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Alternative resident-led governance in the housing sector: The case of Ruo Emoh, Cape Town

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Thesis submitted in full completion of the degree of Doctor of Philosophy in the field of Governance at the University of the Witwatersrand, Johannesburg.

5 November 2024

Declaration

I, Jevon Jacobs, declare that this thesis is my own unaided work. It is being submitted for the Degree of Doctor of Philosophy at the University of the Witwatersrand, Johannesburg. It has not been submitted before for any degree or examination at any other university.


_____ (Signature of candidate)

on 5 November 2024 in Cape Town

for Ruth Harris and Jean O'Callaghan

- rest in power -

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I must firstly thank my mother, Estela De Freitas. I am extremely thankful to you for sitting with me every day, listening and loving. Your unconditional love and support are my driving forces. You are my role model and, one day, I hope to be as strong, powerful and resilient as you.

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Acronyms

ACC	African Centre for Cities
BNG	Breaking New Ground
CBO	Community-based organisation
CCT	City of Cape Town
CORC	Community Organisation Resource Centre
CRO	Community resource organisations
DoH	Department of Housing
DoHS	Department of Human Settlements
DoJCD	Department of Justice and Constitutional Development
EPHP	Enhanced People's Housing Process
FEDUP	Federation for the Urban and Rural Poor
FHF	First Home Finance & Subsidy Assistance
HOA	Homeowners Association
HPF	Homeless People's Federation
HSC	Housing support centre
IC	Infrastructural citizenship (Lemanski, 2020)
IHP	Inclusionary Housing Policy of 2007
IHSP	Individual Housing Subsidy Programme
MPBL, 2015	Municipal Planning Bylaw of 2015
NBRs	National Building Regulations
NGO	Non-governmental organisation
NIMBY	Not in my backyard
NUPF	National Urban Poor Fund
PEP	People's Environmental Planning
PPP	Public-private partnership
RDP	Reconstruction and Development Programme
RSA	Republic of South Africa
RTC	Right to the city (Lefebvre, 1996)
SASDI Alliance	South African Slum Dwellers International Alliance
SHA	Social Housing Act 2008 (SHA) (Act No. 16 of 2008)
WCG	Western Cape Government

Abstract

Democratic South Africa's inheritance of apartheid-imposed socio-spatial injustices created a deficiency in accessible housing for the poorer citizen. Despite attempts by the post-apartheid state's enabling approach to address this issue, and its neoliberal ideology to transfer power to the citizen, housing shortages continue to grow. Housing delivery is ideally where individual aspirations and broader policy frameworks meet, and the integration of resident-centred initiatives and empowerment into the housing framework offers possible assistance. This possibility, therefore, questions whether a neoliberal government can truly enable resident-led housing action. Taking this further leads to questioning how citizens' radical insurgent practices in the pursuit of socially just, adequate housing fare against state-led delivery.

This thesis analyses housing policies, literature on neoliberalism, and resident-led self-help theory to evaluate the local case study of Ruo Emoh ('our home' backwards) in Mitchells Plain. Ruo Emoh is a medium density housing development spanning less than one hectare, accommodating 49 households. Behind it is a resident-led savings scheme initiated in 1995, with a 22-year trialling journey to 'achieve' (dis)satisfactory and (un)affordable freehold ownership. An important principle in this research approach is a focus on 'ground-up' processes, centred on the collective capabilities of residents. By arguing and discussing the neoliberal hegemonies over alternative citizenship practices, this research shifts the top-down delivery paradigm in the way housing is strategised in South Africa and identifies challenges that prohibit residents from assuming active – and recognised – roles in housing delivery.

This thesis makes four central arguments, that: (i) the unfounded language-policy nexus systemically limits opportunity for the democratic mobilisation of citizens against the power-central state's delivery; (ii) a detachist, silent corruptor state does not fulfil democratic participatory aspirations and debases citizen insurgency; (iii) citizen collectives attaining temporally goaled housing does not guarantee continued community nor sustained social capital wealth, and (iv) retrogressive state-provided housing does not meet the evolving infrastructural and place-making needs of residents. While self-help approaches are a start-to-an-end, resident-led processes can contribute positively to – but cannot lead – housing delivery, with an opportunity for residents to play an increased role in constructing houses, and subsequently meeting their contextualised needs. From these arguments, realising the concept of 'mobilised residentship' becomes important in formulating and upholding alternative resident-led governance. The investment of skills into residentship can perpetuate a process of self-help-driven, yet state-assisted delivery. In other words, addressing these pressures can form foundations for an alternative resident-led housing governance model and ensure a higher rate of success for mobilised residentship.

Keywords

Self-help, housing, resident, governance, planning, finance, legislation, and policy.

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1. Chapter 1: Introduction

Sayer (2011) and Berry (2005) similarly believe that, in most societies, the prevailing belief system is largely created by those with the most power. This belief is accurate in South Africa's socio-historical context, with the apartheid state promoting racially motivated agendas through laws and policies, prohibiting people of colour from owning land or property in, or close to, cities. Since apartheid's collapse, the speed of urbanisation has increased as cities are seen as places of socio-economic opportunity. With increasing urbanisation comes the need for housing. South Africa – a nation marked by ever-changing societal dynamics – centres housing delivery where individual aspirations and broader policy frameworks intersect. Yet, according to Carmody and Owusu (2016), the neoliberalisation of African urban spaces does not seem to be capable of meeting the challenges of poverty, among other things, and is contributory to them.

Neoliberalism – favouring the elite – is criticised for undermining citizen agency and autonomy in that opportunities for the urban poor's inclusion into the housing process's entirety are limited by state gatekept participation and private sector market steering. The latter is largely influenced by more affluent agents (Power & Bergan, 2019). The subscription to market liberalism by South Africa's post-apartheid government[1] has caused the problematisation of social housing[2] (Power & Bergan, 2019). Already, the transactional shift from state-led housing delivery to the private sector provides evidence of laissez-faire, liberal economic policy due to the state's market subscription (Ley, 2010; Power & Bergan, 2019). By now, one problem (of many indicated throughout this thesis) is that neoliberalism often promotes homeownership as wealth creation and power (Beier, 2023; Lemanski, 2011; Matsha, Erwin, & Musvoto, 2023; Rafferty, 2016). On this basis, the unaffordability of housing within cities places the urban poor at a disadvantage within the neoliberal state. This disfavour then leads to critiques of discriminating against the poorer resident as it views citizenship through a marketist lens[3] (Lahiff, 2013; Lynch, 2006).

A contradiction then arises, given that liberal philosophies consider residents as capable of meeting their own needs and neoliberal philosophies perceive residents as consumers (Monbiot, 2016; Power & Bergan, 2019; Vallier, 2021). Despite McGuire (1981) arguing that housing delivery should be the sole responsibility of the market, South Africa's adopted approach (like that of – supposedly abolished – welfare states) is plainly that the state enables easier access to housing markets as opposed to being a proponent for easier access to housing itself (Sibiya, 2002). However, what I find in my case study is that not only is the all-powerful, all-providing state silent in infrastructure responsibility, detached from citizenship's needs, and leading housing delivery, its overpowering hegemony systemically degrades any alternative citizenship practice that may assist residents achieve their own housing outcomes. Informal settlement, backyard

[1] It is important to note the use of interchangeable terms such as 'the state' and 'government,' which have similar meanings in the context of this thesis.
[2] Alternatively, 'affordable housing,' 'public housing or 'state-provided housing.'
[3] Citizens and residents as inactive consumers of housing and infrastructure in the privately-driven market.

dwelling and self-help approaches to housing are then the most feasible means to access shelter for the poorer citizen.

While self-help approaches are not a new concept to the nation, Marais, Ntema and Venter (2008) corroborate my arguments by contending that the state's control over self-help is implicit in contemporary housing policy. This investigation, representing a paradigm shift in housing discourse, propels me into an exploration of the dynamics between resident agency, autonomy[4] and housing policy. As I embark on this investigation, I uncover and analyse the complex layers that comprise resident-led initiatives,[5] with the case under study being the Ruo Emoh savings scheme in Mitchells Plain, Cape Town.

It is important to preface that I have conducted research on Ruo Emoh before. The dissertation for my Master's in City and Regional Planning, in 2018, was titled "Evaluating an Alternative Approach to Housing Delivery: A case study of Ruo Emoh, Mitchells Plain."[6] This research was an evaluation of Ruo Emoh one-year post-handover. Findings of this research demonstrated that people-centred processes could, indeed, at that point constitute alternative approaches to affordable housing delivery and have much to offer the state in addressing the housing backlogs in post-apartheid South Africa. Though, several limitations were identified as 'lessons' for future interventions. The invaluable role of residents' savings schemes; the indispensable role of residents' commitments to a people-centred approach to planning; the central role of intermediary organisations to enable and support residents in representing their own planning needs and concerns during public decision-making processes, and the deliberate role of the state to foster and support community-led approaches for the purpose of promoting a more inclusive, democratic, equitable and just city, all represent some of the overarching lessons learned (Jacobs 2018). Based on these lessons, the dissertation presented planning-related recommendations that could have solidified the scheme's activity as an alternative approach to affordable housing delivery.

Notably, the lessons from my 2018 research did not delve as deep as this thesis in terms of resident-centred governance in housing and was more so socio-spatially interventive. Ultimately, considering its relatively soon evaluation of the case study post-handover, Ruo Emoh was, for the most part, considered by my previous research as a story of success (Jacobs, 2018). Hence, the crucial assessment of long-term policy impacts being the basis for furthering my previous research. However, it is important to note that thesis restarted the research process and as it progresses, it is clear how I (as the researcher) had to delink myself from my previous findings in order to produce new findings.

Through this research's critical analysis, I highlight the strengths and limitations of the Ruo Emoh savings scheme to explore the challenges faced by the community pre-, and post-handover. This is integral to

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[4] In this thesis's context, *agency* is the capacity of citizens to act independently and make choices that impact their lives (as Taruvinga [2019] states), whereas *autonomy* is the ability of citizens to govern themselves and make decisions without external influence or coercion.

[5] These are processes which include and/or encourage self-help or community-led initiatives in the realm of South African housing delivery.

[6] Hereafter cited as Jacobs (2018).

empowering residents to form their own housing outcomes and realities, and to determining the integrative possibility of resident-led approaches to the institutionalised housing policy framework. More importantly, this research is in pursuit of socially just housing outcomes that meet not only the resident's needs, but their aspirations too.

In this chapter, I contextualise this study[7] by giving background to the problem statement, followed by the problem statement. The main and subsidiary research questions and purpose statement are then, respectively, established and discussed. Following this, I introduce the case under study, this thesis's theoretical framework, research design and limitations to the study. The importance of this research is then highlighted with the outline of the thesis concluding Chapter 1.

1.1. Background to the problem statement

1.1.1. The dynamics shaping South Africa's urban housing context

Huchzermeyer (2009) argues that apartheid planning in South Africa resulted in a segregated, low-density urban form in which economic opportunities were accessible to some residents, but not all. As a result of apartheid policy, forced removals and racial segregation often led to an influence on the form, and level, of demand for housing and land, without knowledge of what the residents are able to do to assist in remedying the demand (Huchzermeyer, 2009). According to Bond and Tait (1997) and Mamdani (2018), the housing backlog in South Africa – which I unpack later in this section – continues to increase due to ignorance by the authorities of rural conditions, which include a lack of adequate income-generating opportunities, inadequate public amenities, and ongoing practices of customary laws pertaining to land tenure and ownership. Barker (2008) also attributes the growth of the housing backlog in developing countries to rapid urbanisation.

Used interchangeably with 'rural-urban migration,' urbanisation refers to the migration of populations from rural to urban areas (Godfrey & Julien, 2005; Mthiyane, Wissink & Chiwawa, 2022). Such migration, as argued by Mthiyane et al. (2022), is mainly driven by a search for economic prosperity in urban centres. They also define it as:

> the increase in the urban population of a country or area because of the following components of urban population growth: urban natural increase, urban net migration and the reclassification of parts of the rural population into the category 'urban' because of the sprawl of existing urban areas into their rural surroundings or the development of new towns in former rural areas. (Mthiyane et al., 2022, para. 7)

However, it is important to take into account that what constitutes an urban environment is debatable and remains undefined (Godfrey & Julien, 2005; McGranahan & Satterthwaite, 2014). Urbanisation, a product

[7] It is important to note the use of interchangeable terms such as 'research' and 'study,' which have similar meanings in the context of this thesis.

of globalisation, is argued by Watson (2009) to result in two aspects of change: rapid urban growth and socio-spatial change.

The precedent for rapid urban growth and socio-spatial change is set by legislation and policies, and the post-apartheid state's subscribing to market liberalisation (Huchzermeyer, 2006; Miraftab, 2009). As a result of this subscription, the public housing sector in South Africa is systemically designed to offer lower access to affordable housing, where the housing supply is largely driven by the private sector that ultimately seeks return on its investments (Ballard & Rubin, 2017; Huchzermeyer, 2006; Mosselson, 2018). The private sector driving supply is because of the privatisation and commercialisation of public spaces, gentrification and the deregulation of the housing sector (Musvoto & Mooya, 2016; Valenzuela-Fuentes, Polanska & Kaun, 2017). This systemisation is a product of inherited abnormalities and political tensions due to the contentious apartheid housing legacy that resulted in neoliberal South Africa's market liberalism subscription. In relation to this research, and the South African context, such abnormalities and tensions include severe housing shortages because of underperforming housing delivery policies and programmes; ill-placed housing opportunities, and a lack of access to diverse housing tenure opportunities (Huchzermeyer, 2002).

The state estimated a housing backlog of 1.5 million units by 1995. Inheriting this backlog led to the promulgation of the White Paper on Housing in 1994, discussed in section 2.5 below, which aimed to combat the inherited backlog (RSA, DoH, 1994). Yet rural-urban migration in South Africa continues to take place at a rate of 2.4 per cent per annum and, as of 2022, over 68.34 per cent of South Africa's total population lived in urban areas and cities (O'Neill, 2024; Statistics South Africa [StatsSA], 2017). To make matters worse, according to United Nations projections, by 2030, South Africa's population living in urban areas will increase to 71.3 per cent, with possibilities of an increase to 80 per cent by 2050 (Moreno, 2017; Mthiyane et al., 2022).

South Africa's 2011 national census counted 13.6 per cent of households at the time living in informal dwellings, approximately 1.9 million informal households or 7,074,800 informal residents (StatsSA, 2012). By 2018, approximately 4.3 million informal households or 15,008,656 informal residents were estimated – 26 per cent of households at the time (Drummond, 2022; StatsSA, 2020). Census 2022 revealed that 8.1 per cent of South Africa's 17,828,778 households lived in informal dwellings (StatsSA, 2023). This means that by 2022, roughly five million citizens lived in informal dwellings across 3,400 informal settlements nationwide (Centre for Affordable Housing Finance in Africa [CAHF], 2023; StatsSA, 2023). Although the percentage of informal dwellings is less than 2011's percentage, there is only a 500,000 difference between 11 years, indicating an average of 45,500 houses being provided annually to beneficiaries and subsidised by the state. However, the problem is evident considering that the national backlog is estimated to be increasing by approximately 178,000 households annually (Wilkinson, 2014). In other words, the demand is growing faster than the supply.

According to Watson (2009), most parts of the world have inadequately attempted to remedy the effects of globalisation on their economies and cities. In this sense – and as per the housing backlog statistics above – it is evident that the South African state is struggling to address rapid urban growth and the growing housing demand. While the state is actively combatting the housing backlog, it is seemingly at a slow speed in relation to the ever-growing demand and is thus arguably not effective enough. This creates a significant issue for the state's addressing of rapid urban growth. Watson (2009) corroborates this by asserting that, when rapid urban growth affects less-prepared governments, it hinders the state's ability to provide urban infrastructure or for residents to afford such infrastructure. She further argues that in these cases unemployment and poverty are at their highest. Notably, the size of the housing backlog at the onset of democracy also placed the post-apartheid government at a major disadvantage, which currently still pertains. Cape Town's spatial form, still perpetuating unjust peripheral housing, exacerbates this disadvantage by systemic housing delivery policies being negligent of the notion that development does not create communities, rather people and access to amenities do. This argument becomes dire considering that Jacobs (1961), over six decades ago, also argued housing delivery as unequal neighbourhood creation.

1.1.2. The need to centralise resident-led housing policy approaches

A resident's capabilities, social capital and trust all ideally underpin resident-led approaches to housing delivery. However, in terms of resident-led housing processes that are aimed at attaining 'access to adequate housing,' I encounter some difficulties. This is because South Africa is characterised by persistent spatial and socio-economic inequalities which present resident-led approaches with difficulty in achieving housing goals (Tissington, 2011). Additionally, achieving adequate housing is viewed as a rather difficult, extensive and prolonged journey without meaningful partnerships (such as between residents, non-governmental organisations [NGOs] and the state). In this light, Bond and Tait (1997) argue that the lack of joint ventures between the state and residents, regarding housing delivery, results in ever-growing shortfalls in addressing the housing backlog. Aligning with the normative standing and self-help framing of this thesis, the Constitutional Court importantly put forth that:

> A right of access to adequate housing … suggests that it is not only the state who is responsible for the provision of houses, but that other agents within our society, *including individuals themselves*, must be enabled by legislative and other measures to provide housing. (*Government of the Republic of South Africa and Others v Grootboom and Others*, 2000)

Roitman (2016) encourages the collaboration between the residents, NGOs and the state in addressing housing backlogs, whereas Hickey (2013) asserts that the inclusion of residents into the housing process is either voluntary or mandated through policy. In this sense, communities must have a larger legislated opportunity for active participation, which leads to sharing social bonds and responsibilities (Fainstein, 2010; Hickey, 2013; Roitman, 2016). In essence, there is a shared role to be achieved between residents, NGOs and the state, which contributes to the research aim and objectives. However, what this research does is re-approach such arguments for shared bonds, to demonstrate the real-world impacts of the neoliberal

welfarist state on radical insurgent citizenship practices, which are viewed as the alternative to systemic housing governance. In this context, the resident is identified as a key actor, not only in the housing process but also in community creation.

While there is strong precedent for co-operative resident engagement – such as forms of resident engagement which would assist informal dwellers in achieving their own housing goals – projects of this nature are uncommon (McEwan, 2003; Rowe & Frewer, 2005). They also fall prey to a similar fracture as do other public processes: the lack of effective public participation.[8] To add to this problem, the system of state-led housing delivery sometimes neglects the input of residents (Todes & Robinson, 2019). This neglect of citizen input further undermines the vital underpinning components of governance and urban planning. These should ideally centralise resident-led approaches in creating sustainable and integrated communities, such as integrating efficient housing opportunities into the greater metropolitan area. The factor of poorly located housing opportunities, and the need to adopt a bottom-up approach to work *with* urbanisation, affects the integration of housing opportunities into urban areas, hindering the socio-economic growth and empowerment of housing developments (Manomano, Tanga & Tanyi, 2016). As such, means of affordable housing integration into the city by the residents remain disregarded. The only means for possibly finding affordable housing within cities is through a state-driven housing programme, but as this research argues, even these programmes remain out of reach for most.

1.1.3. The distant 'solution' of state-subsidised housing

Fully subsidised housing development – initiatives typically executed at the state's discretion – is merely one of three main housing modalities in South Africa, the other two being informal settlements or backyard dwellings, and privately developed fully mortgaged homes (Jarbandhan, Viljoen, De Beer & Blaauw, 2016). The need for alternative resident-led housing solutions is based on the evidence below that the latter two modalities remain inaccessible to the urban poor because mortgage finance is mostly impossible for lower-income citizens. The drop in home loan approvals by financial institutions from 2014 has resulted in nine out of every ten loan applications being denied, illustrating the difficulty for low-income citizens attaining housing finance through formal lending institutions (Bah, Faye & Geh, 2018; Gxashe, 2022). To make matters worse, rapid urbanisation stresses the need for low-income citizens to find housing within cities. According to Bah et al. (2018), financing affordable housing in developing countries is challenging due to credit risk, high inflation and interest rates. They also argue that attracting private investment to affordable housing is challenged by weak legal and regulatory frameworks – some such weaknesses being implied within this study.

[8] Public participation is when a mutual exchange of information occurs. It is envisioned as dialogue between the project sponsor and public (Rowe & Frewer, 2005).

According to Fraser (2023), the average house price for first-time homebuyers is R1,120.173, and despite condemning an all-encompassing state for affordable infrastructure provision, Venter (2009) asserts that if home seekers should obtain credit from the formal banking sector for a house similar to the Breaking New Ground (BNG) unit,[9] they would need to collectively earn[10] approximately R8,500 monthly to be able to afford the repayments. This is contrary to the fact that Ruo Emoh beneficiaries qualified for the Individual Housing Subsidy Programme (IHSP) – later discussed in section 2.5.1, indicating a monthly income of no more than R3,500. With the high probability that low-income home seekers will not obtain formal lending opportunities, this forces reliance on state-facilitated financing mechanisms, making independently effective citizen-led housing approaches all the more challenging. This means that the most inexpensive road to home- and landownership is through state-facilitated subsidies, which (this thesis argues) ultimately provides inadequate and unaffordable housing conditions at the cost of residents' more dynamic housing needs. In addition to this, the subsidy programmes available in South Africa are backlogged and have waiting lists spanning up to 20 years. All of these reasons lead to the growth of the country's housing crisis and informality.

1.2. Problem statement

South Africa has yet to fully achieve housing goals introduced with democracy, the full achievement of which would be greatly assisted by support from alternative resident-led approaches. Adding to the problem of backlogged housing delivery, national housing policies and financing programmes seemingly contain inconsistencies and contradictions between its theoretical informants, delivery strategies and what residents are doing to remedy their housing predicaments. Simply put, discrepancies between policy, literature and societal capabilities in achieving housing outcomes render efforts in addressing the housing backlog issue less effective (Fainstein, 2010; Huchzermeyer, 2006; Todes & Robinson, 2019). According to Todes & Robinson (2019), the inconsistencies are often the result of overpowering hegemony by urban policy decision-makers. For instance, the right to access adequate housing, and state-led public financing mechanisms for such, do not speak to the *what*, or the *how* of the resident's capability to reach similar housing outcomes themselves. These capabilities should aid residents in combatting the housing deficit utilising their delivery tools (Fainstein, 2010; Todes & Robinson, 2019). Hence, radical insurgent practices should be leading this understanding of an alternative housing approach. However, the influence of the private sector on housing supply limits what residents can do due to the overpowering interest in investment

[9] Informally known as dwellings provided through the Individual Housing Subsidy Programme (IHSP) and aligning with the intention of the enacted BNG policy discussed in section 2.5 below. These units are meant for households earning less than R3,500 per month, with a standard size of approximately 40m², including two bedrooms, a bathroom, a combined living area and kitchen, and electrical provisions (Republic of South Africa [RSA], Department of Human Settlements [DoHS], 2009d, p. 27).
[10] Per household.

return from affordable housing opportunities (Ballard & Rubin, 2017; Fainstein, 2010; Mosselson, 2018). Resulting from this, resident capabilities remain unheeded.

In a country with a history as rich as South Africa, it is important to shine a light on contemporary issues which may cause dissatisfactory housing results that, in turn, negatively affect quality of life. Palmer and Tummers (2019) imply that a limitation to resident-led housing processes is the resistance stemming from the private sector's housing environment. This primarily refers to professionals who view housing delivery as an intricate process that requires expert negotiation. In turn, this definition undermines the value of resident engagement in the housing process (Palmer & Tummers, 2019). Informed by the background to the problem statement, the main issue is that alternative means of housing delivery to poorer residents – centralising them as a key change agent – has not been fully implemented in South Africa. In light of this, and informing this thesis's approach, Fainstein's (2010) 'capabilities approach' aims to focus on what people can do as opposed to how they function.

With this said, the purpose of this research is to critically scrutinise the foremost housing policies and public financing programmes, theory and resident-led sector activity so as to reveal if and how these aspects of governance intersect, interact and influence. By arguing and discussing the neoliberal hegemonies over alternative citizenship practices, this research shifts the top-down delivery paradigm in the way housing is strategised in South Africa and identifies challenges that prohibit residents from assuming active (and recognised) roles in housing delivery. In this light, the study critically examines the agency and autonomy of Ruo Emoh in Mitchells Plain, Cape Town, introduced in section 1.5 below.

Now, depending on who you ask, South Africa's enabling approach to housing, its adoption of inclusive citizenship practices and its responsiveness to contemporary urban issues may be argued. Other arguments may be that state-facilitated housing policy encourages active citizen participation; their participatory aspirations are met; there exists opportunity for residents to assume active roles in delivery; community practice is durable and withstands external influence; and state-led housing delivery is affordable 'because it is subsidised' and meets citizens' needs. However, these are the particular strawman fallacies that this thesis argues against. Here lies the fundamental question of how citizens' radical insurgent practices in the pursuit of socially just, adequate housing fare against state-led delivery, potentially transcending the traditional boundaries of state-funded mechanisms.

