in Soshanguve Extension 13 and Block JJ, as reported by the respondent. This section focuses on establishing the level of total income which residents in Soshanguve Extension 13 and Block JJ earn every month.

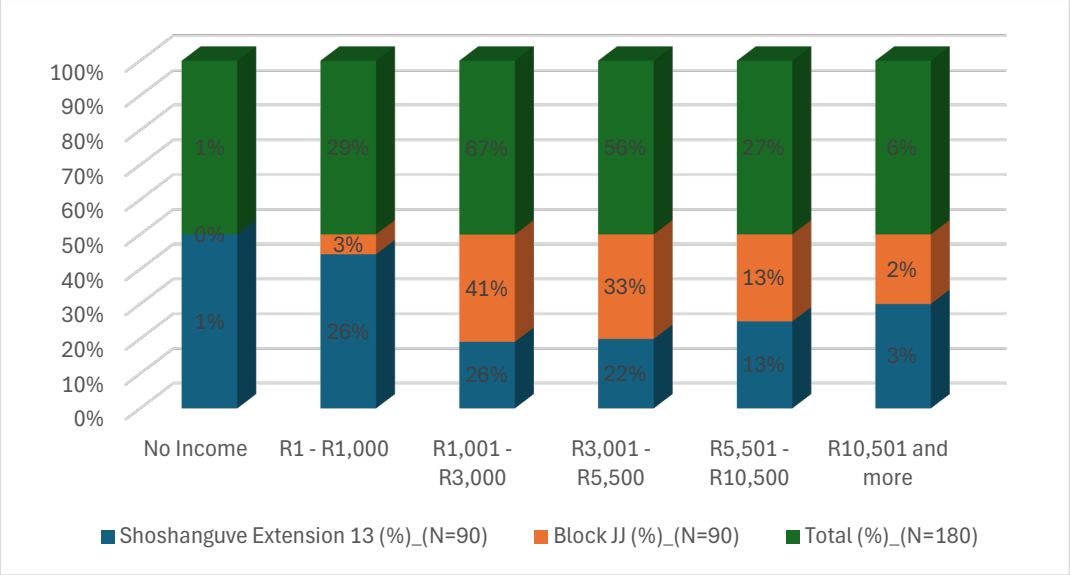

Figure 5.2: Presents household income brackets analysis of households in household income brackets between Soshanguve Extension 13 and Block J

It is a common fact that settlements strategically situated in proximity to economic centres are usually inclined to experience high-income levels in comparison to those located distant from economic centres. However, this situation of Block JJ and Soshanguve Extension 13 proved that this may not always be the case, as the conventional understanding seems to have been challenged. Despite Block JJ being located about twenty-four kilometres from Rosslyn (a nearby economic hub) and forty-four kilometres from Pretoria, the data indicates that Block JJ has a higher proportion of higher-income earners compared to Soshanguve Extension 13, which is eleven kilometres and thirty-three kilometres from Rosslyn and Pretoria, respectively. This unusual income disproportion needs some deeper examination.

Based on Figure 5.2, the income distribution data for both Soshanguve Extension 13 and Block JJ revealed not a huge significant but a noticeable disproportion in the economic conditions between these communities. In Soshanguve Extension 13, about 26% of the participants fall within the category of R1-R1000 a month, in stark contrast to the case of Block JJ, where barely 3% fall within the same bracket. Conversely, Block JJ remains leading in exhibiting a high-income earner between these communities, as it constitutes a high proportion of individuals (41%) earning within brackets of R1001 and R3000, compared to 26% in Soshanguve Extension 13.

When examining the aggregate data from both communities, it evidently shows that the majority (67%) of the respondents are in the range between R1001 and R3000 income category, making this category the most prevalent across both communities. There is also an additional significance that shows a portion (54%) of respondents who reported an income range between R3,001 and R5,500, which clearly signifies the existence of a substantial low-income group. The proportion of respondents with incomes above R5,500 is lower, with 27% reporting incomes between R5,501 and R10,500, and only 6% earning more than R10,500.

These observations highlighted the economic vulnerability of both communities. P7 participant from Block JJ elaborated on this by sharing,

> *"While I am employed, the majority of my income is consumed by travelling to the workplace, which is located in town, so I sometimes feel as if I am merely employed for transportation and food for my family."*

This financial strain aligns with other responses that suggest structural economic challenges within both communities. Moreover, the data reinforces a picture of economic struggles for a portion of these households. As Block JJ P79 explained,

> *"Our household is struggling to make ends meet because nobody works in this household, and I am not old enough to qualify for the old age grant, thus, our only income source is the unemployment grant, which is not sufficient to meet our household's basic requirements."*

Such insights, coupled with the quantitative findings, underscore both the prevalence of middle-income groups and the economic precarity experienced by many residents.

5.2.4 Monthly household's average income

The proportional analysis of respondents' household monthly income in Soshanguve Extension 13 and Block JJ reveals an intriguing contrast in the income patterns of the two communities.

Table 5.1: Income level

Statistic	Soshanguve Extension 13 (N=90)	Block JJ (N=90)
Mean income	4042	4824
Median	2557	3773
Maximum	39981	28783

The proportional analysis of respondents' household monthly income in Table 5.3 reveals significant income differences between Soshanguve Extension 13 and Block JJ. Notably, each study area displays distinct patterns of variability in the distribution of household income levels. As shown in Table 5.3, Soshanguve Extension 13 recorded a mean household income of R4,042, which notably exceeds the median of R2,557. This disparity is indicative of a right-skewed income distribution, whereby a small number of households with disproportionately higher incomes elevate the overall average.

Participant 1 from Soshanguve Extension 13 highlighted,

> "*In my case, I do not have sufficient income to be able to build houses, and I believe that is true for the majority of the people in this community on the same economic level.*"

Therefore, RDP houses, they say, are the perfect fit for individuals in such a predicament. This gives a snapshot of the income issues and limitations which citizens experience in Soshanguve Extension 13. However, it is observed that Block JJ has a mean income of R4824 and a median of R3773, which suggests somewhat lower variability concerning Soshanguve Extension 13 income, yet the income distribution is right-skewed with different income outliers at the higher end.

Sources of information gave valuable opinions which shall enhance the understanding of this observation. A few of them included the following:

*“I was earning some income, and I am still earning i*t” (P52).

Firstly, some participants are proud of the fact that they stabilised their financial position, which, in turn, benefited themselves and their households;

> “*self-employed and have improved the quality of my life/as have my household*” (P53).

Meanwhile, another participant remarked on the financial strain:

> “*Since we do not have an income and things in the shops are very expensive, we are becoming poorer by the day*” (P57).

For households in Block JJ, the experiences of job losses and other income disruptions reflect a complex economic landscape. Another participant shared their struggle:

> “*Our household is struggling to make ends meet because nobody works in this household and I am not old enough to qualify for the old age grant, thus our only income source is the unemployment grant, which is not sufficient to meet our household's basic requirements*” (P79).

These accounts show that although Block JJ is characterised by relatively higher average income, the operational rates continue to pose a worrying scenario for many households. As shown in Figure 5.3, high income in Block JJ is not because of high employment but more recipients of grants, whereby 90% of participants receive grants as income compared to 79% in Soshanguve Extension 13.

Besides, COVID-19 has brought socio-economic consequences in the two regions, whereby residents have been struggling to get sustainable income sources. For instance, one community member in Block JJ said,

> *"Covid-19 reduced our sources of income since my child, who worked here at home, got laid off during the lockdown."*

This is a view of how susceptible and vulnerable the population was before the pandemic, leading to fluctuating income and household finances. Furthermore, another Soshanguve Extension 13 participant noted,

> *"Because of Covid-19, most people who were working were retrenched, including myself; I have lost my income and livelihood"*,

highlighting the widespread financial challenges in both communities. In comparing these two areas, while Block JJ has a higher mean income of R4824, Soshanguve Extension 13 exhibits a broader disparity between mean and median incomes, reflecting higher financial inequality. Both communities struggle with financial challenges, particularly exacerbated by recent economic disruptions caused by COVID-19.

5.2.5. Sources of income in both study areas

This section gives an enlightened evaluation of the main sources of income in both communities, Soshanguve Extension 13 and Block JJ. The data reveal that most residents in these areas heavily rely on social grants as their main income source, largely due to the high rates of unemployment that persist within these communities.

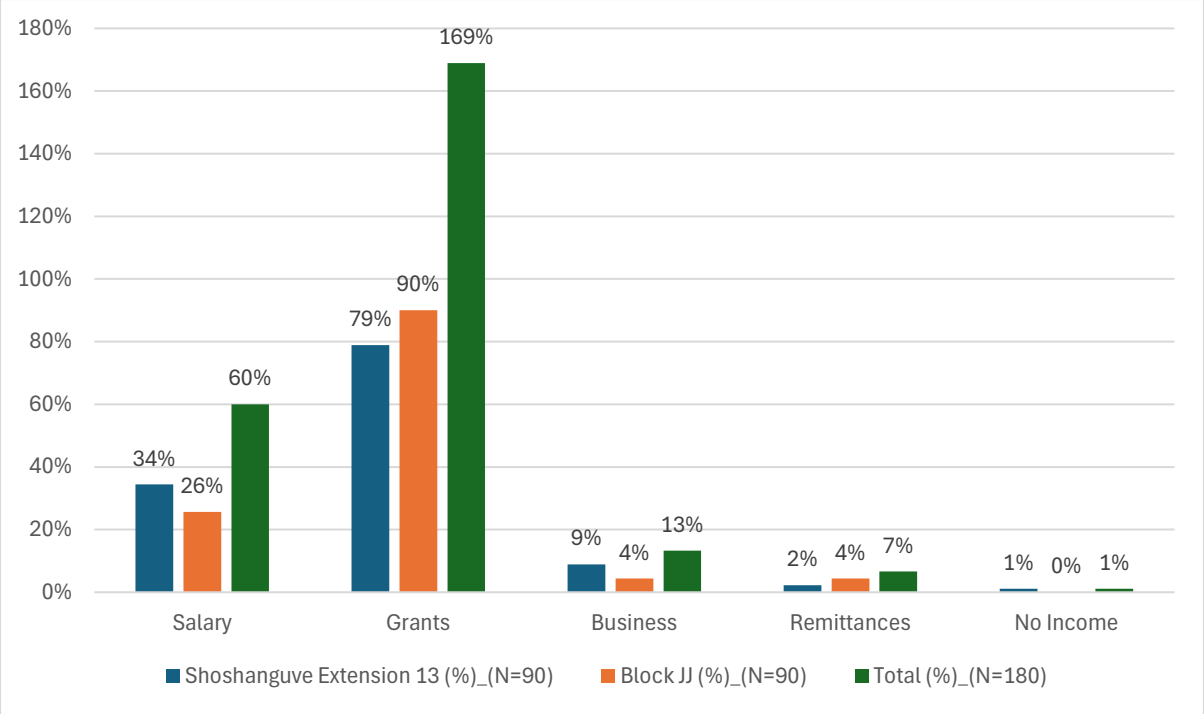

Figure 5.2: Income sources in Block JJ and Soshanguve Extension 13

Because of high unemployment in South Africa and Townships, including the study areas, as indicated in Figure 5.1, most people tend to depend heavily on government grants. Lawson (2024) stated that over 19 million people benefit from conventional social grants in South Africa, and Gauteng, being the smallest province in the country, is superficially stunning that it is the second largest province for social grants' recipients, with just above 3 million recipients. The number of total social recipients has since increased because of the Social Relief of Distress Grant (SRD Grant) introduced because of the effects of COVID-19 (Kajiita and Kang'ethe, 2024). The results in Figure 5.3 juxtaposing the data contained in the South African Social Security Agency's (SASSA) show that grants are the main source of income for most poor people. This picture was also painted in this study, where social grants, including the unemployment grants, were the main sources of income and salary income.

The findings suggest a significant dependence on government grants as the dominant source of income, accounting for 79% in Soshanguve Extension 13 and 90% in Block JJ. Salaries represent the second most significant source of income, but are far below the contributions from social grants, with only 34% and 26% of respondents in Soshanguve Extension 13 and Block JJ, respectively, relying on them. The contribution of business and remittances is minimal across both communities. It is

important to note that the totals in Figure 5.3 are related to grants exceeding 100% because some households rely on multiple income sources, such as combining government grants with salaries or other forms of financial support. This overlap highlights the complexities of household financial strategies within these economically disadvantaged communities. The dependence on social grants as a primary source of income is emphasised by participants who shared their experiences.

> *"Nobody is working in this household; our only income source is the unemployment grant, which is not sufficient to meet our household's basic requirements"* (P79).

This quote highlights the financial hardships caused by unemployment and the limited impact of grants in fulfilling basic household needs. Moreover, the viability of small businesses as a potential income source is severely undermined by crime-related factors. As one participant from Block JJ described,

> *"The crime problem here is so severe that you cannot do business without paying the criminals to protect you so that you can peacefully conduct your business"* (P82). Another participant from the same community further noted, *"In this community, the crime rate is high, and there are no business opportunities because of this. To run a successful business, you are required to allow these criminals to exploit you because they will ask you to pay some money so that many will be protected"* (P57).

Equally, in Soshanguve Extension 13, one focus group participant alluded that

> *“Where there is crime, there is no business, there is no meaningful business you can run here because of the high crime rate. Only people from outside are succeeding here because they have people to protect their business, and they pay them”.*

This reality has forced many local business owners to either shut down their businesses or lease their premises to foreign entrepreneurs who are more willing to pay the demanded protection fees.

The primary explanation for foreign spaza shop owners' prone to pay protection fees in the Townships, based on the account of the Global Initiative Against Transnational Organised Crime (2021) and Wingrin (2024), is that, unlike local spaza shop owners, foreigners are the most vulnerable group in Townships to criminals, gang-related violence and weak law enforcement. Additionally, most foreign shop owners in Townships also lack the legal documentation to be in the country or to operate their business, constraining their ability to secure formal justice mechanisms (Wingrin, 2024). Consequently, for foreign business owners in Township, protection from gangs or criminals remains the only recourse to safeguard their safety and the protection of their businesses. The inability or unwillingness of local business owners to pay these fees has allowed foreign-owned businesses to thrive in the local economy, further marginalising the residents' entrepreneurial efforts.

In contrast, in Soshanguve Extension 13, a local leader highlighted a collective action to address the financial constraints of residents' dependence on grants,

> *"We are not paying for water. The Municipality wanted us to pay for water, but as leaders, we agreed that our people rely on SASSA grants, and they cannot pay for water with that money, which buys their food. They must first build us schools. The money that we use to pay for our children to go to school may be used to pay for water because they will be close to school. We stopped them since, and they never came back. I think they are waiting to build a school first"* (P1).

This statement underscores the deep reliance on grants and the prioritisation of basic needs like education and food over utility payments. Another participant in Soshanguve Extension 13 reflected on the impact of rising costs on those who depend on social grants,

> *"Things are now expensive for us; we only depend on social grants, and we are ending up limiting our daily mealtime "* (P58).

This is echoed by other participants in the focus group discussions, particularly those reliant on old age grants, who expressed that the value of their grants has been eroded due to inflation

> *"Things are expensive for us who are depending on the old age grant"* (P61).

In summary, the qualitative data reveal that government grants are not only the primary income source but also the most stable financial resource for many households in these communities. However, the high cost of living and crime-related business challenges compound the difficulties faced by these vulnerable populations. Social grants, while essential, do not fully mitigate the financial strain experienced by residents, as highlighted by the participants' testimonies.

5.2.6 Income contributors

The data collected highlights notable distinctions in the number of income contributors per household between Soshanguve Extension 13 and Block JJ. These differences reflect socio-economic circumstances, dependency patterns, and the role of government support within each community. Table 5.4 provides a detailed view of the number of income contributors per household across the two areas:

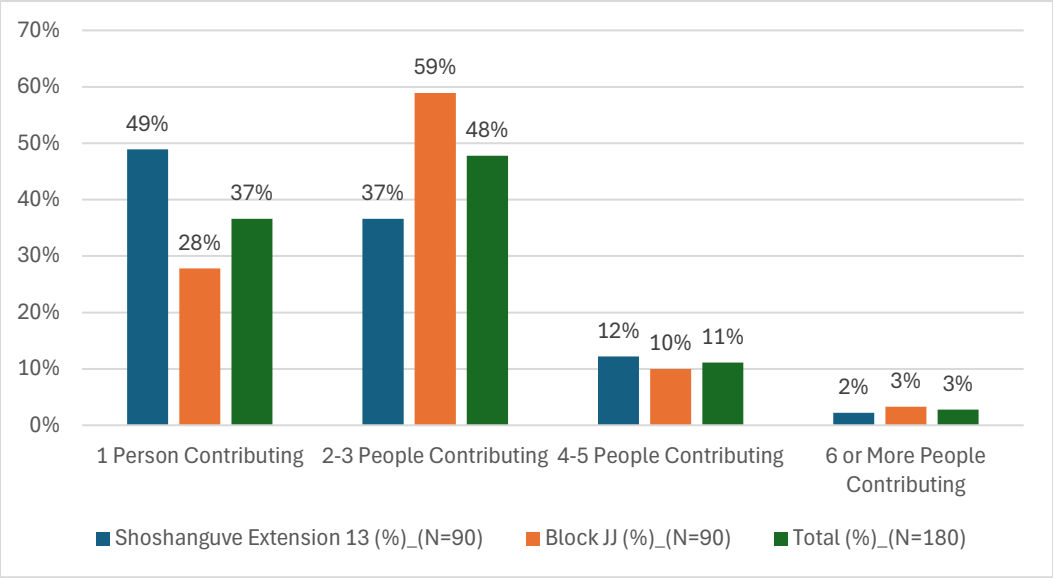

Figure 5.3: Total number of income contributors per household

The data from Figure 5.4 reveal that noteworthy differences exist in the income distribution between Block JJ and Soshanguve Extension 13. This data is also linked to data on Figure 5.2, which also shows the income differences. To be specific, there is an indication of dependency on single income contributors in Soshanguve Extension 13 households, where 49% of respondents reported having one income contributor compared to 28% in Block JJ. This highlights a heavy dependency on a single income source, which could signify socio-economic constraints and limited employment opportunities. A participant in Block JJ noted,

> "*While I am employed, the majority of my income is consumed by travelling to the workplace, which is located in town, so I sometimes feel as if I am merely employed for transport and food for my family, as I am the only one working*" (P1).

Soshanguve Extension 13 may still embrace socio-economic limitations concerning the exclusive dependence on one income if income sources are scarce or insufficient. On the other hand, Block JJ has higher multiple contributors' households, with 59% of them providing with 2-3 income earners. From this, we see a different approach to income, which, though it probably does not present a choice of jobs offering different risks. The participants expressed their concerns relative to these multiple sources of income. One participant mentioned,

> "*In our household, we only get the unemployment grant because no one in the household has a job, and I myself am not old enough to get the old age grant; therefore, the little R2000 that I am getting as an unemployment grant is not enough to cater for all the needs of a household*" (P79).

The relatively low percentage of households with 4-5 income contributors (12% in Soshanguve Extension 13 and 10% in Block JJ) signals limited opportunities to generate diversified income streams. This observation is consistent with both areas' struggles to overcome socio-economic challenges, high unemployment rates, and the reliance on a constrained set of income sources.

These trends reflect both the economic constraints of these households and their dependence on government support. While Block JJ shows a higher number of households with multiple income contributors, this is unlikely to reflect significant diversification in employment opportunities but instead highlights heavy reliance on government social grants. Furthermore, the higher proportion of income contributors in Block JJ households could also reflect larger household sizes, as opposed to Soshanguve Extension 13, which shows smaller average household sizes. The insights from these verbatim accounts, combined with the quantitative findings, emphasise a shared socio-economic struggle characterised by reliance on single or limited income sources and the economic pressures induced by high unemployment and the pandemic.

5.3 Migration patterns in Block JJ and Soshanguve extension 13

5.3.1 Migration to the community

This section looked at the type of residential residents in both communities stayed before migrating to their Block JJ and Soshanguve Extension 13.

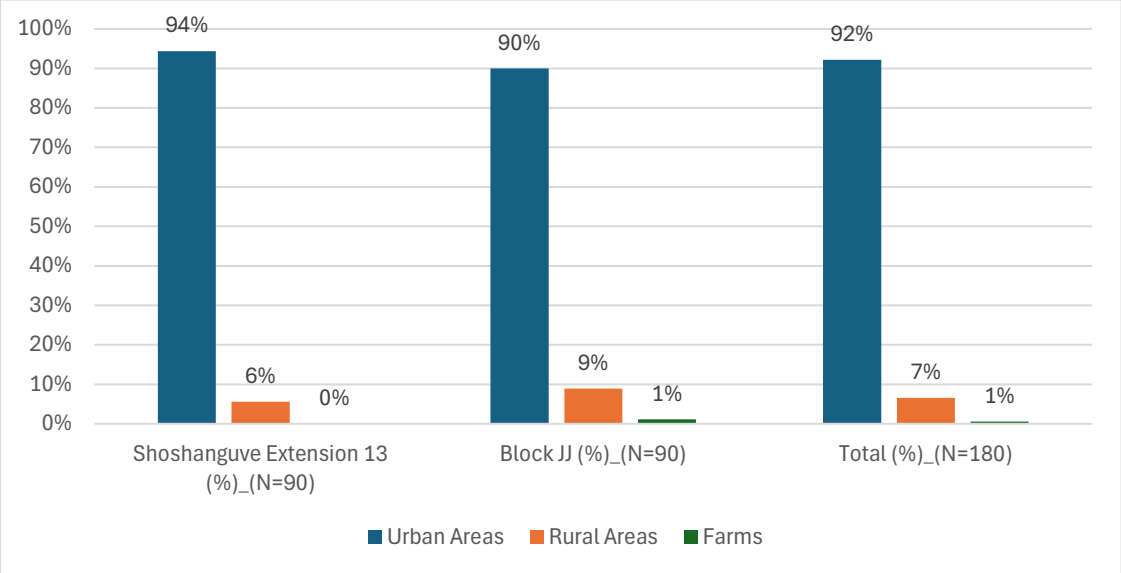

Figure 5.5: Types of places they lived before moving to this community

Based on Figure 5.5 above, a few observations are rendered to be made. The data from this figure (Figure 5.5) clearly shows that migration patterns in these communities are mainly informed by the need to access housing. The signification portion of

respondents, with the majority (94%) of the interviewees in Soshanguve Extension 13 and (90%) in Block JJ, showed that they relocated from an urban township to these two townships, respectively. At the same time, a small portion of the interviewees in this study are those who previously resided in rural locations. These findings, however, underline a clear migration pattern that shows that most people who migrated to these study areas were from just urban periphery townships. This indeed demonstrated the high prevalence of urban-to-urban migration or an inherent expansion and sustenance of the apartheid spatial planning. This indeed demonstrated the high prevalence of urban-to-urban migration or an inherent expansion and sustenance of the apartheid spatial planning. Such movement is normally prompted by the search for affordable housing and improved access to services, as indicated in Table 5.3. This constant household formation, irrespective of the 4.7 million RDP houses built, is critical because it underscores that the migration patterns observed are not solely a result of the housing initiatives but rather a continuation of historical spatial inequalities and the urban expansion linked to apartheid. As noted by seminal authors like Bickford-Smith (2008), urban migration, particularly within the framework of post-apartheid settlements, often reflects the inability of new policies to fully break away from the spatial patterns of the past, perpetuating unequal access to housing and services.

Finally, the data therefore reflect a significant picture of migration background that the expansion of apartheid legacy settlements in the form of townships is perpetuated by the increased population in townships, as well as rural-urban migration. This gives one the thought that the transformation agenda of the democratic government is insignificant.

5.3.2 Migration patterns and motivations for relocation

This section explores the migration patterns of residents from Soshanguve Extension 13 and Block JJ, focusing on the factors driving these movements. The migration trends demonstrate significant differences between the two areas, particularly concerning the reasons behind their relocation. The data from Table 5.3 provides insights into both the timing and motivations for migration, with key periods of movement observed.

Table 5.4: Migration time and reasons for migrating

Year of Migration	**Soshanguve Extension 13 (%) (N=90)**	**Block JJ (%) (N=90)**	**Total (%) (N=180)**
Early Migration (1980s) (1980-1989)	0%	9%	7%
Early 1990s (1990-1996)	0%	84%	84%
Late 1990s to Early 2000s (1997, 1998, 2000, 2004, 2005)	8%	3.3%	11%
Mid-2000s to Early 2010s (2006-2013)	80%	3%	83%
Mid-2010s to Late 2010s (2014-2019)	9%	1%	10%
Recent Years (2020, 2022, 2023)	3%	1%	4%
MIGRATION REASONS			
R**eason**	**Soshanguve Extension 13 (%) (N=90)**	**Block JJ (%) (N=90)**	**Total (%) (N=180)**
Forced to Relocate	0%	2%	1%
Close to Town	53%	7%	30%
Access to Water	61%	33%	47%
Access to Sanitation	33%	22%	28%
Safety/Security Reasons	0%	0%	0%
Access to Transport	0%	2%	1%
Better Employment Opportunities	33%	11%	22%
Access to Amenities (Schools and Health)	0%	64%	32%
Access to Electricity	26%	56%	41%

Allocated an RDP here	88%	0%	44%
Other (Specify)	0%	68%	34%

The migration patterns show phases of the population's arrival. This pattern, however, shows that Block JJ saw a large migration between 1990 and 1996, with 84% of the respondents admitting to migration during this period. Based on migration history, Soshanguve Extension 13 showed little movement in the early 1990s, and the first massive movement occurred in the mid-2000s, where 80% of the respondents claimed to have moved at this stage. This period also marks the main residential development, especially the provision of RDP houses in the area.

With regards to migration pull factors, meaning why individuals chose to live in Soshanguve Extension 13 or Block JJ, was completely different. The rationale for relocation, based on the survey conducted among Soshanguve Extension 13 households, revealed that its residents were mostly in the area responding to the availability of RDP houses; 88% affirmed this effect. Notably, 61% of respondents for access to water and 53% for closeness to town as the reasons that made them relocate to the area. In-depth interview participant in Soshanguve Extension 13, supported by most respondents and participants, regarded RDP allocation as the most pulling factor, where he said,

> *'We just came from different parts of Soshanguve and a few from other parts of Gauteng. The reason we migrated here is that we were allocated RDP houses here. Had it not been for RDP houses, most people would not be here".*

Most participants echoed a common sentiment towards RDP housing – that they are crucial in incentivising moves, and many believed that the land was enough to create stability and growth. This is the true reflection of the extreme love that has been observed for the ownership of homes, and this was one major reason for their migration.

In contrast, in Block JJ, the issues were centred on infrastructure and utility services, with 64% of residents voting for access to amenities like schools and health facilities as the main reason for living in the area, and 56% for accessibility to electricity. This is what P12 said:

> "*The only way I can leave this place is because it's far from the city and opportunities are massive out there, but we have all the services, that's the reason I came to leave here*."