1.3. Establishing the main and subsidiary research question(s)

In this thesis, the focus is on understanding and addressing the housing challenges faced by South Africa's marginalised communities. Various government initiatives and resident-led approaches have attempted to tackle the imbalance between housing demand and supply. However, with persistent issues of inadequate access to affordable housing and limited citizen autonomy in the delivery process, there remains a need to

explore the possibility of alternative approaches that empower citizens and create sustainable and integrated communities.

Against this backdrop, the main research question asks: *how do citizens' radical insurgent practices in the pursuit of socially just, adequate housing fare against state-led delivery?* This question prompts an investigation into the efficacy of citizen-led community-centric housing practices. To guide this investigation, and acting as elements that will assist in answering the main research question, several subsidiary research questions have been formulated:

1. How are citizen-led housing initiatives empowered by policy?
2. How are citizens' participatory aspirations shaped by state-centric planning and policy?
3. How is citizen-led community-centric housing practice impacted by the state's centralist regime?
4. To what extent are citizens' housing and infrastructural needs being fulfilled or provided by the state?

By addressing the aforementioned questions, this study aims to shed light on the implementation and outcomes of housing policies, particularly those related to resident-led housing activity and empowerment.

1.4. Purpose statement

The history of discrimination against the majority of South African citizens through colonial and apartheid planning actions – along with the ongoing socio-economic and spatial inequalities that hamper opportunities for more just and equitable housing outcomes – serve as the main driving forces behind this research. According to Fainstein (2010, p. 5), "[w]e simply [have not] used 'justice' to refer to anything other than issues of fairness in a very long time." Motivated by the (arguably) equitable disposition of South Africa's legislative environment, and against its contrary neoliberal welfarist housing delivery, Fainstein's (2010) defence above for the need for social and urban justice is adopted as this thesis's normative standing. To transform inequitable societies, like that of apartheid's spatial legacy still prevalent in South Africa, she argues for the need to strive for spatial and social justice in urban contexts to create prosperous conditions for previously disadvantaged citizens. Specifically, we need to strive for democracy, equity and diversity – the three underpinning values of her theory.

Democracy involves increasing citizen engagement in governance and benefits for low-income individuals. The need for fair participative processes and representation is emphasised, further stressing citizen involvement and collaboration among stakeholders (Fainstein, 2010; Miraftab, 2009). *Equity*, focusing on citizens' treatment rather than equal rights or power, involves the redistribution of material and non-material benefits. *Diversity*, encompassing social differences and spatial composition, promotes inclusion and addresses multiple oppressive forces simultaneously. In light of this, cities should accommodate and maintain diversity (Fainstein, 2010; Huchzermeyer & Misselwitz, 2016; Turner & Elsinga, 2005). Fainstein's three principles arguably serve as foundations for South Africa's post-apartheid state and are envisioned to be incorporated into urban decision-making processes to redress past housing imbalances and

injustices. The socially just city concept has been developed in response to injustices perpetuated by authoritarianism and neoliberalism – some of which are still evident in Ruo Emoh (Fainstein, 2010, 2017; Marcuse, Connolly, Novy, Olivo, Potter & Steil, 2009).

While the post-apartheid state aims to redress past socio-spatial injustices through its housing delivery model, the housing backlog and infrastructural challenges persist. Another reason for positioning this research alongside Fainstein's (2010) work is because my findings and arguments suggest that Ruo Emoh does not epitomise a socially just housing picture. I make this overarching argument in light of (i) the systemic limitations for the mobilisation of citizens against the power-central state's delivery; (ii) the state not fulfilling democratic participatory aspirations and debasing citizen insurgency; (iii) discontinued community and unsustained social capital wealth, and (iv) state-provided housing not meeting the evolving infrastructural and place-making needs of residents. As this thesis progresses, Ruo Emoh's social injustice theme becomes clearer through criticism. In particular, my study is concerned with the state's seemingly inefficient addressing of residents' evolving housing needs through the predominantly state-led nature of South Africa's delivery. This study recognises the importance of balancing the needs and aspirations of residents with the state's broader political and economic agendas. The overarching aim is to promote a more inclusive, proactive and participatory approach to housing delivery that improves the quality of life for marginalised communities and advances the broader goals of social integration and sustainable development.

Criticising available resources such as housing policies and financing programmes, planning and governance literature, and residents' stories is to identify and address the knowledge gap between top-down state-led delivery and the lived realities of resident-centric approaches to housing delivery. By critically examining society-state housing governance dynamics – with the intent to advocate for more socially just, community-centred housing approaches – this study provides insight into neoliberally based hegemonies that reside over the self-help realm. This insight extends theoretical critiques that exist of community-based practices and assesses the impact of the South African corruptor state in perpetuating oppressive and exclusive policy and assessing the long-term impacts of such policy. The results of this study are envisioned as valuable to urban decision-makers and residents who plan for their communities, over and above the housing-seeking citizen.

Ideally, this research proves to all actors within the housing process that there is indeed the possibility of efficient housing delivery in South Africa that satisfies the needs of not only the state but also those of residents – without compromising citizen collectives' radical insurgent efforts or their needs. The output of this study may assist in assessing cases of larger housing projects, or ones in other parts of South Africa, that may be experiencing arduous resident-centric housing delivery. Overall, this study demonstrates the real-world impacts of the neoliberal welfarist state on radical insurgent citizenship practices – viewed as the alternative to systemic housing governance – by providing insight into the development, implementation and maintenance of best society-state practice in achieving mutually beneficial, socially just housing

processes. This insight provides contextual yet heterogeneous socio-economic and political opportunities for marginalised residents through protecting resident-led housing activity and mobilisation.

Before introducing my case study, it is important to distinguish the use of four terms in this thesis: *resident* will refer to a housed beneficiary (i.e. post-handover or informal dweller); *beneficiary* will refer to a citizen in the process of attaining housing (i.e. being state-approved in some capacity); *scheme member* will refer to a citizen who is part of a savings scheme (i.e. before state or NGO involvement), and *citizen* will be an umbrella term referring to an inhabitant of a town or city (i.e. no particular involvement in savings schemes or state-subsidised housing). The differentiation between these terms is important as they allude to specific points in the housing process and to conflate these diminishes the importance behind Ruo Emoh's 22-year housing process.

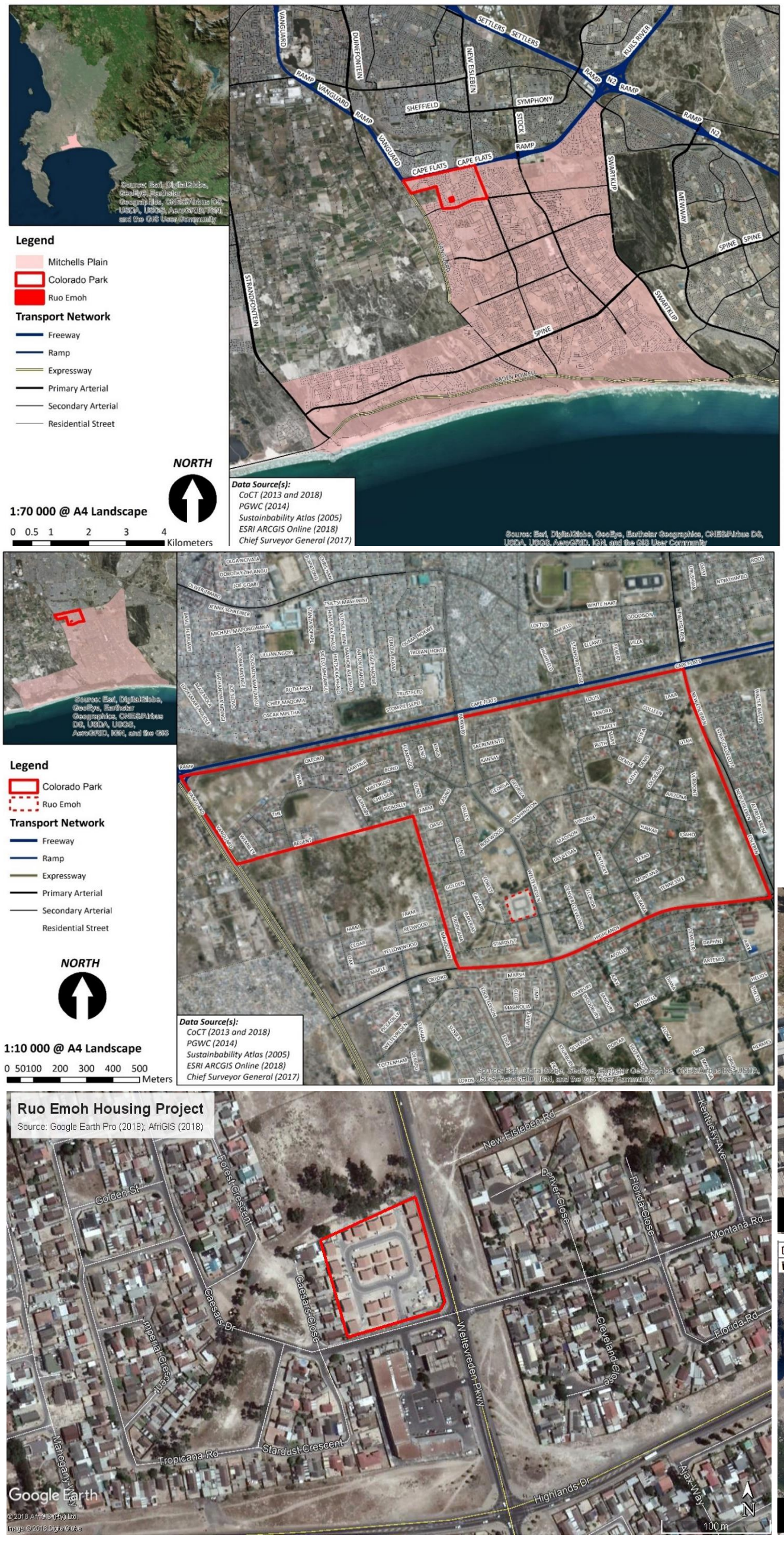
1.5. Introducing the case under study: Ruo Emoh, Cape Town

'Our Home' spelt backwards, Ruo Emoh is a medium density housing development, spanning less than one hectare, located in the Colorado Park suburb of Mitchells Plain, Cape Town. Ruo Emoh can be found on the corner of Weltevreden Parkway and Caesars Drive, within an urban area approximately 25km from Cape Town's central business district. The location of Ruo Emoh is depicted in Figure 1.1 below. Erf 1551 in Weltevreden Valley,[11] which was once vacant, now accommodates 49 households along a public crescent but is enclosed by gates which were erected by the residents as a safety and security measure (therefore, constituting an insurgent practice). These 49 households are argued to represent a 'community' that shared concerns, as they 'planned' their neighbourhood via regular interactions with non-governmental organisations (NGOs) and the state (Wenger, 1999). As a result, Ruo Emoh boasts a rich history that arguably represents a unique approach to affordable housing delivery.

[11] It is important to note that an allotment area can differ from the demarcated suburb. In this instance, the allotment area is Weltevreden Valley and the suburb is Colorado Park.

Figure 1.1: Ruo Emoh locality

Source: Author (2023); Aerial Image: ArcGIS Online, Google Earth Pro (2018), City of Cape Town (2024)



Andres, Bakare, Bryson, Khaemba, Melgaço and Mwaniki (2021) suggest that alternative resident-led approaches, which Ruo Emoh could be classified as, could stem from a resistance to formal planning processes or to meet individual and community needs. However, the journey to complete Ruo Emoh was far from straightforward, as it encountered several obstacles, which are detailed below and in section 3.5, resulting in a staggering 22-year project duration.

It all began in 1995 when two women – Janap Oosthuizen and Lee-Ann Fredericks – boldly attempted to assist low-income people of colour, dissatisfied with state-led interventions, to acquire housing. This led to the formation of the Ruo Emoh savings scheme, attracting members from neighbouring communities that were informal settlers or backyard dwellers. The scheme members, confident in their ability to build better houses than the government-led Reconstruction and Development Programme (RDP), erected an (unauthorised) show house as a bold statement against the newly formed post-apartheid state's housing agenda (African Centre for Cities [ACC], 2018; People's Dialogue on Land & Shelter, 1999; People's Environmental Planning [PEP], 2016). This action, though short-lived, marked a turning point in garnering support for resident-led housing delivery.

This portion of Ruo Emoh's history demonstrates principles of radical planning in its establishment of the savings scheme and insurgent planning in its erection of the show house. Although these principles progressively diminished in this case, Ruo Emoh is characterised by this thesis as a radical insurgent initiative of scheme members given their intention to work with the state but their contrary acts at times to work against it. While some may argue that the scheme's intention represents auto-construction[12] instead, it is important to point out that Ruo Emoh is a bit more complex in its history: members ultimately did not construct their own housing and the project became state-facilitated. Distinguishing between auto-construction and this thesis's use of radical insurgence importantly ties into the findings, briefly presented below and discussed in Chapter 5, demonstrating the fate of self-help initiatives in a neoliberal welfare state: the corrupting of agency and autonomy.

Partnerships with non-governmental organisations (NGOs) – circa 1997 – played a crucial role in Ruo Emoh's housing process (ACC, 2018; PEP, 2016). These included the South African Homeless People's Federation (HPF), now known as the Federation for the Urban and Rural Poor (FEDUP); the uTshani Fund; the South African Slum Dwellers International Alliance (SASDI Alliance); and the Community Organisation Resource Centre (CORC). The purchase of Erf 1551 Weltevreden Valley, Cape Town in 1999 marked the beginning of the scheme's planning, designing, and co-ordination of its housing development with partnering NGOs. Based on interviews, not all residents did not have a say in the acquisition of Erf 1551. This suggests a lack of beneficiary influence on housing location, indicating the case's first contradiction to policy goals like those of the Breaking New Ground (BNG) policy, which emphasises integrating previously disadvantaged residents into the city to benefit from its opportunities (RSA, DoH,

[12] A radical practice where citizens build their own houses according to the resources they are able to put together at the time (Caldeira, 2016; Holston, 1991)

2004, p. 19). Despite intentions of inclusion, the scheme members' exclusion from deciding the housing location placed them in Mitchells Plain, a historically segregated area outlying the city centre developed in the 1970s for middle- to low-income people of colour, thus perpetuating spatial injustice. The location of Ruo Emoh, shown in Figure 1.1, is, at the forefront, a consequence of apartheid's spatial planning.

By 1999, the then People's Housing Process (PHP) was enacted, allowing the savings scheme – now assisted by partnering NGOs – to plan and design its housing development within a legislated process. However, this collaborative planning practice was fraught with tension between the scheme members, HPF and the uTshani Fund in deciding on the typology of units and layout of the neighbourhood (ACC, 2018; Emma, personal communication, 29 October 2022; PEP, 2016). Despite community dissent, an application was submitted to CCT for rezoning and subdivision approval in 2001 (PEP, 2016). These application types relating to the erf alone would allow the tensions to be resolved at a later point.

Although the level of the scheme members' true planning, designing and co-ordinating was questionable, the housing process faced a significant hurdle in 2001 when objections – primarily rooted in NIMBYism[13] – were raised by neighbouring residents. The City of Cape Town local state approved the application in 2002 but appeals and a shift in decision authority to the Western Cape Government provincial state (WCG) extended the approval process until 2006.[14] Taking a step back, the state's inability to implement a pragmatic approach to prioritise the Ruo Emoh project and its (then) PHP implementation is evident from its lengthy land use approval process, despite the participation of scheme members in the process.

From 2006 to 2010, community planning faced further challenges, leading to the appointment of People's Environmental Planning (PEP) in 2010. PEP, working with the uTshani Fund and FEDUP, navigated the challenges facing Ruo Emoh, ultimately resolving the majority of the issues that prohibited Ruo Emoh's process from proceeding. However, this is not to say that these issues no longer exist. Groundwork infrastructure installation in 2011 saw a closer completion of Ruo Emoh than was witnessed in over 11 years. The final stages of development, from 2016 to 2017, saw the completion of the project by private contractors, comprising 49 single-storey Breaking New Ground (BNG) units (ACC, 2018; PEP, 2016). However, the appointment of third party contractors represents an action of the neoliberal state – a concept problematised in this thesis.

The difference between promise and planned reality also raises questions about citizen agency and autonomy in housing policy; social learning and empowerment; the nature of state involvement; radical planning practices; a community's collective identity; and the adequacy of state-provided housing. These reflect my subsidiary research questions from earlier, which are answered in Chapter 5 by critically

[13] NIMBY, which spells out 'not in my backyard,' refers to the opposition by citizens to local development near homes and communities (Devine-Wright, 2009; Esaiasson, 2014; Zukin 2023).
[14] It is important to note that the South African state comprises the national (Republic of South Africa), provincial (Western Cape Government) and local (City of Cape Town) spheres (Robson, Brynard & Wessels, 2007).

analysing policy, theory and the single case study and discussed in Chapter 6. Answers to these questions are now briefly discussed.

First, from a critical analysis of policy and feedback from participants indicating minimal skills transfer and community participation in their housing process, the criticality of language in policy becomes prevalent. Such criticality lies in the role of language as a tool for deprivation, where state-controlled policy language, though rhetorically empowering, effectively restricts citizens' ability to mobilise against the power-central state. The empowerment strategies put forward by policy produced only short-term impacts in Ruo Emoh, with abstract rhetoric failing to translate into realised citizen empowerment and exposing a disconnect between the state's language of inclusion and its reality of disempowerment, suggesting exclusionary policy practices.

Second, this disconnect is further widened by the state as, after achieving its delivery goals, participants residing in Ruo Emoh witness a distant state from themselves. This adopted detachment to beneficiaries leaves them reliant on NGOs and external actors but partnering with these intermediaries leads to a loss of community autonomy, reinforcing top-down delivery systems. As a result, citizen-led initiatives often concede to external influences to meet state-imposed goals, compromising their autonomy in the process.

Third, the finding of deteriorating intra-community and society-state relationships suggests that these immobilise Ruo Emoh residents' participation in housing delivery, contributing to inadequate outcomes. Theoretical assumptions about collective action and functional community unity are criticised in this thesis, as external perceptions of harmony often overlook internal complexities and conflicts (Berner & Phillips, 2005) – many of which are found in Ruo Emoh. The thesis argues that while the state meets its housing backlog, this is achieved at the cost of collective citizen autonomy. Inter-party conflicts and neoliberal pressures hinder resource pooling and the state's limited view of homeownership overlooks the long-term infrastructural aspirations of residents. As a result, the idealised link between homeownership and social capital is doubted.

Last, the inadequacy of housing delivery in Ruo Emoh, coupled with evolving resident needs, reveals that the state's efforts to meet its housing goals have been undermined by poor infrastructure and limited budgetary allowances. This inadequacy represents a "problem-solving with a problem" scenario, where state-driven housing solutions create new challenges for residents. In this case, inadequate infrastructure weakens residents' ability to influence urban change and worsens their position in urban governance. Combined with fragmented community dynamics, this situation argues against the effectiveness of collective self-reliance in place-making. Ultimately, the inactive urban spaces and fractured community efforts highlight the deeper structural issues that continue to hinder meaningful citizen engagement and empowerment.

In sum, without divulging the entirety of findings and arguments, this study finds that (i) the unfounded language-policy nexus systemically limits opportunity for the democratic mobilisation of citizens against the power-central state's delivery; (ii) a detachist, silent corruptor state does not fulfil democratic

participatory aspirations and debases citizen insurgency; (iii) citizen collectives attaining temporally goaled housing does not guarantee continued community nor sustained social capital wealth; and (iv) retrogressive state-provided housing does not meet the evolving infrastructural and place-making needs of residents.

Despite challenges, Ruo Emoh arguably represents a resident-led planning success to many, albeit with a protracted duration, although the agency, autonomy and resourcefulness of its residents can be debated. From Chapter 5 onward I break this 'success' down and critically assess the extent to which Ruo Emoh maintains its resident-centric nature 22 years post-inception and six years post-handover, whereafter I explore the implications of these findings.

At this point, it is necessary acknowledge that my position as a local municipal official with extensive housing experience, placed within a Development Management regulatory directorate that interacts with the public regularly, heavily influenced the research topic. The flawed urban form and housing delivery crisis within Cape Town, and larger South Africa, is an issue I am exposed to daily. I observed permissions granted to those blatantly trying to evade legislation to obtain what they seek, which nullifies the purpose and impacts of legislation and policy. I also witnessed the localised densification of residential properties to develop additional dwelling units for rental purposes, similar to the historicities of Ruo Emoh residents being former backyard dwellers. Therefore, I opted for a more targeted approach in identifying my case study, creating my sample and approaching this research as ethically as possible. With this said, the theoretical framework of this thesis is introduced.

1.6. Establishing the theoretical framework

According to Miraftab (2004a), South Africa's complex housing history and post-apartheid governance have evolved its neoliberal roots to produce four interrelated devices for urban governance: (i) decentralisation; (ii) participation; (iii) civil society, and (iv) social capital. She, however, importantly states that, instead of viewing these as benefits to citizens, they should be understood as foundations that facilitate the ruling by a neoliberal government (Miraftab, 2004a).

My theoretical framework comprises two components. Both components break these foundations down in order to argue persisting neoliberal pressures on informal housing collectives and their radical insurgent practices. The first two of Miraftab's (2004a) proposed devices structure *Chapter 2*, which reviews (arguably) decentralised policy, and participation as empowerment and as planning. Chapter 2, focusing on the state's housing governance, analyses South Africa's contemporary housing policy and financing programmes, while also critically analysing these to determine whether there is an opportunity to centralise citizenship in housing delivery. However, the superficial idealisation of active resident-centred housing development within South Africa's housing governance framework, together with unheeded citizen empowerment, calls for an extended pursuit of a more resident-centric approach to housing delivery.

Hence, *Chapter 3's* review of governance and planning literature that is structured by the last two of Miraftab's (2004a) foundations. Yet, given Ruo Emoh's 22-year journey to infrastructure provision, infrastructure is included as another device facilitating neoliberal rule. In so doing, Chapter 3 is broadly centred on resident capabilities in resisting neoliberal oppression, mobilising collectives to achieve a shared goal and formally, or informally, affecting their housingscapes (i.e. place-making). The pillars of this chapter are the radical and insurgent planning models, Lefebvre's (1996) right to the city (RTC) and Lemanski's (2020) infrastructural citizenship (IC). Spatiality is the important geographic dimension of social processes to achieve social justice. Hence, informal planning holds significance in addressing the challenges posed by dominating neoliberal housing policy and centralising the citizen in housing delivery as a key change agent (Friedmann, 1987; Holston, 2008; Maharaj & Narsiah, 2002; Miraftab, 2009, 2016, 2017; Sandercock, 1998, 1999). Against the backdrop of South Africa's rapidly growing urban spaces, housing deficit, and the neoliberal state ethos, both framework components are used to develop the subsidiary research questions supporting the main research question. These are then used to evaluate the case under study and to assist in discussing the arguments, and their significance and implications.

It is important to recognise the purpose behind the two contrastingly coupled theoretical framework components: to provide a multi-layered approach to resident-centric research, appropriating Lefebvre's understanding of the urban in 'totality,' and the need to analyse the urbanisation process. Both of these components are related (in this study's context) in that policy is informed by adapted theory as theory's development and discourse are influenced by social phenomena. Based on their contrast, each theoretical framework component builds on the other to strengthen arguments of neoliberal hegemony over resident-led housing approaches. As each component is covered, the depth of critical analysis increases and my critical position on neoliberal welfarist-appropriating policy of South Africa becomes clearer.

Although designed to address socio-historical inequalities, South Africa's post-apartheid housing policies have struggled to meet the demands of marginalised citizens, particularly in terms of centring the capable citizen in delivery. Furthering this argument, the state's top-down approach to housing delivery has not fulfilled its democratic and equitable aspirations. The increasing housing backlog, inadequate infrastructure, and lack of reconciliation between state-led delivery and citizen-led community-centric housing practices suggest fundamental flaws in the current neoliberal welfarist state approach. Though boasting legislation that appears equitable, the South African reality on the ground suggests a disconnect between policy intent and actual outcomes, perpetuating socio-economic divides and spatial injustices that persist from the apartheid era. The limited participation of residents in decision-making processes, coupled with policies that prioritise the state's objectives and market over the evolving participatory and infrastructural needs of communities, has embedded a system where citizens are largely passive recipients and consumers of housing infrastructure rather than active agents in their living. As found in the Ruo Emoh case (introduced in section 1.5 above and discussed from Chapter 5), this disconnect results in housing that fails to meet the long-term needs of its residents, exacerbating feelings of exclusion and social injustice. To address these gaps, a more inclusive and resident-focused model of housing delivery is needed, one that

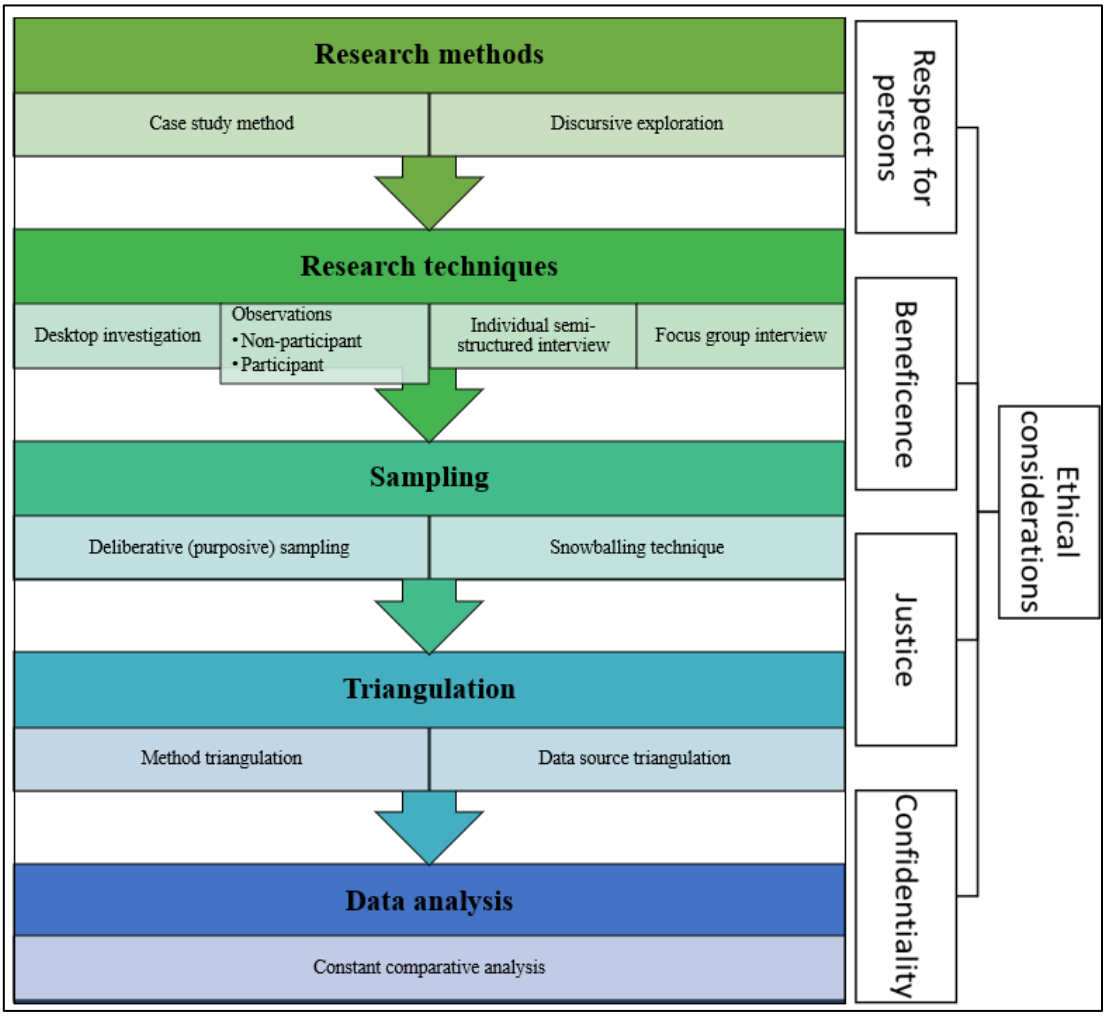
empowers citizens, fosters greater collaboration between stakeholders, and aligns policy with the lived experiences of marginalised communities.

The research design is now introduced.

1.7. Introducing the research design

This qualitative research design incorporated a variety of research methods and techniques utilised for data collection and analysis, with the main objective being to present and analyse findings and discuss them in Chapters 5 and 6, respectively. Qualitative research is the process of investigating a phenomenon of interest in a natural setting, with the goal of understanding or formulating a solution to a social problem (Abawi, 2008). The specific line of inquiry incorporated into this study was primarily evaluative, described by Van Wyk (n.d.) as an appropriate research design for investigating a topic characterised by significant uncertainty and lack of understanding, and where the problem is not well understood. The main reason for this was the ad hoc, or semi-structured, manner in which my data collection and analysis proceeded. This did not infer a lack of rigidity but rather presented a path for continuation. There are subcomponents such as narratives, descriptions, explanations, and interpretations which were identified as the study progressed. These assisted in certain phases of the research process, yet had minimal adverse influence on this study's research design, aim and objectives. Figure 1.2 below provides an overview of the research design, which is later discussed in detail in Chapter 4.

Figure 1.2: Overview of research design



Methods consisted of the case study method and discursive exploration. My study focused on residents of Ruo Emoh and, therefore, the case study method was a primary source of data collection. Discursive exploration was also applicable throughout this research's policy and interview analyses. Techniques consisted of desktop investigation; non-participant and participant observations; individual semi-structured interviews; and a focus group interview. Most data collected was through techniques that involved direct engagement with research participants. Considerations were also given to sampling in order to avoid the homogeneity or oversaturation of collected data, to reach diverse inputs and perspectives, and to produce valid, less subjective, findings. Two non-probability sampling methods were employed in this research: deliberative sampling and the snowballing technique. Once data was collected from the target sample, triangulation ensured the trustworthiness of the collected data. Data analysis was the next step in the research process.

With the employment of Glaser's (1965) hybrid approach to qualitative data analysis – combining coding procedures and theory development – constant comparative analysis was my primary approach to data analysis. This involved taking one piece of data and regularly comparing it with all others to develop notions of relations between the pieces of data (Thorne, 2000). Consequently, themes and their properties within

data were identified, coded and cross-referenced. By the end of this analysis, I had compiled a series of notes and formulated preliminary theories. I then began writing the theory. The content and themes derived from the discussion of categories informed the written theory, culminating in the major categories that constituted my theoretical framework. It is worth noting that research methods and techniques were performed with ethical considerations to ensure that participants were protected while providing input. Findings were also reported ethically and honestly without misrepresentation of the data collected from participants. Limitations of my study close Chapter 4 but, for now, they are briefly discussed here.

1.8. Limitations to the study

At every point of the research process, it was important to recognise, reflect on, and address limitations. Research limitations served as a reminder that no study can be fully comprehensive or free from constraints. This was certainly true in the case of this research. By identifying and unpacking these limitations in section 4.8 later, a clearer understanding was provided of the scope and applicability of this research's findings. First, sampling challenges arose from the difficulty in contacting residents, prompting me to walk door-to-door in the hope of engaging with participants. As a result of 'deep' listening, I was able to learn much more than I initially anticipated from a smaller sample population. Second, research biases, including gatekeeper and normative (researcher) bias, were remedied through constant comparison, and the employment of multiple, diverse research methods. Third, time constraints, exacerbated by sampling limitations and a strict research timeframe, impacted sample size. Last, crime (unexpectedly) became an external factor affecting my data collection approach.

Through employing various instruments and techniques, these limitations have been addressed and remedied to enable a clearer understanding of my findings and their implications in answering the research questions. These limitations revealed the real impacts of my positioned privilege and, therefore, required an adaptive and reflexive approach to conducting research. As an urban planner, this research experience has refined my sensitivity to subjectivities, bias, and external factors. With comprehensive context given to the housing problem and this study's content being introduced, the importance of this research is now discussed.

1.9. Importance of the research

This research holds importance in deepening discourse on the criticality between housing policies, empowerment rhetoric, and citizen agency and autonomy within South Africa's post-apartheid urban housing context. As the nation struggles with apartheid's persistent spatial and social injustices, my study provides a critical examination of the implementation and outcomes of contemporary housing delivery, particularly those stemming from radical insurgent citizen initiatives and resident-centric empowerment. In so doing, it addresses a pivotal, yet often overlooked, aspect that shapes the trajectory of urban

development: citizen-led initiatives. This means providing insight into the challenges that hamper co-produced housing outcomes. Moreover, this study exposes the neoliberally-rooted limitations of conventional radical insurgent self-help housing initiatives, arguing that (i) the unfounded language-policy nexus systemically limits opportunity for the democratic mobilisation of citizens against the power-central state's delivery; (ii) a detachist, silent corruptor state does not fulfil democratic participatory aspirations and debases citizen insurgency; (iii) citizen collectives attaining temporally goaled housing does not guarantee continued community nor sustained social capital wealth; and (iv) retrogressive state-provided housing does not meet the evolving infrastructural and place-making needs of residents. These limitations retain resident-led housing approaches as only an aid to state-driven delivery rather than a driver. This research identifies these limitations to catalyse citizen-centred delivery and, furthermore, is innovative in its exploration of alternative housing initiatives, questioning established theories and revealing the inadequacies of contemporary institutionalised housing frameworks.

My arguments not only challenge existing political assumptions but also offer conceptual frameworks like the 'detachist, silent corruptor state,' 'settlement contentment,' 'mobilised residentship,' and 'shallow urban transformation' that provide a deeper understanding of residents' (dis)satisfaction, activism, and the state's all-powerful, all-encompassing and all-providing regulator role. By progressing interdisciplinary perspectives, this research prompts transformative dialogue that can reform the delivery trajectory, empower marginalised citizenship, and contribute to the broader understanding of housing challenges stemming from neoliberal and welfare policy adaptations in the post-apartheid state. Stemming from this research are this thesis's contributions. This thesis:

1. classifies the South African state as detached, silent and corrupting, shedding light on the systems that democratic movements face in their pursuit of social housing justice
2. analyses policies' long-term impact, highlighting their true efficacy in meeting citizens' housing aspirations and needs;
3. reveals the minimal skills transfer and community participation in Ruo Emoh that problematises South Africa's contemporary housing delivery model for prioritising supply as the only state obligation, unaffecting socio-skillsets and neglecting citizen-level circumstances;
4. calls for a targeted state-empowerment approach based on empirical evidence suggesting disempowerment;
5. challenges the inherent community idealism associated with self-help housing initiatives;
6. proves the mutual exclusivity of homeownership, social capital and socio-economic well-being;
7. outlines intra-community complexities that disintegrate informal citizen housing collectives and contribute to reasons for failing resident self-governance, and
8. declares state-provided housing as inadequate and unaffordable, limiting citizens' influence on their housingscapes.

Overall, the contributions of this research, later discussed in section 7.5, collectively highlight the transformative potential of the study on the housing policy trajectory, influencing current delivery, empowering marginalised communities, and enriching broader discourse on South Africa's housing challenges.

1.10. Thesis outline

The thesis is structured as follows:

Chapters 2 and 3 constitute my theoretical framework. *Chapter 2* delves into housing governance by the state. By firstly providing a background to South Africa's housing sector, discussing the challenges that are rooted in its historical apartheid context and extending into its post-apartheid era, the beginning of this chapter sets the scene. Then, the chapter discusses neoliberal and welfarist political ideologies by critically analysing contemporary, though pertinent, housing policies and financing programmes, seeking resident-centricity. From the chapter, the first two subsidiary research questions are developed. Chapter 2 most importantly identifies the inherent criticisms in South Africa's political realm, justifying the need for a progressive, alternative resident-centric approach to housing against the problematised delivery model.

Chapter 3 contrastingly delves into housing governance by the citizen. This chapter reviews governance and planning literature that deepens my argument on the ingrained neoliberal (but welfarist), centralist, and corruptor governance model in South Africa and its effects on informal housing collectives. The chapter, guided by this thesis's social justice normative framing, is broadly centred on resident capabilities in resisting neoliberal oppression, and mobilising collectives to achieve a shared goal and formally, or informally, affecting their housingscapes (i.e. place-making). From the chapter, the last two subsidiary research questions are developed. The last section of the chapter introduces the case study, Ruo Emoh in Mitchells Plain.

Chapter 4, the research design, discusses the qualitative research methods and techniques employed to collect data for this study. The chapter also encompasses discussions on sampling methods, conducting ethical research and data validity. Then the chapter discusses how my findings are analysed. In closing, the limitations of the study are identified, with an opportunity for critical reflection.

Chapter 5 answers my subsidiary research questions by presenting the research findings from the data collected using the research methods and techniques. Notably, the findings relate to the theoretical framework of Chapters 2 and 3. From my findings come four arguments: (i) the unfounded language-policy nexus systemically limits opportunity for the democratic mobilisation of citizens against the power-central state's delivery; (ii) a detachist, silent corruptor state does not fulfil democratic participatory aspirations and debases citizen insurgency; (iii) citizen collectives attaining temporally goaled housing does not guarantee continued community nor sustained social capital wealth; and (iv) retrogressive state-provided housing does not meet the evolving infrastructural and place-making needs of residents.

In *Chapter 6*, I discuss the significance of the aforementioned arguments, examining them against my theoretical framework, and research aim and objectives. Thereafter, respective sections shed light on the broader implications of my findings and contribute to existing knowledge in the field. In so doing, the research findings are synthesised and analysed.

Chapter 7 is the concluding chapter of this thesis. It begins by reiterating the research problem statement and then presents an overview of the subsidiary research questions, findings, subsequent arguments, and their significance and implications. Using this overview, I then answer the main research question. The main contributions of this research are then unpacked. Recommendations for future research are then made before I conclude this thesis.

1.11. Conclusion

Apartheid's historical legacy has left a permanent mark on South Africa's housing sector, where socio-economic and spatial inequalities are perpetuated into the post-apartheid era. Post-apartheid's housing delivery model is still challenged by these inequalities, yet is ineffective in addressing housing shortages, despite the state's argued enabling approach. In the pursuit of socio-economic opportunities, urbanisation exacerbates housing demand. Despite constitutional recognition of the access to adequate housing as a basic need and right, the state's current neoliberal welfarist operationalisation, which heavily relies on private housing markets, has not translated into adequate housing outcomes. Addressing the housing backlog, therefore, falls short when relying solely on state-led housing initiatives. To address this cycle of one-sided housing delivery, the state's role must be built upon. In this light, Kim (1997) outlines that the state should assist by making serviced land available, simplify the process of acquiring building permits, establish practical building and design benchmarks, and foster greater competitiveness within the construction industry. As my findings argue, this is not the case in Ruo Emoh.

The challenges arising from my arguments, together with South Africa's increasing housing backlog, emphasise the need for an alternative approach to housing, wherein citizens are initiators and active actors. This pursuit of an alternative involves recognising citizen autonomy, fostering community-centric development planning, and supporting citizen-led initiatives through policy. Only through such a transformative approach can the legacy of apartheid be truly overcome, and South Africa's vision of access to adequate housing for all, be realised. This thesis, therefore, addresses the larger problem of seemingly slow housing delivery within South Africa, which comprises the lack of formalised inclusivity of informal institutions into housing delivery. Through a detailed and critical investigation of the Ruo Emoh savings scheme and its socio-historicity, this thesis is valuable to urban decision-makers and citizens who plan for their communities, over and above the housing-seeking citizen.

2. Chapter 2: Housing governance by the state – South Africa's discriminatory housing history and politically exclusive present

2.1. Introduction

Chapter 1 introduced the research and its importance, comprising the problem statement, research questions, case under study, and introductions to the theoretical framework and research design. Chapter 2 is centred on the state's neoliberal housing governance. At the start, South Africa's housing sector is contextualised by discussing the challenges rooted in its historical apartheid context, extending into its post-apartheid inheritance of past abnormalities and tensions. Huchzermeyer (2009, p. 2) states that the form of South African cities can be blamed on "discriminatory and repressive apartheid planning" that encouraged the removal of residents from certain areas based on political agendas. As a result of these discriminatory policies, forced removals and racial segregation often led to an influence on the form and level of housing and land demand. Notably, the size of the housing backlog at the onset of democracy (touched on in section 1.1.1 above) placed the post-apartheid state at a major disadvantage. Bond and Tait (1997) argue that the lack of joint society-state ventures regarding housing delivery resulted in shortfalls in addressing the backlog.

This chapter goes on to analyse neoliberal and welfare political ideology to situate the South African government and its policies within its complexities, leading to theoretical criticisms, contradictions and dilemmas. In response to these complexities, several housing policies and financing programmes have been formulated and implemented since 1994. These policies and programmes are strongly influenced by the need to address the aforementioned problems in consideration of the rights of citizens. With South Africa's inefficient addressing of the inherited fraught housing market clarified, and its neoliberal welfarist foundation criticised, the chapter goes on to critically analyse existing state-facilitated housing delivery policies and financing programmes in search of resident-centricity. With state-facilitated policy discourse ultimately dismissing an informal collective's strategies to house itself, this suggests neoliberal policy influence that is, in turn, critically analysed on two purely ideological bases that are upheld within contemporary policy: neoliberal participation as empowerment and as planning. The critical analysis in this chapter is crucial in enabling more resident-centric delivery processes and socially just housing outcomes. In addition to indicating the low level of efficiency of current housing delivery mechanisms in South Africa, this chapter justifies the need for an alternative resident-led housing approach against the problematised housing delivery model.

This chapter acts as the first component (of two) of my theoretical framework. From this chapter's state housing governance discussion, subsidiary research questions are derived. In light of the following chapter being focused on housing governance by the citizen, this thesis's contrastingly coupled theoretical framework components provides a multi-layered approach to resident-centric research. This approach appropriates Lefebvre's (1996) understanding of the urban in 'totality,' implying the need for a multi-

faceted approach to analysing the urbanisation process. This component represents a political governance critique. Each of the components are related in that (in this study's context) policy is informed by adapted theory as theory's development and discourse is influenced by social phenomena. Based on their contrast, each theoretical framework component builds on one another to strengthen arguments of neoliberal hegemony over resident-led housing approaches and as I cover each component, the depth of critical analysis increases.

According to Miraftab (2004a), South Africa's complex housing history and post-apartheid movement has evolved its neoliberal roots to produce four interrelated devices for urban governance: (i) decentralisation; (ii) participation; (iii) civil society, and (iv) social capital. She, however, states that instead of viewing these as benefits to citizens, they should be understood as foundations that facilitate the ruling of a neoliberal government (Miraftab, 2004a). Both theoretical framework components break these foundations down to argue persisting neoliberal pressures on informal housing collectives and their radical insurgent practices. The first two of Miraftab's (2004a) argued devices structure Chapter 2: reviewing (arguably) decentralised policy, and participation as empowerment and as planning. The aims of Chapter 2 are, therefore, to: (i) reveal state-led delivery limitations in addressing the increasing housing backlog and the lack of access to diverse housing delivery options in light of increasing urbanisation; (ii) summarise the most pertinent aspects of housing delivery policies and programmes; (iii) focus on delivery mechanisms and reasons for slow delivery; (iv) identify where in the policies resident-centred processes feature, and (v) how the state aims to support these processes.

2.2. A brief history of apartheid housing and post-apartheid housing delivery

Berry's (2005) assertion that in most societies the prevailing belief system is largely created by those with the most power was (and, as I found) is true for South Africa given its socio-historical context. The apartheid state, promoting a racially motivated agenda through laws and policies, prohibited people of colour from owning either land or property in, or close to, cities. White people were allowed to own land and houses in these areas. As a result of this exclusion, people of colour were forced to pay rent for state-built housing. These state-built houses were introduced for the purpose of accommodating them as temporary urban labourers. An example of policy promoting this was the Group Areas Act (Act No.41 of 1950). This Act demarcated areas within South African cities for specific race groups, which resulted in 'housing' people of colour along the periphery of cities, whereas whites were housed in the most advantageous areas of the city (Mackay, 1996). The location of Ruo Emoh and its residents in the Cape Flats was a result of this segregating policy and its long-lasting effect on South Africa urbanscapes. However, increasing demands for cheap labour from the 1960s onwards meant that it was necessary to expand the presumed temporary accommodation of people of colour in cities. This led to the construction

of hostels[15], Non-European (NE) 51/9, 51/6 and 51/7 houses[16], and site-and-service plots[17] in peri-urban townships (Mackay, 1996; Mamdani, 2018). Respectively, Figures 2.1, 2.2 and 2.3 below provide a visual of these planned apartheid housingscapes.

Figure 2.1: Example of an apartheid hostel

Source: Moloto (2018)



[15] Multi-level walk-ups located in metropolitan areas closer to the city, used by the state to house workers without their families. The apartheid state's agenda is argued to use hostels to prevent people of colour from organising themselves to oppose injustices (Vedalankar, 1993).

[16] Often referred to as 'matchbox housing': (in)famous housing typologies implemented between the 1950s and 1980s as low-cost housing for people of colour (Calderwood, 1953; Van Tonder, 2022).

[17] The provision of smaller land parcels to people of colour, through title ownership or lease, with minimal infrastructure provision (e.g. sewage, electricity and water) (Srinivas, 2022).

Figure 2.2: Non-European (NE) 51/6 house typology

Source: Bhochhibhoya (2023)

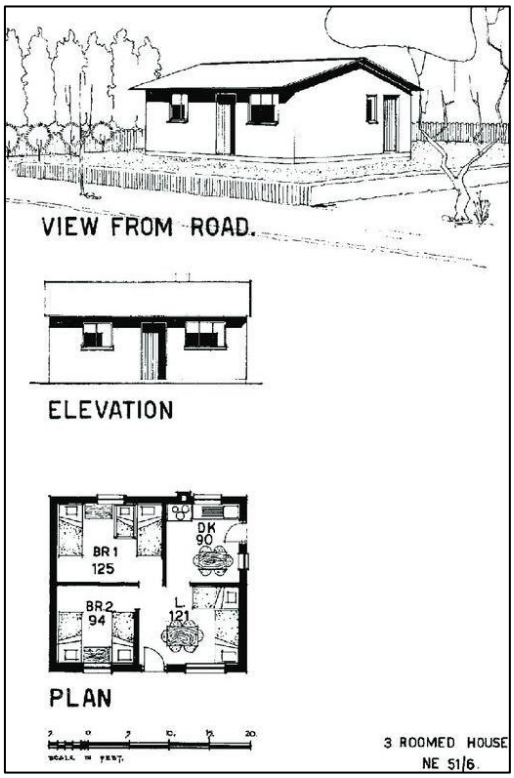
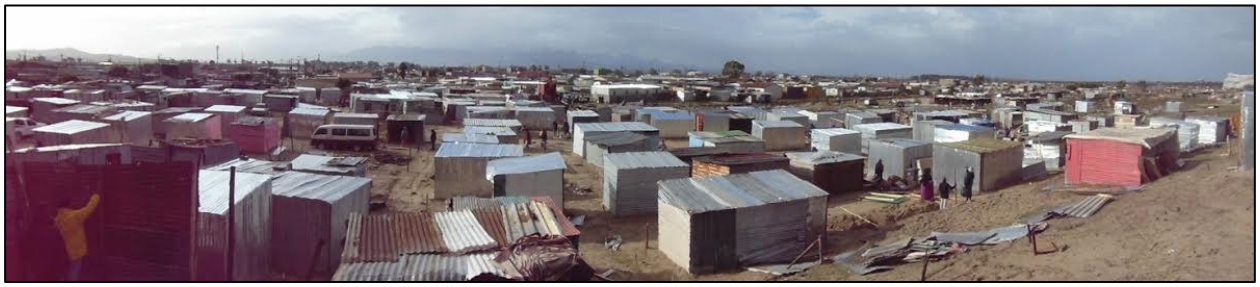


Figure 2.3: Typical view of site-and-service schemes

Source: Schermbrucker, Van Donk and Horber (2022)



Mackay (1996) and Musvoto and Mooya (2016) further argue that apartheid planning and housing delivery did not only lead to socio-economic and spatial inequalities and injustices, but also to severe abnormalities and political tensions that the post-apartheid state inherited. Relating to this research, such abnormalities and tensions include: severe housing shortages because of underperforming housing delivery policies and programmes; ill-placed housing opportunities; and a lack of access to diverse housing tenure opportunities (Huchzermeyer, 2002).

The inherited housing market is based on a tradition of liberal politics which is used as a standard for urban policy formulation and evaluation (Fainstein, 2010; Musvoto & Mooya, 2016). However, market liberalism is rendered relatively effective, as not all areas succumb to the same issues. In certain situations, where a

majority group is underprivileged, it becomes easier to target intervention (Koskela, Loikkanen & Viren, 1992). Yet underprivileged minorities are often invisible when seeking new approaches to generalised policy direction and action (Fainstein, 2010; Koskela et al., 1992). This can be said of the Ruo Emoh savings scheme when it was a sole citizen-led initiative prior to any involvement with non-governmental organisations (NGOs) and lacked the state's legitimisation (I discuss this later in section 3.5). Herein lies the problem of resident-led, self-help housing in a liberal housing market that is validated throughout this thesis: limited access to mechanisms for the citizen which enable access to housing. In response to this limited access, the poorer citizen views informal settlement or backyard dwelling as a resolution, like the former living conditions of Ruo Emoh residents (Miraftab, 2009). Given the rising presence of informal settlements in South Africa since 1994, the post-apartheid state is argued to have adopted elements of a neoliberal welfarist housing approach. However, before I touch on this, it is important to foreground neoliberal urbanisation influence within its ideology.

2.3. Post-apartheid neoliberalism and neoliberal urbanisation

Stanek, Schmid and Moravánszky (2014) argue that urbanisation today merely focuses on the size of cities as prescribed by statistics. As they argue, this focus can provide a limited, sometimes distorted, perspective through which the urban can be viewed and, as a result, the effects of the transformation of non-urban spaces onto the city is underestimated. Therefore, in this thesis it is important not only to investigate how urbanisation is framed within South Africa's socio-political context, but also within theory to broaden the lens through which the research problem is viewed.