This statement establishes an issue that many people living in Block JJ grapple with regarding employment, more so, the capability of areas around Block JJ to offer employment. Nevertheless, 68% of Block JJ respondents said that their reasons to migrate were mainly because of these basic needs and not employment, as indicated by a lower score.

The disparities in the two regions are well illustrated by employment opportunities, where the perception is completely different. Compared to the residents of Soshanguve Extension 13, who 33% named access to employment as the main reason that encouraged them to seek formal houses, Block JJ residents, however, were much more limited in this aspect. However, many of them replied that the location of homes was less convenient for economic activities to take place. Even P1, who is currently living in the house, stated,

> "*If I could get a place within this community closer to the city, then I would sell this house and move*."

The most common reason stated by our current employees for not wanting to work here is that the distance to work is just too far. This was true for some members in Block JJ stated that the close distance would allow them better access to the job market and resources.

Thus, although the two areas showed signs of migration to meet needs and avail opportunities, the motivation of such mobility was characterised by different needs. Soshanguve Extension 13 recorded migration mainly due to; availability of RDP housing and basic needs, while Block JJ recorded the major reason being

unemployment and long distances from urban areas. Both areas indicate that although economic resources address the need for income enhancement, access to common place infrastructure and shelter dominate the pull factors that influence migration of low-income urban neighbourhoods.

5.4 The degree of housing improvement and extension

5.4.1 Housing status and improvement from both communities

The centre of this section is to determine the improvement of housing conditions of residents from both communities before migrating to the study areas till the data collection period. The section further determines the housing typologies and provision and funding mechanisms. The housing provision mechanism determines and creates a sense of attachment and ownership among the residents. Thus, prominent self-help advocates like Turner alluded that housing initiatives that empower beneficiaries with dweller control enhances the sense of attachment and ownership, while stimulating residents' interest to invest in their homes and community, leading to enhanced attachment and satisfaction with both community and housing units (Burgess, 1978; Turner, 1976). The section also examines the extent of the principle of freedom to build in both housing initiatives. The issue of security of tenure is equally important in housing development since housing developments on secure land encourage dwellers to allocate maximum resources, time and effort in building and improving their houses. The sense of stability facilitates long-term planning, investments, and sustainable development.

This section shifts to give a comparative analysis of the improvement of housing conditions that transpired in Block JJ and Soshanguve Extension 13. The focus includes improvements and extensions effected before relocation, during inception and the data collection period. The section further assesses housing typologies in both communities, land provision systems, and the extent of provision of security of tenure, focusing only on the provision of title deeds. The extent to which title deeds impact housing improvement is also examined.

Table 5.5: Previous and current housing status, improvements, land and tenure provisions, and extension funding means

Category	Soshanguve Extension 13 (N=90)	Block JJ (N=90)	Total (N=180)
Dwelling Type Lived Before Coming to This Area			
Brick House (Self-Built) on a Separate Yard	12%	26%	20%
Brick House (RDP) on Separate Yard	16%	2%	9%
Backyard Brick Room/Flatlet	14%	21%	18%
Traditional Dwelling/Hut (Made from Traditional Materials)	0%	10%	5%
Town/Cluster/Semi-Detached House	0%	1%	1%
Flat or Apartment in a block of Flats	0%	0%	0%
Backyard Shack	36%	19%	27%
Shack on Separate Yard	22%	21%	22%
Housing Dwelling Lived When First Staying on This Stand/Yard			
Brick House (Self-Built) on Separate Yard	2%	11%	7%
Brick House (RDP) on Separate Yard	94%	0%	91%
Shack	4%	89%	91%
Current Dwelling You Are Living In			
Brick House (Self-Built) on Separate Yard	0%	99%	
Brick House (RDP) on Separate Yard	99%	0%	98%
Backyard Shack	1%	1%	1%
Who Provided the Land You Built Your Housing Unit?			
Allocated Free by the Government	89%	92%	91%
Bought from Someone	11%	8%	10%
Did the Government Issue You with a Title Deed?			
Yes	93%	97%	95%

No	7%	3%	5%
Who Was/Is Responsible for Building the Housing Unit?			
State/State-Appointed Contractor	99%	0%	98%
Myself Using Appointed Builders	1%	97%	1%
Myself	0%	0%	1%
Others	0%	1%	1%
I Don't Know	0%	2%	1%
If You Built It Yourself, How Did You Raise the Money?			
Monthly Income	0%	26%	13%
Households Saving	0%	67%	33%
Personal Loan from the Bank	0%	8%	4%

The information in Table 5.5 shows the dwelling places for the respondents before they migrated to the study areas. In Soshanguve Extension 13, most of the respondents (58%) indicated that they had stayed in shacks, either backyards (36%) or standalone shacks (22%) on separate yards. Equally, in Block JJ, most of the respondents reported having been living in backyard shacks (21%) and standalone shacks (19%). This observation from both study areas resonates with the narrative that links shack dwellings to the indication of housing demand. According to Huchzermeyer (2011), the proliferation of shack dwellings and backyards in the South African context serves as a visible indicator of unmet housing demand, revealing also significant pressing problems in addressing housing demands for marginalised black communities.

There is also a notable part from the respondents that represent about 21% in Block JJ and 14% in Soshanguve Extension 13, who stayed in rented backyard brick rooms. Furthermore, another significant point is that several respondents reported having lived in self-built brick houses, which, in most cases, serve as family dwellings or homes. This resonates with the narrative in Chapter Three, which connects increasing

housing demand to multiple factors, amongst them include young people from Township families who pursue independent living arrangements, immigration, and the constant rural-urban migration. Without doubt, these dynamics remain the contributing factors constraining housing resources in South African townships.

It is clear from the data in Table 5.5 that in Block JJ, most of the respondents have progressively built their houses. This is reflected by 89% of respondents who indicated that they have started by living in shacks. There is also, however, a noticeable 11% of respondents who started by living in brick houses on a separate yard. However, this 11% may indicate residents who joined Block JJ through purchasing property from the original owners. They might have improved their housing situation from shacks to conventional housing over time in incremental stages. This is related to the emplacement of Turner's shack in the housing process principle as discussed in Chapter Three. Turning to Soshanguve Extension 13, there is a resounding portrayal of a clear instant housing development. The analysed data reflect that almost all the respondents (93%) started by residing in the RDP houses, fully provided by the government. The trend, therefore, implies a substantial dependence on fully subsidised government housing programmes among the respondents.

Soshanguve Extension 13 is a true reflection of the outcome of a greenfield housing settlement because most, if not all, residents, due to housing needs, must be migrated to occupy completely built houses. This housing development pattern signifies the government's prioritisation of Greenfield housing initiatives over in-situ developments. According to Ntema (2017) and Tissington (2010), the overlooking of in-situ housing development in favour of Greenfields ignores the beneficial effects of in-situ housing developments, which may result in spatial inequality as well as the crippling endeavours to create transformed communities that are sustainable and inclusive (See also Chapter Three).

The interviewees were asked about the housing dwelling they are currently staying in, and the trend is uniform in both settlements, where only 1% of each study area is still living in shacks, as 99% are now living in brick houses. Ninety-nine percent of respondents in Block JJ demonstrated the practicability of self-built housing initiatives by gradually improving their shacks into the so-called conventional houses without

government assistance, while Soshanguve Extension 13 saw an increase in RDP houses to 99% from 94% when they first arrived in the community.

On the issue of responsibility for housing construction, both communities offer different dimensions. According to data from Table 5.5, 99% of houses in Soshanguve Extension 13 were constructed by the government using state-appointed contractors on behalf of the residents, while only one percent indicated that they had built their houses. This depicts the absence of the important principle of the self-help model, which is the freedom to build. The freedom to build either through beneficiaries doing the actual building or appointing a builder to build on their behalf was disenfranchised, which, according to Turner and other self-help proponents, is the genesis of dissatisfaction with the product. On the contrary, in Block JJ, 97% of the respondents indicated having built their houses using self-appointed builders, while some 2% indicated having no knowledge of how to build their houses. This two percent can, however, be the people who bought houses from original owners. The picture in Block JJ demonstrates an idea process of housing that the self-help advocates envisioned a successful community that embraces and empowers beneficiaries with the freedom to build, dweller control, and the “Shack-a-house” process principles of the self-help model.

Since in Soshanguve Extension 13, all the housing costs were covered by the government, as their housing development was fully subsidised by the government. In Block JJ, it was not the case; the construction process and cost were owned and covered by the beneficiaries. In line with Turner, beneficiaries in Block JJ funded their construction costs mainly with household savings (67%) and monthly income 26%, while only 8% indicated having utilised bank loans. As indicated in Chapter Three, self-help proponents advocate for people to utilise savings and bank loans to progressively build their houses, which is the case in the block. The case of Block JJ is a clear indication that people have the capacity to house themselves with necessary support from the government in the form of land, tenure and basic services and infrastructures. Finally, in this table, in both communities, it has been allocated freely by the government, with 89% in Soshanguve Extension 13 and 92% in Block JJ stating that they were allocated land by the government. The remaining percentages in both

communities are the respondents who have houses from the original owners, who were allocated freely by the government.

Surprisingly, another distinction appears in the turnover rate of selling houses within the two communities. Soshanguve Extension 13 sample of respondents revealed that many homeowners have contemplated selling their homes, and Block JJ, which has been in the area for a longer time, has the least inclination toward home selling. For example, participants, including a focus group discussion participant from Soshanguve Extension 13, noted,

> "*The house is poorly built and situated in a remote town and business areas. I do not like this place and the house; I will sell this house*" (P6).

This is because residents incur costs to transport themselves to most facilities, thus factors such as poor construction and location in a remote area affect the incentive to sell. In the same way, another focus group discussion participant said,

> "*I will sell this property because it is poorly built, situated in a rural area setting and lacks essential facilities*".

This isolation hampers the employment chances, hence the high transportation costs. It was with similar ideas that many of the participants narrated their experiences, stating that poor facilities, as well as the Facility's remote setting, had placed them under pressure to move.

On the other hand, some respondents in Block JJ nominated the reason to sell as the proximity to a few jobs and the inconvenience of distance to core service provisions. P3 stated that

> "*I will sell this house and move close to job opportunities in the city; I would rather stay in a shack than in a normal house without income*."

This suggests that the homes were built individually; thus, the residents face the barriers of a lack of rental business due to the isolation of the area. In the same way, in the same breath, P4 said,

> "*I only contemplated selling this house based on the distant job placements, but if this house were in a better neighbourhood, I would not mind living here indefinitely.*"

These reflections suggest that employment opportunities and transportation costs are potential determinants of sales, growth or even the status quo, although residents of Block JJ have invested in homes they built.

Regarding title deeds, this study has captured the view of both communities as an important instrument in matters of legal documentation and security. What emerges from the study is that across participants in Soshanguve Extension 13, there is mostly agreement on the need for title deeds to ward off theft or other claims to the homestead. Participant P5 said,

> "*Title deed provides ownership rights, enables the selling of the property*",

unveiling that this certificate is valued as significant for both the exclusive right of property and for property selling. Other respondents as P6, appreciated,

> "*The title deed protects from all forms of eviction."*

In Block JJ, sentiments to that effect are echoed, however, some respondents wondered about the utilitarian importance of this part. P7 remarked,

> "*Title deed does not benefit me as I've never encountered problems or benefit with or without it,*" while others, like P8, acknowledged that

the "*title deed has a big role in confirming legal ownership: It shows their legal ownership by presenting the legal document known as title deed*." Another Block JJ focus group participant "*Title deed is like when you buy a car, when you buy a car, it must be under your name. A title deed means that the house is yours, the car is yours, whatever happens, it is yours. So, the title deed gives you the power to own that house"* (P12)

Block JJ, which seems to be a common reaction by most residents, is that although the title deed acts as a legal document that provides evidence of ownership and guards against illegality of eviction, the residents associate their tenure with more importance to feelings of possession and economic interest in the house. As noted by P9,

"*A title deed helps with the assurance of the ownership even when the holder cannot use it to borrow*."

that same title deed adds that this is very important due to the many people investing a lot of cash in their homes.

Residents in both communities regard the title deed as essential for proving ownership and safeguarding against eviction or other legal claims, although some remain uncertain about its wider benefits. Possessing a title deed increases their sense of ownership and attachment to their homes, even when they are not fully satisfied with housing conditions or local access to services and jobs.

5.4.2 Housing improvements and extension

This section reflects the degree to which the residents in both communities, in comparison, have improved and extended their initial housing units and the number of rooms their current housing units have (see Table 5.6).

Table 5.6: Housing extension and improvement in both Block JJ and Soshanguve Extension 13

Question	**Soshanguve Extension 13(N=90)**	**Block JJ(N=90)**	**Total (%) N=180**

Total Number of Completed Rooms When First Moved In	(N=90)	(N=90)	(N=180)
1 to 2 Rooms	0%	61%	33%
3 to 4 Rooms	0%	34%	19%
5 Rooms	99%	1%	50%
6 or More Rooms	1%	2%	2%
Did You Add More Rooms to Your House?	**(N=90)**	**(N=90)**	**(N=180)**
Yes	11%	96%	54%
No	89%	4%	46%
Number of Rooms Your Dwelling Has			
1-2	0%	0%	0%
3-5 Rooms	99%	8%	54%
6-7 Rooms	1%	53%	28%
8-9 Rooms	0%	30%	21%
10+ Rooms	0%	8%	4%
Plans for Future Room Additions	N=90	N=31	N=121
Yes	10%	81%	10%
No	90%	19%	90%

The section on housing improvements and extensions in both Soshanguve Extension 13 and Block JJ revealed significant disparities in how residents have extended or improved their homes, despite the initial housing conditions and the respective socio-economic contexts of the two communities. The percentage distribution of respondents' home improvement or extension revealed that Block JJ housing development has highly developed, 96% (percent) of the respondents have done some improvement or extension to their homes, whereas in Soshanguve Extension

13, only 11 percent of the respondents have done some extension to their homes, as per the data presented in Table 5.6.

Original RDP houses in Soshanguve Extension 13 were intended to have five compartments and usually had two bedrooms, a dining room, a kitchen and a toilet. The findings of the study show that 99% of households in Soshanguve Extension 13 moved into houses with those five rooms, and only a fraction of 1% into houses with six or more rooms, which can be explained by respondents who informed us that they built shacks or extensions on their homes after occupying them.

On the understanding that most people upgrade their homes in Soshanguve Extension 13 through self-help housing improvement, the one factor highlighted most is that title deeds were made available, enabling such people to make further improvements on their housing extensions, and yet, according to the data presented here, this factor did not seem to have a strong impact on the improvement of housing extension among the residents in Soshanguve Extension 13. A shocking 89% of the respondents did not construct any additional rooms in their houses – this conclusion implies that legal ownership of the buildings does not create the necessary desire for construction and improvement of houses.

However, Block JJ has quite a different picture altogether: 96% of the respondents reported having extended their homes or added rooms – a situation very much in contrast to Soshanguve Extension 13. The causes of this difference can perhaps be understood to have established themselves in residents exercising more independence over their housing processes and physical addition and cultural integration, which were quite possible here. From a conversational perspective. According to P4 in Soshanguve Extension 13, "*The house is small, I would love to add more rooms. However, since I am not working and I do not have an income, I am unable to do so*, highlighting how the financial constraints of some residents impact their ability to improve their homes despite their desire to do so.

It is evident in Table 5.5 that 53 % of the residents of Block JJ claimed to have added between 6 and 7 extra rooms to the self-constructed houses; a transformation as compared to the initial state, which resembled shacks only. This is a pointer to the fact that the residents in the development of their homes are very much involved, and where they are in control, the results borne out of the development process are

evidently better, especially in cases of housing extension. In addition, about 30% of the residents in Block JJ had added extra rooms in their compound, specifically eight to nine rooms; 8% added ten or more rooms, a clear indication of the improvement of houses in this block. This satisfaction is evident in P6's comment,

> *"I am satisfied, it's only the painting that seems bad, but people are busy doing the painting."*

The positioning of these two communities presents the research findings that the extent to which these people extend their houses is not determined by the title deeds or the far from an industrial hub. In Soshanguve Extension 13, expectations that housing demand and consequently its extension impact due to the nearness of the Rosslyn industrial area, an economic hub, were not as the research observed. P7 said that

> "*It is not possible for me to sell this house since I purchased it due to its proximity to the Rosslyn industrial area, but I am still unable to find a stable job here, and there are no tenants who are willing to rent out rooms to me*."

Such a statement points to the disconnect between proximity to an industrial hub and actual housing improvement, particularly when employment opportunities are lacking.

The research highlights a significant contradiction in the housing extension activities observed within the state-driven extension model (Soshanguve Extension 13) and in the self-help extension model (Block JJ). This is the case with Soshanguve Extension 13, where the absence of the extension means that legible ownership does not translate into the ability of the residents to upgrade or extend their houses. Block JJ is not similar; the residents have regained control of their housing processes, which has led to vast improvement as evidenced by the lessons learned in this case, therefore proving that control, social aspects and availability of resources do shape housing processes.

Thus, while the low-income housing was intended to provide affordable housing solutions, the experiences of Soshanguve Extension 13 and Block JJ illustrate that more comprehensive strategies, including financial support, materials, and consultation with residents, are necessary to drive substantial housing improvements and extensions.

5.5 Residents' level of participation and decision making in most housing aspects

5.5.1 Participation level

This section moves to undertake a reflective analysis of the fundamental study aspect, focusing on the housing development components that have the potential to prompt beneficiaries' satisfaction as well as attachment to both the dwellings and the broader community. In particular, the section provides an interrogation on the perception of residents' participation in key decision-making regarding their houses from design to completion, including the material used.

Table 5.7: Resident participation level in determining major decision-making in significant housing aspects

Category	Location	Very Poor (%)	Poor (%)	Average (%)	Good (%)	Very Good (%)
Designing of the Dwellings	Soshanguve Extension 13 (N=90)	73%	27%	0%	0%	0%
	Block JJ (N=89)	1%	1%	2%	11%	84%
	Total (n=179)	37%	14%	1%	6%	42%
Construction of Housing Units	Soshanguve Extension 13 (N=90)	76%	24%	0%	0%	0%
	Block JJ (N=90)	1%	1%	2%	6%	90%
	Total (n=180)	39%	12%	1%	3%	45%
Location of Your House	Soshanguve Extension 13 (N=90)	72%	20%	4%	3%	0%
	Block JJ (N=90)	1%	0%	3%	7%	89%

	Total (n=180)	36%	10%	4%	5%	44%
Number of Rooms	Soshanguve Extension 13 (N=90)	82%	18%	0%	0%	0%
	Block JJ (N=90)	1%	0%	2%	7%	90%
	Total (n=180)	41%	9%	1%	4%	45%
Size of Rooms	Soshanguve Extension 13 (N=90)	83%	17%	0%	0%	0%
	Block JJ (N=90)	1%	0%	2%	7%	90%
	Average	42%	8%	1%	4%	45%
Building Material	Soshanguve Extension 13 (N=90)	84%	16%	0%	0%	0%
	Block JJ (N=89)	1%	1%	2%	8%	88%
	Total (n=179)	43%	8%	1%	4%	44%

The data presented in Table 5.7 offers a comparative analysis of residents' perceptions regarding their participation in various housing aspects in both Soshanguve Extension 13 and Block JJ. Residents from Soshanguve Extension 13 reported significant dissatisfaction with their involvement in these decisions. For instance, using Extension 13 data, the perceived participation level in major decisions, including the design of dwelling, construction and choice of building materials, was very poor, where 73%, 76%, and 84% of respondents respectively indicated their level of participation as 'very poor'. Similar low satisfaction ratings were given to other attributes, such as the size of rooms (83%) and a few rooms (82%). These statistics depict a trend of exclusion from decisions, which influence their tenure and attachment to the housing that he/she occupies. The following are verbatim expressions from the participants as they express these frustrations. For example, P6 said in the Focus Group in Extension 13 that,

"*There were no inputs on the architectural design of the houses; they were to call together the community and ask the community, how*

would they want the house to be like, for instance, the flat house or the size or type of the house?"

Like P3 added,

"*No one was involved in the house's design or construction; people were just calling us using the waiting list to come pick up keys after the construction was done*. *They said that any property that requires repairs should be reported, and they never visited us*."

A community leader also stated that

"The government decided for us, when you cook the whole family sees you, we were never involved at all. We did not have any choice; we had to admit to everything because we did not have the means to build our own houses".

Such comments depict a more profound level of alienation to an extent where the only contribution the residents made was to live in existing houses.

Moreover, participants from Block JJ, a self-help community, showed a relatively higher level of satisfaction with their participation. Some of the Block JJ response results include more than 80 per cent of the respondents' overall ratings of their involvements on key decisions like the design of the dwellings received a "very good" rating of 84 per cent on the same, construction of the housing units received 90 percent, location of homes received an 89 per cent and the selection of building materials received 88 percent. Thus, the outlined higher level of participation reveals a great contrast in the approaches to managing housing projects between the self-help models and the state initiatives. Supporting these views, a Block JJ focus participant (P12):

"*We have done everything from designing, construction and location on the allocated land. We have given the Block JJ area dignity to see*

that this is a place where people live. We have not created a township, but we have turned JJ into our suburb. We are happy about what we have done at JJ compared to where we were before".

From this feedback, it will be clear that residents of local authorities should be engaged, especially in decision-making that will enhance the quality of their homes. The people living in Block JJ said they felt empowered in matters pertaining to housing, including satisfaction and ownership of their houses. As P5 from Soshanguve Extension 13 noted, "*We were supposed to be given a role to make decisions for this community, now we don't know who built these houses*." This reflects the desire for ownership and control over housing outcomes, which is a hallmark of self-help models where residents have more influence over the design and construction processes.

Further reinforcing the positive impact of participatory housing models, P2 from Soshanguve Extension 13's focus Group 5 reflected,

"They were supposed to call community members and tell them we are building you houses, and your houses are going to be like this... The government decided for us. when you cook, the whole family sees you. We were never involved at all." Equally, one community leader from Extension 13 alluded that *"The government was supposed to bring us here when these houses were built, we were not going to allow people to use two bags of cement instead of ten to build these houses, we were going to tell them we are going to be staying in these houses, we need quality houses".*

This comment points to the dissatisfaction with top-down approaches in Soshanguve Extension 13, where residents were not consulted about the layout and design of their homes, resulting in houses that did not meet their needs or preferences. While Extension 13 residents reported minimal involvement, leading to dissatisfaction with their homes and a sense of disconnection, Block JJ residents, through greater participation, experienced enhanced satisfaction and a stronger sense of community. This comparison highlights the importance of incorporating beneficiaries' views throughout the housing development process, from design to completion, as it directly influences their satisfaction and emotional attachment to their dwellings. Therefore,

the differences between the two communities show that resident participation is a major factor that influences the level of satisfaction with housing and building social cohesion through a shared sense of ownership and place of belonging. Evidence from both Soshanguve Extension 13, where minimal involvement led to dissatisfaction and alienation, and Block JJ, where high levels of participation resulted in greater satisfaction, highlights the importance of engaging residents in housing decisions. This aligns with seminal works like Turner's Housing by People and Arnstein's Ladder of Citizen Participation, which emphasise that greater participation fosters a sense of ownership, leading to higher satisfaction and emotional attachment (Turner, 1976; Arnstein, 1969). Extension 13 residents reported limited participation in community affairs due to dissatisfaction with their homes and feelings of isolation, while Block JJ residents who participated in block affairs reported higher levels of satisfaction and higher block identification. This comparison also supports the proposed idea of integrating beneficiaries' opinions throughout the process of housing construction from request to construction, as it solely determines their satisfaction and emotional attitude to the house.

5.5.2 Category of decision-making

In this section, dwellers' autonomy or freedom of deciding on housing key aspects like the location (housing and residential), building material types, quality of work, number of rooms, and room size was tested. Respondents were specifically indicated as the decision makers in the stated housing-related aspects. Table 5.8 shows the comparison of the different variables that address this study

Table 5.8: Comparative analysis on the freedom to determine the location (housing and residential), building material types, quality of work, number of rooms, and room size.

Decision Maker	Location	Building Material Type (%)	Quality Work Approval (%)	Number of Rooms (%)	Room Size (%)
Myself	Soshanguve Extension 13 (N=90)	2%	2%	2%	2%
	Block JJ (N=90)	96%	96%	96%	96%

	Total(N=180)	**49%**	**49%**	**49%**	**49%**
Government Contractor	Soshanguve Extension 13 (N=90)	97%	97%	97%	97%
	Block JJ (N=90)	**0%**	**0%**	**0%**	**0%**
	Total (N=180	**48%**	**48%**	**48%**	**48%**
Community	Soshanguve Extension 13 (N=90)	1%	1%	1%	1%
	Block JJ (N=90)	**0%**	**0%**	**0%**	**0%**
	Total (N=180	**1%**	**1%**	**1%**	**1%**
I Don't Know	Soshanguve Extension 13 (N=90)	**0%**	**0%**	**0%**	**0%**
	Block JJ (N=90)	4%	4%	4%	4%
	Total (N=180	**2%**	**2%**	**2%**	**2%**

Table 5.8 uncovers dwellers' participation in decision-making patterns that are observed in both Soshanguve Extension 13 and Block JJ. The results reveal some considerable disparities in agency and influence relating to housing development aspects, notably around building material type, quality work approval, number of rooms and room size. The results in Table 5.8 compellingly signify that in Soshanguve Extension 13, government/government contractors exert definitive control in housing development's decision-making processes. A considerable 97% of responses in Soshanguve Extension 13 related that major decision-making in key housing aspects, like building material type, quality work approval, number of rooms and room size were controlled largely by the government /government contractors. The housing provision, like most state-driven housing models, embodies an extreme centralised approach that facilitates the government to exert substantial control over key decision-making. The approach, at the same time, however, disenfranchises beneficiaries' decision-making influence, creating disproportion in beneficiaries' participation, and includes them in the entire process.

Conversely, Block JJ present an incompatible trend in which beneficiaries themselves, not the government, have hegemony in the decision-making of key housing construction processes. The results underscore dwellers' sovereignty in decision-making making where 96% of the respondents across all aspects underline an absolute participatory approach in self-help housing models. The high involvement of residents in decision-making in Block JJ, according to Rollero and De Piccoli (2010) and Pirinen (2014), clearly signifies that localised decision-making enables dwellers to have freedom to customise housing units fitting their respective needs, which, in all by and large promotes a strong sense of attachment to the housing product and the community. The freedom that empowers residents with decision-making of key housing aspects that equate to Turner's dweller control and freedom to build became the catalyst to dwellers' satisfaction with their dwelling (see Figure 5.7, Table 5.10 and Table 5.11 on dwellers' satisfaction). While the centralised approach became a recipe for poor dwellers' satisfaction with their housing provision.