Henri Lefebvre (1996) is argued as the first to explore the potentials of urbanisation as a process and critically examine the phenomenon's implications, changing the focus from urban form to urban process (Stanek et al., 2014). Before his writings on society and space, 'the urban' was mainly defined by its morphological or spatial form instead of a process of social transformation (Stanek et al., 2014). The benefit of this refocus allows one to view the urban as ever-changing (Lefebvre, 2003 [1970]). In Lefebvre's sociological perspective, urbanisation – often implied to be "attacks on rurality" – was the transformation of all societal aspects and change not only of material structure, the built environment and the urban morphology, but the breakdown of social and morphological structure too (Lefebvre, 1996; Stanek et al., 2014). Lefebvre (2003 [1970], p. 14) boldly attributes an 'implosion-explosion' relation to urbanisation by describing it as "…the tremendous concentration … of urban reality and the immense explosion, the projection of numerous, disjunct fragments…".

In light of urban reality today being far more complex than what Lefebvre could have observed in his time, Stanek et al. (2014) maintain that the discourse still lacks the adequate vocabulary to express urban complexities – one of which being the self-help housing conundrum in the global south context. When cities present as places of wealth progress, and innovation, and as places that make people richer and

happier, a by-product is the urban revolution: the "promotion of modernisation policies and growth-oriented urban development strategies" (Stanek et al., 2014, p. 4). Undoubtedly, Lefebvre's (1996) right to the city (RTC), which centres the right to appropriate urban space and the right to participate in the production of this space, heavily impacts the urban revolution by allowing a totality perspective of urbanisation (Afenah, 2009; Purcell, 2003). Yet the problem arises given South Africa's neoliberalism supporting its urban revolution, leading to even more urban challenges.

According to Hall & Pfeiffer (2000, p. 139), three types of cities exist within the global south: (i) those contending with informal hyper-growth; (ii) those contending with dynamic growth; and (iii) weakening mature cities contending with ageing. Cape Town is susceptible to these factors and for it and other global south cities to respond to urban challenges that traditional planning processes have been unable to do, liveable cities must be created (Andres et al., 2021; Hall & Pfeiffer, 2000). According to Andres et al. (2021), global south cities experience urban challenges due to the growth of informal settlements, dissatisfactory housing delivery and environmental degradation. Liveable cities must, therefore, encompass an amalgamation of bottom-up, citizen-led, unplanned, and informal approaches, where such approaches are lacking in the formal planning process (Andres et al., 2021). However, what I argue to hamper liveable cities is the existence of a neoliberal elements in the South African state.

The rise of neoliberal thought occurred between the 1920s and 1940s as a response to the failures of classical liberalism and growing state intervention during the Great Depression. Its intellectual foundations were developed by the Austrian School led by Friedrich Hayek and Ludwig von Mises, who argued against state intervention and that excessive government control stifled individual freedom and economic efficiency, warning it would lead to authoritarianism (Harvey, 2007). This particular group of academic economists, historians and philosophers regarded themselves liberals as they prioritised ideals of personal freedom. In 1947, Hayek founded the Mont Pelerin Society, which became a hub for neoliberal thought, advocating for the initial underpinnings of neoliberal thought: human dignity, individual freedom and housing commoditisation (Butcher, 2020; Dufty-Jones, 2016: Harvey, 2007; Sukumar, 2001). The school of thought gained momentum in the post-World War II period, particularly through the Chicago School of Economics led by Milton Friedman, who promoted policies such as privatisation and market deregulation, arguing for the link between economic and political freedom (Harvey, 2007).

Neoliberalism gained significant political traction in the 1980s under the leadership of Prime Minister Margaret Thatcher in the United Kingdom and President Ronald Reagan in the United States. Their policies of tax cuts, market deregulation, and weakening of trade unions reflected the core neoliberal emphasis on shrinking the state's role in the economy (Harvey, 2007). The global spread of neoliberalism continued into the 1990s, particularly through institutions like the International Monetary Fund (IMF) and World Bank, which promoted neoliberal reforms in developing countries. However, neoliberalism has faced growing

criticism since the late 2000s, especially after the 2008 financial crisis[18], which exposed the risks of deregulated markets.

Neoliberalism is argued to hold the value of market exchange and venerates it to guide social relations, ways of life, and attachment to land. By holding this value of limited government intervention in markets, free-market capitalism, deregulation of sectors formerly under state control, and fostering competition to enhance productivity (Harvey, 2007; Ndhlovu, 2019), a neoliberal state values contractual obligations in the marketplace. On this basis, an initial critique of neoliberalism is its compact-based approach to society: the prioritisation of short-term contracts in the marketplace. This critique suggests a short-term benefit to its society, repeatedly realised throughout this thesis to affect the housing process. Much like this thesis in the case of Ruo Emoh, Harvey (2007) argues that neoliberalism exacerbates inequality and undermines democratic governance, though its principles still hold influence in global institutions (Harvey, 2007; Mirowski, 2013). With short-term empowerment and infrastructural benefit argued in Ruo Emoh, this hints at South Africa being considered a neoliberal state.

A neoliberal state adopts an institutional approach in its law and market (especially in its regulated deregulation) to overcome the challenge of adjusting both the state and citizens in enabling competition (Hilgers, 2012). In turn, the state is the creator of competition. Competition and maximisation are the organising principles or a neoliberal state. For competition to the created, the neoliberal state must correct the phenomena that hamper it. As such, state reforms, like housing policy, cannot be limited to the economic sector and extends to the social, political and institutional sectors. The efficiency of these reforms is dependent on the legitimacy of the state, which is further dependent on economic growth. Simply put, housing policy will fall short in meeting its goals if the state is delegitimised or contended, which likely stems from an unstable economy. In light of this, the economy is the source of competition presence and policies are the tools in which competition is enforced. However, because of the overarching interest in competition and economic growth, Sebake (2017) argues that neoliberalism is capitalist in nature. This capitalism is evident in South Africa's housing process where economic growth is often the result of completed (or delivered) projects, wherein private contractors are awarded tenders to be appointed to projects.

According to Harvey (2007), a neoliberal state emphasises the promotion of individual property rights, the dominance of freely functioning markets and free trade. These are (arguably) required to guarantee individual freedoms, with the state's role to mainly reinforce these freedoms through political enforcement of contracts and the protection of private enterprise. For this to happen, Hilgers (2012) puts forth that a neoliberal state must change people given its intent to enable competition. This change is evident by the trajectory of South African housing policy to enable self-build processes (as identified in this chapter).

[18] A global economic downturn triggered by the collapse of the United States of America's housing bubble, leading to widespread defaults on subprime mortgages, the failure of major financial institutions, and a severe liquidity crisis, ultimately resulting in a global recession (Coffee, 2009).

However, according to Sebake (2017), this change falls flat as the state dominates interest groups instead of its citizens by its commodification of access to means of production. Though, as a result of the interest group domination and the groups' access to resource means, business becomes a more prominent role-player, facing less opposition from the state and becoming increasingly difficult to challenge by civil society (Sebake, 2017). This thesis extends Sebake's argument by finding the neoliberally-appropriated state also dominating its passive citizenship. It is true that the state's neoliberal approach changes its public but instead, the public changes from the aggressor (in cases of apartheid resistance) to the consumer. This contradiction should also be viewed in light of the supposed 'capable individualism' that South African policy rhetoric suggests. This true citizenship perspective is further elaborated on in section 2.8 below but simply put, the doings of the state does not reflect policy.

On this basis, another critique is that, within a neoliberal state, priority is given to market-driven success over citizen prosperity. However, evolving neoliberal policies deviate from this theoretical basis, resulting in a contradictory urbanscape. One contradiction (of many pointed out in this chapter) is the contrast between its upheld individual freedoms while limiting collective action by placing power with the market. The growth of urban peripheries with, and by, South Africa's urban informal population is an instance of market-prioritised housing delivery benefitting the urban upper class, marginalising citizens, and allowing informal place-making to persist (Andres et al., 2021). An example of neoliberal policy that perpetuates this market prioritisation, among many discussed in section 2.5 below, is the Inclusionary Housing Policy of 2007 (IHP) that incentivises the private sector to integrate the poorer citizen into the city. On the foregoing bases, I, like Fourie (2022), argue that the post-apartheid South African state's attempt to redress socio-historic inequalities and injustices appropriates neoliberal housing ideology.

2.4. Neoliberal housing ideology and the 'welfare state'

The 1980s neoliberal restructuring process[19] saw many global south governments, who held large-scale public infrastructure as their role (known as 'welfare states'), scale down state housing delivery in favour of supply addressing demand being largely driven by the private sector, which ultimately seeks return on its investments (Ballard & Rubin, 2017; Hill, 1993; Miraftab, 2004a; Mosselson, 2018). The prioritisation of market mechanisms favours the private sector over citizen-led delivery; the competitive delivery of public services dismisses the public in decision-making processes; the emphasis of individual choice and consumer power makes collective mobilisation less appealing; reduced state intervention limits opportunity for democratically managed citizen engagement; and the supposedly dissolved welfare state decreases state-led public service delivery (Miraftab, 2004a). In other words, although still containing welfarist principles, a neoliberal state relies on market-driven delivery to address housing needs and in so doing, favours the

[19] Instead of relying on loans from banks or issuing municipal bonds, funding for social housing projects shifted in 1987 to capital grants provided by the central government. These grants covered the full expenses associated with constructing or purchasing dwellings within the social housing sector (Byrne & Norris, 2022).

more affluent house-seeker (Gunter & Manuel, 2020; Hodkinson, Watt & Mooney, 2013; Ndhlovu, 2019). In turn, it is criticised for undermining citizen agency and autonomy in that opportunities for the urban poor's inclusion into the housing process's entirety are limited by state gatekept participation and private housing market steering (Power & Bergan, 2019).

Satgar (2012, p. 44) terms the neoliberal state as an "externalised logic" where market mechanisms are important to organise production, finance and consumption. They argue that because of this, the commercialisation and commodification of public services in the state have become standard. While this is elaborated in section 2.7 below, another point of contention is that neoliberalism often promotes homeownership as wealth creation and power. Particularly, the South African state is viewed to prioritise homeownership transfer as a means of uplifting its society to progress up the 'property ladder'[20] (Beier, 2023; Lemanski, 2011; Matsha, Erwin, & Musvoto, 2023; Rafferty, 2016). Instead, the current delivery model, romanticising inclusionary participatory processes for the poor, perpetuates the inadequacy and unaffordability of houses and disempowers the beneficiary (problematised in sections 2.5.1 and 2.7 below). This places the urban poor at a disadvantage within the neoliberal state leading to the critique of discrimination against the poorer resident as it views citizenship through a marketist lens (Lahiff, 2013; Lynch, 2006).

As a result of the neoliberal state-market entanglement and developing countries' governments' adoption of market supremacy and state inadequacy, public-private partnerships (PPPs) become the mechanism driving service delivery (Miraftab, 2004b; Whiteside, 2020). PPPs are described as contracts between private sector entities and the state to provide a public service or asset (Ke, Cheng, Zhang & Liu, 2024). These partnerships arguably combine the government enablement of markets and government enablement of communities. – the latter of which I've already identified as a contradiction in South Africa's context in section 2.3 above (Miraftab, 2004b). In this light, this contract-based relationship is mainly beneficial to the private party by linking performance to remuneration. In the global south, the rationale behind PPPs is economic decentralisation: the state conceding to a range of privatisation strategies by allowing the participation of for-profit firms in delivery, and arguably enabling democratisation by including a broader range of actors (I contest this later in section 2.7 given the gatekept participatory processes by the state and NGOs) (Miraftab, 2004b). This decentralisation also aims to shift infrastructure provision from an all-encompassing nanny state to non-state actors. As such, PPPs call for partnerships between governments, the private sector and community-based organisations (CBOs). From this call, PPPs play a (superficially) important role in service delivery to the poor. Evident from my findings and arguments is that Ruo Emoh is, indeed, a by-product of neoliberal delivery given the tendered appointment of, and construction by, the private sector.

[20] A metaphor when low-income households are placed at the bottom of this ladder through attaining state-subsidised housing. Levels of quality, cost, function and property value over time are idealised to promote a shift up the ladder and as households progress, their lifestyle and financial circumstances do too (Charlton, 2010).

Although this thesis, like Venter, Marais, Hoekstra and Cloete (2015) and Huchzermeyer (2001), identifies the tendencies of contemporary policy to follow neoliberal ideology, to claim a neoliberal state would be an oversimplification. This is because, in South Africa, we still witness elements of the welfarist approach that gives the role of the state in post-apartheid times nuance. Echoing this nuance is Venter et al. (2015, p. 360) arguing that the increase in social grants post-1994 is "…anything but neoliberal…". Though, I argue that the increase in grants is anything but *purely* neoliberal. Burger (2007, p. 23 - 27) states that social grants doubled between April 2003 and April 2007 and that the South African state was on its way to become a "…fully-fledged market-orientated welfare state." However, before its role is theoretically tightened, the foregoing neoliberal theory review is added to by elaborating on the welfarist approach the South African state partially adopts. This is also said in light of Venter et al. (2015) arguing that the welfare regime is closely tied to neoliberal ideology.

Dating back to the 1600s and 1700s, a welfarist governmental approach entails public policy through which welfare (a few of which are education, health care, and pensions) is produced and allocated between the state, market and citizens (Venter et al., 2015). Welfare policies intend to protect the poorer citizen from the irregularities of the private market (which is already determined to have more influence in a neoliberal state). However, according to Venter et al. (2015), this welfare provisioning only *sometimes* includes housing.

In South Africa, considering its oppressive history of people of colour, housing becomes a component of resident well-being and spatial injustice redress. The South African state's welfarist remnants are viewed by the many forms of state-provided housing intervention: Reconstruction and Development Programme (RDP) housing – discussed in section 2.4.1 below, social housing[21], Community Residential Units (CRUs)[22], Upgrading of Informal Settlements Programme (UISP)[23] and Rural Subsidy Housing[24] to name a few. In contrast to the welfare being provided by the state, Levenson (2017) argues that this spending, much like neoliberal practice, commodifies land and labour. Still, housing is criticised as a flimsy underpinning of the welfare state because housing is characterised as threefold – public, subsidised and private provision – in lieu of the state's full responsibility (Harloe, 1995; Torgersen, 1987). As a result, the housing market in a neoliberal welfare state falls subject to influences external from the state. Housing also holds an influence on other welfare provisions in that it may soften or accentuate outcomes in other sectors (Venter et al., 2015). At this point, it is important to problematise this neoliberally-based welfare governance model provided that if the housing market is negatively influenced by the market, then that negative influence bleeds into other welfare provisioning. An instance of this is if the state were to increase

[21] Rental housing targeted at low- to moderate-income groups, developed and managed by accredited social housing institutions.
[22] Rental units provided by the state, often located in urban townships or former municipal hostels.
[23] This program focuses on improving living conditions in informal settlements by providing secure tenure and access to basic services such as water, sanitation, and electricity.
[24] This program provides subsidies for low-income rural households to either build new houses or improve existing structures.

housing subsidies in the wake of rising shortages by cutting budgets on social grants to already-housed residents.

Though, according to Carmody and Owusu (2016), the neoliberalisation of African urban spaces does not seem to be capable of meeting the challenges of poverty, among other things, and is contributory to them. Planning, pivotal in responding to the oppressive forces exerted by the governing neoliberal state, can provide the means to address the challenges of burgeoning cities. Therefore, forms of informal planning responding to this discrimination, like informal settlement, backyard dwelling and self-help housing approaches, are then the most feasible means to access shelter. Taking into account the large presence of informality in South Africa's housingscape and its influence on the form of cities, the South African state adopted an enabling approach to housing (argued as an amalgamation of the neoliberal and welfarist approaches) as a response.

2.4.1. South Africa's 'enabling approach' to housing

The state estimated a housing backlog of 1.5 million units by 1995. Inheriting this backlog led to the promulgation of the White Paper on Housing in 1994, discussed in section 2.5 below, which aimed to redress the unjust socio-economic and spatial legacies of apartheid by establishing an understanding of 'adequate housing' through its vision for socially, and economically, integrated communities (RSA, DoH, 1994). Despite McGuire (1981) arguing that housing delivery should be the sole responsibility of the market, Ndinda (2009) and Sibiya (2002) argue that the South African state has adopted an 'enabling approach' to housing delivery, in which a system of mechanisms is implemented to assist citizens in achieving easier access to housing markets, rather than directly providing housing itself. Community engagement is a notable aspect of this approach, whereby state intervention is seen as necessary but should be limited to formulating policies, establishing enabling legal frameworks, co-ordinating all housing-related activities, bulk infrastructure development, and overseeing finance and expenditure to ensure the cost-effectiveness of state-led housing intervention. (Adebayo, 2000; Madonda, 1998, Sibiya, 2002). According to Sibiya (2002, p. 21), within this approach "…there is a shift from bricks and mortar to [a more] supportive role." This particular approach is argued by Adebayo (2000) to result from a failed public housing system.

In this case, I consider such a failed case to be the 1994 Reconstruction and Development Programme (RDP). The RDP was envisioned as an integrated, coherent socio-economic policy that sought to build a democratic, non-racial and non-sexist environment through housing delivery (Bailey, 2017). Concerns arose during the course of the programme such as: ill-location of the housing; inadequate infrastructure; the poor quality of RDP houses; poor tenant maintenance; and illegal occupation through the selling of RDP houses. As a result, the RDP represented levels of corruption and mismanagement in state social services and, in turn, led to community protests (Bailey, 2017). Examples of this were the uprising of citizens in Mitchells Plain and Manenberg that ultimately resulted in the formation of the Ruo Emoh savings scheme, the continuation of the savings scheme albeit not supported by the state, or the erection of the showhouse.

The flaws and failures of the RDP required re-creation and reconsideration of housing policy and programmes in the country. However, this enabling approach arguably created easier access to housing markets rather than being a proponent for easier access to housing itself, distancing itself from the predominant welfare state approach. It placed increased focus on private sector delivery, emphasising the role of developers and real estate markets. Already, the transactional shift from the state-led housing delivery to the private sector provides evidence of laissez-faire liberal economic policy due to the state's market subscription, indicative of neoliberal roots (Ley, 2010; Power & Bergan, 2019).

The adoption of the enabling approach by the South African state notwithstanding – as in Latin America where this approach responds to rapid urban growth – each government has its own reason for employing a particular approach to the delivery of housing to the poor (Sibiya, 2002). To this end, approaches adopted in the global north can be ineffective in global south contexts.

The evidence below proves that the enabling approach is not as effective as one may think. The 2011 national census counted 13.6 per cent of its 14,450,161 households at the time living in informal dwellings (approximately 7,074,800 informal residents), whereas the 2022 census counted 8.1 per cent of 17,828,778 households (Statistics South Africa [StatsSA], 2012; StatsSA, 2023). This means that by 2022 roughly five million citizens lived in informal dwellings across 3,400 informal settlements nationwide (Centre for Affordable Housing Finance in Africa [CAHF], 2023; StatsSA, 2023). Although the percentage of informal dwellings is less than 2011's percentage, there is only a 500,000 difference between 11 years, indicating an average of 45,500 houses being provided annually to beneficiaries and subsidised by the state. However, the problem is evident considering that the national backlog is estimated to be increasing by approximately 178,000 households annually (Wilkinson, 2014). While the state is actively combatting the housing backlog, it is seemingly at a slow pace in relation to the ever-growing demand.

As this thesis progresses, it becomes clear that the enabler state controls the housing process by holding decision-making power, facilitating engagement and the procurement of private sector housing delivery. In Ruo Emoh's case, this is evident by the state's authority on house typologies, public participation facilitation and the appointment through the tender of Mellon Housing and Civils 2000, later pointed out in section 3.5. Public-private partnerships (PPPs) are, therefore, argued to be less of a partnership and more of a system of the state's delegation in its neoliberal trajectory. Contrary to Ndinda's (2009) and Sibiya's (2002) enabling state, the South African state is self-characterised as all-powerful, all-encompassing and all-providing. This is also referred to as a centralist approach where the state, although not delivering infrastructure itself, is the housing process overseer. Though the centralist state exists, enabling easier access to the housing market through what is revealed by this thesis as neoliberally-based policy (which aims to dissolve the welfare state), it is best to deepen my argument by delving into policy trajectory.

2.4.2. Adequate housing as a basic need and right

The fall of apartheid ushered in a period of social reform to redress past imbalances, inequalities and injustices via the enactment of the Constitution of the Republic of South Africa (Act No. 108 of 1996, hereafter 'the Constitution'), which, in turn, introduced the idea of socio-spatial equity for all citizens. Even though housing was used as a political tool of deprivation by the apartheid state, the Constitution sought to redress this by identifying 'access to adequate housing' as both a right and a basic need. However, as this thesis progresses, I concur with Huchzermeyer and Misselwitz (2016) that accessing inclusive and resilient housing is still considered a key challenge in the global south. To avoid any misunderstandings on housing delivery standards, and, in turn, implying the state's (dictated) norm of adequacy, the 1994 White Paper of the national Department of Housing (DoH) clarified this right as something that would be achieved "on a progressive basis" (RSA, DoH, 1994, para. 4.2). This 'progressively implemented right' was deemed to be "[a] permanent residential structure with secure tenure, ensuring privacy and providing adequate protection against the elements, and [access to] potable water, adequate sanitary facilities including waste disposal and domestic electricity supply" (RSA, DoH, 1994, para. 4.2).

In particular, Section 26 of the Constitution protects everyone's right to access adequate housing. Section 26(2) of the of the Constitution states further that "the state must take reasonable legislative and other measures, within its available resources, to achieve the progressive realisation of this right" (Ndinda, 2009; RSA, 1996). Evidently, the Constitution does not detail any particular mechanisms for the delivery of this right and, instead, is a statutory document that solely elaborates on what South Africans are entitled to as citizens. In this regard, the Constitution provides a laissez-faire approach in attaining housing outcomes by the citizen's sole initiative. In elaborating on the bundle of rights citizens are entitled to, the Constitution refers to "justice" and "equity." Based on the Department of Justice and Constitutional Development (DoJCD) (2014), the Constitution's references to housing justice and equity are summarised in Table 2.1 below.

Table 2.1: The Constitution's relevance to housing justice and equity

Relevant sections of the constitution	The content	The content's relevance to housing
Section 9	The right to equality	Equality includes the full and equal enjoyment of all rights and freedoms. Any deprivation of rights – especially Section 26 that pertains to accessing adequate housing – would, therefore, be deemed unconstitutional. Furthermore, this right is to promote the achievement of equality, legislative and other measures designed to protect or advance persons, or categories of persons, disadvantaged by unfair discrimination.
Section 21	The right to freedom of movement and residence	Based on this right, every citizen has the freedom to move anywhere in South Africa; and to leave South Africa if they so choose.
Section 25	Property rights	No one may have their property taken away from them unless it is in terms of the law. Furthermore, a person or community

		whose tenure of land is legally insecure because of past racially discriminatory laws or practices is entitled, either to tenure that is legally secure or compensation if tenure is not amicable.
Section 26	The right of access to housing	This does not mean that the state is obliged to provide every citizen with the actual housing, but it must develop a plan that will progressively achieve the goal of access to housing over a period.
Section 33	The right to just administrative action	This means everyone in South Africa has the right to fair and reasonable administrative action that is allowed by law; and to be given reasons for administrative action that affects them in a negative way. In housing delivery, this right pertains to just allocation and beneficiary involvement.
Section 152	The right to local governance	With regards to housing, this right upholds the notion that every citizen is able to participate in decision-making processes that may affect housing solutions.

In trying to progress housing adequacy norms, the United Nations (UN) International Covenant on Economic, Social and Cultural Rights (ICESCR) outlines norms that adequate housing should encompass, while Smit (2008, cited in Tissington, 2011, p. 26) creates a local matrix for assessing housing adequacy. The UN's *General Comment 4* and Smit's (2008) matrix are compared in Table 2.2 below.

Table 2.2: General Comment 4 Norms vs Smit's (2008) housing adequacy matrix principles

UN ICESCR (1991) General Comment 4 norms on housing adequacy	**Smit's (2008) matrix principles for assessing housing adequacy**
Legal security of tenure	Security of tenure
Availability of services, materials, facilities and infrastructure	Adequacy of services (water, sanitation, energy supply, etcetera)
Affordability	Affordability (in terms of upfront and ongoing costs)
Habitability	Adequacy of space; and the adequacy of shelter
Accessibility	Physical security
Location	Adequacy of location
Cultural adequacy	Accessibility or availability

Again, the 1994 White Paper alludes to the state's perception of adequacy. However, adequate housing, as argued by Tissington (2011), is difficult to define because 'adequacy' depends on the circumstances of households and individuals, together with their needs and priorities. This thesis similarly argues this. Housing adequacy is relative and cannot be applied uniformly throughout global contexts, let alone different locales. It is also a contested term as it often represents norms established by the implementor and

not the beneficiary. Perhaps, the state prescribes the bare minimum as adequate to meet human rights while technocrats utilise tangible outputs as a matrix for assessing adequacy (like Smit [2008] does). Regardless, this implies that housing adequacy is a state-dictated norm and not beneficiary-determined.