Though the self-help housing model in Block JJ might pose the risk of inconsistency with building standards and housing outcomes as opposed to the standardised housing type in Soshanguve Extension 13, dweller control in Block JJ empowers residents with the freedom to build an environment that enhances dwellers' satisfaction and allows for greater customisation of housing options. The opposing view in decision-making models underlines the complexities found in residents' autonomy versus institutional oversight entrenched in development contexts. Mitigating this conundrum necessitates a nuanced housing policy that empowers dwellers with freedom and comprehensive control of their housing process. In that way, the policy would empower residents to build housing units that align with their distinctive social and economic situations, while augmenting dweller satisfaction across diverse urban settings.

5.5.3 Comparison of building materials accessibility and freedom of choice

Decision-making role in determining the quality of building material is one of the significant factors that potentially impact satisfaction with the housing product, therefore, it must not be undermined. This section focused on the accessibility and availability of building materials and the freedom given to resident to choose materials of their choice in Soshanguve Extension 13 and Block JJ.

Table 5.9: The comparison of building materials accessibility and freedom of choice

Question	Soshanguve Extension 13 (N=90)	Block JJ (N=90)	Total (%) (N=180)
Sources of Building Materials			
Formal supplier outside the area	17%	84%	51%
Local formal suppliers	74%	14%	42%
Locally produced/self-produced materials	9%	1%	5%
Accessibility of Suppliers			
Yes	96%	100%	98%
No	2%	0%	1%
Freedom in Choosing Building Materials and House Plans			
No choice at all	100%	0%	50%
Wide choice	0%	99%	49%
Restricted choice	0%	1%	1%

The proportionate analysis between State-driven housing and self-build housing models in Soshanguve Extension 13 and Block JJ correspondingly. Though there is a close experience in terms of accessing building materials in both communities, it is the autonomy of residents in selecting building materials and housing designs that is striking. With respect to the main suppliers of building materials, 74% of respondents who improved or extended their houses in Soshanguve indicated that have obtained building materials from local suppliers who were indicated to be highly accessible, as shown by 96% of respondents who indicated that the building materials are easily accessible in their community. For clarity's sake, in Soshanguve Extension 13, only respondents who made improvements or extensions to their houses because building materials were fully provided by the government. Conversely, in Block JJ, despite 84% of the interviewees depending on a formal supplier from outside their community for building materials, all the respondents (100%) agreed that building materials may be

sourced outside their community, but they are conveniently accessible. As is clear in this table that accessibility to building materials in both communities is not a challenge, but the disparities become perceptible in respect of the autonomy or freedom over building materials and housing plans, choices and preferences.

As shown in Table 5.7, the participation in Soshanguve Extension 13 in housing designs is poor. The findings from this table also confirm the existence of centralised decision-making in public housing. There is consensus among respondents from Soshanguve Extension 13, where 100% of the respondents reported not having played any role in choosing building materials and housing plans of their choice. Certainly, this is a true reflection of stringent government oversight. P5 noted,

> *"The government should support people who are doing their construction with construction materials because if you are not working, it will take an eternity for you to complete the construction of your house."*

To the contrary, Block JJ's self-built housing model offered considerable freedom in deciding the housing plans and building materials, signifying a practice that promotes beneficiaries' decision-making and customisation in housing developments. *P3 noted,*

> *"The government must give us the land and materials so that we can build our own houses because RDP will not satisfy me,"*

Reflecting dissatisfaction with the original structures and a desire for more autonomy in housing decisions. The data signify a broader premise for challenges facing state-driven housing provisions and the agency of low-income housing developments. This is an underscored narrative by pieces of literature (see Coates, Anand and Norris, 2015; Turner, 1976), which reflects how constraints or enhancements to autonomy in any housing development have an intimate impact on beneficiaries' satisfaction with their houses and sense of ownership. Although both communities present beneficiaries with accessibility to building materials, it is the empowerment of Block JJ with freedom that fosters a customised housing approach. On the flip side, there is a

distinct reflection of a more rigid, top-down housing model in Soshanguve Extension 13, the low-income urban housing development. This is also the case with most state-driven housing projects for poor people in South Africa.

5.5.4 Awareness and existence of prescribed building standards and timeframe by the government

The respondents' perception of their knowledge and the existence of prescribed building standards and a specified time frame to complete the housing construction was solicited. Figure 5.6 reflects the solicited residents' perception in Soshanguve Extension 13 and Block JJ.

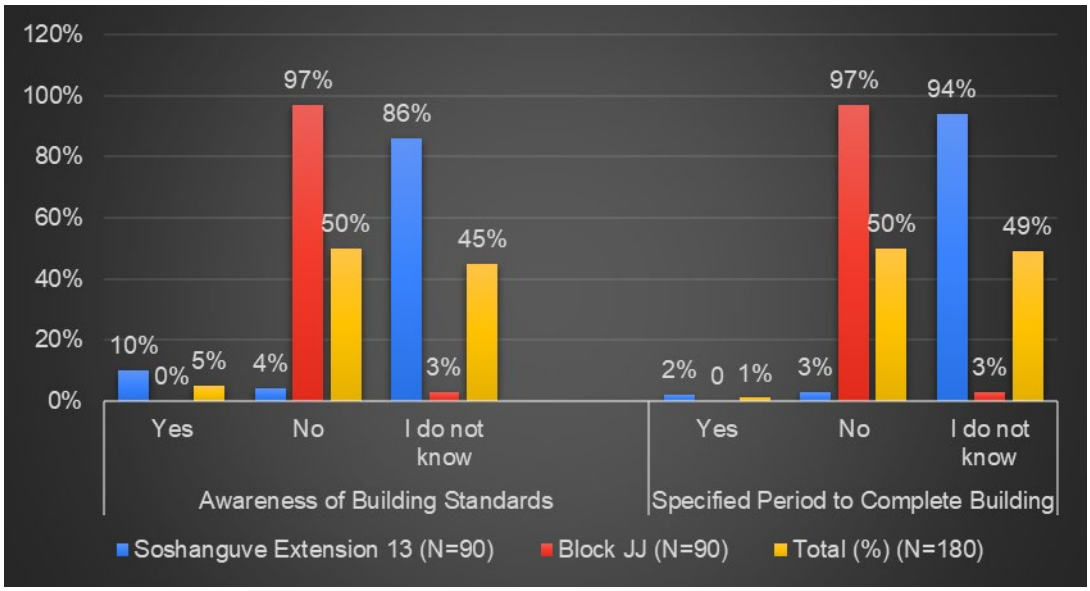

Figure 5.6: Prescribed housing standards and prescribed time limit for housing construction

Most of the self-help housing prominent figures and urban housing development, including Turner, promote a participatory low-income housing development where poor people themselves must actively build their houses. Turner criticised the conventional approach of enforcing strict building standards and prescribed timelines in building low-income houses (Adegun and Olusoga, 2019). He believed that such imposition constraints poor people's capabilities to build houses that respond to their specific needs and resources (Turner, 1976; Williams and Shepherd, 2016). Uniquely, the prominence is to afford residents a flexible environment for a gradual housing approach, not for autonomy, but also to promote housing solutions that are sustainable and appropriately fit to dwellers' economic and social context. From the results, it is

evident that residents in the state-driven housing model (Soshanguve Extension 13) were excluded from all processes before their occupation, given that the overwhelming majority indicated that to did not know of specified building standards or specified periods to complete the building process. On the other hand, Block JJ residents seem to have been given the freedom to build housing plans of their choice within their time frames.

5.6 Housing conditions and residents' satisfaction with most housing components

Both international and national literature reviews in Chapters Two and Three gave an assertion that most state-managed housing initiatives customarily emphasise the production of large quantities of housing to the detriment of the quality, usually leading to low housing quality and low levels of beneficiary satisfaction. Disenfranchisement or compromised dweller control often leads foundations poor residents' satisfaction in state-controlled housing developments, as evidenced by both international and national studies (see Chapters Two and Three). On the other hand, most self-help housing initiatives commanded by residents themselves often empower autonomy in key decision-making concerning their housing condition, and usually produce higher-quality houses that satisfy their housing requirements. Empowered residents who freely exercise their decision-making power usually facilitate the design and housing development of homes personalised to residents' aspirations, economic situation, and family sizes. Based on this foundation, this section presents a comparative analysis of the residents' perceptions of the quality of their houses and their satisfaction with various aspects of other housing units in Soshanguve Extension 13 and Block JJ.

5.6.1 A comparative housing aspects conditions Soshanguve Extension 13 and Block JJ

This section focuses on the representation of a cross-tabulation of housing components conditions in both study areas–Soshanguve Extension 13 and Block JJ. The findings reveal disparities in the quality of housing outcomes from both the self-help and state-driven housing models, offering insight into the capacity and integrity of each housing model in providing quality housing structures. Examining these discrepancies, the findings promote localised housing challenges and successes associated with each housing model, at the same time offering prospective policy

intervention strategies that concentrate on improving residential standards in low-income communities.

Table 5.10: Comparative housing components status in Soshanguve Extension 13 and Block JJ

Condition	Location	Very Good (%)	Good (%)	Weak (%)	Very Weak (%)
Walls	Soshanguve Extension 13 (N=90)	23%	17%	39%	21%
	Block JJ (N=90)	78%	14%	6%	1%
	Total (N=180)	45%	15%	23%	11%
Roof	Soshanguve Extension 13 (N=90)	27%	23%	30%	20%
	Block JJ (N=90)	59%	24%	14%	3%
	Total (N=180)	43%	23%	22%	12%
Floor	Soshanguve Extension 13 (N=90)	53%	31%	11%	4%
	Block JJ (N=89)	92%	2%	4%	1%
	Total (N=179)	72%	16%	7%	2%

The comparative assessment of housing conditions between Soshanguve Extension 13 and Block JJ signals a sharp apparent difference in beneficiaries' perceptions of their housing units' qualities with specific to the quality of walls, roofing, and floor. Concerning the quality of the housing walls in Block JJ, 78% of respondents rated the walls of their houses as "Very Good", 14% as "Good", a sharp contrast to 23% "Very Good" in Soshanguve Extension 13, 39% "Weak", and 21% classified their walls as "Very Weak". From the table, the disparity also stretches to the roofing conditions in both communities, where 59% of participants in Block JJ ranked their roofs to be in "Very Good" conditions compared to only 27% in Soshanguve Extension 13. In Soshanguve Extension 13, roofs quality seems average because 50% of the respondents rated their roofs between "Very Good" and "Good", while the other 50%

regarded the quality of their roof between “Weak" and "Very Weak". The further contrast observed with the quality of the housing floors in both communities, with Block JJ respondents reporting tremendous 92% “Very Good” conditions of their floors, compared to 53% in Soshanguve Extension 13. The results in this table, however, display a positive image that shows that the floor quality in both communities is not poor, as a further 32% of the respondents in Soshanguve Extension 13 rated their flooring quality to be in good condition.

The results reflect the reality of heightened building integrity in self-help housing models, while at the same time, they bring into question the effectiveness of the public housing initiatives in providing quality housing structures that meet beneficiaries' needs, expectations and the sustainable building standards. The results do not surprise, though, because these discrepancies support existing housing literature, particularly low-income housing projects in South African urban areas (See both Chapter Two and Chapter Three), which confirms challenges state-driven initiatives confront in realising dwellers' housing quality and sustainable housing expectations. Juxtaposing with the state-driven housing initiatives, the self-help housing model galvanises the utilisation of localised building material, flexible designs with dwellers' control of the key decision-making, often giving housing outcomes tailored to residents’ requirements and economic statuses (Gouverneur, 2014; Huchzermeyer and Misselwitz, 2016). The comparative insight suggests that incorporating beneficiary-driven design approaches, their flexibility, and sustainable building practices in state-driven housing policies may be an ingredient for heightened sustainable housing structural integrity and beneficiary satisfaction.

5.6.2 Satisfaction with various aspects of the unit's design, layout, and quality

Here, the focus moves from housing conditions to the combined presentation of residents’ satisfaction levels with various aspects of the unit's design, layout, and quality for both Soshanguve Extension 13 and Block JJ. The satisfaction level ranged from Very Satisfied (VS), Satisfied (S), Neither Satisfied nor Dissatisfied (NSD), Dissatisfied (DS), Very Dissatisfied (VD).

Table 5.11: Summary of resident satisfaction with design and layout, housing aspects, size and space

Category	Location	VS (%)	S (%)	NSD (%)	D (%)	VD (%)	**χ^2 p-value**
Satisfaction with design and layout							
Design or Layout of Unit	Soshanguve Ext 13 (N=90)	0%	14%	7%	42%	37%	$p < 0.001$
	Block JJ (N=89)	80%	16%	3%	1%	0%	
	Total (N=179)	40%	15%	5%	21%	18%	
Position of the Unit	Soshanguve Ext 13 (N=90)	1%	41%	29%	23%	6%	$p < 0.001$
	Block JJ (N=88)	74%	24%	2%	0%	0%	
	Total (N=178)	38%	32%	16%	12%	3%	
Satisfaction with housing aspects							
Quality of the Roof	Soshanguve Ext 13 (N=88)	2%	34%	9%	28%	26%	$p < 0.001$
	Block JJ (N=90)	40%	30%	12%	13%	4%	
	Total (N=178)	21%	32%	11%	21%	15%	
Quality of the Floor	Soshanguve Ext 13 (N=90)	7%	63%	9%	12%	10%	$p < 0.001$
	Block JJ (N=90)	67%	26%	2%	4%	1%	
	Total (N=180)	37%	45%	6%	8%	6%	
Quality of the Walls	Soshanguve Ext 13 (N=90)	0%	30%	9%	31%	30%	$p < 0.001$
	Block JJ (N=90)	56%	29%	10%	4%	1%	
	Total (N=180)	28%	30%	10%	18%	16%	

Building Material Used	Soshanguve Ext 13 (N=89)	0%	8%	27%	33%	33%	p < 0.001
	Block JJ (N=90)	57%	37%	3%	3%	0%	
	Total (N=179)	29%	23%	15%	18%	17%	
Satisfaction with size and space							
Size of the Yard	Soshanguve Ext 13 (N=90)	0%	62%	20%	9%	9%	p < 0.001
	Block JJ (N=90)	42%	44%	12%	2%	0%	
	Total (N=180)	21%	53%	16%	6%	5%	
Number of Rooms	Soshanguve Ext 13 (N=89)	0%	21%	15%	28%	36%	p < 0.001
	Block JJ (N=90)	66%	26%	1%	7%	1%	
	Total (N=179)	33%	24%	8%	18%	19%	
Size of the Rooms	Soshanguve Ext 13 (N=90)	0%	10%	2%	26%	62%	p < 0.001
	Block JJ (N=90)	70%	23%	6%	1%	0%	
	Total (N=180)	35%	17%	4%	13%	31%	

The findings from Table 5.11 suggest a distinct disparity in satisfaction with the housing designs /layout and positioning of houses in the allocated yards in both Soshanguve Extension 13 ab Block JJ. Regarding the respondents' satisfaction with housing designs or layout, Block JJ exhibits an affirmative response, where about 80% of the respondents indicated to be "Very Satisfied" as opposed to 0% from Soshanguve Extension 13. The difference between the groups is clear in the statistics and is also statistically significant (χ^2, $p < 0.001$), which proves that location is strongly connected to satisfaction with design and layout. This comparison reflects that the housing designs in Block JJ meet the dwellers' expectations as well as functional needs since designing was done by the beneficiaries themselves, as compared to centralised designing in Soshanguve Extension 13, indicated in Tables 5.7 and 5.8.

Contrasting the same aspects of satisfaction with the design, Soshanguve Extension 13, recorded a high level of dissatisfaction with about 79% of combined "Dissatisfied" and "Very Dissatisfied", denoting a grave issue with the government's centralised decision-making in housing design that seems to be possible not responding or misaligned with resident needs. Likewise, the residents of Block JJ seem to be in control of decision-making in determining the housing position in their yards allocated by the government, since 74% of the residents indicated to be "Very Satisfied" with the positioning of their housing units, whereas only 1% respondents in Soshanguve Extension 13 share this sentiment. The difference between the groups is again significant (χ^2, $p < 0.001$), proving that participating has a strong effect on satisfaction. It is not surprising because in Soshanguve Extension 13, residents indicated having no knowledge of the houses built, but were only informed after the construction was completed.

The data on beneficiaries' satisfaction with the housing aspects, such as roofing quality, floors, walls, and building materials in both Block JJ and Soshanguve Extension 13, shows a distinct distinction. Evidently, the results reveal a substantial difference in residents' satisfaction with the quality of roofing in both study areas, where in Block JJ, 70% of the respondents reported a combined satisfaction rate of (40% "Very Satisfied" and 30% "Satisfied"). In parallel, Soshanguve Extension 13 recorded an opposite satisfaction rate, where a very low respondents' quality of roofing satisfaction rate of combined (2% "Very Satisfied" and 34% "Satisfied") stood at 36%. The difference between the groups was also found to be statistically significant (χ^2, $p < 0.001$), confirming the results seen in the descriptive data.

The recorded difference in satisfaction rate extends to the floor quality, where Block JJ maintained its prominence in satisfaction, with 67% responses indicated to be "Very Satisfied" with floor quality, and 26% are "Satisfied", and both total to over 90% satisfaction rate. However, Soshanguve in these aspects improved its satisfaction rate to a combined 70% (7% "Very Satisfied" and 63% "Satisfied. Although there was some convergence, the differences were still significant (χ^2, $p < 0.001$).

The same trend is equally reflected regarding the quality of walls in both communities, where in Block JJ's combination of both where "Very Satisfied" and "Satisfied" reach 85%, differs quite significantly with a low combined satisfaction rate of 30% in Soshanguve Extension 13. Statistical testing (χ^2, $p < 0.001$) confirms this large disparity.

Since residents in Block JJ had the freedom to choose the quality of building material they desired, as opposed to Soshanguve Extension 13, where choices were restricted, it is not surprising that 94% of respondents indicated that to were satisfied with the quality of building material. Soshanguve Extension, on the other hand, presents a gloomy picture of dissatisfaction as merely 8% of the respondents reported being satisfied with the quality of the building material, illuminating the inconveniences of denying recipients autonomy to decide their building material. Once more, the difference is found to be significant based on statistical analysis (χ^2, $p < 0.001$).

Finally, room size satisfaction differs greatly, considering that respondents in Block JJ overwhelmingly registered a high satisfaction with 70% "Very Satisfied" and 23 "Satisfied" culminating to 93% satisfaction rate, while in Soshanguve Extension 13 respondents residents exhibits a very substantial dissatisfaction, with 62% "Very Dissatisfied" and 26% Dissatisfied" equating to 88% overall dissatisfaction rate with the number size of the rooms. The difference between the groups is also statistically significant (χ^2, $p < 0.001$), showing that the pattern is strong. The finding in this table is supported by other findings in this study, signifying a systemic disparity in construction quality and materials between these study areas, which may impact beneficiaries' satisfaction and perceptions of housing quality.

The evidence of dissatisfaction rates in state-driven housing provision in Soshanguve Extension 13, mainly on aspects such as design or layout of unit, roof quality, quality of the walls, building material used, number of rooms, and room sizes, is a matter of concern relating to beneficiaries' disempowerment with dweller control as well as the freedom to build their houses. The results of inferential statistics confirm these differences and highlight the importance of involving people in the process. Empowering dwellers with autonomy on key major decisions could not only enhance dwellers' satisfaction but also improve dwellers' attachment to the houses and community at large.

5.6.3 Overall satisfaction with the final housing product

This section presents an overall residents' satisfaction with their final housing outcomes in Soshanguve Extension 13 and Block JJ.

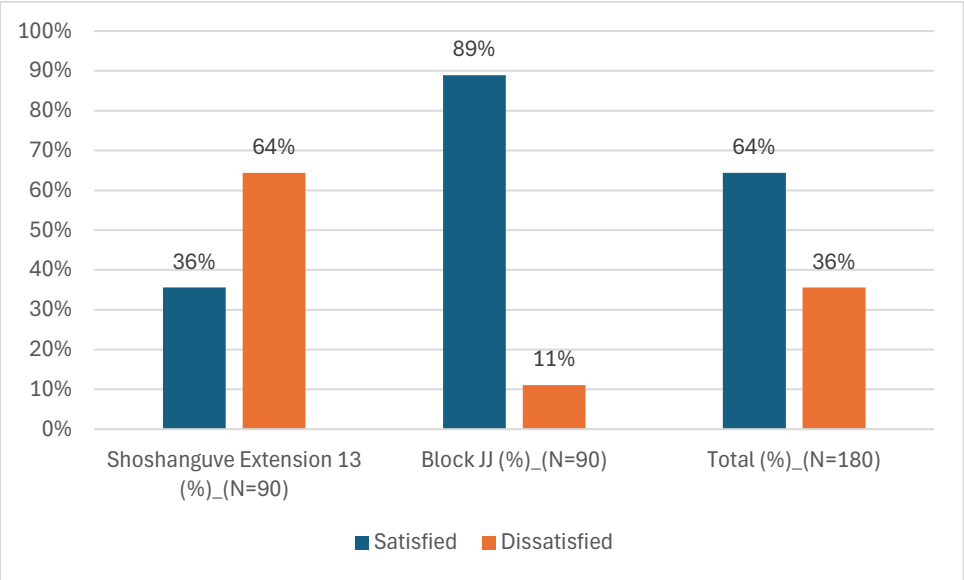

Figure 5.7: Overall satisfaction with the final housing product

The survey results reflect a sharp variation in overall housing satisfaction level between the state-controlled housing model (Soshanguve Extension 13) and the self-help model (Block JJ). Soshanguve Extension 13. Though only 36% of respondents partook in the study from Soshanguve Extension 13 expressed satisfaction with the housing products, this is symptomatic of an overwhelming dissatisfaction and an imperative requirement for intervention of some sort. In the same breath, Block JJ respondents reported a tremendous satisfaction rate of 89%, signifying a better contentment with housing quality and standards. The cumulative results mirror a significantly high dissatisfaction in state-driven housing development, where 64% in Soshanguve Extension 13 expressed their discontentment with their RDP houses–highlighting the need to improve and bridge this noticeable gap to improve housing quality and residents' satisfaction. Studies like Turner's (1976) *Housing by People* stressed the significance of self-help methodologies, underscoring the ability of self-building to empower residents to build houses suiting their preferences and needs. Turner's assertion equally corresponds to Arnstein's (1969) Ladder of Citizen Participation, which emphasises the value of enhanced dwellers' decision-making and participation that stimulates enhanced satisfaction with housing outcomes. In contrast,

state-driven developments, such as the one in Soshanguve Extension 13, lack residents' participation, constrained decision-making, which usually results in high discontentment because of misalignments between beneficiaries' expectations and the final product.

However, the importance of state-driven houses cannot be overlooked in addressing the housing shortages, as underscored by Turok (2012) when analysing housing in South Africa. the evidence presented here shows that housing provision should certainly be driven by the state, but through a self-help housing model. This model enhances satisfaction and ownership, allowing for a more sustainable approach to community development. The state's role should be to support such a model through facilitating participation and ensuring that residents are empowered to shape their housing solutions.

5.7 Proximity of various facilities to respondents' houses

This section's focus now shifts to the availability of social amenities, mode of transport and cost to access basic services in both Soshanguve Extension 13 and Block JJ. Unavailability of essential social amenities, proximity to a community, particularly the poor communities, may result in substantial challenges like delayed health treatment, increased travel time and financial burdens. Travel costs and poor transportation to access essential amenities like school and health facilities negatively impact residents' health quality and quality of life in general, as well as upward mobility opportunities. As a result, low-income individuals in Townships can be engulfed in a vicious cycle of poverty. Against this background, this section pays attention to the availability and cost of accessing basic amenities, including the residents' satisfaction with social amenities accessibility.

5.7.1 Social amenity proximity

The perception regarding the availability and accessibility of essential amenities within walking distance was solicited, and below are the results in Table 5.11.

Table 5.12: Results are presented on the proximity of various facilities for respondents' communities in Soshanguve Extension 13 vs Block JJ

Facility within walking distance	Soshanguve Extension 13 (N=90)	Block JJ (N=90)
Primary School	0%	100%
Secondary School	0%	100%
Clinic	0%	100.0%
Police Station	0%	99%
Shops/Supermarkets for Monthly Groceries	0%	4%

As can be seen from Table 5.12, there is a considerable and almost systematic difference in the nearness and availability of basic amenities between the two study areas, raising issues of financial costs and impacts on perceived community satisfaction and place attachment. The overwhelming data reveal, however, that these essential services, which include primary and secondary schools, clinics, police posts, and shops, are easily accessed by walking, which makes a huge contribution to higher levels of convenience and hence improvement of community relations in Block JJ. In contrast, the participants of the study in Soshanguve Extension 13 told the opposite of what those in Block JJ. One participant (P1) said,

> "*In this area, we are living like animals, we only have houses, but services are not available, so we travel to access them*." The same opinion was expressed by the other participant of the study, P2, who said, "*Everything here is very costly any necessities we must use transport to get them, including school, clinic, hospitals, as well as the best shops. I would be glad to sell and move out of here*."

These responses indicate that the residents of Soshanguve Extension 13 incur expenses and a persistent time to travel to access these services. This is more so for

families with school going children or individuals who require frequent medical check-ups or treatment, who must spend a considerable amount of their meagre income on transport. In more specific terms, one of them (P3) commented:

> *"It is without service like schools, clinics, hospitals, or shops. Those are very far, and many times we must spend lots of cash to access those services, which is the worst thing about this community, especially the elderly with chronic illness who must visit health facilities regularly."*

Worse still, the unemployment rate is high, and the income per capita is low, which makes the averse financial pressure even harder for residents of Soshanguve Extension 13.

Furthermore, results show that minimal availability of basic amenities within walking distance seems to influence residents' satisfaction and place attachment in Soshanguve Extension 13. On the other hand, the residents of Block JJ have better convenience, as most would agree that this benefit increases satisfaction levels. In the same regard, one of Block JJ's residents (P4) had this to say,

> *"Thankfully, all these services are provided and are reachable within the community for anyone in that community."*

These services help in enhancing the level of participation and perceived level of satisfaction with the community since those in Soshanguve Extension 13 do not have such easy access to important social facilities that enhance their sense of community. According to one respondent (P5),

> *"The ideal place of residence would be close to employment opportunities as well as close to services, but not close to the situation portrayed where one has to travel long distances to access all critical services."*

These findings underscore the crucial role that proximity to basic services plays in not only the financial well-being of residents but also in their sense of community attachment. For Soshanguve Extension 13 residents, the lack of proximity to essential services increases the financial strain on households while also contributing to lower community satisfaction. This is particularly troubling given the wider socio-economic context of high unemployment and escalating living costs. The findings call for policy interventions aimed at improving the accessibility of essential services in communities like Soshanguve Extension 13, where service deficiencies could be alleviated through better planning and investment in local infrastructure, leading to improved financial security and community attachment for residents.