Even the Constitutional Court has been involved in this debate. The Constitutional Court's approach to the interpretation of the Section 26 right in the case of the Government of the Republic of South Africa and Others v Grootboom and Others (2000) was in its socio-historical context. This approach analysed the difference between Section 26's right and the UN ICESCR, which was signed by the South African state in 1994. The distinction between the two is that Section 26 posits the state to progressively achieve this right within bounds whereas the ICESCR commits to provision. Yet the commonality is that adequacy was underscored by a minimum core, which remained undefined between the two. In the case, the Constitutional Court found that the Section 26 right to access adequate housing cannot be viewed in isolation from other rights. In other words, it cannot be solely access to physical shelter. This is because, there is a relationship between this right and other socio-economic ones, like education, healthcare, water and sanitation. To this end, the Court read the state's obligation to provide families with access to land in terms of section 25, access to adequate housing in terms of section 26 as well as access to health care, food, water and social security in terms of section 27 (*Government of the Republic of South Africa and Others v Grootboom and Others*, 2000). Although this case was ruled on, the debate on evolving housing needs (as argued by this study) goes beyond just beneficiary needs. It has to consider a broader range of issues around depth versus breadth of delivery. The findings of this study in Chapter 5 below and discussed in Chapter 6 are viewed to broaden the range of issues that housing adequacy succumbs to.

While some may argue that the above court findings can resolve the adequacy debate, in terms of citizen-led initiatives that are aimed at attaining 'adequate housing' based on democratic housing policy norms, I contest the politicisation of the 'access to adequate housing' ideology. Despite being enshrined as a right within South Africa's Constitution, access to adequate housing is inherently challenged by the state: an entity obliged to enable easier access to such. This is especially true in the case of Ruo Emoh where adequacy is unachieved and residents' perceptions of adequacy are outlined – although the case not being strictly against the abovementioned norms. In view of housing relativity not being perpetuated within the Constitution or policy, this study contributes to existing arguments of ambiguity between the norms of South Africa's housing governance and its output (Huchzermeyer & Misselwitz, 2016; Tissington, 2011). Although policy strongly intersects housing adequacy and BNG units, this intersection is empirically weak and thus mutually exclusive. This is because South Africa is characterised by persistent spatial and socio-economic inequalities (Tissington, 2011). Additionally, the practical achievement of these norms by resident-centric processes, initiated by citizen collectives, is viewed as a rather difficult, extensive and prolonged journey without meaningful partnerships – those of Ruo Emoh are later discussed in section 3.5.2.

After problematising how the apartheid state placed many at a disadvantage prior to the advent of democracy, the state has yet to perfect a manner that efficiently addresses the social injustices of the past, which correlates to the state achieving adequate housing (Williams, 2016). According to Bickford-Smith (2008), this is because a large part of Cape Town's pre-industrial times and social history was racially compartmentalised and coerced. The enacted legislation notwithstanding, until now there is a blatant lack of acknowledging savings schemes, or less formally institutionalised means of citizen-led initiatives, having been preserved at democracy's onset. This, in turn, excludes citizen autonomy from housing delivery. Yet the state-centric housing process still idealises the protection of the citizen's right to access adequate housing and ensures that housing remains a basic need.

Considering Ruo Emoh's history of formerly backyard dwelling beneficiaries, the Prevention of Illegal Eviction and Unlawful Occupation of Land Act 1998 (Act No. 19 of 1998) takes on heightened significance. This Act is applicable to (i) any persons that at one stage lawfully occupied land but currently have no consent to occupy the land; and (ii) any persons who occupied land in the first place without consent from an owner (Tissington, 2011). This Act, designed to protect citizens against unconstitutional acts of eviction and removal, becomes particularly relevant given the precarious status of those residing in informal units erected on land not in their ownership. The state is also bound by an ethical duty to refrain from taking steps which promote or cause homelessness. Section 26(3) of the Constitution states that "[n]o one may be evicted from their home, or have their home demolished, without an order of court made after considering all the relevant circumstances. No legislation may permit arbitrary evictions" (RSA, 1996).

Backyard dwellings lack formal tenure rights, being secondary structures based on (informal or formal) agreements between landowners and households (Lemanski, 2009). Consequently, this lack of formal tenure leaves backyard dwellers unprotected by the Act, stressing the vital need to safeguard their right to access adequate housing. A resident's efforts to house themselves through the informal provision of infrastructure, therefore, becomes crucial as neoliberal urbanisation, driven mainly by rural-urban migration for economic opportunities, continues to increase the demand for housing (Mthiyane et al., 2022). This leads me to question whether enacted policy allows a seat at the table for informal housing collectives.

2.5. Critically analysing contemporary housing policies and financing programmes in search of resident-centricity

In support of the right to access adequate housing, South Africa has enacted legislation that arguably acts as a stable foundation for adequately addressing the dysfunctional human settlement inheritance. This section discusses such policies and programmes, seeking the level to which communities and citizens act as active agents in housing delivery. Analysing policy language is also important considering that it serves as the foundation upon which housing strategies are built. To this end, underlined words in this section going forward are important to note as they represent, and indirectly imply, the level of state commitment

to housing reform. This language analysis is synthesised in Table 5.1. The intention of this section is to identify any significant shift in policy progression from state facilitation to resident-centric, since the failure of the state-led 1994 Reconstruction and Development Programme (RDP) outlined above in section 2.4.1. Importantly, two interconnected pieces of legislation that are viewed as shaping the onset of democratic leadership and equitable housing outcomes – as well as remedying the failures of the RDP – are the 1994 White Paper on Housing and the 2004 Breaking New Ground (BNG) policy.

The White Paper, promulgated in 1994, prioritised the needs of the poorer citizen through (what is revealed by section 2.4.1 above as the failed task of) creating one million housing opportunities within five years (RSA, DoH, 1994). Although, at the time of writing this thesis, the 2023 draft White Paper for Human Settlements was being publicly advertised for comment, I first discuss the 1994 White Paper[25] before ending this section with the proposed 2023 draft White Paper. The goal of the currently enacted 1994 White Paper was set to combat the housing backlog caused by the inherited housing crisis, through the government striving to establish "[v]iable, socially and economically integrated communities, situated in areas allowing [for] convenient access to economic opportunities as well as health, educational and social amenities..." (RSA, DoH, 1994, para. 4.2).

Although paragraph 5.7.1.7 of the 1994 White Paper encourages the maximum degree of citizen engagement in delivery, it fails to recognise communities or community organisations – such as savings schemes – as frontrunners in the process of housing delivery (Musvoto & Mooya 2016; RSA, DoH, 1994). Instead, as Bond and Tait (1997, p. 32) argue, the document pays "…lip service to people-driven development." This is likely due to influence by the private housing sector and support by the entrepreneurial government (Valenzuela-Fuentes et al., 2017). As mentioned above, the 1994 White Paper alludes to housing adequacy norms and acknowledges the importance of housing meeting the needs of occupants, and the 2004 BNG housing policy prioritises a shift from product uniformity to heterogeneous housing – found contrary in the case of Ruo Emoh. The BNG policy explicitly verbalises the normative housing values of the 1994 White Paper and outlines a comprehensive plan for the development of sustainable human settlements[26] (RSA, DoH, 2004). According to the BNG policy, the Department of Housing will shift towards a reinvigorated people-partner contract for the achievement of sustainable human settlements that includes "[w]ell-managed entities in which economic growth and social development are in balance with the carrying capacity of the natural systems on which they depend for their existence and result in sustainable development, wealth creation, poverty alleviation and equity" (RSA, DoH, 2004, p. 17).

The state's shift from 'housing' to 'sustainable human settlements' suggests that it became aware of varied spatial and socio-economic needs of poorer citizens (Sekoboto, 2016). However, my findings later argue

[25] To avoid confusion with the 2023 draft White Paper for Human Settlements, the currently-enacted White Paper on Housing will be referred to as the '1994 White Paper' going forward in this thesis.
[26] It is important to note the shift from 'housing' to 'sustainable human settlements.'

that this is also not the case with Ruo Emoh. The BNG policy also aims to combat urban sprawl resulting from apartheid spatial planning through the following key elements: (i) pursuing compact urban forms; (ii) facilitating higher densities; (iii) mixing land use development, and (iv) integrating land use and public transport planning (Musvoto & Mooya, 2016; RSA, DoH, 2004). These elements are to be realised through the introduction of economic incentives and urban densification[27] strategies. The BNG policy also emphasises the need to "integrate previously excluded groups into the city and the benefits it offers," which is indicative of the state's enabling and inclusionary housing approach (RSA, DoH, 2004, p. 19). Already, the BNG's incentivisation demonstrates its neoliberal roots.

Section 9.3 of the BNG policy, focusing on strengthening the people's contract[28] of the Enhanced People's Housing Process (EPHP), later discussed in section 2.6.1, aims to shift the housing delivery paradigm from a top-down, government-driven model to one that actively involves citizens, making particular provision for community surveys pertaining to beneficiaries' needs. These surveys are ideally executed through the appointment of community development workers who are assigned the duties to "create awareness, provide consumer education, undertake assessments and surveys, handle complaints and provide afterhours support to communities" (RSA, DoH, 2004, p. 40). Until now, beneficiaries are only encouraged as active administrators in delivery. Yet I still find myself questioning which approaches citizens employ to broaden the spectrum of active participation in housing delivery. Do any of these approaches conform to legislated policies? These questions lead to further questioning of how the access to adequate housing is implemented and supported as a basic human right within a resident-led approach.[29]

Continuing the overview of housing policy foundation, the Housing Act (Act No. 107 of 1997) details the process of developing sustainable human settlements by outlining the general ethical duties of governmental spheres[30] (Tissington, 2011). Section 2(1)(d) of the Act reads to:

> [e]ncourage and support individuals and communities, including, but not limited to, co-operatives, associations and other bodies which are community based, in their efforts to fulfil their own housing needs by assisting them in accessing land, services and technical assistance in a way that leads to the transfer of skills to, and empowerment of, the community.

On the basis of the excerpt above, it appears that the Act promotes community-led housing delivery. The (then innovative) notion of transferring skills and enabling empowerment of the community underpins the state support of self-help initiatives and, from this, creates a possibility to improve the livelihoods of these citizens.

Section 4 of the Housing Act requires the Minister of Housing to publish a code aligned with national housing policy and the procedural guidelines for the effective implementation of policy. This led to the

[27] The increased number of people inhabiting a given urbanised area (Skovbro, 2002).
[28] The BNG related social contract is also argued as ubiquitous to that of sustainable human settlements.
[29] Although not formal research questions, they formed part of my interviews with participants.
[30] National, provincial or local government.

creation of the National Housing Code of 2009[31] (Tissington, 2011). The overarching aims of this policy are to promote co-operative governance between the developer state and non-state actors and to increase the alignment between planning instruments and economic policies. The multi-layering of the Code comprises the financial, incremental, rural and social and rental interventions (two of which being the Upgrading of Informal Settlements Programme [UISP] discussed in section 2.5.1 and the Enhanced People's Housing Process [EPHP] discussed in section 2.6.1 below). The Code is underpinned by the notion that, to successfully guide the development of sustainable human settlements, a single planning body or tool is required (Musvoto & Mooya, 2016). The resultant 'Outcome 8' tool of 2010 aimed to deliver 400,000 units by 2014 through the upgrading of informal settlements (Musvoto & Mooya, 2016).

Until now, policy varies in language consistency, lacks cohesion in recognising and upholding citizen agency and autonomy, and specific strategies for implementation are missing, contributing to the critique of policy being ambiguous and purely ideological. I consider the 2012 'National Development Plan 2030,' the 2014 Social Contract for the Development of Sustainable Human Settlements, and the 2016 Integrated Urban Development Framework to be national visionary attempts in South Africa's housing policy realm to provide opportunity for citizens to better their livelihoods by their own accord or, at least, afford them greater power in the housing process.

Considering that citizen-led initiatives are most evident in South African informal settlements, the National Development Plan 2030 (NDP) aims to provide support for informal settlement upgrading (NPC, 2012). More specifically, Chapter 7 of the NDP sets an objective to include civil society, especially labour and community organisations, into integration planning. Chapter 8 of the NDP goes on to outline the visionary strategy for transforming human settlement and the national space economy. A key point of this chapter reads: "In addressing these patterns, we must take account of the unique needs and potentials of different rural and urban areas in the context of emerging development corridors in the southern African subregion" (NPC, 2012, p. 259). Yet in the same breath, the document states that the NDP is guided by the need to: "[s]upport individuals, communities and the private sector in engaging with the state on the future of the spaces and settlements in which they live and work while streamlining processes to enable local governments to implement strategic spatial interventions" (NPC, 2012, p. 260). The acknowledgement of diverse informality needs notwithstanding, these contrasting two points, varying in obligation levels within the same NDP chapter, are reason enough for my problematising of policy language with misaligned intents.

In conjunction with the aforementioned points, in Section 2.1.4 (f) of the 2014 Social Contract for the Development of Sustainable Human Settlements (hereafter referred to as 'the Social Contract') signatories commit to undertake the concrete action to: "[s]upport and strengthen self-built, peoples housing process and co-operative delivery models by enhancing approval processes and creating enabling institutional

[31] First enacted in 2000 and revised in 2009.

support processes, with particular reference to informal settlements upgrading" (RSA, DoHS, 2014, p. 11). This principal document aims to continue transforming human settlements emphasised in the BNG policy through the partnerships created between the developer state and non-state actors. At a higher level, both the NDP and Social Contract acknowledge that informal citizen-led initiatives are a valuable part of transforming human settlements given that communities often have the local knowledge, skills, and resources to address their housing needs effectively. The NDP and Social Contract, therefore, recognise communities' potential to influence their housing and promote the support of citizen-led initiatives to integrate them into formal development plans. Both documents also emphasise the importance of skills transfer to communities and prioritise the provision of basic infrastructure to informal settlements and low-income housing areas.

Similarly, within policy lever 6 of the 2016 Integrated Urban Development Framework (IUDF), focusing on inclusive economic development, section 3 states that policies "…should accommodate informal economic activities, supported by a planning system that does not see the sector as a problem or 'formalisation' as the only solution" (RSA, Department of Cooperative Governance and Traditional Affairs [COGTA], 2016, p. 85). However, on the other hand, and despite this study's aims, and the NDP and Social Contract acknowledging the importance of informal citizen-led housing initiatives, section 6 of policy lever 3 of the IUDF that focuses on integrated sustainable human settlements boldly (and contradictorily) characterises informal settlements as "…poorly planned, designed and managed…" and attributes violence and crime to their existence (RSA, COGTA, 2016, p. 63). Yes, this may be the case in comparison to formal township establishment, yet why does the IUDF overlook the important livelihood strategies[32] by informal settlers? Strategies that the IUDF promotes (prominent terminology used throughout the document) as mechanisms to address the urban predicament are densification and backyard dwelling. This promotion is viewed as perpetuating the problem of inadequate delivery. While section 7 of policy lever 3 suggests adopting a more holistic approach to sustainable human settlements, this adoption can easily be misguided due to the IUDF's contrasting state value of informality and its consequential inter-policy conflict. As a result, the value of citizen-led initiatives remains unrecognised within the IUDF.

Moving to a more recent formulation, the 2023 draft White Paper for Human Settlements states the policy position to "eventually enable self-realisation of rights for all" (RSA, DoHS, 2023, p. 26). The fact that this document refers to citizens as 'housing consumers' is touched on in section 2.8 below. Considering the right to access adequate housing, at this point of the (not yet official) document, I already witness a policy paradigm shift from the 1994 White Paper in which citizen capabilities are (superficially) acknowledged. As this document proceeds, it recognises the efforts of the poor towards self-reliance by "promoting" public finance funding reform for housing grants to fund self-built initiatives (RSA, DoHS, 2023, p. 60). However, in the same breath, the DoHS problematises the realisation of the South African Constitution's Section 26

[32] Existing livelihood strategies that often include qualities already adopted by communities, such as mobility patterns and physical housing infrastructural characteristics.

right being influenced by self-build approaches not meeting standards and norms. Now it is important to note that 'self-build' is not interchangeable with self-help. Considering the importance of legislation in permitting citizenship acts, it is important to identify that self-build refers to the process of homeowners constructing their houses from inception to completion whereas self-help is a more umbrella term that allows the state's involvement in the process (Alagbe & Opoko, 2013; Dhlamini, 2019). In turn, the 2023 draft White Paper's use of self-build perpetuates a non-actor, observer state in citizen-led housing interventions. Yet the state's dissatisfaction with self-build standards and norms must be viewed in the light of the citizen being uneducated on the state's policy level – discussed in section 6.2 below. This is also one reason for the state's reluctance to support self-help approaches, later discussed in section 3.3 (Ojo-Aromokudu & Loggia, 2017). The Department also problematises the inability of self-built housing to leverage finance (RSA, DoHS, 2023). Moreover, the 2023 draft White Paper considers the success of its intervention being based on its ability to address the multi-dimensional issues affecting citizens, one of which being a disenabling environment that does not support self-build initiatives (RSA, DoHS, 2023). The 2023 draft also provides an extension to the currently enacted 1994 White Paper's pursuit by suggesting sustainable human settlements as an improved quality of household life, defined as:

> access to adequate accommodation that is suitable, relevant, appropriately located, affordable and fiscally sustainable; access to basic services such as water, sanitation, refuse removal and electricity; security of tenure irrespective of ownership or rental, formal or informal structures, and access to social services and economic opportunities within reasonable distance. (RSA, DoHS, 2023, p. 4)

From the points above, it is clear that this fundamentally important draft document is only recognising informality as a form of housing almost 30 years after apartheid's collapse. Considering the lack of cohesion in the state's policy approach to informal livelihood strategies and its significance until now, a discussion on more pragmatic policy and programmes addressing informality is warranted. Before doing so, it is important to note that, going forward in this thesis, only the 1994 White Paper on Housing will be analysed given its current applicability. This is not to say that the policy paradigm shift in the 2023 draft White Paper is unimportant, but given the 30 years post-apartheid, the shift is considered relatively late.

2.5.1. The state's response to informality to meet the need for housing

Taking a step back for a moment, there are currently three main housing delivery modalities in the South African housing market: (i) informal settlements or backyard dwellings; (ii) fully subsidised housing developments, which often operate in parallel to informal housing, and (iii) privately developed, fully mortgaged homes (Jarbandhan et al., 2016). Although the NDP addresses the gap market[33] by suggesting policy reform, and reiterating that only 15 per cent of South African households have access to bond

[33] "Refers to people who earn too much to qualify for government-subsidised housing but not enough for homes in the traditional private market" (Sexwale, 2010).

finance, 60 per cent qualify for subsidised housing, and approximately 25 per cent fall into the gap market, the access to affordable housing becomes dire (Jarbandhan et al., 2016; NPC, 2012). On the other hand, evidence proves that access to the latter two modalities remains difficult. This is in light of mortgage finance being mostly impossible for lower-income citizens to obtain. The drop of home loan approvals by financial institutions from 2014 has resulted in nine out of every ten loan applications being denied, illustrating the difficulty for low-income citizens to attain housing finance (Bah et al., 2018; Gxashe, 2022). To make matters worse, as I have mentioned in Chapter 1, 2030 projections suggest that South Africa's population living in urban areas will be 71.3 per cent, with the possibility of increasing to 80 per cent by 2050 (Moreno, 2017; Mthiyane et al., 2022). This urban growth, therefore, represents urbanisation pressure and the need for low-income citizens to find housing within cities. According to Bah et al. (2018), financing affordable housing in developing countries is challenging due to credit risk, and high inflation and interest rates. They also argue that attracting private investment to affordable housing is challenged by weak legal and regulatory frameworks – some weakness instances being implied within this study.

According to Fraser (2023), the average house price for first-time homebuyers is R1,120,173 and, despite condemning the state for affordable infrastructure provision, Venter (2009) asserts that, should home seekers obtain credit from the formal banking sector for a house similar to the BNG unit, they would need to collectively earn approximately R8,500 monthly to be able to afford the repayments. This is contrary to the fact that Ruo Emoh beneficiaries qualified for the Individual Housing Subsidy Programme (IHSP), indicating a monthly income of no more than R3,500. With the high probability that low-income home seekers will not obtain formal lending opportunities, this forces reliance on state-facilitated financing mechanisms, reinforcing the welfarist elements of the state and making independently effective citizen-led housing approaches all the more challenging. This means that the most inexpensive way of home- and landownership is through state-facilitated subsidies, which ultimately provide inadequate and unaffordable housing conditions at the cost of residents' more dynamic housing needs. In addition to this, the subsidy programmes available in South Africa are backlogged and have waiting lists spanning up to 20 years. All of these reasons lead to the growth of the country's housing crisis and informality.

Huchzermeyer (2009) notes that some instances of informal settlements have permanently altered the form of cities and Ballard (2004) asserts that they have also altered the mindsets of citizens. Informal settlements, in particular, and place-making attempts by the poor in general, often have negative connotations attached to them. An example of this is the labelling of land occupations by the poor as 'invasions' or 'urban creep.' In contrast to some of the policies and programmes upholding the importance of informality (as discussed in section 2.5 above) the state hoped to eradicate informal settlements in South Africa by 2014 by means of its housing programmes and policies (Dewar, 2008). This goal was not achieved but, from this, it is obvious that the state problematises informal settlements, as in the IUDF, as opposed to characterising them as radical insurgent practices by residents (Dewar, 2008; Miraftab, 2009). What most people often forget is that the poor are actively addressing their need for adequate housing within a timeframe that the state cannot achieve (Miraftab, 2009). To address the presence of the state's negative perception of informal

settlements, the Upgrading of Informal Settlements Programme (UISP) is enacted. As a mechanism for formalised service delivery, the UISP undertakes in-situ upgrading[34] of informal settlements (RSA, DoHS, 2009b). This is mainly done through the formal provision of basic municipal engineering services.

The National Housing Code (2009) notes the UISP is "one of the most important programmes of government which seeks to upgrade the living conditions of millions of poor people" (RSA, DoHS, 2009c, p. 16). It is also argued by Dewar (2008) as the most cost-effective way of accessing housing markets. Although (in most cases) the state's policy rhetoric dignifies informality, the intent to uproot informality can be viewed as an eradication and, if not truly citizen-centric, the UISP can be a mere relocation mechanism. In addition to this, informal resident-led housing approaches may possess immensely valuable qualities (i.e. existing livelihood strategies) that may be neglected by state-facilitated policies and programmes (Huchzermeyer, 2009). The UISP presents two conditions: (i) that the programme is only applicable to those residing in informal settlements, thereby excluding backyard dwellers; and (ii) that the programme only finances the provision of municipal engineering services, namely water, electricity, sewage, and stormwater drainage. Still, once erven[35] are serviced, housing top structure[36] construction must still occur.

There are two options available to finance the construction of top structures. First, the Individual Housing Subsidy Programme (IHSP) allows potential home- or landowners, who also earn less than R3,500 monthly, to gain access to government financial assistance for dense, low-income housing developments (Tissington, 2011). Eligibility to the programme requires that the potential owner has not previously received a housing subsidy and is seeking individual ownership (Tissington, 2011; Western Cape Government [WCG], 2023b). The programme administers two types of subsidies: credit linked subsidies;[37] and non-credit linked subsidies.[38] Currently, the subsidy quantum[39] total per Breaking New Ground (BNG) services and top structure stands at R286,364 but at the time of Ruo Emoh's construction, the quantum was set at R160,573 (Jacobs, 2018). At no point is this amount paid to beneficiaries, but rather to service providers appointed by the state.

Second, First Home Finance & Subsidy Assistance (FHF - formerly known as FLISP, the Finance Linked Individual Subsidy Programme) assists qualifying first-time home buyers through the provision of financial assistance in the form of a once-off down payment of (currently) R169,265 (WCG, 2023a). FHF is only available to potential homeowners who earn between R3,501 and R22,000 as the intention of this programme is to assist those within the gap market attain housing. Furthermore, FHF is only available if

[34] Building on-site, where there is a minimal disruption on residents' relocation (Masiteng, 2012).
[35] Or land units.
[36] Or housing unit.
[37] Where applicants can afford mortgage loan finance, application is made to an MEC-approved financial institution. They apply to the financial institutions directly (Tissington, 2011).
[38] Where applicants cannot afford mortgage loan finance (or wish not to), they may apply to acquire an existing house through a subsidy programme and may supplement this with other funds (Tissington, 2011).
[39] The cost the state incurs per household provided for services and construction.

the potential homeowners have already acquired mortgage financing. However, with the difficulty of obtaining mortgage finance as discussed above, this makes the FHF all the more a distant opportunity. The objective of FHF is to reduce the initial mortgage loan amount, therefore making repayments more affordable (GroundUp, 2017). The FHF is supervised by spheres of government that appoint contractors to complete the jobs – indicative of its neoliberal compact basis. However, as this thesis argues, seldom do these skills and employment opportunities get transferred to beneficiaries. Over and above the UISP's intent to improve on informal livelihood strategies, another crucial element of the post-apartheid government's redressing of past housing injustices is the integration of the poorer citizen into previously advantaged areas of cities. This need for spatial inclusion is also emphasised by the 1994 White Paper, BNG policy, NDP and Social Contract.

2.5.2. The state's spatial inclusionary housing 'solution'

Huchzermeyer (2009) believes that apartheid planning resulted in a segregated, low-density urban form in which economic opportunities were accessible to some citizens, not all. Therefore, to counter the effects of segregated apartheid planning, it is vital to promote housing as a tool for the integration of underprivileged people into once exclusive locations. This is what the Inclusionary Housing Policy of 2007 (IHP) and Social Housing Act 2008 (SHA) (Act No. 16 of 2008) seek to do.

According to Tissington (2011), the IHP aims to create integrated communities, similar to the BNG policy. Per the IHP, this is to be achieved through the provision of incentives for the private housing sector, in the hope of motivating the private sector to provide housing opportunities for low-income citizens within commercial housing developments. This, then, allows for the inclusion of low-income citizens in better-located areas. The IHP outlines the need for all commercial housing developments to develop 20 per cent of the housing yield as affordable housing opportunities. These housing opportunities are for those who qualify for government subsidies, discussed in section 2.5.1 above. However, the IHP is not mandatory and is optional to policy implementors. Thus, the inclusion of lower-income citizens into these areas proves complex.

In addition to my findings arguing that Ruo Emoh became a fully state-facilitated development, it is not well located, being 25km from the Cape Town central business district, almost on the city periphery. Despite this, NIMBY-based objections which opposed including beneficiaries into the area created lengthy delays, which I discuss later in section 3.5.3. Therefore, for the now-integral state-assisted private developer, spatially and socially integrating underprivileged citizens into well-located areas is challenged. A contradiction also presents itself here that, even though the neoliberal state promotes private sector housing delivery, and the IHP incentivises the private sector to integrate the poorer citizen into the city, Ruo Emoh still remains relatively distant from socio-economic opportunity. From my case study, the IHP is rendered fruitless and merely a tool designed by the centralist state that aids South Africa's top-down delivery model. In the same breath, even bottom-up planning would not align with the IHP. Moreover, the

IHP makes no mention of resident-centric processes in the housing development or delivery processes and instead promotes the private sector as the main actor. Hence, I argue that the IHP does not entirely incorporate the ideals of the BNG policy, Housing Act or Social Contract centring citizens in housing.

The Social Housing Act 2008 (SHA) (Act No. 16 of 2008) encourages rental housing opportunities to be developed within inner-city areas that contribute to spatial, economic and social development. However, as the SHA endorses rental units, it problematises the notion of tenure security (Tissington, 2011). The importance of tenure security may change considering different income levels. Huchzermeyer (2006), in this light, lists secure forms of tenure as a means of reducing poverty. This is furthered by Tissington (2011, p. 102) who states that "social housing is largely still envisaged as a component of the private housing market," thereby resulting in limited opportunities for poorer citizens to access housing markets.

South Africa's democracy, founded on citizens freely contributing to decision-making processes, is argued to adopt 'inclusive citizenship,' wherein citizenship moves beyond socio-political rights (those identified in law) to socio-economic rights (those that provide substance to socio-political rights) (Millstein, 2020; Patel, 2016). An example of the former is the Constitution's Section 152 right to local governance, which suggests that citizen participation in housing processes is integral and housing processes, in principle, consider the interests and concerns of the citizens, the state and other affected parties, idealising a co-operative dialogue. However, another critique is that these inclusion attempts are not always transparent. In addition to the IHP and SHA's neoliberal design limiting collective citizen power, these policies also represent the state's purely idealistic attempt at inclusionary policy by incentivising the market instead of society. Therefore, contrary to policy rhetoric of South Africa's inclusive citizenship and enabling housing approach and despite the welfare intent of policy, its core neoliberal ideologies place inclusionary practices at a disadvantage. As this study argues, participation in delivery does not meet the progressing citizen participatory needs. Hence, the fact that the socio-economic counterpart is not being realised and the creation of inadequate outcomes for the state as a proponent of socio-economic rights.

Earlier policy discourse proves to be predominantly state-led and, therefore, state-centric (Ley, 2010; Power & Bergan, 2019). Although, while not explicating strategies for citizen-led housing approaches, contemporary policies do, in fact, provide opportunity for self-help approaches to be integrated into formal planning processes. This is the case not only through including citizens in active delivery, but also by facilitating their participation in urban decision-making (Bond & Tait, 1997; Musvoto & Mooya 2016). Yet, the discourse, until now, speaks to all 11 of Venter et al's. (2015, p. 359) neoliberal elements of South African policy:

1. The business-oriented housing development processes;
2. The initial emphasis on the private sector as housing delivery agent;
3. An emphasis on breadth (small subsidies to a large number of households) over depth (large subsidies to a smaller number of households);
4. A belief that housing, key in macroeconomics is under-funded, leading to small housing products;

5. The once-off nature of the targeted subsidy is transparent and can be accounted for;
6. The small size of the subsidy leads to a concentration of poor households on the periphery of urban areas;
7. Emphasis on freehold ownership;
8. A predetermined housing outcome (emphasis on what can be delivered in business terms as opposed to the needs of the household);
9. Little room for community involvement and community-based development;
10. Arguments that the housing subsidy has led to a commodification of poverty, and
11. The technical nature of the housing development process

Considering that policy speaks to these elements – particularly in its marketist direction; emphasis on the private sector, ownership, housing supply and technocracy; outcomes, and predetermined participatory processes – it is important to place the South African state as a neoliberal one with welfarist and enabling nuclei. In other words, although the state resembles one of welfare and an enabler, its policy, perpetuating neoliberal ideology, overrules its fiscal action to provide for its citizens. The priority to problematise policy in this regard is also given the direct impact these mechanisms have over citizens. This contradiction and nuance provide a deeper perspective into the influences of the state in its (i) participatory processes, which are argued as gatekept; (ii) its power devolution, argued as vacillating; (iii) its commitment to community-centric housing processes, argued as compact-based and unattached, and (iv) its responsibility to adequate infrastructure, which is argued as lacking. The state's adoption of neoliberal policy, leading to a less-developed (informal) institutional structure, limits the exercise of autonomy from the state, despite the full spectrum of citizen agency existing (Andres et al., 2021; Bond & Tait, 1997; Musvoto & Mooya 2016).

Before the discussion in Chapter 3 of housing governance by the citizen, it is important to utilise the preceding state-led discourse to discuss neoliberal means for the acknowledged citizen-led initiatives to democratically participate in delivery, thereby touching on the arguments of 'participation as empowerment' and 'participation as planning' that are crucial in the socially just housing pursuit that centralises the actively contributing resident.

2.6. Neoliberal participation as empowerment

South Africa's housing policy has long emphasised the principle of skills transfer as a vital component for addressing the housing challenges faced by the nation. The notion that 'participation leads to empowerment' is predominant discourse within South Africa policy (Ndinda, 2009). While empowerment, as a term, has been adopted by conflicting schools of thought – neoliberals, neo-Marxists and community-based organisations in developing countries – it is important that I establish a theoretical stance on its relevance to my study. Kabeer (1999, p. 437) asserts that "…empowerment is about change; it refers to the expansion of people's ability to make strategic life choices in a context where this ability was previously

denied to them." While Kabeer (1999) and Moser (1989) understand empowerment in the context of its political and economic dimensions, it is broadly recognised as a process by which individuals who lack power acquire it, but defining power itself as intricate. Hence, this study appropriates multiple interpretations of power.

Kabeer (1999) views power as the ability to exercise choice and incorporates three criteria: existing resources, the exercise of autonomy, and outcomes. Her criteria highlight the importance of context and recognise that empowerment depends on personal characteristics and circumstances, as well as wider household, community, and socio-cultural influences (Kabeer, 1999; Edwards & Sen, 2000; Yuval-Davis, 1998).[40] However, according to Mills (2004, p. 13 - 15) and Kabeer (1999, p. 438), power is a process conceptualised in its system of networks within which power exists and can be applied. They go on to characterise power as threefold: "power to," "power over," and "power within." In the housing context, 'power to' connotes how empowerment has led to improved decision-making capacity. This focuses on enhancing citizens' ability to exercise power through decision-making and collective action (Mills, 2004; Moser, 2012). 'Power over' highlights the institutionalised nature of power relations, leading to certain decisions being unquestioned due to social norms (Kabeer, 1999; Mills, 2004). Last, 'power within' suggests that conflicts may remain unspoken or hidden due to the imposition of social norms. These invisibilities, therefore, necessitate a multifaceted and complex understanding of empowerment where it is analysed from micro- to macro-levels. In this study's context, the multi-level analysis includes critically analysing policy, the case study and theory, and speaks to the multi-level observation and institutionalisation perspectives discussed in section 3.3.2 below. What my findings later argue is that, because agency and autonomy had been inadvertently forfeited by the scheme at the point of partnerships (i.e. the society-to-NGO power shift), non-governmental organisations and the state held power within themselves, and held power over the scheme because power was centralised within the most resourceful parties. The scheme's inability to lead their housing process is because a neoliberal state leaves them disempowered although holding welfarist principles, likely due to empowerment as a process being subject to economic, social, political and cultural influences.

Economic empowerment could involve opportunities for marginalised communities to participate in and benefit from housing construction, real estate development, or property ownership. This economic influence aligns with the Marxist notion of owning the means of production. Social empowerment could translate to the freedom of previously marginalised persons to make housing-related decisions, control living conditions, and influence housing outcomes. In the context of Ruo Emoh, this could take the form of the two women – whose radical and insurgent stance started it all – being able to choose the location and design of the housing. From a political perspective, empowerment can mean allowing communities to provide feedback on housing policy, participate in the planning process, and influence decision-making,

[40] Kabeer's (1999) work places significance of a woman's involvement, connecting to the larger discourse of women's importance in self-help approaches – discussed as the thesis progresses.

aligning with the nation's democratic principles. Last, cultural empowerment can involve respecting and preserving the cultural heritage of communities in housing policies and ensuring that housing solutions are culturally sensitive and inclusive. As a result, I concur that empowerment, in reality, is multifaceted. It, therefore, becomes important to keep these influences in mind in my analysis.

On a broader scale, community-based efforts is argued to hold importance in potentially overcoming challenges posed by socio-economic, political institutions (Goel, 2014). In the case of Ruo Emoh, the existing livelihood strategies of former backyard dwellers, created as a response to the seemingly slow (state-led) housing delivery, present trends which could assist authorities in identifying community needs. Unfortunately, the top-down delivery of housing to Ruo Emoh residents hindered capitalising on resident planners' skills and knowledge.

Neoliberalism arguably upholds the notion that citizens are active agents, where they become responsible for their life outcomes, implying the existence of citizen agency (McKee, 2011). The neoliberal state is no longer mandated to plan for, and solve, all of society's needs. Instead, power is to be redirected to its citizens (Gershon, 2011). In turn, a neoliberal welfare perspective sees people owning their skills and capabilities, now being viewed as a state resource, offering incentives for the state's investment into its society. Housing is positioned by Dufty-Jones (2016) as an object of the neoliberal state, and, in the context of empowerment, housing often translates to giving citizens skills to navigate the market-driven system themselves. Neoliberal welfare governance is, therefore, (superficially) idealised to be decentralised and participatory. By imparting skills onto its citizens that align itself with its ambitions, a neoliberal state can avoid direct intervention, although bearing welfare principles. This is the ironic trajectory we witness in contemporary housing policy. This predominantly neoliberal appropriation is termed by McKee (2011, p. 5) as "governing from a distance." However, this power transfer is seemingly not the case in Ruo Emoh where beneficiaries were disempowered, questioning how empowerment in a neoliberal state remains elusive. To investigate this, this chapter turns to an important tool framing South Africa's legislative approach to empower beneficiaries: the 2008 Enhanced People's Housing Process (EPHP)[41].

2.6.1. The Enhanced People's Housing Process (EPHP)

The EPHP, key to increased participation levels in South Africa, enables direct citizen involvement in housing by encouraging beneficiaries to participate in the decision-making processes, public participation, and construction (Takalani & Odeku, 2023; Western Cape Government [WCG], Department of Human Settlements [DoHS], 2015). According to Takalani and Odeku (2023), the main role players are community-based organisations (CBOs) that represent beneficiaries, community resource organisations (CROs) that provide state-driven technical and administrative assistance to the project, and the state in

[41] Previously, the People's Housing Process (PHP) of 1998.

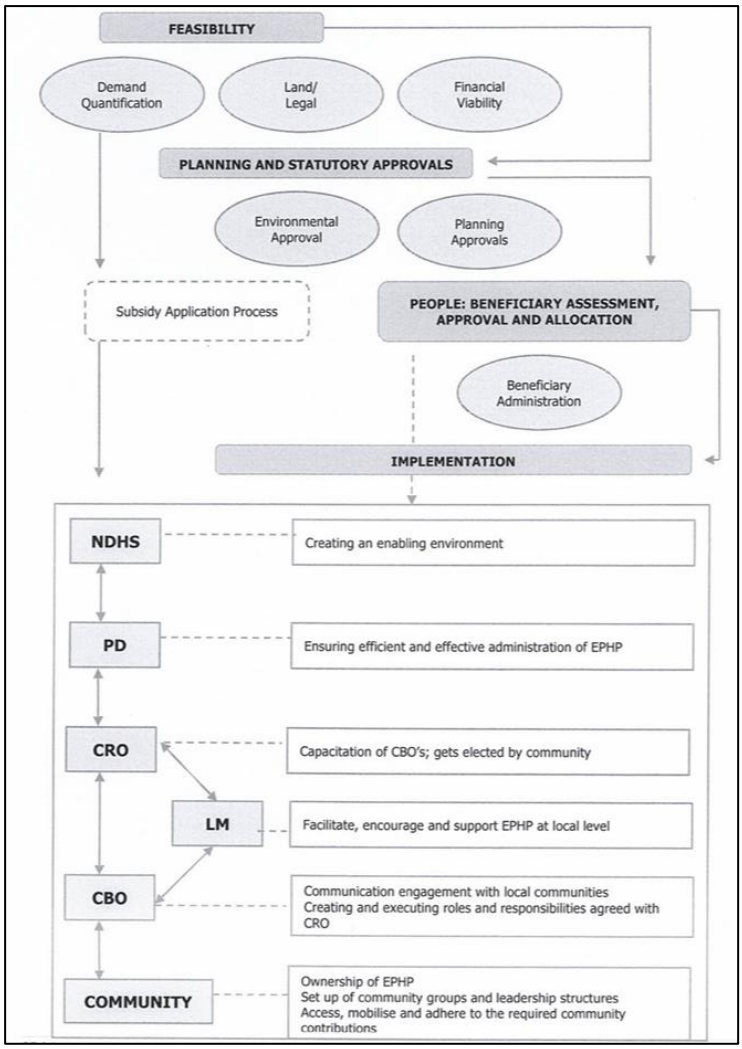
procuring the overall project. The difference between the CBOs and CROs is that the former represent and work on behalf of, and with, beneficiaries and communities, whilst the latter is a state-identified team that builds the appropriate capacity to support project delivery. The CROs facilitate public participation and project enumeration, addressing any issues relating to required approval(s), preparing progress reports, and monitoring and evaluating project progress (Takalani & Odeku, 2023). More importantly, the duties of communities and individuals of an EPHP project are to establish the appropriate community groupings to accommodate individuals, leadership structures and CBOs to facilitate working with the CRO and dealing with the project complexities, and accessing, mobilising and adhering to the required community contributions (Clark & Cloete, 2021). In this light, beneficiaries establish a support structure (similar to that of Isandla Institute's housing support centres [HSCs] of section 3.3.2.1 below) that provides project organisational support, whilst also being afforded the opportunity to actively contribute towards the building of their own homes where technical training and guidance can be provided (Clark & Cloete, 2021).

Circular 18 of 2015, dated 25 November 2015, contains Western Cape provincial Government's (WCG's) approach to the EPHP summarised as follows: WCG will keep a central database of contractors and facilitators procured through the department's supply chain processes; the contractor and social facilitator is to be procured by the state only; contractors are to be registered with the National Home Builders Registration Council (NHBRC) and the Construction Industry Development Board (CIDB); all service provider agreements are to be entered into with the state; and, houses built are to be compliant with the National Building Regulations (NBRs) (WCG, DoHS, 2015) – the last point echoing the state's dissatisfaction with self-build approaches mentioned in section 2.5 above. The EPHP idealises that the appointed contractor is assisted by local labour[42], a contractual obligation of the contractor contained in their service level agreement (WCG, DoHS, 2015). An important consideration is that community contribution and action are broadly defined and are not limited to labour contribution only, whilst noting that benefits are individualised to each project (Njikelana, 2019). Furthermore, community members must establish appropriate community groupings to facilitate representation and decision-making (Aigbavboa, 2013). Figure 2.4 below depicts the roles, responsibilities and links of various role-players and stakeholders in the EPHP's implementation.

[42] Labour including beneficiary assistance where possible and required.

Figure 2.4: EPHP Housing Process

Source: Du Plessis & Maloka (2021)



Arguably, the EPHP allows for greater flexibility and choice for the state while maintaining the principles (that I argue as purely idealistic) of resident-centric development, which includes partnerships, a people-driven process, and skills transfer and community empowerment (Himlin, 2008; Mani, 2009). Korten (1984) adds a goal of resident-centric processes in realising that the purpose of work is to benefit people, both in its doing and in its product. Relevant to Korten's (1984) goal, an advantage of the EPHP is that beneficiaries and involved communities could, during the process, obtain skills that lead to long-term empowerment. Although Ruo Emoh has not benefitted with regard to this, the EPHP is a tool that may counter neoliberal policy, offering local empowerment and skills transfer, and potentially enhancing existing livelihood strategies and resources. Huchzermeyer (2001) similarly argues that the notion of the (then PHP, now) EPHP contributes to the concept of ongoing access to recognition and, therefore, a sustainable means of progressive improvement of the housing environment. The EPHP is coherent with the 2004 Breaking New Ground (BNG) policy, Section 2(1)(d) of the Housing Act, and the 2014 Social Contract for the Development of Sustainable Human Settlements, as outlined earlier in section 2.5.

The EPHP is also argued to build trust between community members and the state and, in turn, builds on the steps that citizens have already taken to organise and house themselves rather than diminish the contributions that they have made (Himlin, 2008; Huchzermeyer, 2001). This is coherent with section 4.1 of the BNG Policy emphasising the maintenance of fragile community networks and enhancing public participation. However, in a critique of the "paternalistic and delivery oriented" EPHP, it is argued by Huchzermeyer (2003; 2006, p. 51) to limit resident-centric housing interventions to community-managed housing construction. By asking how citizen-led housing initiatives are empowered by policy – as my first subsidiary research question – I find that the EPHP was not applied to its fullest extent in Ruo Emoh, resulting in minimal participation of the scheme in their housing process, abstract skills learning and minimal influence in their housing outcomes. If anything, language is a tool used by the state to limit opportunity for the democratic mobilisation of citizens against the power-central state's delivery. It also contributed to residents' disempowerment – such as irrelevant skills learned with short-term benefit – neglecting their economic, social, political and cultural circumstance. This finding and argument – something I refer to as the *unfounded language-policy nexus* – are detailed in sections 5.2 and 6.2 below. Considering that participation as empowerment is unfounded in theory, this thesis moves to discuss participation as planning.

2.7. Neoliberal participation as planning: inclusionary and democratic fictions

Despite its resident-centric history, Ruo Emoh refutes the state's spatial inclusion 'solution' and, furthermore, its 22-year duration is not regarded as a timely meeting of housing needs and thus is not an efficient example of participatory processes. As a core element of his right to the city (RTC), Lefebvre (1996) stresses participation and democracy by calling for substantive citizenship rights being distributed throughout all levels of urban decision-making. While Miraftab (2004a) advocates citizens' rightful roles in decision-making, she problematises participation as another building block ensuring the neoliberal government's rule. Based on the earlier policies that limit the exercise of autonomy, democratic legitimacy is doubted within a neoliberal welfare state. Already, neoliberalism's suspicion of democracy and preference for expert governance also raises concerns about democratic legitimacy and accountability. According to Harvey (2007), the suspicion arises from 'majority rule' governance being viewed as a threat to individual rights and liberties. Validating my prior argument of the neoliberal state neglecting the urban poor despite its welfare provision, Harvey (2007) suggests that neoliberal democracy is only permitted with a strong middle-class presence and affluence to avert political unrest. This ideology also protects key institutions (e.g. banks) from democratic pressures, emphasising governance by executive order rather than majority rule. In South Africa, this protection arguably stems from an all-encompassing state being the only problem solver to the national housing shortage and affordability crisis. The controlling neoliberal state views democracy as a luxury and favours professional governance. This is a main argument arising from my case study that is further corroborated by Fieuw and Mitlin (2018), who argue that urban development

in South Africa is fixated on professional approaches instead of community-driven development. Additionally, there is a fundamental political dilemma between neoliberalism promoting individual freedoms while limiting collective action through state gatekept inclusion, leading to potential repression of dissent and social movements.

Miraftab (2004a) characterises neoliberal democracy as processes of symbolic inclusion and material exclusion. While the policies covered in section 2.5 above do enable space for the access of self-organised, informal housing collectives to state-facilitated housing mechanisms, this thesis argues that, without large (financial or social) capital amounts, radical collectives cannot effectively enter that space. In the vein of the first main argument of this thesis (see section 2.6.1), although spaces exist in policy for citizen insurgency (symbolic inclusion), the systemic requirement for capital or resources to understand its rhetoric ensures its material exclusion from the delivery model. The similarity of my argument to Nygreen's (2017), despite their research focusing on education, suggests that neoliberal democracy stands universal across social issues. Even if democracy has been achieved, the post-apartheid government's adoption of neoliberal bases in its welfare provision results in the growth of post-apartheid collective movements.[43]

Though the nation's socio-political history is integrally tied to societal unrest with state-led intervention, the product of collective movements plays roles in enabling democracy. Purcell (2009) also argues that enabling democracy also requires decision-making practices that challenge existing relations of power. Democratic movements, like Ruo Emoh's 1995 action, provide a means of possible resistance to neoliberalisation and the challenging of power relations. However, Ruo Emoh's persistent challenges in realising citizens' power reflect weak linkages between democracy and citizens in urban policy. Another theoretical contradiction on this basis is that neoliberal philosophies perceive residents as consumers and liberal philosophies consider residents as capable of meeting their own needs (Monbiot, 2016; Power & Bergan, 2019; Vallier, 2021). This leads me to question whether a neoliberal government can truly promote citizen-led housing action in a context like that of South Africa, where democracy is at the centre of policy. What also fuels this question is neoliberalism's suspicion of democracy.

It is important to place the Ruo Emoh savings scheme's radical and insurgent elements against neoliberalism's ingrained nature of co-opting democratic resistance and, in many cases – with the authoritarian approach assumed by the state – democratic resistance often legitimises neoliberalism (Purcell, 2009). Already, this implies state control over its relationship with citizens and, particularly, South Africa's control over its citizens is argued from its contemporary housing policy (Marais et al., 2008). This contradiction, and others pointed out in my theoretical framework, leads to this thesis's pursuit of social justice in housing where democracy, equity and diversity are protected while centralising the citizen's autonomy. This is but one of many reasons why insurgent practices in the global south are most apposite in resisting systemic neoliberal oppression. Within these resistances, Purcell (2009) argues for alternative

[43] Term referring to social uprising against oppressive forces, e.g. protests, demonstrations, agitations and legal proceedings (D'Cruz & Mudimu, 2013).

democratic action that is disassociated from liberal or deliberative tradition as a response to state control. He suggests that democratic resistance requires more creative means of overcoming neoliberal opposition. Similarly, this thesis seeks such an alternative approach to resisting neoliberal housing delivery by critically analysing a (once) resident-led, self-help housing case, identifying its citizen-centric challenges.

Based on the preceding sections, analysed policies, and some of this thesis's main arguments (found in Chapter 5 below) that imply the state's negative, ingrained control over, and minimisation of, collective insurgency – building on Sibiya's (2002) argument of the state's enabling approach – it becomes evident that South Africa assumes the role of a corruptor, termed the *corruptor state* going forward. This concept appropriates the foregoing neoliberal and welfarist critique but the key identifier is that policy of a corruptor state, although centred on the citizen, affords it power over citizen-led initiatives and centralises power within state institutions. The key differentiator between a corruptor state and what Venter et al. (2015) deem a hybrid welfarist state approach (as discussed in section 2.4.1 above) is that, within the hybrid approach, NGOs have little influence whereas a corruptor state is demonstrated by this study to afford them secondary power. In saying this, the state's corrupting of these movements is not explicit, but it is advertently perpetuated by policy. Not to be confused with any claims of corruption in state dealings, this concept suggests the state's duplicitous policy that causes abandonment of their sworn obligations and, as a result, a corruptor state causes the disintegration or ruin of citizen agency and autonomy.