5.7.2 Transport modes to access various services in Soshanguve and Block JJ

This section provides a comparative analysis of the data regarding the modes of transport used by residents of Soshanguve Extension 13 and Block JJ to access various essential services. Based on the data presented in Table 5.13, several trends and insights emerge regarding the accessibility of key amenities within these areas

Table 5.13: Mode of transport for accessing basic amenities

Transport Mode	Location	Government Post Office	Government Clinic	Government Hospital	Police Station	School	Municipal Offices	Home Affairs Offices	Bank	Work	Shops	To the City
Walk	Soshanguve	0%	0%	0%	0%	0%	0%	0%	0%	3%	0%	0%
	Block JJ	0%	100%	0%	99%	99%	0%	0%	7%	0%	0%	0%
	Total (%)	0%	50%	0%	50%	50%	0%	0%	4%	2%	0%	0%
Bicycle	Soshanguve	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
	Block JJ	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
	Total (%)	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
Private Vehicle	Soshanguve	1%	1%	1%	1%	1%	1%	1%	1%	2%	1%	1%
	Block JJ	1%	0%	1%	0%	0%	1%	1%	1%	2%	2%	1%
	Total (%)	1%	1%	1%	1%	1%	1%	1%	1%	2%	2%	1%
Bus	Soshanguve	0%	0%	0%	0%	92%	0%	0%	0%	0%	0%	0%
	Block JJ	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%

Transport Mode	Location	Government Post Office	Government Clinic	Government Hospital	Police Station	School	Municipal Offices	Home Affairs Offices	Bank	Work	Shops	To the City
	Total (%)	0%	0%	0%	0%	46%	0%	0%	0%	0%	0%	0%
Train	Soshanguve	2%	2%	2%	2%	0%	3%	3%	3%	0%	3%	3%
	Block JJ	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
	Total (%)	1%	1%	1%	1%	0%	2%	2%	2%	0%	2%	2%
Taxi	Soshanguve	97%	97%	97%	96%	2%	96%	96%	94%	39%	93%	94%
	Block JJ	99%	0%	97%	2%	0%	98%	99%	98%	98%	20%	99%
	Total (%)	98%	49%	97%	49%	1%	97%	98%	96%	69%	57%	97%
Not Applicable	Soshanguve	0%	0%	0%	0%	6%	0%	0%	56%	1%	0%	0%
	Block JJ	0%	0%	0%	0%	0%	0%	0%	71%	0%	0%	0%
	Total (%)	0%	0%	0%	0%	3%	0%	0%	64%	0%	0%	0%

The results show a big difference in transportation between Soshanguve Extension 13 and Block JJ. Precisely in Block JJ, access to services like government clinics, police posts, and schools affects the mode of transport than any other factor. According to the survey results of Block JJ, 100% of the respondents said that they travel to the government clinic on foot, 99% to the police station and schools. This is so, due to the services offered, which are easily accessible within the community since they are closely situated, including within walking distance, thus having a strong positive impact on the welfare of the residents. From Block JJ, P1 said, "*I am privileged to note that all the services are available, and they are reachable for everybody within the community.*" This view is also shared with P2, who noted that '*Walking around, some of the services available here include schools, clinics and all the other services that one would need within a close range*'. This enhances the affordability of most essential services and the standard of living since most residents lack adequate capital such accessibility cuts down on costly transport.

Soshanguve Extension 13, however, paints a picture of a different reality. The data shows that transport is a major need among residents of this area since none of the basics are readily accessible on foot. For example, 97% of the people sampled in Soshanguve Extension 13 said they used taxis to attend government clinics, police stations, and schools. P3, a resident of Soshanguve, said this

"*In my opinion, there is nothing better or even good about this place, we just have houses, free water and electricity, but every other service we have to travel to acquire them since they are far*."

Another community leader in Extension 13 supported by saying,

"*To be honest, we cannot say there is something people love about Extension 13, people here are not staying comfortable, they just don't have the money to go stay at other places. People have no interest in being here, they just don't have a choice reason being that there are no schools, clinics, or shops; there is nothing which can make you love this place, everything is far, and people are unemployed. We are forced to depend on taxis to access all these services, and it is expensive for us".*

This is applicable because the residents rely on taxis for essential needs, making the cost burdensome, especially to unemployed or low-income earners. For instance, a respondent from Soshanguve, being a P4, said,

> "*Inasmuch as we want to access most of these services, we are forced to use paid transport considering the fact that we are financially strained*."

The financial implications of commuting are highlighted further when considering the comments of residents from both communities. In Soshanguve Extension 13, most respondents expressed frustrations about the high cost of transport and the time spent commuting, which detracts from other livelihood activities. P5, a resident from Soshanguve, explained,

> "*We are always forced to use money that we do not have. It's difficult, and most of us are unemployed, which makes the cost of commuting unbearable*."

Similarly, P6, who is considering relocating from Soshanguve, mentioned,

> "*This place is very expensive, everything we need we must use transportation to access, including schools, clinics, hospitals, as well as the best shops. It would be my pleasure to sell and relocate from this location*."

Interestingly, bus transportation appears to be a more prominent feature in Soshanguve Extension 13 compared to Block JJ, especially for school children. 92% of respondents in Soshanguve Extension 13 reported using buses to send their children to school. This is a significant contrast to Block JJ, where most children walk to school due to the proximity of educational facilities. Notably, the bus service is subsidised, making it a more affordable option for families in Soshanguve Extension 13. As P7 stated,

> "*The bus service is free for our children, which helps a lot because the school is quite far from our homes*."

This contrasts with the experiences of Block JJ residents, who have schools within walking distance and thus face no transportation costs for their children.

Furthermore, the taxi remains the predominant mode of transport for a majority of both Soshanguve and Block JJ residents. As highlighted by the data, 98% of respondents in Block JJ and 97% of respondents in Soshanguve Extension 13 reported using taxis for most services. This widespread reliance on taxis for accessing essential services reflects both the lack of alternatives and the high dependence on this mode of transport

for residents in both areas. While taxis offer an accessible solution, they also add to the financial strain, particularly in areas where services are not within easy reach.

Therefore, the data underscores significant differences between Soshanguve Extension 13 and Block JJ in terms of transport to access basic services. While Block JJ benefits from walkable proximity to key services, Soshanguve Extension 13 faces the challenge of long-distance commuting, resulting in a higher reliance on taxis and public transport. The financial strain of commuting for services, coupled with the lack of local employment opportunities, presents a significant challenge for residents, particularly those who are unemployed or underemployed. As one participant from Soshanguve noted,

> "*We are living like animals; we only have houses, but services are not available, we travel to access them*." P2.

This captures the essence of the struggles faced by residents of Soshanguve Extension 13, where transport costs and long travel times significantly impact their overall quality of life.

5.7.3 Transport amount per trip (one trip: to and from) converted into rands

Table 5.14: Cost of accessing various basic amenities

Transport Amount Category	Location	Government Post Office	Government Clinic	Government Hospital	Police Station	School	Municipal Offices	Home Affairs Offices	Bank	Work Shops	To the City
0	Soshanguve	1%	1%	1%	1%	94%	1%	1%	67%	1%	1%
	Block JJ	0%	97%	0%	92%	97%	0%	0%	77%	0%	1%
	Total (%)	**1%**	**49%**	**1%**	**47%**	**96%**	**1%**	**1%**	**72%**	**1%**	**1%**
Between 0 and 25	Soshanguve	0%	0%	0%	0%	2%	0%	0%	1%	0%	0%
	Block JJ	0%	3%	0%	3%	3%	0%	0%	0%	0%	0%
	Total (%)	**0%**	**2%**	**0%**	**1%**	**3%**	**0%**	**0%**	**1%**	**0%**	**0%**
Between 25 and 45	Soshanguve	8%	4%	0%	6%	0%	4%	2%	9%	0%	21%
	Block JJ	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
	Total (%)	**4%**	**2%**	**0%**	**3%**	**0%**	**2%**	**1%**	**5%**	**0%**	**11%**
	Soshanguve	7%	3%	54%	3%	0%	8%	17%	0%	3%	0%

Between 45 and 60	Block JJ	0%	0%	1%	0%	0%	0%	0%	0%	0%	0%
	Total (%)	**4%**	**2%**	**27%**	**2%**	**0%**	**4%**	**9%**	**0%**	**2%**	**0%**
Between 60 and 70	Soshanguve	0%	0%	14%	0%	0%	0%	7%	0%	21%	0%
	Block JJ	0%	0%	11%	0%	0%	0%	16%	0%	83%	0%
	Total (%)	**0%**	**0%**	**13%**	**0%**	**0%**	**0%**	**12%**	**0%**	**52%**	**0%**
70 and Above **age**	Soshanguve	82%	88%	6%	87%	3%	67%	57%	90%	8%	76%
	Block JJ	0%	0%	86%	0%	0%	0%	0%	0%	0%	2%
	Total (%)	**41%**	**44%**	**46%**	**43%**	**2%**	**33%**	**28%**	**45%**	**4%**	**39%**

Table 5.14 highlights the varied transport costs incurred by residents when accessing essential services, workplaces, and nearby city areas. The responses from the participants in Soshanguve Extension 13 and Block JJ reveal striking contrasts in transport costs, which significantly impact their access to basic services. For example, in Soshanguve Extension 13, a large percentage of residents (94%) indicated that they spend nothing to access schools, while a certain proportion (67%) reported zero costs for travelling to banks, possibly because they do not utilise the banking system since most do not have income as indicated above. This suggests that Soshanguve Extension 13 offers some proximity to key services, where costs for basic service access are minimal. However, for other services, particularly medical services, the situation is different. The data reveals that 54% of respondents in Soshanguve Extension 13 spend between R45 and R60 when accessing government hospitals. As noted by P1,

> *"I spend about R50 every time I go to the hospital, which is a lot for me, given that I do not work."*

This is indicative of the economic burden that residents face, as the costs of accessing healthcare may cause delays in medical treatment or force individuals to prioritise between healthcare and other essential needs.

In contrast, respondents in Block JJ revealed a different pattern of expenditure, with a significant portion of residents (83%) paying between R60 and R70 for a single trip to their workplace. As P2 explained,

“It costs me about R65 to travel to work every day, which is a lot considering my salary. It eats into everything else, like food and other necessities.”

This reflects a deeper economic strain in Block JJ, where workers, many of whom commute to Pretoria city, incur high transportation costs, leaving them with less disposable income. This high commuting expense highlights the location disadvantage faced by residents in Block JJ, isolated from economic opportunities yet burdened by the financial demands of commuting to the city for work. This financial strain further exacerbates their already limited economic resources, perpetuating the cycle of poverty.

Another striking result from the data showed that in Soshanguve Extension 13, 82% of residents reported spending over R70 to access a government post office, while 88% indicated they spend over R70 for a government clinic. Similarly, 87% of participants reported that they spend above R70 when travelling to a police station. This suggests that residents in Soshanguve Extension 13 face substantial transportation costs when accessing essential services. As P3 shared,

“I have to take two taxis to get to the clinic, and it costs me R80 each time, which is difficult for someone like me who is not working.”

This financial pressure on low-income families may lead to a situation where critical needs are deprioritised due to the costs associated with accessing services.

Furthermore, the general trends in transport costs reveal an ongoing challenge of accessing services in poorly connected areas, especially in underdeveloped communities such as Soshanguve Extension 13 and Block JJ. The difficulty of reaching essential services without incurring significant transport costs highlights the broader issues of urban spatial planning and inequitable service distribution. Many respondents noted that despite the physical proximity of services in these areas, high transport costs make access unaffordable for many residents.

Therefore, while Table 5.13 and the verbatim quotes from participants illustrate that transport costs in these communities vary, they also reflect the larger issues of socio-economic inequalities that are exacerbated by poor spatial planning and limited-service provision. The high transport costs not only strain family budgets but also contribute to a further cycle of poverty, limiting access to healthcare, education, and other essential services for residents in these low-income areas. The overall impact is that these high costs diminish the quality of life for many, forcing residents to make difficult choices about how to allocate their limited financial resources.

5.7.4 Satisfaction with the quality of services from various amenities

The next table presents a cross-tabulation table comparing satisfaction levels with the quality of services from various amenities between Soshanguve Extension 13 and Block JJ. The satisfaction level ranged from Very Satisfied (VS), Satisfied (S), Neither Satisfied nor Dissatisfied (NSD), Dissatisfied (D) and Very Dissatisfied (VD).

Table 5.15: The level of satisfaction with the following essential amenities

Amenity	Location	N	VS (%)	S (%)	NSD (%)	D (%)	VD (%)	χ^2 (p-value
Clinics	Soshanguve Extension 13	90	53%	9%	30%	2%	9%	χ^2 = 32.47 (p < 0.001)
	Block JJ	89	26%	48%	11%	12%	2%	
	Total		39%	29%	21%	7%	5%	
Public Schools	Soshanguve Extension 13	84	76%	4%	11%	47%	0%	χ^2 = 38.11 (p < 0.001)
	Block JJ	90	37%	61%	1%	1%	0%	
	Total		57%	32%	6%	24%	0%	
Public Transport	Soshanguve Extension 13	48	49%	3%	1%	0%	0%	χ^2 = 24.83 (p < 0.01)
	Block JJ	90	37%	58%	3%	2%	0%	
	Total		43%	31%	2%	1%	0%	
Police Station	Soshanguve Extension 13	89	67%	14%	18%	0%	0%	χ^2 = 59.26 (p < 0.001)

	Block JJ	90	7%	77%	7%	9%	1%	
	Total		37%	45%	13%	5%	1%	

The data in Table 5.15 reflect some but not many disparities regarding residents' satisfaction levels with the quality of service they receive from social amenities in both Block JJ and Soshanguve Extension 13. Firstly, the satisfaction with the quality of government clinic service is reported to be higher in Soshanguve Extension 13, where 53% of the respondents indicated being "Very Satisfied" and 9% "Satisfied" compared to only 26% "Very Satisfied" and 48% "Satisfied" in Block JJ. The difference in how satisfied people were with clinic services between the two regions was statistically significant ($\chi^2 = 32.47$, $p < 0.001$), which shows the results are not by chance.

It is clear from the data that the general residents' satisfaction level with the quality of services they receive from social amenities is not prejudiced by the accessibility of the services given the evidence of a slight variation in the overall satisfaction level, where Block JJ and Soshanguve Extension 13 recorded 74% and 62% respectively. This is irrespective of the fact that the government clinic is nearby in Block JJ and remote in Soshanguve Extension 13.

Regarding satisfaction with the quality of service in public schools, the satisfaction level differs marginally, where the combined Very Satisfied" and "Satisfied" extended to 98% in Block JJ and 80% in Soshanguve Extension 13. In addition, the difference was found to be statistically significant ($\chi^2 = 38.11$, $p < 0.001$), which shows that location affects people's views on education service quality.

It should be noted, though, that the satisfaction level with the quality of public transport is relatively low in Soshanguve Extension 13 than in Block JJ. The difference in public transport satisfaction between the two places was confirmed to be significant ($\chi^2 = 24.83$, $p < 0.01$).

Lastly, for police services, the satisfaction trend remains the same, with the residents generally satisfied with the quality of the services they receive, as 81% ("Very satisfied" and "Satisfied") in Soshanguve Extension 13 and 84% ("Very satisfied" and "Satisfied")

in Block JJ of respondents reported being generally satisfied. However, the way satisfaction was distributed differed a lot and was significant ($\chi^2 = 59.26$, $p < 0.001$), as Block JJ had more people who were satisfied, and Soshanguve Extension 13 had more people who were Very Satisfied.

Table 5.16: Residents' general satisfaction or dissatisfaction with important services in both Soshanguve Extension 13 and Block JJ

Amenity	**Location**	**N**	**VS (%)**	**S (%)**	**NSD (%)**	**D (%)**	**VD (%)**	**χ^2 p-value**
Support of Community	Soshanguve Extension 13	81	46%	21%	11%	12%	0%	$p = 0.018$
	Block JJ	90	19%	52%	13%	13%	2%	
	Total		33%	36%	12%	13%	1%	
Access to Communication Networks	Soshanguve Extension 13	67	4%	21%	49%	0%	0%	$p < 0.001$
	Block JJ	90	1%	61%	17%	11%	10%	
	Total		3%	41%	33%	6%	5%	
Streetlights	Soshanguve Extension 13	88	1%	4%	19%	73%	0%	$p < 0.001$
	Block JJ	90	3%	22%	6%	23%	46%	
	Total		2%	13%	13%	48%	23%	
Roads	Soshanguve Extension 13	86	23%	7%	20%	46%	0%	$p < 0.001$
	Block JJ	90	2%	29%	2%	19%	48%	
	Total		12%	18%	11%	33%	24%	
Sewage System	Soshanguve Extension 13	88	54%	11%	18%	14%	0%	$p < 0.001$
	Block JJ	90	11%	77%	2%	6%	4%	
	Total		33%	44%	10%	10%	2%	

Employment Opportunities Accessible	Soshanguve Extension 13	89	0%	0%	1%	98%	0%	p = 0.507
	Block JJ	90	0%	0%	0%	1%	98%	
	Total		0%	0%	1%	50%	49%	
Safety Within the Area	Soshanguve Extension 13	96	0%	6%	18%	74%	9%	p = 0.002
	Block JJ	90	0%	2%	16%	46%	37%	
	Total		0%	4%	17%	60%	23%	

The data regarding the general satisfaction with significant services in Soshanguve Extension 13 and Block JJ reflects a sizable variation. However, on the community support satisfaction, both communities reflected a noticeably high and balanced satisfaction level, where the combination of “Very Satisfied and “Satisfied” stands at 67% and 71% in Soshanguve Extension 13 and Block JJ, respectively. The reflection designates a healthy and sound community cohesion and togetherness that potentially advances a network support base for residents during times of need while promoting attachment, inclusion, and security. The difference found in the data ($p = 0.018$) proves that the way people are satisfied differs significantly between the two communities, even though their overall satisfaction is similar.

Similarly, there is evidence of shared dissatisfaction with the provision and effectiveness of both streetlights and roads in both communities, with 23% “Dissatisfied”, 46% “Very Dissatisfied” with streetlights and 19% “Dissatisfied” and 48% “Very Dissatisfied” with the roads stated in Block JJ. Soshanguve Extension 13 correspondingly displays high dissatisfaction with the state of streetlights, where 74% reported dissatisfaction with the condition of streetlights state and 46% were not satisfied with the state and quality of the roads. Since the p-values are less than 0.001 for both amenities, we can say that there are clear differences in how each community rates their infrastructure. The results reflect a worrying situation with reference to infrastructure insufficiencies and defective that possibly impact residents’ mobility and safety.

This is corroborated by alarmingly poor safety perception across both communities, where 74% are “Dissatisfied” and 9% “Very Dissatisfied” with the safety in Soshanguve Extension 13. Likewise, in Block JJ, respondents recorded a worrying perception of safety in the area, where 46% and 37% expressed dissatisfaction and very dissatisfied, respectively, with community safety. The results of the inferential analysis ($p = 0.002$) demonstrate that the difference in safety perception between the two communities is significant, pointing out the importance of introducing better safety measures.

Unemployment is a major problem across South Africa, and the people that was spoken to in both communities feel it every day. Almost everyone said they were unhappy with the lack of jobs nearby. Without real economic investment in townships, local work is scarce or non-existent, and that frustration spills over into how residents feel about every other service they rely on. Our data show no real difference between the two areas ($p = 0.507$); in both places, people face the same struggle to find work close to home.

Meanwhile, access to communication networks reflects a marked distinct: Soshanguve Extension 13 performs dismally compared to Block JJ, where 25 (both “Very Satisfied” and “Satisfied”) respondents expressed satisfaction, compared to 62% in Block JJ. Block JJ performs better, with 61% of respondents expressing satisfaction, compared to only 4% in Soshanguve Extension 13. The difference is clearly significant ($p < 0.001$), which proves that people with internet access see better service quality. The results highlight a disparity that exists in digital inclusivity, which in the digital era may possibly have a negative impact on residents’ access to fundamental services and socio-economic opportunities that require connectivity.

All in all, Table 5.16 and the Chi-Square test outcomes indicate that there are significant differences in satisfaction between the two communities in most service areas. Overall, these findings highlight the critical intervention for customised intervention in infrastructure, economic development that affects employment creation, and community safety intervention to promote general community development.

5.8 Household utility and sanitation conditions

Clearly, from the information provided in Chapters Two and Three, human settlement is not only about the provision of housing but also includes the effective provision of sanitary conditions. The liveable and serviceable neighbourhood that includes functional water and sanitation infrastructure is equally significant. Both the 1994 Housing White Paper and the 2004 Breaking New Ground policy stress the impactful establishment of a healthy and liveable environment through the provision of water and sanitation (Okem, Myeni and Mosiea, 2024). The emphasis of these policies requires an integrated method to tackle apartheid infrastructure gaps in most black communities, particularly urban Townships. The question that is answered in this section is whether there is a provision of effective water and sanitation in the study areas in promotion of the 1994 Housing White Paper and the 2004 Breaking New Ground policy intents? Also, the affordability of water and sanitation services is with low-income urban communities is evaluated. In addressing these two questions, the section tested the availability and affordability of water and sanitation services.

5.8.1 Presentation of availability, affordability and maintenance of water and sanitation

Table 5.17: Availability, affordability and effectiveness of water and sanitary infrastructure in Block JJ and Soshanguve Extension

Question	Soshanguve Extension 13 (%) (N=90)	Block JJ (%) (N=90)	Total (%) (N=180)
Primary Source of Water			
Piped Tap Water Inside the House	98%	100%	99%
Public/Communal Tap	1%	0%	1%
None	1%	0%	1%
Payment of Monthly Municipal Bills			
Yes	0%	97%	50%
No	99%	3%	5%

Don’t Know	1%	0%	50%
Affordability of Municipal Services			
Yes	1%	28%	14%
No	6%	72%	86%
Don’t Know	93%	0%	
Primary Source of Sanitation			
Flush Toilet (Inside/Yard)	100%	99%	99%
Others	0%	1%	1%
Sharing of Toilet Facility			
None	100	99%	71%
Tenants	0%	0%	9%
Relatives	0%	1%	19%
Frequency of Sewage Spillage			
Very Often	43%	8%	14%
Sometimes	19%	21%	29%
Very Rare	38%	71%	49%
Never	0%	0%	7%
Time to Fix Sewage Spillage			
Less than a Week	21%	52%	76%
Two Weeks	37%	34%	18%
A Month	30%	12%	7%
Nobody Fixes It (Indefinite)	12%	1%	1%
Primary Refuse Removal Source			

Onsite Dustbin	99%	99%	56%
Communal Container	0%	1%	
Illegal Dumpsite	1%	0%	
Impact of Community on Employment			
Yes	3%	9%	6%
No	97%	91%	94%

Table 5.17 presents an analysis of the availability, affordability, and maintenance of water and sanitation infrastructure in Soshanguve Extension 13 and Block JJ. It reveals noticeable differences regarding the accessibility and affordability of municipal services, as well as infrastructure maintenance, between the two communities. Both Soshanguve Extension 13 and Block JJ show near-universal access to piped tap water and flush toilets inside the house, with 98% to 100% of respondents in both areas indicating such provisions. However, significant variations appear in terms of municipal bill payment and service affordability, which highlight deeper socio-economic disparities.

While Block JJ shows a high level of compliance with municipal billing 97% of respondents report paying for water and sanitation services—the situation is markedly different in Soshanguve Extension 13, where 0% of residents pay for these services. The absence of billing in Soshanguve Extension 13 is not attributed to lawbreaking but rather to the long-standing practice of residents not being charged for these services. One community leader interviewed in Extension 13 emphasised,

> *"Water is available every day, and it is free. Since I came here in 2008, I have not paid for water, there is no water billing here."* This sentiment was echoed by other focus group participants, P5, who stated, *"The only thing I could say is better here is because we do not pay for water since we occupied this place some ten years ago up to now."*

The lack of billing in Soshanguve Extension 13 leads to an interesting divergence in the perception of service affordability. While 93% of Soshanguve Extension 13 residents expressed that they don't know if the services are affordable, as they are not billed, 72% of respondents from Block JJ indicated that even though they pay for water and sanitation, they find the costs unaffordable. As P8 from Block JJ expressed, *"That I have my place and clean water."* This reflects a certain appreciation for the service availability, but also an underlying concern regarding affordability. This discrepancy can be linked to the high unemployment rates in both communities, which starkly affect residents' ability to afford municipal services.

Another key finding pertains to the frequency and urgency of sewage spillage maintenance. Soshanguve Extension 13 reported higher instances of sewage spillages, with 43% of respondents indicating that spillage occurs

> *"Very often."*

In contrast, only 8% of Block JJ respondents reported similar experiences. This discrepancy is likely tied to differing levels of infrastructure maintenance and management. Furthermore, the delay in addressing sewage spillage was more pronounced in Soshanguve Extension 13. For instance, an interviewed community leader shared,

> *"I love this place because it gave me a place to sleep, and the water is free. Though with a few sewage spillages I would not leave this place,"*

this pointed to issues with sewage maintenance, suggesting that while water is available, the timely fixing of sewage issues remains a challenge. The response time for sewage maintenance is another stark contrast. In Soshanguve Extension 13, a considerable percentage of respondents (30%) reported that it took *"a month"* or more to address sewage issues, with 12% stating that nobody fixes it, resulting in indefinite delays. In Block JJ, however, 52% of residents reported that the issue was resolved in less than a week, indicating a higher efficiency in maintenance. P14 noted,

> *"We have water, sewage and other services available and working properly, and this place is very quiet; there is no noise pollution."*

This could imply that the infrastructure in Block JJ is more reliable, with fewer frequent interruptions in essential services. In terms of refuse removal, both communities demonstrated excellent practices, with 99% of respondents from both areas using on-site dustbins for waste disposal. However, the perceived community impact on employment was low in both areas. Only 3% of Soshanguve Extension 13 and 9% of Block JJ residents felt that their community had a significant influence on employment opportunities. This is reflected in the responses, with one participant from Soshanguve Extension 13, P8, stating,

> *"There is free water, only nothing more is good about this community, according to me."* Similarly, a participant from Block JJ mentioned, *"There is good community support and water is always available," P6,*

but did not elaborate on any significant employment opportunities, indicating that the community's role in enhancing residents' employment prospects remains minimal.

In conclusion, while both Soshanguve Extension 13 and Block JJ demonstrate strengths in water and sanitation availability, substantial challenges remain regarding the affordability of services, the frequency of infrastructure issues like sewage spillage, and the overall economic impact on residents' livelihoods. The lack of municipal billing in Soshanguve Extension 13 exacerbates the difficulty in assessing service affordability, while Block JJ's higher service charges, despite its greater availability of employment opportunities and quicker infrastructure fixes, underline the complex relationship between economic status and access to sustainable utilities.

5.9 Impact of the community's location on livelihood opportunities

Communities located strategically in proximity to economic opportunities often present a transformative impact on residents and community prosperity. Establishing human settlements near the reach of socio-economic factors like industrial zones, educational facilities, and employment centres usually lessens residents' travel times, reduces transport expenses, while improves their general quality of life (Scheba and Turok, 2020). Conversely, marginal location of low-income communities usually has a detrimental effect on employment opportunities accessibility, quality infrastructure, thus aggravating poverty and social injustice and inequality (Turok, 2018). It is against this background that this section presents the impact of human settlement location on dwellers' standard of living and general quality of life. The section further assesses the impact of COVID-19 on residents' standard of living by comparing data from before and after the advent of COVID-19 in both Block J and Soshanguve Extension 13.