The arguments of this thesis provide a nuance to the ideology by outlining the tools used by a corruptor state in co-opting democratic, radical practices. The implications of my arguments, later discussed in Chapter 6, are but real-world examples of these effects of the corruptor state on citizen autonomy, which ultimately limit the prevalence of alternative approaches to resident-led housing governance. As witnessed in Ruo Emoh's case, and further discussed in section 5.3, these limitations could take the form of the state's ignorance to community-level organisation and mobilisation or its neglect to involve residents in its more statutory processes (like land use application processes). Adding to the pressure of the corruptor state on Ruo Emoh's citizen-led initiatives are non-governmental organisations (NGOs) that, although arguably advancing the voices of citizens to ensure the state listens, are driven by more than mere humanitarian concerns in some cases.

2.7.1. Society-state intermediaries: non-governmental organisations (NGOs)

Once reluctance to participate in low-income housing delivery was made evident by the private sector, state-led housing delivery came to include NGOs: actors usually placed within public-private partnerships (PPPs) (Ley, 2010). Considering the lack of recognition that South Africa's housing policies and financing programmes afford informal housing collectives, the conversation regarding partnerships between NGOs and beneficiaries becomes important. Ley (2010) argues that the interdependence between NGOs and citizen collectives assists in legitimising intervention at a local level, as well as eliminating the lack of accountability to which informal collectives usually succumb. By contrast, these partnerships could

delegitimise state-led intervention, with no option afforded to the state but to accept such or renounce their resources. The balance of power and participation in these partnerships are argued as being greatly beneficial, provided that collective action is included. With this balance, partnership is likely to have a stronger influence in achieving housing outcomes and combatting contentious state-central delivery (Ley, 2010).

Caused by neoliberalism's limit to the state's social services spending, international financial aid was historically diverted from governments to NGOs that were considered more effective in addressing social challenges. They were also considered free from corruption and, often, salaries offered by NGOs competed with those of African governments, causing a shift of skilled professionals from within the state to NGOs (Xaba, 2015). NGOs historically upheld philanthropy and humanitarianism, with their emergence responding to socio-economic and socio-political challenges. Being universally cause-based, they were positively associated with advocating for the needs of the marginalised citizen. For instance, South African NGOs during apartheid, specifically in the 1980s, were fighting for the regime's collapse and for democracy. Naturally, NGOs became a force to be reckoned with in facilitating development and considering that successful public-private partnerships (PPPs) require skills capacity, NGOs then became front-running intermediaries in society-state development collaboration. Within Ruo Emoh's housing process, People's Environmental Planning (PEP) played a significant role in communication of the beneficiary's needs to the state via their professional operations.

To justify the adoption of this society-NGO dynamic as manipulative, NGOs' purely idealised role in neoliberal participation must be understood. According to Xaba (2015), neoliberal policy influence changed the nature of NGOs, especially in South Africa. When the post-apartheid state began withdrawing from fully providing for housing welfare, reconstruction and development policies came under pressure (Xaba, 2015). As a result, NGOs became less dependent on co-operation with the post-apartheid state and instead, privatised operations. This shift resulted in once small groups of activists becoming large independently-driven organisations (Robbins, 2012).

The problem is – just like neoliberalisation causing market competition – that privatised NGOs operating on concern bases and with direct aid creates competition in, and of, itself. Hence, the phenomenon of NGOs using social issues to legitimise their efforts to excel in this now competitive sector. Although citizens benefit by accessing NGO resources, NGOs seeking benefit in return argue the society-NGO dynamic as manipulative, eroding NGOs' humanitarian ethos (Fassin, 2009; Ley, 2010; Xaba, 2015). In criticism, I argue that this market competition and return on investment expectation resembles a model no different from that of the private housing sector within a neoliberal, corruptor state.

Xaba (2015) finds that, despite its purposes to address social needs, represent community voices and strengthen community resilience, NGO intervention is driven by their need to perpetuate the need for their services. They also argue that NGOs function in ways that create a need for their services, especially when communities are not capacitated to address their own needs. Robbins (2012) furthers this argument by

stating that this functioning is to also safeguard the credibility of NGOs. It is argued that NGOs' ability to succeed in development projects is closely tied to the access and manipulation of its organisational leaders of socio-economic resources that are out of reach of local citizens (De La Peña, 1981; Richard, 2009). Ben argues that "NGOs go in [and] they have quicker reach…and ease of access to communities[,] residents and beneficiaries. And if the government doesn't…address problems as quick as they do, then there's villainising of government" (personal communication, 12 July 2018). An example of the manipulative response of NGOs is the use of the press to perpetuate their aims (Fassin, 2009).

This agenda, therefore, perpetuates minimised citizen empowerment and dependence on NGO skills and resources rather than interdependence, as in the case of Ruo Emoh. In particular, Ruo Emoh's partnership with PEP signifies a forfeiture of their agency, implying a termination date to its autonomy. To make matters worse, minimal short-term empowerment is argued from Ruo Emoh's case, corroborating Xaba's (2015) assertion that skills transfer rarely takes place in society-NGO dynamics. As a result of the presence of this manipulative dynamic in Ruo Emoh's case, there are concerns for the legitimate advancement and representation of citizens' voices within contemporary citizen engagement forms, as well as concerns as to whether these engagement forms allow identifying or addressing the manipulative NGO.

2.7.2. Forms of citizen engagement in the corruptor state

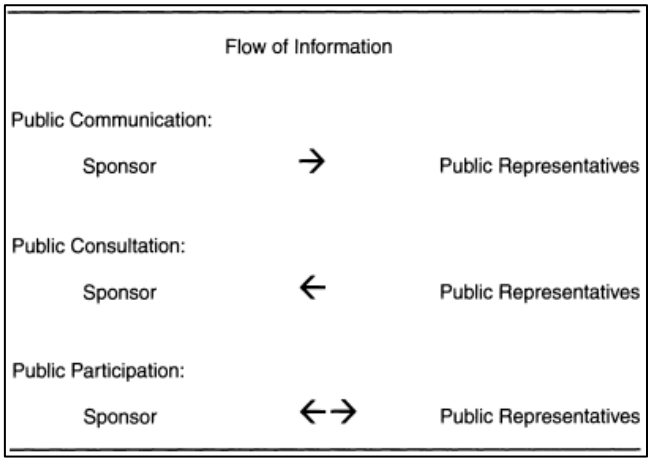
According to Haque, Lemanski and de Groot (2021), neoliberal decentralisation and democratisation in the global south leads to participatory processes being promoted in governance as a mechanism for the urban poor to voice their needs. In light of this, a neoliberal state's participatory process is arguably promoted on a twofold basis: its instrumental value, promoting the effectiveness and efficacy of service delivery by increased transparency and state accountability; and its intrinsic value, recognising and valuing citizens' voices (Haque et al., 2021). I say "arguably" because this thesis contests that, in Ruo Emoh's case, South Africa's corruptor state is one that romanticises the value of inclusionary governance, limiting and ignoring citizen input. For now, the three common forms of citizen engagement occurring in South Africa are discussed: forms that are different both structurally and in their aims (Bond & Tait, 1997; Rowe & Frewer, 2005).

The first is *public communication,* whereby the project sponsor relays information to stakeholders. The information direction is 'one-way.' In this process, there is no involvement of the public or its opinions. In other words, public feedback is not required or requested by the sponsor (Rowe & Frewer, 2005). This is envisaged to indefinitely create tension as there seems to be a blatant disregard for public feedback or opinion. Second is *public consultation.* This involves the public relaying information to the sponsor(s). In this case, the sponsors believe that the feedback gathered from the public reflects the current opinions of the public on the project, allowing them to incorporate this feedback into project-related decision-making. However, there exists no ongoing formal communication between the public and the project sponsors in the first two forms. Criticising this, the lack of dialogue may result in discrepancies between the relay of

opinions whilst considering that opinions may change over time. Last, engagement can take the form of *public participation.* This is when a mutual exchange of information occurs. It is envisaged as a dialogue between the project sponsor and the public (Bond & Tait, 1997; Rowe & Frewer, 2005). Figure 2.5 below illustrates the flow of information encompassed in these three forms of citizen engagement.

Figure 2.5: Forms of Citizen engagement

Source: Rowe and Frewer (2005, p. 255)



The third form, public participation, is argued to be the most common form of engagement before, during and after development planning in South Africa. McEwan (2003) argues that citizen engagement requires institutionalisation to ensure that all South African citizens are afforded an equal right to participate in decision-making processes. An example of institutionalised public participation being Sections 79 to 84 of the Cape Town Municipal Planning Bylaw, 2015 that provides 30 days for comments or objections from interested and affected parties (IAAPs) after a land use application is submitted to the local state.[44] Hereafter, the state approves or refuses development proposals. This arguably creates opportunity for the state's involvement in development planning and the potential establishment of trust between stakeholders. However, my point of contention is that public participation in South Africa is largely underpinned by neoliberal ideology in its ad interim means to elicit public opinion, exemplifying consultation rather than true collaboration. Not only does this form call for comment after resources have been invested into development planning, once the 30 days for invited participation is over, the state can approve or refuse the application. Its time-mandated basis, therefore, suggests that public participation in South Africa is merely a neoliberal extraction of public opinion (not ideas), non-existent during early planning processes and limited during decision-making that ultimately hinders continuous society-state collaboration. Herein lies a problem: the opportunity for citizen engagement is at the discretion of the centralist state. This reinforces my argument that, within a corruptor state, power is seldom in the hands of the housing-seeking citizen.

[44] The City of Cape Town local metropolitan municipality.

Should those in power differ in housing ideologies and values to its recipients, engagement could include state or NGO autocracy, perpetuating oppression.

Community participation, prior to the Ruo Emoh savings scheme registering under the Federation for the Urban and Rural Poor (FEDUP), primarily occurred through local community meetings and communication, demonstrating an element of citizen agency and willingness to express their views. To this point, community-organised meetings had no space in policy, i.e. the state was not mandated by policy to intervene and progress made among the scheme was the scheme's alone. After registering with FEDUP, these forms of engagement were still not recognised by the state as a contribution to a housing project identified by the state because the earlier version of the EPHP[45] was only enacted a year later. Only after the enactment of the EPHP could the scheme register Ruo Emoh under such policy. The lacking acknowledgment of informal community meetings and communication channels by policies had undermined the scheme members' ability to collectively address their concerns and advocate for their rights directly to the state and, as a result of third party prioritisation in the EPHP, NGOs became intermediaries between the scheme and the state. The manipulative dynamic, which is left unaddressed by limited forms of engagement, eventually led to scheme members forfeiting agency (which I discuss in sections 5.3 and 6.3.1 later) and the Ruo Emoh housing process becoming NGO-driven. Although the Ruo Emoh case differs by voices being expressed during planning, their voices were silenced over time due to systemic policy limitations and the NGO-driven (also, manipulated) process.

Some may question why this participatory analysis matters given Ruo Emoh's public participation leading to a favourable outcome (i.e. homeownership) and the state overruling objections after 30 days – later detailed in section 3.5.3. For social justice to prevail, participatory processes should ideally extend beyond consultation to active beneficiary inclusion. The 2016 Integrated Urban Development Framework (IUDF) similarly states that current forms of citizen engagement are "not enough to build effective mutual understanding and to integrate people from different national and cultural backgrounds" (RSA, Department of Cooperative Governance and Traditional Affairs [COGTA], 2016, p. 94). Yet, if the state acknowledges this, why is there no participatory progression? A logical explanation of this is that inclusion and democracy is tenuous, and because of state gatekept participation, community-driven planning is hindered. Taking this argument and asking how citizens' participatory aspirations are shaped by state-centric planning and policy – as my second subsidiary research question – leads me to my second main argument: a corruptor state, distancing itself from beneficiaries – a *detachist approach* as I term it – does not fulfil democratic participatory aspirations of citizens and debases citizen insurgency. The state's contradictory perception of residents as passive recipients complicates their participatory aspirations. To address this complication, what this thesis does is reframe citizenship to better understand the radical insurgent resident and their ideal role in resisting neoliberal influence.

[45] The 1998 People's Housing Process,

2.8. The corruptor state's true citizenship perspective

According to Patel (2016), dominant ideologies of citizenship affect the impacts of housing delivery in advancing or denying citizenship agendas. This is also said in light of the corruptor state's (dated and disguised) marketist view of citizens and residents, which I find to be the case in Ruo Emoh. A contradiction arises when considering that Gershon (2011 suggests that citizenship in a neoliberal state has shifted citizens from individual independence and freedom, to now being viewed as a state resource, offering incentives for investment. Therefore, within neoliberal ideology, an actively contributing society is directly linked to the state. Based on this, Gershon's (2011, p. 539) 'neoliberal agency' concept explicates a shift from "…the liberal vision of people owning themselves as though they were property to a neoliberal vision of people owning themselves as though they were a business." Her concept signifies a shift from individual freedom to a more economics-based metric (i.e. what citizens offer the state) (Gershon, 2011). Martin (2000, p. 582) states that this perspective also sees a citizen as "a collection of assets that must be continually invested in, nurtured, managed, and developed."

When considering South Africa's housing policies and programmes (analysed above), from 2008 (particularly the introduction of the EPHP), we witness a shift from the state's welfarist approach (that has historically represented state interference) to an enabling one, to one that prioritises the proactivity of citizens. This is especially evident in the 2023 draft White Paper for Human Settlements discussed below that places focus on self-build actions. A logical explanation for this is as Venter et al. (2015, p. 349) argue a neoliberal state viewing welfare governance as "…costly, inefficient and ineffective…" in alleviating poverty. In response, neoliberalism produces this shift to dissolve the welfare state and to move citizens from being custodians to now comprising part of the market, like the enabling approach does. Although the onus is progressively being transferred to the 'capable resident,' the welfare state in South Africa has not ceased to exist. Even welfare obligation opposes entitlement in neoliberal welfare. Instead, Venter et al. (2015) state that the South African state represents a hybrid welfarist approach in assuming both the social democratic[46] and corporatist[47] typologies as prescribed by Hoekstra (2003). In any event, with policy enacted in the state's favour, this means that a neoliberal welfare state is still afforded the role of the overseer and driver in infrastructure provision, contrary to policies' rather overt inclusive rhetoric. Though, to what extent South Africa's policies afford the house-seeking resident agency and autonomy is discussed as this study progresses.

Although neoliberalism sees society as an opportunity for return on investment, one must ponder whether, in developing countries like South Africa, the lesser return, resulting from smaller investments into society, has caused infrastructure provision to affect society-state relationships. In my case study, it definitely has – dissatisfactory infrastructure investment was channelled into Ruo Emoh. Like the reason for self-help

[46] Where the state is the main provider of welfare.
[47] Where independent institutions provide welfare with state assistance. The roles various actors like the state, market, institutions and family play in welfare underpin this typology.

approaches rarely being adopted by early post-apartheid policy, Ruo Emoh residents are ultimately perceived by the state as inactive, passive recipients. Yet residents still yearn for increased and direct society-state collaboration, indicating an expectation to be treated as a priority. This harsh reality is problematised because, if society remains perceived as inactive (despite South Africa's historic uprisings), there will be no shift to a citizen-led delivery model. For this shift to materialise, there must be a citizenship perspective shift too. In this light, Lefebvre's (1996) and Lemanski's (2020) citizenship perspectives are starting points to reframe citizenship.

Lefebvre (2003 [1970]) details in one essay that a 'contract of citizenship' is required to support radical, right to the city (RTC) practices. Though Lefebvre (1996; 2003 [1970]) plainly contested arguments for the institutionalisation of this right, it is important to acknowledge its political and spatial implications, thereby implying the need for institutional support (Huchzermeyer, 2018). He states that modern citizenship (ideally) takes the form of a contract between the state and the citizens that specifies, among other things, their rights (Huchzermeyer, 2018; Lefebvre, 2003 [1970]). Notably, Lemanski (2020) also terms this a 'citizenship contract.' However, in contrast to Lefebvre, Lemanski (2020) describes citizenship as an ongoing relationship whereby the identities, perceptions and actions of those functioning within the system of public infrastructure reveal how citizens see their relation to the state, and not as once-off collective citizen action. Therefore, Lefebvre's contract can be seen as contextually responsive and intermittent whereas Lemanski's (2020) 'citizenship perspective' shifts the focus to citizen autonomy and temporality, emphasising acts of citizenship over the authority-determined rules.

Lemanski (2020) frames citizenship as the demonstration of rights and responsibilities, separating it from the conventional view of rights as assigned by the state to urban dwellers. These acts include not only radical planning practices like protests but also everyday practices and relationships integral to urban dwelling, highlighting residents' everyday experiences. While Gupta (1995) questions whether the state's ubiquity renders it invisible, Lemanski (2020) opposes such a question by stating that, within her approach, the presence of urban infrastructure acts as a conduit for citizenship identities, practices, and expectations. However, in Ruo Emoh's case, residents identify a post-handover distancing from the state, where its infrastructural presence is minimal – what I call the *silent state*. The silent state is elaborated on in section 5.3 below. For urban dwellers located in the global south's metropolitan peripheries, citizenship is not just about the provision of urban infrastructure but also allows the shaping of an individual's or settlement's citizenship identity, perception, and acts (Lefebvre, 1996: Lemanski, 2020). As a result of the state's failure to provide and maintain infrastructure for Ruo Emoh residents – which represents a failure to fulfil its constitutional duty to provide basic services to the urban poor – citizens assume radical (sometimes informal) place-making stances and address their needs by adapting their housing infrastructure. Section 5.5 later elaborates on the extent to which such public housing adaptations have occurred in Ruo Emoh.

The issue of the silent state arises from the state's interpretation of the citizenship contract rendering it unable to recognise or legitimise resident-led housing adaptations and, in turn, the citizen's evolved

household infrastructural needs. Despite citizenship being embodied in infrastructure for both the state and citizen, the state views these as anti-citizenship acts, presenting resident-led action as citizens illegally addressing their needs (Dewar, 2008; Lemanski, 2020, Miraftab, 2009). Further on this perceived anti-citizenship, and according to Lemanski (2020), housing is often excluded from infrastructure analyses and rather viewed as an individual responsibility, despite the mechanism housing provides to the citizen to access the 'obvious' urban infrastructure. Herein lies another contradiction: although homeownership beyond deed handover is viewed as an individual responsibility by the state, it condemns self-driven adaptations that have the purpose of meeting resident needs, needs the state is mandated to have met.

On Lemanski's (2020) bases, these adaptations are considered citizenship practices in that citizens are exercising their civic rights and fulfilling a civic responsibility in the context of South Africa's inability to meet evolving infrastructural needs. While contemporary scholarship argues universal infrastructure provision is a myth, Lemanski (2020) stresses that the pre-networked cities of the global south have been key to framing citizen aspirations. This is because, despite the neoliberal ideal of widespread networked infrastructure, many cities in the global south historically represent the uneven distribution of urban infrastructure, and, more importantly, equity and wealth, which stem from colonial planning. Cape Town, and the larger South Africa, are prime examples of this. Although Lemanski (2020) provides a citizenship perspective rooted in state relations continuity, it is criticised to dismiss the place-making influence that infrastructure has on urbanscapes. Therefore, it becomes necessary to amalgamate her perspective with Lefebvre's (1996) to allow an active citizenship to use infrastructure as a place-making means.

The argument is that rights, as they currently stand, are not far different from what have been introduced centuries ago. My findings suggest a ubiquitous, silent corruptor state in Ruo Emoh and resultantly, the state's misunderstood role of infrastructure in residents' lives. This misunderstanding, in turn, places citizenship in passivity. These exemplify the usual classification of mobilised citizens as claimants, consumers, or criminals[48] (Dewar, 2008; Lemanski, 2020; Miraftab, 2009; Sandercock, 1998). To make evident the lack of progression of state perception, even the 2023 draft White Paper for Human Settlements labels citizens as "housing consumers" (RSA, DoHS, 2023, p. 62) As such, the critique of Lefebvre's and Lemanski's citizenship perspectives as being simultaneously limited has been adopted in this research.

Therefore, I find it appropriate to view citizenship through an amalgamation of these theories, provided that both recognise the potential citizenship has in bridging the gap within society's sub-disciplinaries by exposing both material and immaterial aspects of human society (Lefebvre, 1996, 2003 [1970]; Lemanski, 2020; Painter & Philo, 1995). Simply put, this study's contextual view of citizenship is of an ongoing society-state relationship, wherein rights are institutionalised, citizens actively accept assigned rights and radical insurgent actions are considered acts of everyday urbanism, centring infrastructure as a place-making means. This reframing is based on the integral citizen role perpetuated in my theoretical framework

[48] Unauthorised building works are not condoned by local municipalities and in most cases, penalised through a legal process. Refer to Parts 3 and 4 of the Municipal Planning Bylaw of 2015 (MPBL, 2015).

and aligned with South Africa's argued inclusive citizenship. Moreover, this reframing is underpinned in my *mobilised residentship* concept, later introduced in section 6.3.3.

2.9. Conclusion

Initially, this chapter validates scholars like Bond and Tait (1997), Valenzuela-Fuentes et al. (2017) and Musvoto and Mooya (2016), where the silent corruptor state is viewed as supporting the entrepreneurial government, as opposed to the housing-seeking citizen, by their not-so-subtle dismissal of community organisations as housing providers. What further reveals itself is the South African legislative realm's criticality of language in enabling the realisation, and empowering, of a citizen's right to access adequate housing and therefore, their right to the city – but how?

According to Geis (1987), complex social issues require complex language. With this thesis decoding language, this also doubts current policy language use in realising a citizen's autonomy, indicative of duplicitous policy rhetoric. Equally, policies and programmes are argued to neglect residents' autonomy by affording power to a market-driven process that is integral to state-facilitated welfare provision, which can only be influenced by the individual needs of more affluent residents. The prioritisation of market mechanisms and the supposedly dissolved welfare state decrease state-led public service delivery and, in turn, disempowers marginalised groups from participating in their urbanscapes. These ideologies bleed into post-apartheid's policy realm, leading to its lip service to citizen autonomy and the reduction of direct public participation within the state, despite its symbolic inclusionary underpinning. To worsen matters, according to Afenah (2009), the neoliberal agenda has influenced institutions to develop specific policies that weaken existing and prevent newly developed resistance movements. Importantly, studies on the implications of South Africa's silent corruptor state for housing delivery on empowerment of the beneficiaries are unfounded (Sekoboto & Landman, 2019). The Enhanced People's Housing Process's (EPHP's) principles align with the goal of realising the benefits of active housing involvement for citizens. However, critiques, particularly regarding its perceived paternalistic nature, prompt questions about components needed for practical implementation. Although presented as a solution, the EPHP's community groupings have their feasibility, institutional design, and potential strain contested.

Turner and Fichter's (1972) critique of state-prescribed housing standards limiting the urban poor's access to the housing market is relevant to contemporary policy rhetoric, indicating a need for more flexible approaches in housing delivery in less developed countries. It can be said that self-help approaches are less effective in places where the state's rule is strict and these approaches, conversely, work best when accompanied by a legislative framework that allows citizens to build their houses in their own capacity (Merret & Russel, 1994). However, as per Alsayyad (2021), when self-help approaches are incorporated and supported by policy, the obligation of housing supply is transferred to the urban poor, thereby allowing the state to avoid its entrusted responsibilities. Plummer (2013) also argues that lacking knowledge of policy

can deprive citizens of power in their housing process, which can constrain their influence on the outcomes of policy implementation.

From Chapter 2, I find that the Ruo Emoh savings scheme was operating during a period (i.e. 1995 onward) where the legislative framework allowed active participatory housing processes – albeit limited, but findings later elaborate on the fact of citizens' lacking knowledge of state policy as the reason for this not occurring. This chapter, therefore, scrutinises the trajectory of South Africa's housing governance, pointing out policy shifts from the failed Reconstruction and Development Programme to more superficially inclusive and citizen-centric approaches. Key policies like the 1994 White Paper and the 2004 Breaking New Ground policy are criticised for their housing approaches. The unfocused approach of the reviewed policies to community involvement and missing support for citizen-led delivery is heightened given the contradicting stance of national visionaries on informality. Anyway, what are these visionary policies but wish lists for the state? Such contradictions stress the importance of recognising and supporting resident-centric initiatives in housing.

Arising from this chapter are my first two subsidiary research questions:

1. How are citizen-led housing initiatives empowered by policy?
2. How are citizens' participatory aspirations shaped by state-centric planning and policy?

The housing policies and financing programmes critically analysed in this chapter, therefore, continue to justify the 'need for' but lack in addressing the 'how' to promote radical insurgent practices within South Africa. The introduction to, and examination of, Ruo Emoh in Chapters 3, 5 and 6 will provide deeper insights into the complexities of implementing a resident-centric approach within South Africa's housing governance landscape. For now, the romanticisation of active resident-centred housing development within South Africa's housing governance framework, together with unheeded citizen empowerment, calls for a more extended pursuit. This necessitates Chapter 3's exploration of citizen governance literature, which constitutes the second component of my theoretical framework.