Table 5.18: Summary of Impact Factors: Impact on access to employment and economic opportunities

Impact Factor	**Soshanguve Extension 13 (N=90)**	**Block JJ (N=90)**	**Total (%) (N=180)**
Has being in this community helped with employment and income-generating activities			
Yes	3%	9%	6%
No	97%	91%	94%
If it did, how did it help?			
Provided Space for Renting Out	7%	0%	3%
Located Close to the Employment Area	1%	0%	1%
Saving on Transport Cost	2%	0%	1%
Provided Space for an Income-Generating Activity	0%	7%	3%

Providing Work from Building Materials Production	0%	0%	0%
Acquired Skills Provided in the Project	4%	0%	2%
Provided Buyers for my Product or Service	0%	6%	3%
Reasons for not helping with employment and income-generating activities			
Too Costly to Travel to and From Work	87%	16%	51%
Area Located Too Far from Employment Areas	0%	91%	46%
Home-Based Income Generation Activities Not Permitted	0%	0%	0%
Informal Activities Are Not Allowed	30%	0%	15%
There is Stiff Competition	33%	48%	41%
No Support from Community Members	1%	13%	7%
Other	57%	26%	41%

The results in Table 5.18 give a reflection of communities distressed by high unemployment and deprivation of sustainable livelihoods opportunities, given that respondents in both Soshanguve and Block JJ attested that the location of the communities does not assist in any way with employment and income-generating opportunities, with 97% and 91% correspondingly, answering “No”. Evidently, the worrying negative responses miniature representation of the low-income urban communities that are systematically excluded and marginalised from economic opportunities, where the majority are unemployed and engulfed in perpetual poverty. Without doubt, data from both communities exhibited communities that are marginalised and unfavourably located to promote sustainable employment and economic opportunities. This has been demonstrated by insignificant proportions in critical economic drivers and confirmation from Chapter Two. Soshanguve Extension

13, being somewhat close to an economic hub, reported being "provided space to let out for rent" as the highest benefit with 7%, while other noticeable responses involve 6% "providing buyers for my product or service" (6% in Block JJ) and 7% "provided space for income-generating activity" both in Block JJ.

The results further reflect on the reasons for both Block JJ and Soshanguve Extension 13 locations not fostering employment and income-generating activities. The data show that residents from both communities have contrasting impediments to employment and other economic opportunities. Notably, Soshanguve Extension 13, since it is the community with a better employment rate between the two communities, 87% of the respondents reported the cost of travel to workplaces as their leading barrier to unemployment, poor income-generating activities and overall standard of living, markedly higher than 16% in Block JJ. This leads to an overall of 51% of respondents regarding this component as a predominant hindrance in both communities. Likewise, the distance to workplaces emerged as another significant factor that impacts the employment economic opportunities, particularly among Block JJ respondents, who revealed that about 91% of the respondents indicated being located far from potential economic activities and opportunities. Another noticeable factor involves the stiff competition in small businesses in the form of spaza shops, where 48% in Block JJ and 33% in Soshanguve Extension 13 reported stiff competition between locals and the people from outside as a deterrent, accounting for a total of 41% of respondents across both areas. These findings point out cumulative challenges of geographic, economic barriers as well as a developmental deficit in most Townships, highlighting the emergency for sustainable economic development interventions that empower residents with both easy access to work and broader socio-economic support systems.

5.10 Living conditions and personal satisfaction before and after the COVID-19 pandemic

Table 5.19: Residents' status of standard of living before and after the COVID-19 pandemic

Question	Soshanguve Extension 13 (N=90)	Block JJ (N=90)	Total % (N=180)

Improvement in Standard of Living (2015-2019)			
No improvement	33%	33%	33%
Very little improvement	11%	24%	19%
Moderate improvement	11%	38%	25%
Substantial improvement	33%	4%	19%
Standard of Living Rating Before COVID-19			
Much worse	66%	12%	39%
Somewhat worse	12%	10%	11%
About the same	8%	18%	13%
Somewhat better	9%	42%	26%
Much better	6%	18%	12%
Current Standard of Living After COVID-19			
Much worse	20%	48%	34%
Somewhat worse	2%	23%	12%
About the same	78%	13%	44%
Somewhat better	0%	9%	5%
Much better	0%	7%	3%
Happiness with Standard of Living			
Happier	20%	21%	21%
The same	2%	6%	4%
Less happy	78%	73%	75%
Total	100%	100%	100%

While comparing the results with Table 5.19, the study recognised a dramatic change in the perception of residents about their Standard of Living in Soshanguve Extension 13 and Block JJ before and after the COVID-19 Pandemic. Responding to the rise in the standard of living and issues given by both respondents from South African communities from 2015 to 2019, 33% of the respondents stated that there was no change in their living standards. A noticeable contrast emerged in the “Very little improvement” and “Moderate improvement” categories, where 24% and 38% of Block JJ respondents reported slight to moderate improvements, compared to a more stagnant 11% across both categories in Soshanguve Extension 13. Notably, a significant proportion of Soshanguve Extension 13 residents (33%) reported a substantial improvement in their standard of living, in stark contrast to the mere 4% in Block JJ. This discrepancy may indicate that while both communities experienced some progress in their living conditions, the onset of the pandemic had a major negative impact on residents' overall perceptions of their quality of life.

Before the pandemic, most respondents in Soshanguve Extension 13 (66%) described their standard of living as "Much worse," while only 12% in Block JJ shared this sentiment. Block JJ, on the other hand, which would seem to have had a relatively higher standard of living before the Covid outbreak, revealed that their living Standard was that of ‘Somewhat better,’ or ‘Much better’, revealed by a total of 60 percent. However, only 15% of the Soshanguve Extension 13 respondents felt the same way. Such a situation means that, in general, the conditions in Block JJ were higher before the pandemic. This could suggest that location still plays a crucial role in shaping resilience, as the proximity of Block JJ to significant places of work might have contributed to relatively better living conditions. However, the pandemic's impact raises questions about how much this geographical advantage helped buffer the community. Nonetheless, the COVID-19 pandemic changed the living conditions in the communities in various ways.

Post pandemic, the living standard in Block JJ was considerably worse; 48% of the respondents confirmed that their living standard was much worse and 23% somewhat worse. The figure, on the other hand, in Soshanguve Extension 13 remained almost stable, where 78% of the respondents stated that their standard of living remained at “About the same.” Comparing responses between the two communities, it could be

deduced that Block JJ was more affected by the pandemic than Soshanguve Extension 13. This suggests that the relative closeness of Soshanguve Extension 13 to key locations, such as employment hubs, may have provided a degree of resilience to its residents, shielding them from the full brunt of the pandemic's effects.

Moreover, respondents were asked about their happiness with their current standard of living after COVID-19. The overwhelming majority from both communities reported being “Less happy,” with 78% in Soshanguve Extension 13 and 73% in Block JJ. The pandemic thus left a significant mark on personal satisfaction and overall happiness, reinforcing the idea that the crisis diminished the quality of life for many.

When discussing the causes of these changes, some of the Soshanguve Extension 13 residents outlined some of their experiences before and during the pandemic. Participant 1 said,

> “*I had a job earlier, before Covid-19 affected, so I was in a comfortable state, and I was not struggling financially*.”

This simply means their income was affected because of the pandemic. Another participant (P2) said,

> “*It was not bad before COVID-19, and I could easily get most of the goods and services, it is not the same now; everything is very expensive due to COVID-19*.”

However, few noted that their economic conditions remained low even before and after the COVID-19 pandemic. According to P3, “I was not employed before Covid-19, I am currently not employed. I was struggling before and still struggling.” Block JJ’s other findings elicited the same trend. One of the participants (P4) was of this view:

> “*Before the COVID-19 outbreak, I had a job which enabled me to pay bills and buy most necessities and utilities for the household*.”

Nevertheless, the circumstances changed because of the pandemic, and the consequences were experienced job losses and a deteriorated quality of life. Another resident (P5) explained, “*I had my business before the COVID-19 outbreak, and I had to shut it down because of the hard lockdown because people were not purchasing anything*.” A more reasonable contribution was made by P6, who said, "*Before Covid, we could come across most of the things, but now everything is costly*." Collectively, there is a strong indication that these two communities suffer a worsening financial situation, a result of the pandemic and its effects on the economy.

Therefore, the pre- and post-COVID-19 comparisons highlighted in Table 5.19 underscore the harsh realities that both Soshanguve Extension 13 and Block JJ residents faced. While some residents felt their living standards were relatively stable or even improved before COVID-19, the pandemic exposed vulnerabilities in the economy, personal income, and affordability. The overwhelming sentiment of being "Less happy" post-pandemic points to a broader dissatisfaction with life, making it clear that Covid-19 significantly impacted residents' personal satisfaction with their standard of living.

5.11 Housing model: housing preference and attachment to houses and community

In answering one of the most important research questions and the study aim, this section answers the question of two important questions. First, the perceptions of residents on the housing model preference from both Soshanguve Extension 13 and Block JJ have been sought. Information from Chapter Three clearly shows that the state-driven model has been the prominent one, with limited attention given to the self-help housing model. The respondents responded in a way that practically reflects their lived experiences with the housing typology provided to them. Secondly, the residents’ perceptions of attachment to their houses and respective communities have been assessed and Figure 5.8 below addresses these aspects.

5.11.1 Housing model housing preference

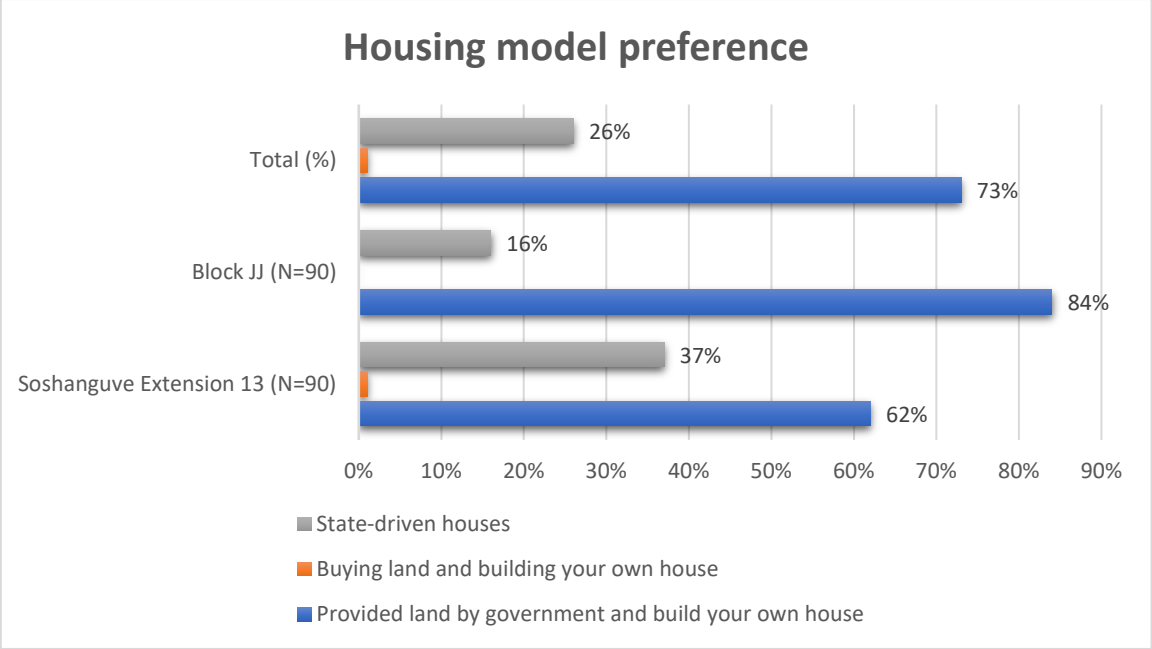

Figure 5.8: Resident's housing model housing preference

In detail, 62% of the people in Soshanguve Extension 13 and 84% of the respondents in Block JJ supported the construction of their houses on state land. This tendency confirms how highly residents value self-organisation in the construction of new homes: a factor that supports prior findings concerning the allure of postmodernist housing designs in low-income geographical planning (see Chapters Two and Three). According to Qumbisa, Emuze, and Smallwood (2024), a combined process of self-help housing and secure land tenure enhances the process of slow but incremental improvement of the housing structures and therefore effectively leads to improved housing quality at a cheaper cost than a once-off housing finance.

Qualitative data from participants are as follows: One of the participants from Soshanguve Extension 13, P1, indicated that:

> "*It is essential that people erect structures to their specifications and adapt materials that meet their needs.*", P4: *"It was better if the government gave us land to build our houses because there are no jobs, they must give us material because when they build for us, there are always challenges*"

and one other community leader presented his preferences by saying:

> "*With a self-built house, you have the power to design your house, whereas with RDP, the government designs the structure for you, so I suggest our government to give people land so that they can build themselves houses*".

The same as P2 from Block JJ stated,

> "*The people should just build their own houses because many things are wrong with RDP houses, like a lack of beneficiary involvement and poor use of building material*."

These comments corroborate the findings obtained by the quantitative methods and emphasise that the value of the opportunity to make homes as people want them is important for the residents. Second on the list of preferences in the study areas of the houses of call was the state-oriented housing type. With the two communities being under state-driven housing, only 37 % of the Soshanguve Extension 13 and 16% of Block JJ residents supported the model, thus emerging with 26% for state-led housing in both the communities. As much as state-delivered housing might be a good solution for those who find themselves stranded or in a position that they cannot build their own home, the research findings imply that such housing does not offer the spatial or design preferences of the residents. The same opinion was expressed by P3 from Soshanguve Extension 13:

> *"RDP Houses are not suitable for the unemployed since the houses are very small, we cannot extend for renting out, and they are generally poorly constructed*" P3: *"It is better if the government builds you a house because you cannot afford to build yourself a house, the government must build you a house that you want. Building a house is expensive, it is better if the government build it for you, but it must be the way you want it, it must be a quality"*

and furthermore, as Block JJ's P4 said, they noted;

> "*RDP houses are poorly built and are very small; people must be allowed to build houses of their choice*".

This dissatisfaction with the state-driven model is the reason that concerns the urgency of temporary shelter solutions and the search for housing satisfaction.

In sum, it can be stated that the results of the research have emphasised the need for the further development of the concept of the participatory housing projects that can unite state support with the self-help opportunities for the populations. Such an approach may afford housing results that are long-lasting and more fulfilling, as was evidenced by the participants, as clearly said by P5,

> "*A self-help housing model suits me because I wish to develop the house of my choice and not one that has been dictated to me*."

These responses enhance the calls for improved 'choice' in the management of housing forms, their construction and design, which further underpins the residents' self-help option preferred in the self-build models.

5.11.2 Residents' attachment to their houses and communities

Respondents' perception regarding their attachment to houses and respective community has shown that the sense of connection to houses and community can be influenced by different elements, as reflected in the information below. Figure 5.9 below reflects some compressive responses from respondents.

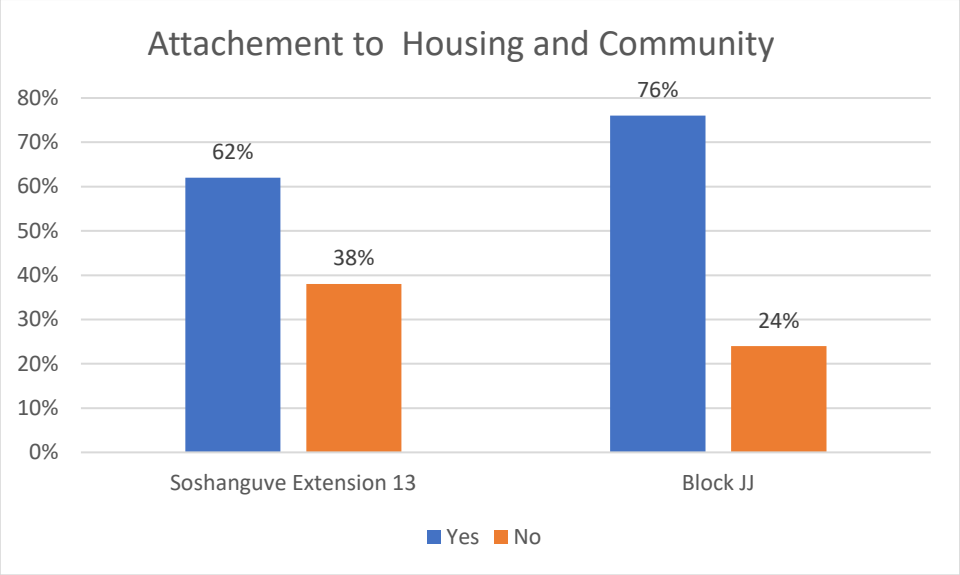

Figure 5.9: Respondents' sense of attachment to their houses and neighbourhoods

Results of the respondents' perception of the place that they are attached to and of their respective houses and communities show the various factors that define their belongingness. In Block JJ and Soshanguve Extension 13, the findings from Figure 5.9 highlight a clear divide shaped by different housing models: self-help housing projects in Block JJ to state-driven housing in Soshanguve Extension 13. More alarmingly, 62% of the respondents in Soshanguve Extension 13 said they would vacate their homes and the community if they had another option, compared with only 24% in Block JJ. As for the respondents living in Block JJ, which is rather remote from the zones filled with economic activity, all of them express primary attachment to the territory and their houses. Such a marked difference implies that people who have built their houses with their own effort as part of self-help housing are more emotionally attached to the neighbourhood.

This is a remarkable finding. You should also make something of the fact that the residents in JJ even had more reason being non-attached due to having less access to places of work compared to residents in Soshanguve, who you have indicated earlier have a lot more access to places of work and are less isolated.

On the other hand, the findings show that 76% of Block JJ participants expressed their willingness to stay at their homes and the community, even if there are openings for better jobs than the ones they are doing currently, as opposed to only 38 % of the

participants from Soshanguve Extension 13. It's especially impressive since people in Block JJ have fewer job opportunities and are more separated from others, yet they still feel more connected to their community. In contrast, Soshanguve residents, who enjoy more job and service options, tend to be less attached to their community. Not only does this lead to improvement in satisfaction, but cultural production stressing do it yourself, control over the building process, and the climate stresses attachment or social investment. As one respondent from Block JJ (P1) explained,

> "*I have seen this community grow from the ground up, and that gives me pride. I would never leave, no matter what better offer comes*."

This feeling of ownership and community involvement could be one of the factors strengthening social cohesion in the area.

In Soshanguve Extension 13, however, the connection to the neighbourhood appears more tenuous. A respondent from Soshanguve Extension 13 (P2) shared,

> "*I don't feel any real connection to this place. If I had the chance, I would move to a place with better services and opportunities.*"

This suggests that the state-driven housing model may not foster the same level of emotional investment. Although there are basic services available in this area, such as free water and decent and relatively cheap public transport, most of the respondents surveyed in this area remain dissatisfied. The higher percentage of participants who were willing to leave could reflect a less personalised and more impersonal experience with the community and housing.

Block JJ looks like more than an architectural construct; it is more like a social investment with emotional and psychological aspects in the social construction of community. Another participant (P3) opined,

> *"We contributed to developing this structure; therefore, for us, it felt like our home as opposed to a house."*

The above shows a sense of collectiveness and affiliation to resource enjoyments, hence integration; this contrasts with Soshanguve Extension 13, albeit basic needs provision, absence of community participation and investment seem to foster weaker

ties. Therefore, the varying degrees to which individuals feel or care about their residential places point to impacts of housing models, whether self-help or state-sourced, on residents' feelings, belonging and attachment above and beyond necessary factors such as job status or position close to the source of income. These findings highlight that self-help housing initiatives can potentially strengthen emotional ties to the community, whereas state-driven models may not foster the same level of attachment. The emotional and psychological connections developed through self-help housing seem to play a key role in residents' overall sense of belonging and investment in their communities.

5.12 Conclusion

This Chapter has given an overall presentation of the comparative analysis of respondents and participants' perception with respect to the two main housing delivery approaches in South Africa, self-help and state-driven models. The findings in this Chapter have revealed some profound variation in aspects like dwellers' involvement in decision-making, freedom to build, housing improvement and satisfaction with housing and access to basic services. However, the are some existing similarities in perception and lived experiences in both Block JJ and Soshanguve Extension 13 expressed in the form of poor standard of living, high unemployment, unfavourable location, and access to Municipality services. The Chapter findings proved a robust likelihood of high dissatisfaction that may exist when residents are disenfranchised from critical decision-making processes and active participation in any housing initiatives.

From these findings, the residents assertively suggest, to some extent, that to own the product, they command its process (the self-help), not the product whose process is determined by the state, which is the state-driven initiatives. The assertions are reflected by respondents' overall satisfaction with the final housing outcomes, reflected by of 89% satisfaction level in Block JJ, where residents commanded the critical decision-making process and actively participated in housing construction through a self-help paradigm. Conversely, only 36% satisfaction has been documented in Soshanguve Extension 13, a state-driven settlement where housing construction and major decision-making were exclusively controlled by the state or state-appointed contractors. This highlights that self-help housing and process-related issues are

indeed critical in fostering a sense of ownership and satisfaction among residents in a settlement.

This Chapter equally underscores another interesting difference, in which the self-help housing approach normally promotes a more robust and dynamic sense of belonging and attachment to both housing units and the neighbourhoods, in association with the government-led programmes. There is evidence to suggest the notion that residents alienated from controlling their housing processes created a sense of dissatisfaction among residents. This, therefore, is usually manifested in a substantial detachment and diminished sense of belonging to homes and the broader community in Soshanguve Extension 13. Supporting this notion, 76% of respondents in Block JJ expressed no intent to leave their houses and the community, compared to the majority of 62% in Soshanguve Extension 13, who indicated the intention to leave both the community and their housing units should an alternative arise. The significance of enhanced autonomy in decision-making and freedom to build is somewhat expressed in Block JJ, where most respondents, despite the community's remoteness from all economic opportunities and hubs, opted to remain in their community. However, Soshanguve Extension 13, with its benefits of being in proximity to Rosslyn, an economic and industrial area, most respondents expressed the desire to vacate and abandon both their homes and the area. In addition, spatial isolation of poor communities from both the economic opportunities and essential services and amenities proved to have profoundly negative effects on the residents' general quality of life and livelihoods. These sentiments are substantiated by a multifaceted socio-economic challenge prevailing both Block JJ and Soshanguve Extension 13, manifesting through such as high unemployment rates, low-income levels, and poor quality of life.

A key conclusion that has emerged from this comparison is that supporting self-help housing leads to more significant societal advantages for society, alongside community welfare, than government-led housing development. Residents in Block JJ, with its greater socio-economic struggle, located farther from formal employment zones, showcased strong emotional attachment to their neighbourhood so that their feelings surpassed those of the Soshanguve community. This clearly emphasises that any development intervention requires fostering ownership through self-help housing

together with community participation in placemaking, as essential factors according to this observation.

CHAPTER SIX: MAIN STUDY FINDINGS, RECOMMENDATIONS, AREAS FOR FUTURE RESEARCH AND CONCLUDING REMARKS

6.1 INTRODUCTION

The fundamental aim of this study lies in the critical examination of the two principal housing delivery policy frameworks targeted at tackling housing shortage and crises withing the South African poor people, predominantly in big cities. The exploration of these policies (the BNG and 1994 White Paper on Housing), post-1994, is undertaken using the lens of some prominent principles of Turner's self-help theory, aiming at identifying practical and sustainable housing solutions. The examination of some of Turner's self-help theory, *freedom to build, dweller control, housing by people,* and *progressive housing* has been tested against the progressive housing model (self-help) and instant housing model (state-driven initiatives), pertaining to their significance and adverse consequences to the creation of sustainable human settlements. A few key study findings in response to the study's research questions, in conjunction with addressing the study aim and objectives, have been derived from Chapters Two, Three and Five. Furthermore, the feasibility and affordability of the government's fully subsidised housing for underprivileged people, the transportation, and the economic cost of the unfavourable urban location of low-income settlements, dwellers' satisfaction with their houses and communities, together with residents' sense of belonging to houses and neighbourhoods, have been examined. Given the outlined background, this section's focus shifts to the presentation findings, discussions, recommendations, areas for future research and concluding remarks.

6.2 Key findings

Several significant findings have been observed in this study. The study evidently assumed that the state's obsession, determination, and persistence in pushing the state-driven housing initiatives may be motivated by other factors outside of addressing the housing problems and the cumulative demand for low-income groups. This is informed by the literature (see Chapters Two and Three), where housing demand swells relentlessly while housing delivery critically falls short of the demand and the beneficiaries' satisfaction augmentation. Again, the failure to uphold some of Turner's key self-help theoretical principles impacts negatively on residents' overall

satisfaction, attachment to houses and community, housing investments and ultimately the development of sustainable communities. The key overall study findings can largely be interpreted through the specific and detailed findings discussed in the discussion below, of which some are derived from Chapter Two, Chapter Three and mostly from Chapter Five. Table 6.1 provides the link between the research objectives (ROs) and the findings

Table 6.1: Alignment between Research Objectives, Findings and Literature

Research objective	Findings that address the objective	Explanation of the linkage
i. Analyse the emergence, background and implementation of self-help and public housing for upgrading informal settlements in developing countries	6.2.1 Failure of fully state-funded programmes in developing countries, including South Africa 6.2.5 State-driven implementation often departs from policy ideals	These findings trace why and how public-sector dominance arose and why it struggles, while showing the contrasting evolution and rationale of self-help approaches.
ii. Evaluate the origin, performance and suitability of self-help and public housing in meeting low-income housing needs in post-1994 South Africa	6.2.1 Persistent housing backlogs despite large subsidies 6.2.2 Limited beneficiary participation reduces satisfaction 6.2.4 Attachment in self-help projects drives extensions and investment 6.2.5 Policy–practice gaps in state projects	Collectively, these sections compare actual outcomes of the two delivery modes, highlighting where self-help outperforms fully subsidised public housing in the South-African setting.
iii. Compare beneficiaries' satisfaction, participation and attachment across self-help and state-driven housing, and identify the preferred delivery model	6.2.2 Exclusion from decisions in Soshanguve Extension 13 → discontent 6.2.4 High attachment and upgrades in Block JJ (self-help) vs little change in state housing 6.2.6 Majority of respondents in both areas favour a state-assisted self-help model	These results directly contrast experiences in the two schemes, reveal levels of satisfaction and attachment, and point to the delivery option households themselves regard as best.
iv. Evaluate the demographic and socio-economic characteristics of beneficiaries from different housing backgrounds	6.2.3 Crime undermines livelihoods in both areas 6.2.7 Limited spatial transformation locks communities into poverty 6.2.8 High transport costs further erode household welfare	The sections profile the living conditions, security issues, employment patterns and mobility constraints that shape the socio-economic status of residents in each housing context.

v. Propose policy recommendations on affordable housing for low-income urban groups, aligned with the Minister of Human Settlements' envisaged policy shift	6.2.1 Purely free housing is fiscally unsustainable 6.2.5 Need to realign practice with participatory policy principles. 6.2.6 Residents endorse a state-assisted self-help model 6.2.7 and 6.2.8 Call for integrated spatial planning and affordable transport	These findings collectively suggest moving toward facilitative, resident-driven delivery, stronger community participation, and integrated urban planning elements that underpin the study's policy proposals.

6.2.1 The failure of fully state-funded housing programmes in tackling low-income housing shortages in developing countries, including South Africa

The overwhelming evidence presented in Chapters Two and Three presents some convincing and nuanced depiction, underlining the persistence of developing countries, including South Africa, to depend heavily on government intervention as the reliable primary instrument for tackling housing challenges and shortages among the low-income groups. Chapter Two highlights that developing countries, to some extent, and some developed ones do not have the financial resources available and manpower capacity to successfully provide the poor with sustainable housing through fully subsidised housing. Chapter Three also presented well-substantiated findings that included virtual demonstrations to illustrate that, despite the South African government's heavy investments in fully funded housing for the poor groups, particularly in urban areas, the cumulative housing demand never stopped increasing. Only very few cases of countries with successful public housing programmes, such as Singapore. However, even though the Singaporean government, celebrated for its remarkably successful public housing programmes in the world, partly facilitated by good administration and substantial land control of 90% within its territory (see Chapter Two), it did not achieve its current successful story through fully subsidised housing programmes for the poor. It instead integrates some public housing elements with certain neoliberal components for the return of capital. In essence, housing in Singapore is not entirely free; the government has made housing affordable through a variety of schemes such as subsidies for home ownership, public rental housing, ComCare Support (which supports lower-income families accessing basic needs) and the Build-to-Order (BTO) flats initiative. The range of schemes collectively guarantees housing affordability for all low-income families (Lum and Zhou, 2019). It is apparent

that South Africans' ambition to house low-income groups through the state's fully funded model remains a utopian goal unless the environment is created for dwellers to build their houses to ease off financial burden from the state. For instance, most respondents in both study areas (Soshanguve Extension 13 and Block JJ), including beneficiaries of fully funded houses, in hindsight, expressed preferences to have been given opportunities to build their housing.

6.2.2 Beneficiaries' marginalisation from participating in major decision-making and building freedom in Soshanguve Extension 13: a catalyst for resident discontent with housing outcomes and neighbourhood

According to self-help proponents, such as Turner, posited that the enhancement of critical self-help principles like the *freedom to build* and *dweller control*, where residents are empowered to control key decision-making process and the freedom to build their housing that corresponds to their expectations and socio-economic status, can potentially influence residents' satisfaction levels of every housing programme (refer to Chapter Two). Essentially, self-help advocates are inherently against the centralised governance of decision-making and building processes by the state, which, by nature, excludes the actual beneficiaries. They are concerned that such exclusionary undertaking frequently results in beneficiaries' marginalisation, which impacts negatively overall satisfaction as well as producing housing outcomes that fail to meet residents' expectations, impact occupation rates and overall success of the projects. The findings from the state-driven projects in Soshanguve Extension 13 corroborate the narrative, because residents were excluded from all forms of stages of decision-making (from choosing location, housing designs, building materials and housing construction), residents only participated in occupying finished housing, culminating in a high dissatisfaction level with the housing outcomes. Similarly, deprivation of residents with opportunities to decide their preferred location negatively affected their sense of belongingness, as most respondents expressed the desire to leave, reflected in a high number of houses sold by the original beneficiaries in Soshanguve Extension 13 in comparison with Block JJ, which was established two decades earlier. Thus, involving residents in key decision-making processes and active participation in housing construction intensifies residential satisfaction while promoting a deep sense of belonging and emotional attachment to the housing and

neighbourhoods. This engagement not only gives residents a feeling of being valued but also empowers residents with the sense that they have the capacity to provide solutions to their housing challenges. In Block JJ, for example, residents were empowered with the autonomy to determine the design, housing location, building materials, and construction timelines for their homes. This empowerment in Block JJ fostered the successful production of housing outcomes that correspond with residents' family sizes, thus strengthening residents' satisfaction with the final housing outcomes.

6.2.3 The prevailing crime rate in Soshanguve Extension 13 and Block JJ has a direct impact on residents' livelihood and meaningful development

The empirical findings (in Chapter Five) and literature reviewed in Chapters Two and Three of this study reveal a broad consensus that low-income communities, including Soshanguve Extension 13 and Block JJ, persistently experience widespread crime. It is important to note that crime in these settlements is understood in this thesis as a product of the housing delivery model — specifically, the marginalised peripheral locations, high unemployment, and lack of socio-economic infrastructure that characterise both state-driven and, to a lesser extent, self-help settlements. As Turner (1972) argued, housing is not merely a physical product but a social and economic process; inadequate housing environments generate adverse social outcomes, of which crime is a prominent manifestation. Significant crime prevalence, in most, if not all, Townships, including the study areas, has a direct impact on residents' livelihoods, psychological well-being, and the opportunities for sustainable development. Study findings derived from both Soshanguve Extension 13 and Block JJ (from Chapter Five) underscore some detrimental consequences of prevalent criminal activities, specifically the business-related crimes, which have detrimental effects on the establishment of sustainable business in the area and on local business ownership. In both study areas, several participants expressed their discontent with respect to the impact of prevalent crime, which impedes local people from operating small businesses because of their opposition and unwillingness to pay the protection fee demanded by local gangs so that they can run their business without the fear of their business being robbed and victimised. As a result, most small businesses, such as spaza shops, are controlled and operated by people from outside the community,

particularly foreign nationals who are willing to pay the protection. In the same breath, some residents in Block JJ alluded that they previously had within their vicinity formal shops and functioning Automated Teller Machine (ATM), which used to make their lives easier. All these mentioned establishments permanently ceased to operate because of experiencing persistent robberies, making most formal enterprises unwilling to establish their businesses in these communities. In essence, criminal activities such as extortion through protection fee payments and robberies seem to be a living experience for most businesses in the Townships. It also serves as an impediment to local ownership, improved living standards, enhanced quality of life, and promotion of sustainable development. It is for this reason that both these communities have high unemployment and poor livelihoods.

6.2.4 The impact of residents' attachment and detachment on extension and housing improvement

The concept of residents' attachment to their housing and neighbourhoods is directly connected to the Turnerian theoretical framework underpinning this thesis. As Turner (1972; 1976) argued, when people exercise control over their own housing process — including design, construction, and ongoing maintenance — they develop a deeper sense of ownership and emotional investment in their dwellings. This psychological attachment, in turn, motivates progressive improvement and long-term maintenance of the housing environment. The concept of place attachment, defined as the emotional bond between people and their residential environment (Hidalgo and Hernández, 2001), is therefore not incidental to this thesis but is central to evaluating the outcomes of self-help versus state-driven housing delivery. The centrality of any emotional attachment to housing outcomes and communities, whether high, middle, or low-income groups, to inform decisions for housing extensions and improvement cannot be overstated. Affirming this perspective, Manzo and Perkins (2006) acknowledged that solid attachment promotes a sense of belonging and pride, which stimulates significant investments in improvement and upgrading of housing conditions to mirror personal and community goals. On the contrary, housing and community detachment that usually emanates from severe housing dissatisfaction and deprived beneficiaries' participation triggers minimal to no investment in housing extension and improvement (Coates, Anand and Norris, 2015; Hidalgo and

Hernández, 2001). This may be explained by residents believing that their living arrangements as temporary and unworthy of long-term investments. The above dynamics emphasise the fundamental ties existing between emotional attachment and physical housing improvement and extensions. Evidence from Block JJ confirms a profound attachment to the housing units and the neighbourhood inspired considerable housing improvement and extension. Most respondents reported an inspirational and significant transition from living in shacks to conventional houses, averaging six to seven rooms per household. The findings underscore that almost all the residents in Block JJ significantly invested in the improvement of their housing condition, which overtly points to enhancing attachment to the community and the housing units. Conversely, the housing conditions in Soshanguve Extension 13 reflect a weakened and reduced sense of belonging among the residents, as most respondents reported to have not been improved or extended their housing units. Despite the availability of security of tenure (title deeds) and the community being close to Rosslyn industrial area, determinants that could be considered as compelling motivation for housing extension for increasing rental accommodation space, the diminished strong attachment to the community and housing units ultimately outweighed all these identified factors. Through the researcher's observations during data collection, it became difficult to ascertain whether RDP housing allocations happened yesterday or two decades ago because the RDP housing conditions remained in the same condition they were when allocated, with no to little improvements or extensions being done. The most widely improved done were mainly in housing flooring, while largely neglecting elements such as plastering and extension

6.2.5 State-driven housing projects implementation is inclined to deviate from housing policy principles

Some part of the context is dependent on literature evidence on the implementation of main housing policies, the 1994 White Paper on Housing and Breaking New Ground 2004 (see Chapter Three), while the other is from the empirical evidence from the collected data in Soshanguve Extension 13 (Chapter Five). The BNG 2004 emphasises effective residents' participation in any sustainable housing solutions. The policy further promotes an inclusive and collaborative decision-making process that involves communities, local authorities, government to warrant effective and equitable

housing delivery. The 1994 White Paper on Housing, from the same perspective, supports housing initiatives that empower communities with active participation, collaborative planning, and citizen involvement, where government facilitates the housing processes, particularly for the poor, who are the sole providers of housing. Just like the BNG 2004, the 1994 White Paper on Housing is also in support of a decentralisation of decision-making by equipping residents with autonomy over the planning and housing development processes. In fact, both policies post 1994 advance a transition from a centralised housing provision system towards a more participatory, inclusive, and people-oriented system of development, placing *dweller control* and *freedom to build* at the centre of state-led housing projects. In Soshanguve Extension 13, active community participation and involvement in decision-making and participation, has notably shown to be absent. This can be explained by an overwhelming number of respondents who reported significant poor or a lack thereof, residents' participation in both the decision-making and the construction processes, that is, from the first step until the occupation time. Likewise, all focus group and key informant participants collectively agreed to the deprivation of dwellers participating throughout the entire process, that is, from design to completion. Most participants overwhelmingly reported that their participation was to only register their names on the Municipality housing list, and when occupying the already finished houses. Almost all participants narrated that they were unaware of the construction of their houses and the location of the housing development. Residents were informed when the construction was completed and were also required to complete a "Happy Letter" (Acknowledgement of satisfaction with the housing units) before the occupation. Evidence presented here explicitly demonstrates a clear deviation and inconsistency existing between policies and the actual implementation of low-income housing developments.

6.2.6 Residents from both the state-driven and self-help prefer the state-assisted self-help housing model

Findings on respondents' perceptions discussed in Chapter Five, synthesising views from Block JJ and Soshanguve Extension 13, evidently establish that the preferred approach is the one that empowers residents to build their own houses through a state-assisted self-help model. While this finding is compelling, it warrants nuanced

interrogation beyond a straightforward statement of preference. The preference for self-help is not simply about residents wanting to build their own homes — it reflects a deeper dissatisfaction with the current state-driven model's outcomes: poor housing quality, peripheral locations, lack of participation in design and planning, and limited alignment with residents' actual needs and aspirations. This is consistent with Turner's (1972; 1976) core argument that housing value lies not in the physical object alone, but in the process through which it is produced and the degree of control residents exercise over that process. The finding also reveals important distinctions between the two groups. Respondents from Block JJ, who had experienced self-help housing directly, expressed preference rooted in lived satisfaction — the ability to customise, extend, and invest in their dwellings progressively. By contrast, respondents from Soshanguve Extension 13 expressed preference for self-help as a critique of their current housing conditions and a desire for greater agency — a preference shaped by dissatisfaction rather than direct experience. This distinction has significant policy implications: it suggests that the preference for self-help is not merely culturally determined, but is a rational response to the documented failures of the contractor-driven state model. Within this framework, the state is envisioned to play a facilitating role by providing aspects residents cannot provide for themselves, like land allocation, provision of building materials, issuing of title deeds, and basic services provision. According to the dissected data in Chapter Five, mindful of their economic statuses, mainly marked by high unemployment and poverty levels, 84% and 62% of respondents from Block JJ and Soshanguve Extension 13, respectively, indicated their preference for the self-help housing approach over the state-driven one. Detailed in section 5.11.1 and Figure 5.8, most participants in focus group discussions, key informants, and qualitative data from the survey open-ended questions supported the self-build model, either through owner build or through self-appointed builders, while freeing the government from house-building responsibilities. Although participants in both study areas highlighted the significance of reducing the government's role in the housing delivery process, most preferred a state-assisted self-help housing model. The preferred state-assisted delivery framework embraces state subsidising building materials, without interfering with the freedom for residents to choose the type and quality of the materials. Clearly, residents' overwhelming inclination to self-built models highlights a profound aspiration for augmented resident control in housing

development. Following this approach may serve as an economic stimulant by investing money used to do the actual construction to procure land in economically strategic locations, while simultaneously tackling economically related issues. Similarly, the widespread dissatisfaction with housing conditions within state-driven housing projects would have been addressed since actual housing construction would be regulated and overseen by the owners themselves.

6.2.7 Lack of meaningful spatial transformation and planning perpetual the exposure and traps the low-income group in poverty crisis

According to literature evidence, most South African townships and low-income communities in most developing countries, indicated to be entrenchment in a cycle of poverty, mainly because of poor livelihood opportunities and significant lack of developmental progress (refer to Chapter Two and Chapter Three). Information from both communities underlines a shared problem of widespread socio-economic challenges, which are devastating apartheid inspired spatial establishments in South Africa. The case of both study areas indicates a continued struggle of residents with high unemployment, poor living conditions and low-income problems they faced pre- and post-apartheid. A concerning trend, most of the employed individuals in both communities reported working in Pretoria city, necessitating commuting. This makes it evident that poor communities, including the study areas, cannot economically sustain themselves and depend on the city to provide employment. This situation in both Block JJ and Soshanguve Extension 13 reflects the absence of appetite for spatial transformation in previously disadvantaged communities, despite the government's slogan of transformation since 1994. Pertaining to the study areas, it is reasonable to assert that, as much as there is an intensification of rhetoric regarding spatial transformation, the status quo persists. This viewpoint was corroborated by participants from Soshanguve Extension 13 and Block JJ, who agreed on the absence of meaningful development to adequately present residents with sustainable livelihood opportunities to improve residents' lives. Therefore, this points to an urgent need for meaningful development that can potentially generate sustainable employment opportunities and create of environment viable for small business enterprises that extend beyond the scope of traditional spaza shops.

6.2.8 Lack of efficiency and affordable transportation impacts negatively on residents' quality of life

The location of low-income communities on the outskirts of cities, far from places where people can find work, causes major difficulties in their daily lives. This finding connects directly to Turner's (1972; 1976) theoretical framework. Turner argued that the value of a dwelling cannot be assessed in isolation from its location relative to employment and livelihood opportunities. A house that is physically adequate but spatially isolated from economic activity is, in Turner's terms, a "oppressive" dwelling — one that places an additional burden on its occupants rather than supporting their life projects. The peripheral location of most state-driven housing settlements in South Africa, including Soshanguve Extension 13, is therefore not a peripheral issue in this thesis but a central one: it represents a fundamental failure to operationalise Turner's principle that housing must be evaluated in terms of its functional relationship to residents' broader social and economic lives. In reality, South Africa's spatial planning system seems to be designed to keep underprivileged people away from city centres, which ends up punishing them for their poverty. This has been confirmed by literature evidence (Chapters Two and Three) and empirical findings (Chapter Five), which signifies severe repercussions of the high cost of transportation and time inefficiency induced by the distance from economic hubs. The evidence in Chapter Five further reveals that 98% of employed respondents in Block JJ depend on taxi transport mode for commuting to work, while in parallel, most respondents (39%) in Extension 13, reported using tax transport to the city and when accessing services that are beyond the walking distances, since the community is distant from most basic government services and amenities. In fact, taxi transport is reported to be the most used, not preferred, but available and accessible mode of transport. For clarity's sake, this section is tied to section 6.2.7. According to Cervero and Golub (2007), communities located in urban marginal areas are generally forced to depend on expensive transport alternatives due to the absence or limited availability of affordable and efficient transportation. The narratives are substantiated by evidence in Chapter Five that indicates that respondents from both study areas are compelled to opt for a costly transport mode (Taxi mode of transport), not by choice, but because of the absence of alternatives. Owing to a lack of transformation, most respondents indicated spending a disproportionate share of their hard-earned, limited income towards transportation

to employment hubs. In addition, some indicated that long and regular commuting between their homes and working places, every so often, curtailed family time, hinders personal growth and aggravates psychological problems. From the above information, it is evident that apartheid enforced black Townships were deliberately created as a hub of poverty for most urban black people; there is less efforts seems to be exerted by the democratic government to change the status quo. This is given the lack of meaningful and sustainable economic development, coupled with the lack of provision of an efficient, effective, and cost-effective transportation system. In essence, the lack of sustainable economic development, spatial transformation and provision of cost-effective transportation are the major factors heightening poverty in Townships, including the study areas.

6.3 Study main recommendations

The purpose of this section is to present a set of recommendations based on key study findings discussed in the preceding sections (see section 6.1). These recommendations clearly do not necessarily constitute binding policy suggestions, but they may present some invaluable insights that could inform housing policy discussions and debates that could enlighten the design of practical and realistic housing delivery solutions for low-income groups in urban settings. While these recommendations are based on informed positions and from lived experiences of low-income urban communities, they remain suggestive recommendations; they must not, in any way, be interpreted as definitive or absolute suggestions for policy changes or policy reforms. Table 6.2 below are the recommendations derived from this study.

Table 6.2: Linking the Recommendations to Research Objectives and Research Questions

No.	Recommendation	Research Objective(s)	Research Question(s)	Why This Linkage Matters
1	Adopt a state-assisted self-help housing model: government supplies serviced land, core infrastructure, title deeds and material subsidies, while households design and build incrementally.	RO ii RO iii RO v	RQ 2 RQ 3 RQ 5	Aligns delivery with evidence that self-help schemes boost satisfaction, cost-effectiveness and attachment, yet still requires limited state support for the poorest.

2	Institutionalise participatory planning: make community forums, design workshops and beneficiary approval checkpoints mandatory in all low-income housing projects.	RO i RO ii RO iii	RQ 1 RQ 3	Directly tackles the exclusion documented in state projects, strengthens resident control and matches Turner's self-help principles.
3	Tighten policy-to-practice alignment: embed self-help principles in the Housing Code, issue compliance guidelines, and create an independent oversight unit to monitor beneficiary involvement and quality standards.	RO ii RO v	RQ 1 RQ 5	Reduces the policy–implementation gap highlighted in findings, ensuring that future public housing meets its participatory and quality goals.
4	Promote spatial transformation: prioritise well-located land near employment centres; incentivise mixed-use, higher-density projects; and integrate housing rollout with municipal transport planning.	RO iv RO v	RQ 4 RQ 5	Confronts the "poverty trap" of peripheral townships and the high commuting costs that erode household welfare.
5	Improve public security and local economic development: introduce community-policing partnerships, support small-business incubation, and fund street-lighting and public-space upgrades in new and existing settlements.	RO iv	RQ 4 RQ 5	Responds to the crime-related livelihood constraints recorded in both study areas, thereby enhancing sustainability of housing environments.
6	Expand affordable, reliable transport links: subsidise bus or BRT routes from low-income areas, introduce fare concessions for the working poor, and coordinate schedules with major employment nodes.	RO iv RO v	RQ 4 RQ 5	Eases the costly, time-consuming commutes identified, improving quality of life and access to jobs.
7	Establish continuous monitoring and evaluation: collect annual data on beneficiary satisfaction, participation levels, housing extensions and socio-economic outcomes to inform iterative policy refinement.	RO iii RO iv RO v	RQ 3 RQ 4 RQ 5	Ensures that future programmes remain evidence-based and responsive to household needs, closing remaining knowledge gaps noted in the study.

6.3.1 The South African government, like any other developing country's government, has demonstrated failure to tackle the low-income housing shortage through the fully state-driven housing method

With compelling evidence in Chapters Two, Three and Five, the government's fully subsidised housing in South Africa and worldwide has constantly lacked effective competence to address low-income housing challenges. Undeniably, there might be a few countries like Singapore that successfully addressed housing challenges by means of a public housing approach, as outlined in Chapter Two and in section 6.1, however, this success results from a blended approach that integrates socialist principles with certain neo-liberal elements within the partially subsidised housing mechanism. Furthermore, South African literature in Chapter Three stresses the substantial attempts in mass state-subsidised housing delivery for both rural and urban poor populations, which failed to suppress housing demand, instead, the housing demand continues swelling. This exposes the government's affordability barrier in providing housing units sufficiently to meet the growing needs. The issue of low-income housing in South Africa, particularly the urban groups, has consistently been politically charged and sensitive; however, clinging to an ineffective housing delivery strategy is tantamount to persistently administering an ineffective medication to unresponsive vegetative patients, hoping the patient would respond eventually. It is for this reason; the researcher proposes that the South African housing delivery approach for low-income groups requires a shift in strategy. The researcher recommends a reconfiguration of responsibilities in the South African housing delivery approach, suggesting a shift where the government switches from being a primary or sole housing provider to assume the role of a facilitator, while allowing residents to take a leading and active role in building their own houses. In essence, the proposition is for the delegation of housing construction to beneficiaries themselves, while the government is responsible for land provisions, infrastructure, and amenities development. In this way, housing provision is streamlined, the construction mafia is naturally excluded, some inefficiencies are reduced, and housing satisfaction is enhanced. In Soshanguve Extension 13, a state-initiated housing community, respondents expressed dissatisfaction with housing quality, lamenting not being given the opportunity to build their houses, as the genesis of all dissatisfaction. Respondents asserted that instead of the government providing them with complete houses, they

should be empowered to build their own houses regardless of their prevailing economic conditions. As a result, allowing residents to build houses puts the government in a strategic position to provide more houses with enhanced beneficiary satisfaction.

6.3.2 The housing delivery approach for the low-income urban population must prioritise the state-assisted model over the more passive laissez-faire approach

The researcher suggests that, as much as it is significant to empower residents with autonomy to build their houses, where the actual construction is led and controlled by residents themselves, it is the shifting of the entire financial responsibility of funding both the building materials and the actual construction that may severely undermine the economic situation of the low-income population. As such, implementing a radical laissez-faire housing system in an ideal society where economic benefits are distributed relatively equally among the population can produce the desirable outcomes.

However, in the South African context where inequality is staggering, the approach may result in benefiting the middle-to-high-income groups while sidelining of low-income population to remain confined to informal settlements, expansion of informal dwellings or excessive homelessness. Therefore, the researcher proposes a state-assisted self-help, where the government, apart from providing services and infrastructure developments accompanying housing, must, in the actual housing construction, assist beneficiaries with provision or subsidising only on building materials. The reasoning for the proposition lies within the prevailing economic challenges confronting most South Africans, particularly in urban Townships. Assisting poor people with building materials may act as motivation for building, and on the other hand, it lessens the financial burden on the residents, and the state would have saved a substantial amount of total construction costs. Consequently, residents would only focus on the actual construction either through self-build or through appointed builders, while allowing active beneficiaries' participation. In aligning with the self-help principle, the housing construction must be incremental, wherein residents are allowed to build houses of their choice and at their own pace, rather than being prescribed a time and designs in a short-term project-driven format. The state assists with the provision of building materials and infrastructure developments, makes housing affordable to both

the state and beneficiaries, and makes it possible for the government to cover the broader spectrum of the low-income population while also addressing the systematic housing and economic differences in South Africa.

6.3.3 Fostering transformative, cost-effective, affordable and integrated transport networks to promote connectivity of townships' socio-economic opportunities, while enhancing residents' standard of living

While Gauteng is the nucleus of the South African economy, and the continent over, the investment in public transport systems, based on the evidence from Chapters Three and Five, overtly benefits only the middle-to-upper classes who are privileged to reside in the urban areas. This is explained by the availability of effective, reliable, and affordable public transport networks such as the Gautrain, Rapid Bus Transit system and other municipal bus services, catering only for people in the suburban area. Perplexingly, this transport transformation seems to be exclusive and has been created only to cater for previously privileged, co-opting some black middle-income groups. This is because the apartheid created black Townships were excluded in did not see such transportation in the transportation system post-apartheid, but they stuck with the minibus Taxi system, which is costly. This is despite evidence that poor people, particularly those in urban Townships, reported spending a larger proportion of their income on public transport; no or little focus has been exerted towards the implementation of a convenient and affordable transportation system. Based on the given background, the study suggests a real transformation in the transport system that is inclusive by integrating and connecting townships to economic opportunity to effect widespread and universal coverage. Meaningful transformation in the transportation system for poor people in Townships can function as a pivotal foundation for improving poor people's economic status, thus improving their general quality of life. Equally, creating conditions for easy, cheap, and universal access to economic opportunities eradicates some redundant historical challenges and facilitates savings, particularly in transportation expenses.

6.3.4 The new focus must be placed on the sustainable development of small towns in South Africa to address the rural-urban migration conundrum

As indicated in the literature, rural-urban migration is another critical factor that impacts housing demand in Gauteng Province, where economic migrants move to cities for

economic opportunities. As a result, the literature depicts that despite Gauteng being the smallest province in South Africa, it has the highest housing demand due to high population, because of rural to urban migration. According to Grobler, Blaauw and Botes (2024), the migration rate to Johannesburg between 2011 and 2021 was 3.5%. Jacobs, David and Stiglingh-Van Wyk (2023) consequently indicated that Gauteng Province and Western Cape provinces are witnessing a more intense housing delivery and demand. Gauteng remains the most concentrated province (See also Chapter Three). In this context, the researcher recommends a renewed effort on developing small towns, particularly the rural ones, to counter the impact of rural-urban migration, which substantially impacts on cumulative housing problems in big cities. Investing in social, economic growth, and infrastructure development of small towns can be a pivotal instrument for establishing sustainable and viable economic hubs and opportunities. This can strategically trim down the pushing factors that drive rural people to major cities. This approach has the potential to transcend addressing housing challenges in big cities by correspondingly emboldening equitable and sustainable development across the country. However, it is important to be mindful also that while rural towns development initiatives aimed at curbing rural-urban migration have successfully worked in some instances, there are also instances where such initiatives faced challenges such as limited resources, inadequate implementation strategies, and lack of sustained government support, which hinder their effectiveness (Amin, 2024; Baloyi, Mukonza, and Khalo, 2021; Mpongwana and Cishe, 2024). Lastly, strengthening accessibility to improved basic services and infrastructure, employment opportunities and viable livelihoods in rural towns or small towns potentially promotes a fair and balanced population distribution, while advancing a broader and resilient national development plan.

6.3.5 Address the issue of crime and development in townships to improve economic and employment opportunities

Sustainable economic development always thrives in a safer environment. A safe environment attracts long-term investment in any community, while communities with a high crime rate repel investments. These sentiments were expressed by participants in both Block JJ and Soshanguve Extension 13, presented in Chapter Five. Participants from both study areas overwhelmingly identified prevailing crime rates,

including extortion of potential investors to pay protection fees as a precondition to operate their businesses in their communities, as a significant hindrance to business investments in urban Townships. This is significantly impacting on sustainability of township economies, resulting in non-existent or limited employment opportunities. As a result, most Townships depend on external places for employment opportunities because the township economy cannot sustain itself. Given this background and evidence from Chapters Three and Five, addressing the crime rate, including business extortion, should be an immediate focus, in a collaborative nature where government, community and businesses strive to create an enabling environment for the Township's economy to thrive while also growing the local small enterprises. Clearly, addressing township crime unlocks economic growth and employment opportunities and propels inclusivity in township economic development. Unless the issue of crime is addressed, Townships may excessively evolve into crime hubs, which might possibly continue preventing most potential investments, limiting local people's potential growth, exacerbating unemployment, and promoting a poverty cycle and insecurity.

6.3.6 The issue of land ownership should be looked at for low-income housing delivery to be affordable to the state

Lastly, as a long-term recommendation in the context of realistically enhancing affordability in providing housing to the low-income groups in South Africa, the land ownership subjects need to be revisited. Indeed, the subject is sensitive and fragile, but it needs to be looked at given the impact it has on housing delivery, particularly for people who cannot afford to buy land for a basic human right, which is housing. The impediment to spatial transformation in most urban settings is land cost. The legacy of apartheid is not only overt with housing shortages but also with the unfavourable location of the black majority's communities. This ruinous spatial marginalisation and land ownership of most black people and communities disenfranchised them from the position of deciding where to live, but forced them to dwell in economically and socially marginalised locations. Harrison and Todes (2015), in support, asserted that limited state-owned land in strategic economic places remains a tactical hindrance to effectiveness and spatial transformation in the low-income housing delivery in South Africa. While Mathebula (2021) affirmed that the historical and skewed land ownership

in South Africa between the black majority and white minority overtly continues to thwart and undermine the government's ambition to locate low-income (black majority) state efforts in key strategic areas.

It is against this backdrop that the ownership issue has proven to be a critical element that can potentially determine the housing delivery success and spatial transformation. Like in Chapter Two, the other component that facilitated Singapore's successful public housing, apart from good governance and policy integration, is its comparative advantage of land ownership, which is 90% ownership of land in its territory. Therefore, this study recommends that the government prioritise the retention of land ownership, mainly urban land, through acquiring unoccupied land, underutilised land and, if possible, buying back from owners willing to sell their land. However, this should be well planned and within the prescriptions of the law to avoid the dire consequences of the Zimbabwe land reform programme. By owning most of the urban land, the government can allocate land for low-income housing in well-located urban areas, while affecting a reduction in housing production and delivery costs, fostering truly spatially inclusive and integrated urban planning. Streamlined, well-located land release for housing can be a restorative dignity for historically disadvantaged groups as it will enhance affordability and expedite housing projects. Equally, well-located houses for poor people typically counteract the inherent nature of the property market operating in most South African urban areas.

6.4 The significant contributions of this study's results

The researcher believes the study findings made a noteworthy contribution. Incorporating the study results in existing housing or policy revisions, which appear inevitable, may meaningfully deliver practical solutions to low-income urban populations' housing challenges. The following are some of the study's contributions to the body of knowledge:

I. The study is timely because it coincides with the Department of Human Settlements' consideration of low-income housing policy revisions in the South African landscape. Moreover, the unprecedented persistent budget cuts in most government departments, including the Human Settlement Department, continue to pose challenges to housing delivery targets and promises, condensing the government increasingly fails to provide housing to poor

people. Through the combination of the international and local literature, together with the empirical findings from residents' lived experiences from communities of both self-help and state-driven housing initiatives, the policy recommendations are well informed to enhance affordability for both the state and beneficiaries in sustainable housing delivery. The study offers a pragmatic and affordable housing delivery paradigm that can potentially and effectively reduce the accumulated housing demand and offer sustainable housing for the poor. The study argument is that fully funded state-driven housing initiatives is impractical and radical self-help models are overly ambitious. It is such arguments and evidence that can influence the government to opt for the state-assisted self-help housing, in housing poor people, since it is posited to be both practical and sustainable.

II. There are very few PhD studies with a specific focus on providing a comparative analysis of residents' perception of residents of both Self-help and state-driven housing initiatives from the urban settings in South Africa. This is one of the few PhD studies that focuses on the detailed comparative analysis of urban settlement resulting from two different housing models, the self-help and fully funded housing models. While most studies related to this subject area are mainly peer-reviewed articles, they usually do not offer a comprehensive comparative framework. Comparably, this study, unlike other comparative studies related to this topic, offers an integration of secondary data (literature) and primary data, elicited from beneficiaries' perceptions and lived experiences, to present a more comprehensive perspective of both communities. The goal is to devise an informed policy position that establishes a viable environment for addressing poor people's housing challenges, affordable housing and enhancing dwellers' satisfaction. The comprehensive comparative analysis of these two housing model initiatives embraces beneficiaries' overall housing satisfaction with housing units, residents' participation level, decision-making, housing improvements and extension, housing attachment and dwellers' socio-economic condition and the overall success of the projects.

III. Having run a comparative analysis in the implementation of both the BNG and 1994 White Paper on Housing, this study reveals some severe anomalies and policy deviations existing in the actual implementation, particularly in the state-

driven housing model. The government-led housing initiatives are usually associated with a high level of dissatisfaction with housing units, and this study examined the central factor prompting the discontentment. Despite the BNG and 1994 White Paper on Housing advocating for beneficiaries' involvement and a collaborative housing approach, housing delivery in Soshanguve Extension 13, a state-driven settlement, exclusively excluded residents from decision-making participation in decision-making or even housing construction. Therefore, the study results can potentially be beneficial in enhancing and invigorating the residents' involvement in all stages of decision-making and participation in all government-supported projects. The augmented residents' involvement ensures that residents' concerns and inputs are integrated in all decision-making, culminating in more responsive and fulfilling housing solutions. Lastly, enhanced residents' satisfaction with their housing units could possibly stimulate the sense of ownership, belonging and attachment among residents, a significant factor for long-term investments with housing units and neighbourhoods, as a result impacting positively on project successes.

Finally, the study makes a significant contribution to the body of knowledge, ongoing debates, and the academic literature. The researcher aimed to produce two or three peer-reviewed academic papers from this study, further advancing the field. Additionally, the findings will be disseminated at both local and international conferences, facilitating academic exchange and promoting collaboration among the research community. This dissemination also helps to encourage critical engagement with the research outcomes, enriching discussions on the topic. Lastly, the study findings will be communicated and shared with the community in the study areas, Block JJ, and Soshanguve Extension 13. In addition to the usual dissemination methods, a report-back session will be held in each of the communities to present key findings to local leaders and engage them in a dialogue about how the findings can inform future community-based decisions. This approach ensures that the residents are directly involved in understanding and applying the research. This has proven to be a weakness in most research studies, where research outcomes are not communicated to people who contributed to the study through participation.

6.4.1 Comparative Analysis of Self-Help and State-Driven Housing Initiatives Block JJ and Soshanguve Extension 13

When you walk through Block JJ and Soshanguve Extension 13, two communities that sit within the same city and serve the same kinds of people, you quickly realise that they tell very different stories about what it means to have a home. On the surface, both are low-income residential areas in Tshwane. But beneath that surface, the experiences of the people who live in them could hardly be more different (Huchzermeyer, 2004; Tissington, 2011).

In Block JJ, residents built their own homes. That simple fact changes everything. Because they built them, they built them to fit their lives: an extra room for an ageing parent, a layout that made sense for how the family actually moved through the space, a small shop at the front to bring in a little extra income. The houses are not perfect, and many started out quite modest, but they grew and improved over time because the people living in them had both the motivation and the freedom to make them better (Turner, 1976; Kellett and Tipple, 2000). These are homes that people are proud of, homes they feel connected to, homes they will defend and invest in because they are genuinely, meaningfully theirs (Scannell and Gifford, 2010; Lewicka, 2011).

Soshanguve Extension 13 tells a quieter, sadder story. Residents there received their houses from the government; handed a key, shown a door, and left to make the best of it. Nobody asked them what they needed. Nobody consulted them on the design, the layout, or even the location (Huchzermeyer, 2001; Pithouse, 2009). The units arrived small, often poorly built, and identical to every other unit on the street (Charlton and Kihato, 2006; Rubin and Zack, 2007). And while receiving any formal shelter is undeniably better than having none, something important was lost in that transaction. Many residents described feeling oddly disconnected from their own homes, as though they were living in a house that had never really been meant for them specifically, because in a very real sense, it had not been (Lemanski, 2009; Cirolia, 2016).

That disconnection showed up in practical ways too. In Block JJ, people kept building, kept improving, kept adapting their homes to meet their changing needs (Tipple, 2000; Napier, 2002). In Soshanguve, that kind of investment was rare. The plots were too small, the regulations too restrictive, and perhaps most importantly, the motivation just

was not quite there in the same way (Rubin and Zack, 2007; Tissington, 2011). When you did not choose your home, did not design it, did not build it with your own hands, it is perhaps unsurprising that you feel less compelled to pour your savings and energy into improving it (Turner, 1976; Moolla, Kotze and Block, 2011).

None of this means that self-help housing is a perfect solution. For the elderly, the disabled, and the most desperately poor, people who simply do not have the physical strength or financial means to build for themselves, an unassisted self-help model can be just as exclusionary as a poorly designed government programme (Bredenoord and Van Lindert, 2010; Huchzermeyer, 2004). The real answer, the evidence suggests, lies somewhere between these two extremes (Gilbert, 2014; UN-Habitat, 2009). A model where the state steps in not to take over, but to support, providing land, basic services, technical guidance, and a partial subsidy, while leaving meaningful decisions in the hands of the people who will actually live with the consequences (Bredenoord and Van Lindert, 2010; Choguill, 1996). A model that treats poor people not as passive recipients of charity, but as capable, resourceful human beings who, given the right support, can build not just houses, but genuine homes and stable communities (Turner, 1972; Arnstein, 1969; Manomano and Thompson, 2018).

6.5 Prospects for future research topics

Central to this study is a comparative assessment of the self-help and state-driven housing models, with the primary focus of identifying and recommending a viable and realistic housing model that hopefully can provide a sustainable and affordable housing solution for the underprivileged urban populace. While distinctively focusing on a predetermined scope when conducting research, there are some aspects which fall outside the emerging study scope. These aspects cannot be ignored since they present some significant researchable opportunities that necessitate future consideration in the housing discipline. Below are some of the prospects' research possibilities pertaining to low-income housing in urban areas:

I. Most heads of household in both study areas are women and are the most impacted by the poor socio-economic conditions in most Townships, such as unemployment and economic inactivity. Clearly, this may be a microcosm of all urban Townships in South Africa. Having observed that, the researcher

acknowledged the existing gap and the need to further explore the phenomenon to advance meaningful and sustainable women's empowerment initiatives in urban townships. The identified gap provides an opportunity for further investigation into the grounds for skewed housing ownership as well as the mechanisms for improving Township women's socio-economic conditions. Factoring in women's perceptions is a stepping stone to devising, fostering, and advancing effective empowerment strategies and sustainable solutions.

II. An extensive investigation is essential on state-led housing and land allocation for low-income housing delivery to allow effectiveness and a seamless allocation process. The proposition is informed by a few complaints by Soshanguve Extension 13 residents emanating during data collection, who reported that to be aware of some individuals have been on the waiting list since the beginning of the RDP programme (1994) and they are still not allocated houses. Meanwhile, others, who are young and earning above the income threshold for qualifying for fully funded RDP houses, have been provided with fully subsidised RDP houses. These deliberate shortcomings in housing allocation weaken the prospects of success of a transformative, well-meaning programme with a virtuous intent to redress systemic inequalities and social injustices because genuine homeless people are excluded, while financially privileged people with resources to bribe housing officials secure housing. The investigation will help to create an effective and efficient housing allocation process that can positively impact the success of all government-led housing projects.

Finally, a longitudinal research study is necessary in Soshanguve Extension 13 and Soshanguve Block JJ to trace changes, whether improvements or deterioration in housing conditions. Despite it being nearly two decades after its occupation, the housing conditions in Soshanguve Extension 13 remain relatively the same. The study of this nature is significant considering that its proximity to Rosslyn industrial hub, coupled with its relatively higher employment rate compared to Block JJ, Soshanguve Extension 13 housing conditions have not significantly improved. Thus, the study of this nature may be pivotal for identifying actual barriers and variables influencing housing conditions improvements in Soshanguve Extension 13. In Block JJ, it is also necessary to conduct a longitudinal study since this study's findings are grounded in

a cross-sectional study, which potentially restricts sequential tracking. Through longitudinal research, the researcher would be able to track new developments and patterns that may emerge in Block JJ in the form of either stability or evolutionary trends that may not be apparent in a cross-sectional study. This may help to ensure an enhanced, broader insight into dynamics at play, as well as presenting a comprehensive understanding of causal relationships, sustainability of observed effects and their long-term impacts. Table 6.3 delineates the alignment between the research questions and their corresponding objectives, and shows how the study's key findings inform the recommendations.

Table 6.2: Cross-linking of Research Questions, Research Objectives, Key Findings and Recommendations

Research question(s) supported	Research objective(s) supported	Key finding(s) addressed	Recommendation
RQ 2 RQ 3 RQ 5	RO ii, RO iii, RO v	6.2.1 Failure of fully state-funded programmes. 6.2.2 Beneficiary marginalisation lowers satisfaction 6.2.6 Strong resident preference for state-assisted self-help	6.3.1 Shift government from primary provider to facilitator; empower beneficiaries to build their own houses
RQ 2 RQ 3 RQ 5	RO ii, RO iii RO v	6.2.1 Fiscal limits of subsidies alone 6.2.2 Lack of resident control 6.2.4 High attachment and upgrades in self-help schemes 6.2.6 Preference for assisted self-help	6.3.2 Adopt a state-assisted self-help model: government subsidises building materials; construction is incremental and resident-controlled
RQ 4, RQ 5	RO iv RO v	6.2.8 High transport cost and inefficiency 6.2.7 Peripheral locations entrench poverty	6.3.3 Develop affordable, integrated transport links to connect townships with economic opportunities
RQ 4 RQ 5	RO iv RO v	6.2.7 Lack of spatial transformation and concentrated urban growth	6.3.4 Prioritise sustainable development of small and rural towns to relieve migration pressure on major cities

RQ 4, RQ 5	RO iv RO v	6.2.3 High crime suppresses local businesses and livelihoods	6.3.5 Address township crime through collaborative safety initiatives to unlock investment and jobs
RQ 5	RO v	6.2.7 Land-cost barriers hinder spatial transformation 6.2.1 Fiscal limits of current subsidy model 6.2.5 Implementation drift from inclusive policy ideals	6.3.6 Increase public control of well-located urban land to cut delivery costs and enable spatially integrated low-income housing

6.6 Conclusion

Chapter six explored the perceptions and experiences of residents from two distinct communities; each resulted from either a self-help or state-driven framework. The central purpose of sourcing these perceptions is to devise an informed, feasible and sustainable housing delivery framework grounded in residents' insights. The intention is to produce a housing delivery framework tailored to the needs of affected groups, in this case, the low-income population. The key focal areas (sections) in this Chapter stem from quantitative data, focus group discussions and key informant in-depth interviews. These explored data sources uncover the existing gaps in both the self-help and state-driven housing models, while simultaneously contributing to the realisation of workable solutions to housing challenges faced by South Africa's poor. All sections in this Chapter have integrated the perspectives of economically marginalised and poor urban populations together with relevant literature sources, while effectively addressing the study aim and objectives, and the research question.

Based on their experience of being beneficiaries of either the state-led housing model or the self-help one, recommendations made are from a well-informed position. Therefore, the proposed housing delivery framework, developmental propositions and other related housing related aspects should be given considerable weight to effectively address low-income housing challenges. It is the researcher's viewpoint that any policy revision which fails to consider poor communities' views, particularly the townships, is likely to yield undesirable outcomes. This view is founded on clear feedback from surveyed residents who strongly expressed their aspirations to contribute meaningfully to all major decision-making in all crucial stages of housing

delivery, ranging from settlement location, fundamental services infrastructure, housing design, material selection and construction. Housing should always be viewed in the context of spatial planning. In all fairness, residents have a clear understanding of the housing delivery process they envision. However, their marginalisation in key decision-making, due to a centralised approach followed by the government, has contributed to housing outcomes that fall short of beneficiaries' expectations. In fact, this led to the positioning of housing locations (Townships) in unfavourable zones, which have a direct negative impact on residents' socio-economic conditions, while eroding their sense of connection to houses and the neighbourhood. As a result, overall assessment in this study finds that the dominant current housing delivery model, the state-driven model, has overtly demonstrated insufficient and inadequate in tackling the prevailing housing demand and more critically, in delivering housing results that correspond and enhance residents' economic conditions, housing satisfaction, the resolution of crime and development related issues. Essentially, Townships require substantial and meaningful housing and economic development for self-sustainably, to avert overdependency on economic hubs away from their communities that habitually demand a significant part of residents' constrained income from commuting. Therefore, policy revision in housing delivery is a necessity, with specific emphasis placed on decentralisation of critical decision-making, with the one that effectively includes the communities. Effectively integrating communities' perspectives in housing policies not only enhances housing units' delivery but also further advances comprehensive socio-economic variables, enables meaningful transformation, and fosters significant redress in the housing sector and communities.

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ANNEXURES

Annexure A: Ethical Clearance Certificate

UNISA university of south africa

COLLEGE OF HUMAN SCIENCES RESEARCH ETHICS REVIEW COMMITTEE

01 July 2022

NHREC Registration # :
Rec-240816-052
CREC Reference # :
61935379_CREC_CHS_2022

Dear Mr. Eliot Mathebula

Decision:
Ethics Approval from 01 July 2022 to 01 July 2027

Researcher(s): Mr. Eliot Mathebula
Contact details: 61935379@mylife.unisa.ac.za
Supervisor(s): Prof L.J.S. Botes
Contact details: luciusbotes@gmail.com

Title: ***Beneficiary perceptions of self-help versus state-driven housing programmes: The case of the City of Tshwane, Gauteng Province.***

Purpose: PhD

Thank you for the application for research ethics clearance by the Unisa College of Human Science Ethics Committee. Ethics approval is granted for five year.

The *Low risk application was reviewed by* College of Human Sciences Research Ethics Committee, in compliance with the Unisa Policy on Research Ethics and the Standard Operating Procedure on Research Ethics Risk Assessment.

The proposed research may now commence with the provisions that:

1. The researcher(s) will ensure that the research project adheres to the values and principles expressed in the UNISA Policy on Research Ethics.
2. Any adverse circumstance arising in the undertaking of the research project that is relevant to the ethicality of the study should be communicated in writing to the College Ethics Review Committee.
3. The researcher(s) will conduct the study according to the methods and procedures set out in the approved application.
4. Any changes that can affect the study-related risks for the research participants, particularly in terms of assurances made with regards to the protection of participants' privacy and the

Open Rubric

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confidentiality of the data, should be reported to the Committee in writing, accompanied by a progress report.

5. The researcher will ensure that the research project adheres to any applicable national legislation, professional codes of conduct, institutional guidelines and scientific standards relevant to the specific field of study. Adherence to the following South African legislation is important, if applicable: Protection of Personal Information Act, no 4 of 2013; Children's act no 38 of 2005 and the National Health Act, no 61 of 2003.
6. Only de-identified research data may be used for secondary research purposes in future on condition that the research objectives are similar to those of the original research. Secondary use of identifiable human research data require additional ethics clearance.
7. No fieldwork activities may continue after the expiry date **(01 July 2027).** Submission of a completed research ethics progress report will constitute an application for renewal of Ethics Research Committee approval.

Note:

*The reference number **61935379_CREC_CHS_2022** should be clearly indicated on all forms of communication with the intended research participants, as well as with the Committee.*

Yours sincerely,

Signature :

Prof. KB Khan
CHS Research Ethics Committee Chairperson
Email: khankb@unisa.ac.za
Tel: (012) 429 8210

Signature : PP

Prof K. Masemola
Exécutive Dean : CHS
E-mail: masemk@unisa.ac.za
Tel: (012) 429 2298

Annexure B: Participant Information Sheet

Date: 19 April 2022

Title: Beneficiary perceptions of self-help versus state-driven housing programmes: The case of the City of Tshwane, Gauteng Province.

Dear Prospective Participant

My name is Eliot Mathebula, and I am doing research with Prof L.J.S. Botes, a professor in the Department of Development Studies, towards a Doctoral degree at the University of South Africa. We have funding from the National Research Foundation (NRF) and the University of South Africa for a study scholarship. We are inviting you to participate in a study entitled: Beneficiary perceptions of self-help versus state-driven housing programmes: The case of the City of Tshwane, Gauteng Province.

WHAT IS THE PURPOSE OF THE STUDY?

This study is expected to collect important information that could be essential to address the housing challenges affecting the majority of low-income groups in cities. This study will strive to provide workable and practical solutions to the cumulative housing shortages.

WHY AM I INVITED TO PARTICIPATE?

In the study, information is collected from both people who live in public housing (RDP) and those who build their own homes. The information you might contribute will be of great value to the study since you are one of the beneficiaries of the mentioned housing models. A random sample of 90 beneficiaries from this community was selected from the community through a map created by the Geographic Information System (GIS).

WHAT IS THE NATURE OF MY PARTICIPATION IN THIS STUDY?

Household questionnaires, focus groups, and in-depth interviews data collection methods are utilised in this study. Focus groups and in-depth interviews will be recorded using an audio recorder; however, household questionnaires will be

conducted using a structured questionnaire in which the data collectors will fill out respondents' answers. For clarification, household questionnaires have very few open-ended questions that complement closed-ended questions, while focus groups and in-depth interviews include only open-ended questions. At least 45 minutes is needed to complete each household questionnaire, and 60 minutes is needed to complete both focus groups and in-depth interviews.

CAN I WITHDRAW FROM THIS STUDY EVEN AFTER HAVING AGREED TO PARTICIPATE?

Please understand that your participation is voluntary; you are not being forced or coerced to participate in this study. It is your choice of whether to participate or not, and your choice will be respected as such. If you elect not to participate in this study, there will be no consequence. Again, it is important to note that if you agree to participate in this study,

you may stop participating if you feel uncomfortable continuing. However, it is also important to clarify that you cannot withdraw a submitted questionnaire or when the interview is completed. All personal and private information shared between the researcher, data collector and participants will be kept confidential and only accessed by the mentioned parties, but we would not ask for personal information such as your name, contact numbers and ID numbers.

WHAT ARE THE POTENTIAL BENEFITS OF TAKING PART IN THIS STUDY?

There are no immediate benefits to you from participating in this study apart from providing information that might be of great significance in addressing the housing challenges affecting low-income urban groups

ARE THEIR ANY NEGATIVE CONSEQUENCES FOR ME IF I PARTICIPATE IN THE RESEARCH PROJECT?

Presently, there are no risks of harm associated with your participation in this study

WILL THE INFORMATION THAT I CONVEY TO THE RESEARCHER AND MY IDENTITY BE KEPT CONFIDENTIAL?

In order to keep confidentiality, the researcher will use the coding method. The names of participants will not be used. Instead, numbers will represent participants. In this study, any sensitive and confidential information dispensed between the participants, data collectors and the researcher will be kept confidential; such information will not be shared with any third person; it will remain between the interviewer and the interviewee. No, any other person will be able to connect you to the answer provided. Because the researcher does not have sufficient time and the necessary skills to carry out some research elements, such as transcription, coding, data capturing, statistical analysis, and data collection, these tasks will be outsourced, and a confidential agreement will be signed to enhance the most critical aspect of confidentiality. As stated above that the participants' answers will not be connected to the participants, it is important to note that the anonymous data will also be used for conference presentations, conference proceedings, journal articles and research reports. In all these mentioned aspects, only data provided will be used, no names or anything else that may be connected to the participants. Because focus groups are conducted in group settings, as part of collecting information from participants, the researcher strives to maintain confidentiality, however, the researcher cannot always guarantee that other participants will treat information confidentially. For this reason, I advise you not to disclose personally sensitive information in the focus group.

HOW WILL THE RESEARCHER(S) PROTECT THE SECURITY OF DATA?

Hard copies of your answers will be stored by the researcher for a period of five years in a locked cupboard/filing cabinet at his home for future research or academic purposes; electronic information will be stored on a password-protected computer. Future use of the stored data will be subject to further Research Ethics Review and approval if applicable. After a period of five years, hard copies will be shredded, and electronic copies will be permanently deleted from the hard drive of the computer through the use of a relevant software programme.

WILL I RECEIVE PAYMENT OR ANY INCENTIVES FOR PARTICIPATING IN THIS STUDY?

Since data will be collected in participants' communities, no payments will be necessary. There will not be any incentives. The incentives would have been required for the transport cost incurred if they had to travel. Which is not the case here.

HAS THE STUDY RECEIVED ETHICS APPROVAL

This study has received written approval from the Research Ethics Review Committee of the Department of Development Studies, Unisa. A copy of the approval letter can be obtained from the researcher if you wish.

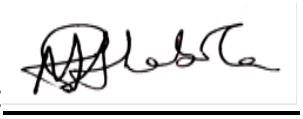
HOW WILL I BE INFORMED OF THE FINDINGS/RESULTS OF THE RESEARCH?

If you would like to be informed of the final research findings, please contact Mr E Mathebula on 0719378804. The findings are accessible for five years. Should you require any further information or want to contact the researcher about any aspect of this study, Tel: 0124294501, email: 61935379@mylife.unisa.ac.az

Should you have concerns about the way in which the research has been conducted, you may contact cell: 0833552467, email: luciusbotes@gmail.com. Alternatively, contact the research ethics chairperson of the Department of Development Studies, Dr A Khan. Tel:0124296173 Email: khana@unisa.ac.za

Thank you for taking the time to read this information sheet and for participating in this study.

Thank you.

Signature: 

Name and Surname: Eliot Mathebula

Annexure C: Consent To Participate in This Study

Study Title: **Beneficiary perceptions of self-help versus state-driven housing programmes: The case of the City of Tshwane, Gauteng Province**

I, _____ (participant name), confirm that the person asking my consent to take part in this research has told me about the nature, procedure, potential benefits and anticipated inconvenience of participation.

I have read (or had explained to me) and understood the study as explained in the information sheet.

I have had sufficient opportunity to ask questions and am prepared to participate in the study.

I understand that my participation is voluntary and that I am free to withdraw at any time without penalty (if applicable).

I am aware that the findings of this study will be processed into a research report, journal publications and/or conference proceedings, but that my participation will be kept confidential unless otherwise specified.

I agree to the recording of the Focus group discussion.

I have received a signed copy of the informed consent agreement.

Participant Signature……. Date…….

Researcher's Name and Surname…… (please print)

Researcher's signature……. Date…….

Annexure D: Household Survey Questionnaire

STATE-DRIVEN VERSUS SELF-HELP HOUSING PROGRAMMES- HOUSEHOLD SURVEY QUESTIONNAIRE

Identification items	
Questionnaire number:	
Settlement name:	
House number:	
Interviewer name and surname:	

PART A: BIOGRAPHICAL AND DEMOGRAPHIC PROFILE

1.1 Sex?

Male	1
Female	2
Others	3

1.2 Race?

African	**1**
white	**2**
Asian	**3**
Mixed	**4**

1.3 Age

1.4 Household head's marital status?

Married	1
Widow/Widower	2
Divorced/Separated	3
Never Married	4
Living with partner	5
Refused to answer	6
Others (specify)	7

1.5 Nationality: (specify country) ……

1.6 What is the household head's <u>HIGHEST LEVEL OF EDUCATION</u> that you have successfully completed?

No Schooling	1
Grade R/0	2
Grade 1/ Sub A	3
Grade 2 / Sub B	4
Grade 3/Standard 1	5

Grade 4/ Standard 2	6
Grade 5/ Standard 3	7
Grade 6/Standard 4	8
Grade 7/Standard 5	9
Grade 8/Standard 6/Form 1	10
Grade 9/Standard 7/Form 2	11
Grade 10/ Standard 8/ Form 3	12
Grade 11/standard 9/form 4	13
Grade 12/Standard 10	14
Tertiary education (diploma, etc) degree	15
Other (specify)	16
NTC 1	17
NTC 2	18
NTC 3	18
Certificate without matric	19
Diploma without matric	20
Certificate with matric	21
Diploma with matric	22
Bachelor's degree	23
Post-graduate degree (honours, masters or doctorate)	24
Other	25
Refused	26
Do not know	27

1.7 Total monthly Household Income

a) Monthly take home	**(b) Circle your appropriate monthly take home after deduction for each household member**	**(c) Circle Monthly Household take home income for: (1=Household head), (2=Household partner (wife/husband), (3=Children), (4= household parents)** **NB: *show which household earn the amount indicated in C***
No income	1	
R1 - R500	2	
R501 - R1,000	3	
R1,001 - R1,500	4	
R1,501 - R2,000	5	
R2,001 - R2,500	6	
R2,501 - R3,000	7	
R3,001 - R3,500	8	
R3,501 - R4,500	9	
R4,501 - R5,500	10	
R5,501 - R6,500	11	
R6,501 - R7,500	12	
R7,501 - R8,500	13	
R8,501 - R9,500	14	
R9,501 - R10,500	15	
R10,501 - R11,500	16	

R11,501 - R12,500	17	
R12,501 - R13,500	18	
R13,501 - R15,000	19	
R15,001 - R20,000	20	
R20,001 - R30,000	21	
R30,001 - 40,000	22	
40,001- more	23	
No answer	24	
Not sure	25	
Total household income		

1.8 Household income sources (if you have more than one source of income you can circle more than one)

Salary	1
Grants	2
Business	3
Remittances	5
No income	4
Other (specify)	5

1.9 How many in your household receive the following:

		Number
1.1 Old age pension	1	
1.2 Unemployment grant	2	
1.3 Child Support/ child maintenance grant	3	
1.4 Foster care grant	4	
1.5 Disability grant	5	
1.6 Care dependence grant/ grant in aid	6	
1.9 War veterans grant	7	

PART B: MIGRATION

2.1 When did you first come to live in this area? Please write a year

2.2 Where did you live before you came this area?.....

(a) Was the place you lived before regarded as:

Rural	1
Urban	2
Farm	3

(b) In what province was the household head born?

Province	Answer

Western Cape	1
Eastern Cape	2
Northern Cape	3
Free State	4
KwaZulu-Natal	5
Northwest	6
Gauteng	7
Mpumalanga	8
Limpopo	9
Refused	10
Don't know	11

2.3 Was the household head born in this community?

Yes	1
No	2

(a) If not, what were your <u>three main reasons</u> for moving to this area? (Indicate 3 reason)

Forced to relocate	
Close to town	
Access to water	
Access to electricity	
Access to sanitation	
Safety/security reasons	
Access to transport	

Better employment opportunities	
Access to amenities (schools and health facilities)	
Other (specify)	

2.4 What type of dwelling did you live in before coming to this area?

A brick house (self-built) on separate stand/ yard	1
A brick house (RDP) on separate stand/ yard	2
Backyard brick room/ flatlet	3
Traditional dwelling/ hut (made from traditional materials)	4
Town/cluster/semi-detached house (simplex, duplex, triplex)	5
Flat or apartment in block of flats	6
Backyard shack	7
A Shack on separate stand	8
Other (please specify)	9

2.5 What type of dwelling did you first stay when you started staying in this stand/ yard?

A brick house (self-built) on separate stand/ yard	1
A brick house (RDP) on separate stand/ yard	2
shack	7
Other (please specify)	9

2.6 What type of dwelling are you currently living in?

A brick house (self-built) on separate stand/ yard	1
A brick house (RDP) on separate stand/ yard	2
Backyard brick room/ flatlet	3
Traditional dwelling/ hut (made from traditional materials)	4
Town/cluster/semi-detached house (simplex, duplex, triplex)	5
Flat or apartment in block of flats	6
Backyard shack	7
A Shack on separate stand	8
Other (please specify)	9

2.7 Who provided the land you built your housing unit?

Allocated free by the government	
Bought from Municipality	
Bough from someone	
Others (specify)	

2.8 Did the Government Issue you with a title deed for this property?

Yes	**1**
No	**2**

(a) If yes, how did or does that benefit you?

……

……

……..

(b) If No, how did or does that affect or disadvantage you?

……

……

……

……

PART C: DWELLERS PARTICIPATION AND SATISFACTION WITH HOUSING PROCESS

3.1 Who was/is responsible to build the housing unit you are currently staying in?

State appointed contractor (RDP)	**1**
Myself using appointed builders	**2**
Built myself	**3**
Family members/relatives	**4**
Others (specify)	**5**
I don't know	**6**

(b) If you built it yourself, how did you raise the money to build your housing unit?

Monthly income	1
Households saving	2
Loan given to savings group	3
Personal loan form bank	4
Loan from family or friend	5
Loan from moneylender (Amashonisa)	6

Other (please specify source)	7

3.2 How many rooms does your housing unit have? Please write the number

3.3 Personally, how do you rate your participation in the following categories?

Categories	**Very good**	**Good**	**Average**	**poor**	**Very poor**
Designing of the dwellings (house plans)	1	2	3	4	5
Construction of housing units	1	2	3	4	5
Location of your house	1	2	3	4	5
Number of rooms	1	2	3	4	5
Size of rooms	1	2	3	4	5
Building material	1	2	3	4	5

34

(a) How satisfied are you with the following?

Item	Very Satisfied	Satisfied	Neither satisfied nor dissatisfied	Dissatisfied	Very dissatisfied	I Don't Know
Design or layout of the unit	1	2	3	4	5	8
Quality of the roof	1	2	3	4	5	8

Quality of the floor	1	2	3	4	5	8
Quality of the walls	1	2	3	4	5	8
Position of the unit	1	2	3	4	5	8
Size of the yard	1	2	3	4	5	8
Number of rooms	1	2	3	4	5	8
Size of the rooms	1	2	3	4	5	8
Building material used	1	2	3	4	5	8

34 (b). Who decided on the following aspects:

1 Size of the house you build	Indicate (X)
Myself	1
Government contractor	2
community	3
I don't know	4
2 Type of building materials to be used	
Myself	1
government	2
community	3

I don’t know	4
3 Approval of quality of work done	
Myself	1
Government contractor	2
community	3
I don’t know	4
4 Size of the house	
Myself	1
Government contractor	2
community	3
I don’t know	4
5 Number of rooms	
Myself	1
Government contractor	2
community	3
I don’t know	4

3.5 In what condition are the following housing components of your unit?

	Walls	**Roof**	**floor**
Very good (no cracks, defects and no leaking roof)	1	1	1
Good (Need minor repairs, one crack/defect on wall/roof)	2	2	2
Weak (3 to 5 cracks, leaking roof)	4	4	4

Very weak (many cracks roof and floor, very leaking roof)	5	5	5

3.6 Are you satisfied with the final product?

Yes	**1**
No	**2**

(b) If not, what do you think could have been done/ happened to improve your satisfaction (for self-help beneficiaries).....
.....
.....
.....
.....
.....

(c) If not, what do you think could have been done/ happened to improve your satisfaction (for state-driven beneficiaries only)
……
……
……
……
……

3.7 Would you prefer to build your own house or the government to build houses for people:

State driven houses (RDP)	**1**
Buying land and build your own house	**2**
Provided land by government and build your own	**3**

houses	

(b) Give the reasons for your choice?.....

.....

.....

.....

.....

.....

.....

.....

3.8 Were there building standards prescribes when building?

Yes	**1**
No	**2**

(a) If yes, how did that affect you? (self-help only)

……

……

……

……..

3.9 Any specified period that has been given to complete the building process of their home

Yes	**1**
No	**2**

(a) Did that affect you in any way? (Self- help only).....

.....

.....

.....

.....

PART 4. SOCIO- ECONOMIC PROFILE

4.1 Where do you work most of the time?

At home	1
Away from home (in other townships around Pretoria)	2
Away from home (in Pretoria Town)	3
Away from home (outside Pretoria and surrounding townships)	4
Do not work at all	5
Other (explain)	6

4.2 The total number of the people who sleep in the house for more than 5 days a week.

(a) How many of the following ages sleep in this house every night?

0-17	
18-59	
60+	

4.3 How many of the people living in this house contribute to the household income every month? (Yourself included)

Number: ……

PAET 5: HOUSING IMPROVEMENT

5.1 How many completed rooms did your house have when you first moved in?

Number: ----------

(a) Did you add more rooms to your house?

Yes	**1**
No	**2**

(b) If <u>the answer is no, move to 5.2</u> and if yes, who was responsible for actual building of extensions?

Myself	1
My husband/wife	2
Other family members	3
Builder from within my community (self-appointed)	4
Contractor company (state appointed)	5
Friends/neighbours	6
Other (specify)	7

5.2 Do you intend to add more rooms to your house in future?

Yes	1
No	2

(a) If yes, would be responsible for actual building of extensions?

Myself	1
My husband/wife	2
Other family members	3
Builder from within my community (self-appointed)	4

Contractor company (state appointed)	5
Friends/neighbours	6
Other (specify)	7

5.3 Which of the following was/ would likely be a source of funding for the extensions?

Monthly income	1
Households saving	2
Loan from savings group	3
Personal loan from bank	4
Loan from family or friend	5
Loan from money lender (Amashonisa)	6
Subsidy from government	7
Other (please specify source)	8

5.4 Do you have extra rooms or space? If no, please go to 5.8.

Yes	1
No	2

(a) If yes, what is the extra place rooms being used for?

Additional living space	**1**
Rental/lodging	**2**
Storage	**3**
Home-based income generating activity (please specify activity) ……	**4**
Other please specify	**5**

5.5 If no, do you a plan of adding more rooms to your house in the future?

Yes	1
No	2

(a) What will the extra place rooms be used for?

Additional living space	**1**
Rental/lodging	**2**
Storage	**3**
Home-based income generating activity (please specify activity) …….	**4**
Other, please specify	**5**

5.6 Who was responsible for building these extensions? Specify here

Myself	1
My husband/wife	2
Other family members	3
Builder from within my community (self-appointed)	4
Contractor company (state appointed)	5
Friends/neighbours	6
Other (specify)	7

5.7 Where did the money you used for housing improvement come from?

Monthly income	1
Households saving	2
Loan given to savings group	3
personal loan form bank	4
Loan from family or friend	5
Loan from moneylender (Amashonisa)	6

Subsidy from government	7
Other (please specify source)	8

5.8 Have you ever approached a financial institution with the aim of getting a loan and turned down?

Yes	1
No	2

5.9 What were their reason for not granting you a loan?

Lack of tittle deed	1
Collateral security (Something like a home you can borrow against from banks)	2
Unemployed	3
Blacklisted	4
Others, please specify……	5

PART 6: SATISFACTION WITH DWELLINGS, SERVICES AND AMENITIES

6.1 Where did you get the building materials used for your housing improvement activities?

Formal supplier outside area	1
Local formal supplier	2
Second-hand materials obtained from formal supplier	3
Second-hand materials obtained informally	4
Locally produced/self-produced materials	5
Other source, please specify	6

6.2. Do you think suppliers of building materials are easy to access in your neighbourhood?

Yes	1
No	2

6.3 As project beneficiaries, how much freedom were you given by the government in choosing building materials and house plans for your housing?

Wide choice	1
Restricted choice	2
No choice at all	3

6.4 In your view, is the following services within a walking distance from your house?

	yes	**No**
Primary school	1	2
Secondary school	1	2
Clinic	1	2
Police station	1	2
Playing grounds and parks for children	1	2
Shops/ supermarkets for monthly groceries	1	2

6.5 Time, cost and mode of transport

Travel to:	**a. Mode of Transport** 01 = Walk	**Travel time**	Amount per trip (one trip) convert to the nearest	**How many days do you**

	02 = Bicycle 03 = Private vehicle 04= Bus 05 = Train 06 = Tax 08 = Other (Specify)	(write in minutes: e.g. 1h 10mins must be 70 minutes			e.g. R19.50 TO R20)					**travel per/ a week to the?**
1 Government post office					R					
2 Government clinic					R					
3 Government hospital					R					
4 Police station					R					
5 School					R					
6 Municipal offices					R					
7 Home Affairs offices					R					
8 Bank					R					
9 Work					R					
10 Shops					R					
11 To the city					R					

6.6 In general, how satisfied or dissatisfied are you with the quality of service you usually receive in the following public sectors?

Aspect	**Very Satisfied**	**Satisfied**	**Neither satisfied nor dissatisfied**	**Dissatisfied**	**Very Dissatisfied**
1 Clinics	1	2	3	4	5
2 Public schools	1	2	3	4	5
3 Public transport	1	2	3	4	5
4. Police station	1	2	3	4	5

6.7 If you are not satisfied with certain services, what would you say are the main reason for your dissatisfaction?

Service	Reasons for dissatisfaction
1 Clinics	
2 Public schools	
3 Public transport	
4 Police station	

6.8 Do you have a child who is of school going age and currently not attending school?

Yes	1
No	2

(a) If yes, explain the reason why?

……

……

6.9 How satisfied or dissatisfied are you with the following in your community or vicinity?

Item	Very Satisfied	Satisfied	Neither satisfied nor dissatisfied	Dissatisfied	Very dissatisfied	I Don't Know
Support of community	1	2	3	4	5	8
Access to communication networks like MTM, Cell C	1	2	3	4	5	8
Streetlights	1	2	3	4	5	8
Roads	1	2	3	4	5	8
Sewage system	1	2	3	4	5	8
Employment opportunities accessible	1	2	3	4	5	8
Safety within the area	1	2	3	4	5	8

6.10 In your own opinion, how would you rate the standard of living in general since you came to Soshanguve Block JJ?

Improved	1
Slightly improved	2

Deteriorated	3
Not changed	4
I Do not Know	8

6.11 If opportunity arises, would you consider leaving this area or neighborhood?

Yes	1
No	2

a. Will you consider selling your house and relocating?

Yes	1
No	2

b. If Yes, please provide a reason/s……
……
……..

c. If also no, please provide a reason/s……
……
…….

6.12 How satisfied are you with the maintenance following infrastructure in your community or vicinity?

Item	Very Satisfied	Satisfied	Neither satisfied nor dissatisfied	Dissatisfied	Very dissatisfied	I Don't Know
Roads	1	2	3	4	5	8

Sewage system	1	2	3	4	5	8
Streetlights	1	2	3	4	5	8
Water	1	2	3	4	5	8
Electricity	1	2	3	4	5	8

6.13 What is the <u>best</u> thing about living here in this community? (Name two only)

……

……..

6.14 What is the <u>worst</u> thing about living here in this community? (Name two only)

……

……

<u>PART 7: WATER AND SANITATION</u>

7.1 Which one of the following is the primary source of water in your household?

Piped tap water inside the house	01
Piped tap water inside the yard	02
Public/communal tap	04
Neighbour – Free	05
Neighbour – Paid for	06
Borehole on site	07
Communal Borehole	08
Rainwater tank on site	09
Flowing river/stream	10
Dam/pool	11
Well	12
Other, specify	13

7.2 Do you pay your monthly bill in full for your municipal rates and services (water, sanitation, refuse removal, property rates, etc.)?

Yes	**1**	**No**	**2**

7.3 In your opinion, do think municipal services and rates are affordable?

Yes	**1**	**No**	**2**

7.4 Which of the following is the primary source of sanitation in your household?

Flush toilet (in the yard)	1
Flush toilet (inside the house)	2
Chemical toilet	3
Pit latrine with ventilation (VIP)	4
Pit latrine without ventilation	5
Bucket toilet system	6
Open veld	7
Others (specify)	8

7.5 What is the main problem you normally experience with your toilet facility?

……

……

……

7.6 Other than your family members, who else do you share the toilet facility with?

None	1
Tenants	2
Relatives	3
Friends	4
Neighbours	5
Other community members	6
Others (specify)	7

7.7 Do you normally have sewage spillage in this community?

Very often	1
Sometimes	2
Very rare	3

7.8 If it happens how long it does takes before being fixed?

Less than a week	1
Two weeks	**2**
A month	**3**
Nobody fixes it (indefinite)	**4**

7.9 Which of the following is currently a primary refuse removal source for your household?

On-site dustbin	1
Communal container	2
Illegal dumping site	3

SECTION H: STANDARD OF LIVING

8.1 Has being in this community helped in your employment and income generating situation?

Yes	1
No	2

8.2 If yes, how did it help you?

Provided space for renting out	1
By locating me close to my employment area	2
Saving in transport cost	3
By providing me with space to let out for rent	4
providing me with space for an income generating activity within the house and/or site	5
By providing work from building materials production	6
By acquiring skills provided in the project	7
By providing me with buyers for my product or service from within the area	8
Others (please specify)	9

8.3 If no, please state the reasons why?

Too costly to travel to and from work	1
Area located too far from employment areas	2
Home-based income generation activities are not permitted	3
Informal activities not allowed	4
There is stiff competition here	5
No support from the community members	
Others (please explain)	8

8.4 Do you think your family's standard of living improved or remained the same between 2015 and 2019 (period covid-19? (Circle one)

No improvement	1
Very little improvement	2
Moderate improvement	3
Substantial improvement	4

(a) Please give reasons for your answer:……
……
……
……
…….

8.5 How would you rate your standard of living before covid-19 (2015-2019)? (Circle one)

Much Worse	1
Somewhat Worse	2
About the Same	3
Somewhat Better	4
Much Better	5

8.6 How do you rate your current standard of living, during covid-19?

Much Worse	1
Somewhat Worse	2
About the Same	3
Somewhat Better	4
Much Better	5

(a) How did covid-19 affected you standard of living:……
……
……
……
……

8.7 Are you happier, the same or less happy with your standard of living?

Happier	1
The same	2
Less happy	3
Refused	8
Don't Know	9

THANK YOU FOR YOUR PARTICIPATION

Annexure E: Focus Group Discussion Guide: State-Driven

FOCUS GROUP DISCUSSION GUIDE: STATE-DRIVEN

What are the main factors attracting people to come to live in this community?

In your opinion, what would you say are some of key successes of RDP/ state-driven housing development in this community? List at least four successes.

Equally, what would you say are some of the key shortcomings or failures of this state-driven housing projects in this community? List at least four.

Given that all residents are the beneficiaries of RDP housing (state-driven housing), what role did the following play in the designing, construction and maintenance of the houses in this community? (a) The government (b) Community leaders (c) Beneficiaries.

What role did the government allow beneficiaries to play during designing and construction of their housing in this community?

Where do you think, the residents were supposed to play a role as beneficiaries or community during project implementation but were denied the opportunity to do so?

Can you explain to us your role in trying to facilitate the participation of the residents/ community in the designing, construction and maintenance of the houses and the neighbourhood in this community?

What do you say about self-help housing process comparing to the state-driven housing process?

Which one of the two would you support as the appropriate model of development amongst low-income people?

What are some of basic needs you as a community, you are still await government to come and fulfil in this community? Name them all and then explain why this is still the case?

Is the place you are currently live in conducive for employment and business opportunities? Explain your answer.

What do you suggest that the government should do to further improve the standard and quality of life in general in this community?

What do you suggest that this community do themselves to further improve the standard and quality of life in general?

In your view, was the state-driven housing project in this community a success or a failure? Support your answer.

What do you say about the access to basic municipal and government services in this community?

To what extent is crime a problem in this community? and what are the common crimes committed in this community?

How effectively do the police deal with crime in this settlement?

What is the community doing to deal about crime?

Annexure F: Focus Group Discussion Guide: Self-Help

FOCUS GROUP DISCUSSION GUIDE: SELF-HELP

What are the main factors attracting people to come to live in this community?

As beneficiaries, what role did/ do you play in the development of self-help/ self-build housing development process in this community?

How is land acquired for this self-help/ self-build housing development, and how do people become part of this community?

In what ways did the following play a role in the self-help (incremental) development process in this community? (a) Government (b) Beneficiaries (c) Community leaders.

What do you think beneficiaries would have contributed but were denied in the process of developing this community?

Was this your choice to build your own house, and if so, what was the motivation?

What are the advantages and disadvantages of self-help/build in this community?

What were/are some of the challenges you encountered as the beneficiaries of the self-build housing process in this community?

As beneficiaries of this self-help housing development, would you say this housing model of self-help was a success or not (success and shortcomings)? please explain why you say so.

What can be done to improve the mentioned shortcomings in this community?

What do you say about this self-help housing development and the government's RDP housing project?

As a beneficiary of self-help housing development, which one would you generally support between self-help/ build and state-driven housing development? please motivate your answer

How has the general standard of life of ordinary people improved in this community?

Where do you think, the residents were supposed to play a role as beneficiaries or community during project implementation, but were denied the opportunity to do so in this community?

What are the basic needs in this community that you are still waiting for the government to come and fulfil? Name them all and then explain why this is still the case.

Is the place you are currently living in conducive to employment and business opportunities? Explain your answer.

How would you describe the general standard of living in this community?

What do you suggest this community needs to do for themselves to further improve their quality of life?

What do you say about the access to basic municipal and government services in this community?

To what extent is crime a problem in this community? and what are the common crimes committed in this community?

How effectively do the police deal with crime in this settlement?

What is the community doing to deal with crime?

Annexure G: In-Depth Interview Guide with Key Informant: State-Driven

In-depth interview questions with the community leader:

What are the main factors attracting people to come to live in this community?

As a community leader can you tell me about your role as a community leader in facilitating the RDP housing development process in this community?

In your opinion, what would you say are some of the key successes of RDP/ state-driven housing development in this community? List at least four.

Equally, what would you say are some of the key shortcomings or failures of this state-driven housing project in this community? List at least four.

Given that all residents are the beneficiaries of RDP housing (state-driven housing), what role did the following categories play in the designing, construction and maintenance of the houses in this community? (a) The government (b), beneficiaries (c) community leaders.

Where do you think, the residents were supposed to play a role as beneficiaries or community during project implementation, but were denied the opportunity in this community?

Can you explain to us your role in trying to facilitate the participation of the residents/ community in the designing, construction and maintenance of the houses and the neighbourhood in this community?

What do you say about the self-help housing process compared to the state-driven housing process?

Which one between the two would you support as the appropriate model of development amongst low-income people?

What are some of the basic needs you, as a community, still await the government to come and fulfil in this community? Name them all and then explain why this is still the case.

Is the location of this community conducive to employment and business opportunities? Explain your answer.

What do you suggest that the government should do to improve the standard and quality of life in general in this community?

What do you suggest that the community do for themselves to further improve the standard and quality of life in general?

As a community leader, what is it that the government is failing/has failed regarding the development of this community, and you think would have been done differently? Explain why.

What do you say about the access to basic municipal and government services in this community?

To what extent is crime a problem in this community? and what are the common crimes committed in this community?

How effectively do the police deal with crime in this settlement?

(a) What is the community doing to deal with crime?

Annexure H: In-Depth Interview Guide with Key Informant: Self-Help.

In-depth interview questions with the community leader

What are the main factors that attract people to come to live in this community?

As a community leader, what role did/ do you play in the facilitation of self-help/ build housing development process in this community?

How is land acquired for this self-help/ self-build housing development in this community?

How did people become part of this community?

What impact (positive or negative) has the traditional authority observed from the prevailing rapid development in this area?

What roles did the following categories play in the development process of this community? (a) The government, (b) Beneficiaries, (c) The leaders.

Was it the beneficiaries' choice to build their own houses in this community? and if so, what was the motivation?

What are the advantages and disadvantages of self-help/ self-build in this community?

What were/are some of the challenges you encountered as the beneficiaries of self-self-build housing process in this community?

As a community leader, would you say this housing model of self-help was a success or not (success and shortcomings)? please explain why you say so.

What can be done to improve the mentioned shortcomings in this community?

What do you say about this self-help housing development and the government's RDP housing project?

As a beneficiary of self-help housing development, which one would you support between self-help/ build and state-driven housing development? please motivate your answer

How has the general standard of living of ordinary people improved in this community?

Where do you think, residents were supposed to play a role as beneficiaries or community members during project implementation, but were not given that chance in this community?

What are some of the basic needs you, as a community still waiting for the government to come and fulfil? Name them all and then explain why this is still the case.

Is the location of this community conducive to employment and business opportunities? Explain your answer.

What do you say about the general standard of living in this community?

What do you suggest that the community itself do to further improve the standard and quality of life?

What do you say about the access to basic municipal and government services in this community?

To what extent is crime a problem in this community? and what are the common crimes committed in this community?

How effectively do the police deal with crime in this settlement?

a. What is the community doing to deal with crime?

Annexure I: Confidentiality Agreement with Research Third Parties

CONFIDENTIALITY AGREEMENT WITH RESEARCH THIRD PARTIES

Hereby, I [name]……, ID number……., in my capacity as a **research assistant** collaborating with **Mr E Mathebula** on research titled: **Beneficiary perceptions of self-help versus state-driven housing programmes: The case of the City of Tshwane, Gauteng Province**, acknowledge that I am aware of and familiar with the stipulations and contents of the conditions of ethical clearance specific to this study. I shall conform to and abide by these conditions. Furthermore, I am aware of the sensitivity of the information collected and the need for strict controls to ensure confidentiality obligations associated with the study.

I agree to the privacy and confidentiality of the information that I am granted access to in my duties as a **research assistant**. I will not disclose or sell the information that I have been granted permission to gain access to in good faith to anyone.

I also confirm that I have been briefed by the research team on the protocols and expectations of my behaviour and involvement in the research as a **research assistant.**

SIGNED: _____

Date: _____