3. Chapter 3: Housing governance by the citizen – radical insurgent practice through collective mobilisation and infrastructure, and the Ruo Emoh case study

3.1. Introduction

Chapter 2 examined South Africa's existing 'inclusive' housing policies and financing programmes, which, for the most part, are struggling to combat the severe housing shortages in the country, while also delving deeper into neoliberalism and identifying neoliberal policy cores. The previous chapter's criticism of policy, and empowerment and participatory ideologies, revealed the purely ideological acknowledgement of citizen agency and autonomy in policy, and the distorted perception of citizenship in passivity. To make matters worse, urban migration continues to take place at a rate of 2.4 per cent per annum, while beneficiaries of state-led initiatives continue to be viewed as consultees in public decision-making processes and only passive recipients of delivery (StatsSA, 2017). For these reasons, alternative approaches to housing delivery are sought. Approaches that include, and enrich, citizens as active participants in the shaping of their own neighbourhoods. Such approaches speak of theories and practices that concern the radical and insurgent planning models, Lefebvre's (1996) right to the city (RTC) and Lemanski's (2020) infrastructural citizenship (IC). On this basis, it is important to mention that the theoretical stance of this chapter is based on the identified need for radical (and sometimes, insurgent) practices in pursuit of socially just outcomes that oppose the already-established centralist, silent, corruptor state's perpetuating of top-down delivery mechanisms.

Chapter 3 now critically reviews housing governance by the citizen that deepens my argument of the ingrained neoliberal, centralist governance model in South Africa and its corrupting effects on informal housing collectives. This chapter, acting as the second and final component of my theoretical framework, is guided by this thesis's social justice normative framing, comprising relevant governance and planning literature. Similar to the preceding chapter, this discussion highlights theoretical criticisms, contradictions and dilemmas, and derives the remaining subsidiary research questions from this review. The chapter, therefore, defines and contextualises key theoretical concepts used to explore and assess the Ruo Emoh case. To reiterate its purpose, this approach – appropriating Lefebvre's need for a multi-faceted approach to analysing the urbanisation process – allows this chapter to build on the previous to strengthen arguments of citizen action against neoliberal hegemony over resident-led housing approaches.

To reiterate the previous chapter's introduction, Miraftab (2004a) considers (i) decentralisation; (ii) participation; (iii) civil society, and (iv) social capital as foundations, initially developed as urban governance devices, that facilitate the succeeding neoliberal regime. With the first two foundations being addressed in the preceding chapter, this theoretical framework component is now structured around the last two foundations. However, given Ruo Emoh's distinct 22-year journey to infrastructure provision, I am adding infrastructure as another device facilitating neoliberal rule. On these bases, what the following

sections of this chapter do is discuss ideology on responsive planning and mobilisation, and infrastructure, problematising their influences. In so doing, this chapter is broadly centred on resident capabilities in resisting neoliberal oppression and mobilising collectives to achieve a shared goal and formally, or informally, affecting their housingscapes (i.e. place-making). The following sections begin by explaining each ideology before culminating in a subsidiary research question against which the case study is critically analysed. Through the contrastingly coupled theoretical framework components, this thesis develops an intra-organisational perspective of citizen-driven initiatives that deepens the analysis of Ruo Emoh's insurgent and radical practices.

By representing an attempt at housing governance by citizens, the last section of this chapter builds on the introduction to Ruo Emoh in Chapter 1 by detailing its location, resident-centric history, and its (once) unique approach to affordable housing delivery. The Ruo Emoh savings scheme's insurgency in 1995 marked the beginning of a community-centric housing initiative plagued with obstacles that ultimately created a 22-year journey from thought to development. The story within the 22 years is detailed in this chapter.

3.2. Neoliberal policy resistance through responsive, radical insurgent practice

Given South Africa's rapid urban growth – coupled with my arguments of (i) systemic policy limitations for citizenship autonomy, (ii) unmet participatory needs and persisting autocracy, (iii) intra-community pressures, and (iv) inadequate infrastructure provision – urban governance and planning action that centralises the citizen as a key change agent becomes vital. However, a problem arises considering that formal planning has often mirrored national and international ideologies (Fainstein, 2017). In South Africa's context, and evident from Chapter 2, formal planning is contested as perpetuating neoliberal housing policy and its inadvertent dismissal of citizen autonomy. Instead of formal planning viewing informality as citizen-driven contextually appropriate solutions to their homelessness, formal planning processes intend to uproot informal settlement. This is evident by the attempt of contemporary policy to eradicate informal settlements, as mentioned in section 2.5.1 above.

Keeping in mind this thesis's framing, spatiality is the geographic dimension of social processes to achieve social justice. According to Prihartono, Muhtar, Kamba, Kasim and Apripari (2023), spatiality is crucial in, but not on an equal footing to, social relations, hence the importance of informal planning as a spatial means to reject neoliberal planning policy. Despite differences between geographical and regulatory contexts, citizens possess the commonality of agency and resistance to the neoliberal agenda (Valenzuela-Fuentes et al., 2017). Valenzuela-Fuentes et al. (2017) enlist neoliberal rejection qualities as unanimous decision-making, democracy (local-level given its earlier argued fictionality in neoliberalism), non-political self-management and organisation, networking, non-violent (direct) action, and the fostering of participation. These qualities, constituting a form of Purcell's (2009) alternate democratic resistance to neoliberalisation

discussed in section 2.7 above, are arguably all encompassed within the radical and insurgent planning approaches, historically well known to centralise the active citizen.

As my findings reveal the once citizen-driven action in Ruo Emoh, it is important to identify the scheme as a radical insurgent planning practice and the radical and insurgent planning models as a theoretical element of this study. While these approaches differ epistemologically, in that radical planning may work against or with the state (i.e. not always oppositional), whereas insurgent planning is mobilisation against the state, market or both (as argued by Ngwenya [2023]), they are associatively appropriated in this study's context considering that Ruo Emoh's mobilisation history contained a range of means of resistance – evident from section 3.5 below. The layering of these models assists in placing democratic movements against a corruptor state's influence. Validating the choice to include these models in my theoretical framework, these two approaches are argued by many as vital for social transformation (Huq, 2020; Ngwenya, 2023; Sandercock, 1998). Going forward, forms of rejecting neoliberal rule will be termed 'radical insurgent practices.'

Radical planning primarily entails a resident-centric, and resident-led, approach to planning by associating the citizen as a key agent in housing delivery. Friedmann (2017, p. 294) defines this model as "planning with and for small, autonomous, self-governing communities in constant tension with an all-encompassing state." As mentioned above, insurgent planning, however, entails resident-led movements challenging existing power relations (Sandercock, 1999; Ngwenya, 2023). Both models see citizens as 'planners' for themselves, while the role of the partnering professional is to assist citizens in achieving practical solutions to their housing and other planning-related needs.[49] An example of such is professional planners or architects assisting citizen collectives in ensuring compliance with regulations, like the Municipal Planning Bylaw of 2015 (MPBL, 2015) and the National Building Regulations (NBRs) that Ruo Emoh's development and construction had to ultimately comply with. What, however, is the state's role in these resident-centric planning models? Similar to the role of the professional, radical insurgent planning can occur with, or through, the state. For this to occur, the understanding of systems of oppression is key, particularly understanding the socio-historical (neoliberal) roots of these systems (Holston, 2008; Miraftab, 2009; Ngwenya, 2023; Sandercock, 1999). The importance behind this being that those attempting to address urban issues cannot ignore the power systems that generate and perpetuate the issues (Berner & Phillips, 2005).

While radical planning attempts to work *with* the state and insurgent planning *against* the state, both rely on the autonomy of citizens and on being action-oriented in addressing housing concerns (Friedmann, 1987; Holston, 2008; Maharaj & Narsiah, 2002; Miraftab, 2009, 2016, 2017; Sandercock, 1998, 1999). The needs of the citizen are also undoubtedly prioritised within these models as they emphasise the need for social inclusion and stabilised relationships between the state and citizens to address oppression, which is to be

[49] Though this partnership is ideally more centralised to the citizen than the professional.

viewed as a network of policies, values and rationale as opposed to mere economic policies as introduced with the neoliberal state (Beard, 2003; Friedmann, 1987; Harvey, 2012; Holston, 2008; Miraftab, 2009, 2016, 2017; Maharaj & Narsiah, 2002; Sandercock, 1998, 1999). To this end, I argue that these models embody Fainstein's (2010) concept of the 'just city.' Relevant to this research problem, the goal of radical insurgent practice is to exercise collective power over the process of urbanisation and, subsequently, to transform existing socio-economic and spatial inequalities by addressing the systematic disempowerment of marginalised citizens (Harvey, 2012; Jacobs, 2019; Ngwenya, 2023; Valenzuela-Fuentes et al., 2017). In other words, radical insurgent practice highlights oppressive influences towards citizens, and, by viewing Ruo Emoh through this lens, I was able to reveal the aforementioned arguments based on challenges residents face – later found and discussed in Chapters 5 and 6.

Closely tied to, and argued as a result of, radical insurgent practice is Fraser's (2003) contention of urban transformation. Her proviso is that, even if efforts for an acceptable society-state resolution are challenging, and even if large-scale social transformation is not achievable, hope remains for municipal change (Fainstein, 2010; Fraser, 2003). Fraser (2003) differentiates between *affirmative* and *transformational* strategies in the address of social injustices. The former deal with achieving equitable outcomes without influencing the state's social structure, whilst the latter combat social injustices by addressing the social structures that gave rise to them. Fraser (2003) notes that achieving justice through a transformational address may be morally ideal but difficult. Therefore, what she terms as 'non-reformist reforms' are the middle ground that operate within existing social structures and create a course of change in which more "radical reforms are achievable over time," achieving equitable outcomes and combatting social injustices by addressing the social structures that gave rise to it (Fraser, 2003, p. 79).

At this point it is important to acknowledge three non-reformist reforms that are conceptually argued within this study as probable in effecting change in my case study; the emphasis on connection between the state and citizens as 'society-state' relations to centre the citizen as an active shaper in this dynamic – discussed in sections 3.4 and 6.5.1 below, the reframing of citizenship to better understand and improve society-state relations – detailed above in section 2.8, and the call for precise policy language in light of its ambiguity and conflict aftermath – detailed below in section 6.2.2. A more spatial result of non-reformist reform is the South African urbanscapes being largely comprised of informality, a form of radical insurgent action particularly prevalent in developing countries. (Huchzermeyer, 2003; Miraftab, 2009).

3.2.1. Informality as radical insurgent and place-making practices in the global south

In the global south, radical insurgent practice primarily takes form as self-organised community-based initiatives that attempt to resist the oppression of formal institutions. For Miraftab (2009; 2017), many of the practices adopted by contemporary collective movements resemble a form of radical insurgent practice

in that actors are fighting for their rights to access livelihood resources,[50] sometimes against the state. However, Sandercock (1998) argues that these practices should not be conflated with community-based initiatives that perpetuate the state's neoliberal agenda. She argues this even though she supports Friedmann's (1987) assertion for collaboration with the state to fulfil both the state and citizens' identified goals. Many theorists consider informal settlement and backyard dwellings as radical insurgent practices as they are suggested as spatial expressions by poorer citizens to claim their entitlement to urban livelihoods and their right to the city (Dewar, 2008; Harvey, 2012; Holston, 2008; Huchzermeyer, 2003; Lefebvre, 1996; Lemanski, 2020).

In South Africa, informal settlements have developed at the urban peripheries. The reasons for this are the welfare state's continuation of top-down delivery; the misalliance between state-led, top-down housing delivery; lived realities and the capabilities of citizens in the fight for a socially just city; and the unaffordability of housing due to the private sector targeting the middle, to lower-classes, leaving most housing-seeking citizens deprived (Fainstein, 2010; Goodlad, 1996; Huchzermeyer & Misselwitz, 2016). As touched on previously, informal settlements represent a planning paradox where the state views them as defiant as opposed to survival practices by citizens. The importance of informal resident-led and community-based processes intersecting with formal planning processes is emphasised to preface liveable cities and is congruent with the research objectives (Andres et al., 2021; Dewar, 2008). However, Chapter 2's critical analysis of housing policy above identifies the lack of support to autonomy: citizens as self-governed change agents. This is ironic as, evident by the presence and growth of informal settlements, South Africa arguably acknowledges the significance of (informal) resident-led approaches in redressing past social injustices. In addition to this redress, informal settlements, in this study's context, are argued to place-make considering their spatial implications on urbanscapes.

Place-making introduces ideas about designing space for people as opposed to the activity they formulate, creating spaces with a strong character and valuable social amenities (Jacobs, 1961; Lefebvre, 1996; Mehanna & Mehanna, 2023; Whyte, 1980; Underhill & Whyte, 2012). Place-making can be summarised by Projects for Public Spaces (2007) – a non-governmental organisation (NGO) dedicated to assisting people create and sustain public spaces that build strong communities – as "[w]ith community-based participation at its [centre], an effective placemaking process capitalizes on a local community's assets, inspiration, and potential, and it results in the creation of quality public spaces that contribute to people's health, happiness, and [well-being]." In addition to this, place-making is an inclusive and critical community-building process, focusing on the three-dimensional relationship between material social practices, practices of representing space and practices of its appropriateness in everyday life, thereby fixating on the production of (urban) space (Mehanna & Mehanna, 2023; Stanek et al., 2014; Schneekloth & Shibley, 1995). In support of this, Friedmann (2010, p. 152) argues that the perception through which

[50] The resources essential for a means of living, encompassing capabilities, assets (both tangible [material possessions] and intangible [social connection] resources), and activities (Cirolia, Görgens, Van Donk, Smit & Drimie, 2022).

places are viewed should remain local, i.e. from "the inside out." This is because places are experienced, and sometimes transformed, by the residents dwelling within. Place-making also holds a strong tie to infrastructure provision, a relationship later detailed in section 3.4.2, but at this point I find it appropriate to touch on Ruo Emoh's insurgency before proceeding with the discussion at hand.

In 1995, two women, displeased with state-led housing interventions, attempted to assist low-income people of colour obtain housing. A savings scheme was formed among community members and continued over the years despite monthly fluxes in registrations and attendance by members. Resulting from their belief that their way of housing was better than the state's, the group erected an (unauthorised) show house within three days to prove themselves (African Centre for Cities [ACC], 2018; People's Dialogue on Land & Shelter, 1999; People's Environmental Planning [PEP], 2016). On the basis of theory, Ruo Emoh's uprising rejected the neoliberal state's ethos of citizens as passive consumers (Jacobs, 2019; Ngwenya, 2023; Valenzuela-Fuentes et al., 2017). However, the show house was demolished within hours the following day by the City of Cape Town local state (ACC, 2018). It was at this point that neighbouring communities saw the benefits of an alternative resident-led housing delivery system and the savings scheme continued throughout partnering with NGOs. It can be argued that the scheme's initial insurgent place-making efforts succeeded in proving their assertion and demonstrating its efficiency. However, my findings argue that insurgent drive has since depreciated.

As this study progresses, it becomes clear that Ruo Emoh's radical insurgent practices depreciated over time in the face of the corruptor state limiting inclusionary practices for the beneficiary. What I find in my case study is that the persistence of top-down delivery over its citizen autonomy has deprived Ruo Emoh of vital radical insurgent place-making practice and qualities that could enhance citizen well-being, community unity, and spatial identity among other things. Ruo Emoh residents (at some point), actively engaged as a collective through self-organised efforts against challenges posed by inadequate state-led delivery. Their efforts emphasised participatory and collaborative approaches for more resident-centric housing delivery. This aligned with Goel's (2014) argument that community-based work holds value and importance in overcoming some of the challenges posed by socio-political institutions. However, the efficacy of action was very much dependent on citizen capabilities.

Despite citizens being theorised to have the agency to act on housing needs, their impact on cities can remain unrealised if their autonomy has not been realised. Lefebvre's (1996) right to the city (RTC) expresses a citizen's agency in shaping their urban environments. As per my findings, Ruo Emoh residents consider themselves alienated from the state due to the lack of its presence and the RTC frame is an opportunity to explore how the dominating nature of neoliberal market forces and commercial interests alienates these residents (King, 2019; Lefebvre, 1996). The underlying principle of the RTC is to challenge these neoliberal forces through public space and, although the only public space within Ruo Emoh is its streetscape, I argue that the individual housing adaptations, identified later in section 5.5, contribute to the creation of a spatial identity for Ruo Emoh, albeit limited. In this sense, the RTC can be defined as a cry

for a "renewed right to urban life" whereby (grouped) citizens can "remake themselves by remaking cities" (Lefebvre, 1996, p. 64; Uitermark, Nicholls & Loopmans, 2012, p. 2547).

Radical insurgent practice in the South African housing process, in the form of active positions that citizens take to reject oppressive forces, requires a shift in the housing delivery system as we know it. My arguments suggest that Ruo Emoh does not contribute to this shift. Hence, this research is crucial in conceptualising resident-centrality into a sustainable process of housing delivery, rather than simply inclusion into housing consultation (Fainstein, 2010; Jacobs, 1961). Against the backdrop of South Africa's rapidly growing urban spaces, housing deficit, and the neoliberal state ethos, this section identifies that informality (a socio-historicity of all Ruo Emoh residents) is a strong basis for radical insurgent place-making practice. On this basis, it is important to reiterate that this study is positioned against the seemingly slow progress made by the post-apartheid state in providing housing that aligns with social justice principles; one principle of which being democracy. This positioning contributes to my asking whether the citizen may assist or lead in reaching socially just housing outcomes. A form of citizens' assistance to the state in socially just housing is self-help approaches.

3.3. A discussion on self-help housing approaches

The self-help approach centralises labour practice by participating citizens or families, with limited resources – albeit financial or physical, to the construction of their houses which essentially earns them "sweat equity"[51] (Naidoo, 1987; Turner & Fichter, 1972, p. 130). Importantly, this merged definition is rather obvious in centring the citizen as an active agent. Mbongwe (2013) states that the difference between self-help and other housing delivery systems is that families engage in building their homes, in addition to engaging in development planning. While I point out in my findings that Ruo Emoh residents did not actively contribute to the construction of their homes, their self-organised saving effort to mobilise against the (then failing) traditional housing delivery and erect the show house, still constitutes a self-help approach. This is also said given that self-help housing approaches are attributed as twofold in encompassing a sense of (isolated) individual action and organised community effort (Naidoo, 1987). Harris and Giles (2003) assert that governments have adopted aided self-help as a more cost-effective alternative to public housing. Turner and Fichter (1972) suggest that self-help approaches serve as the foundation for addressing housing crises. Although the South African state does reference self-help approaches, there are minimal mechanisms detailed for the support of such approaches. This I have ascertained in Chapter 2.

Arising from literature, and also maintained by this thesis, come three main arguments in favour of self-help housing approaches: (i) the contention that the state's housing resources are limited, resulting in the failure of public housing in many developing countries and an increasing housing shortage for urban poor

[51] The contribution of labour by the household to the construction of their own housing (Ndinda, 2004).

communities; (ii) rather than viewing informal settlement as a social issue (like the South African corruptor state does – see section 2.8 above), it should be seen as a potential contributor to housing growth, emphasising capacity of informal residents to organise change and solve housing problems, and that (iii) state-led housing intervention often fails to meet the diverse (i.e. cultural, social, and economic) needs of their target populations, as I find in Ruo Emoh (see section 5.5 and 6.5 below) (Miraftab, 2009; Ntema, 2011; Turner, 1969, 1976; Turner & Fichter, 1972; Ward, 1982). Consequently, these arguments advocate for a shift in the roles of housing authorities, urging them to support self-help approaches as opposed to being the sole provider of housing solutions. In the global south, this policy paradigm shift is particularly relevant due to several factors identified by Harms (1982) and Ward (1982): the prohibitive costs of market-driven housing; limited access to financing or formal lending opportunities; dissatisfaction with state-provided housing; and unmet expectations regarding end-user finance. Additional to the state's dissatisfaction with self-build standards and norms discussed in section 2.5 above, the challenges that deter the state from fully supporting self-help initiatives are difficulties in mobilising residents without formal organisation or institutionalisation, and residents' lack of the know-how (i.e. not being educated on construction management, financial planning and environmental design) (Alagbe & Opoko, 2013; Dhlamini, 2019; Ojo-Aromokudu & Loggia, 2017). These challenges align closely with the challenges faced by Ruo Emoh residents, representative of these challenges existing in South Africa's housing context.

Mbongwe (2013) identifies two key driving forces in self-help housing: non-conventional finance and state intervention. Community savings schemes,[52] a form of non-conventional finance, emerge as significant mechanisms for self-housing options. However, the Ruo Emoh savings scheme case represents a deviation from the South African state's conventional role in enabling the involvement of poorer households in housing delivery – the second driving force (Nientied & Van Der Linden, 1988; Turner, 1969, 1982, 1986). The fact that self-help approaches are still not being fully enabled in South Africa provides an extension to Adebayo's (2000) argument that there remains an extreme need for citizens to have access to micro-credit mechanisms or personal contribution means that supplement the state-provided financial assistance. This is because, as argued by Sibiya (2002), the strict lending criteria of banks to the poor undermine the objectives of the 1994 White Paper.

Community savings schemes are now discussed as an option for citizens with limited or unstable financial means to intervene and gain access to the housing market.

3.3.1. Community-centricity in self-help: community savings schemes

Defined as collective endeavours in which citizens contribute both financially and physically, community savings schemes aim to achieve shared goals, address common concerns, or supplement existing state-led

[52] Otherwise referred to as groups or savings schemes.

financing mechanisms (Adebayo & Adebayo, 2001; D'Cruz & Mudimu, 2013; Sibiya, 2002). As mentioned above, Ruo Emoh's inception, initiated and (arguably) sustained by scheme members, echoes the essence of community savings in addressing housing needs with limited financial resources. It is, therefore, crucial to analyse the case study against the theoretical context. Adebayo and Adebayo (2001) and Sibiya (2002) similarly emphasise the importance of savings and small loans for individuals in financially precarious situations, as they cannot commit to long-term repayment plans for formal financial institutions due to their unsecured income sources. Through the saving and management of funds, as well as the volume of deposits or loans, these groups develop community organisation and problem-solving skills (D'Cruz & Mudimu, 2013). The stronger the bond between the group members, the greater the ability to solve community problems and mobilise.

Although it becomes clearer as this thesis progresses why Ruo Emoh was once considered a demonstration of this resident-led notion, community savings ideally extend beyond mere financial accumulation, fostering a practice that addresses community-wide concerns rather than individual needs (D'Cruz & Mudimu, 2013). These groups, in this sense, are theorised to unite, empower and enhance the capabilities of local community organisations. By gathering funds and information about their communities, they aim to build their own knowledge and strength. This approach, rooted in the belief that 'money and knowledge are power,' arguably enables citizens to engage with the state from a more informed and influential position (D'Cruz & Mudimu, 2013). It is for the reasons mentioned above that D'Cruz and Mudimu (2013) confidently (yet contradictory to my case) assert that savings schemes assist communities in meeting their low-income housing needs while also creating a foundation off which more influence in urban decision-making and its associated scope of action is based.

Women are also argued in the literature to play a central role in savings schemes. For this reason, Ruo Emoh's female-led conceptualisation cannot be downplayed and is discussed in section 3.5.1 below. Through hearing a female community leader's story, community savings transcend the mere purpose of providing finance by meeting the material needs of the individual woman (D'Cruz & Mudimu, 2013). Jockin Arputham, founder of Slum Dwellers International (SDI), alludes to the challenges faced by women in urban environments:

> When a poor man arrives in the city he can sleep on the streets, under some bridge or the open sky, but a woman needs shelter, even if it is in the form of a plastic sheet nailed to a railing or a wall that covers her head and gives her some privacy. (D'Cruz and Mudimu, 2013, p. 37)

Collective movements of the urban poor are said to have changed in the 1990s and 2000s: new forms of urban-poor movements have emerged, centralising the woman, and using land and shelter as a platform (D'Cruz & Mudimu, 2013). This is evident in the surge of partnerships with Ruo Emoh, discussed in section 3.5.2 below. Since the 1990s, movements have also undergone changes of new leadership, structures, methodologies and have more women in leadership positions (D'Cruz & Mudimu, 2013). These changes are further argued to bring about a paradigm shift for collective movements: from demanding rights *from* the state to engaging *with* them. This shift required support, not only to citizens but also to intermediaries.

Stepping back for a brief moment, the 1970s saw the global establishment of NGOs whose values were to assist impoverished communities in addressing their housing issues and needs (D'Cruz & Mudimu, 2013). In apartheid South Africa, this assistance often took the form of collective movements, supported by these NGOs, to convey their messages and demands for social justice to the state.

The 1996 establishment of Slum Dwellers International (SDI) reflects the changing global dynamics of collective movements. SDI[53], a (decentralised) NGO, represents urban poor movements with the primary goal of voicing the needs and aspirations of the urban poor, at both the national and local levels. The alliance and interconnected groups, like the Federation for the Urban and Rural Poor (FEDUP), acknowledge the limitations of state-funded housing solutions and the challenges faced by the urban poor in accessing formal banking institutions (D'Cruz & Mudimu, 2013). The initiation of Ruo Emoh's insurgent savings scheme corroborates the fact that the state alone cannot adequately provide for the urban poor. Moreover, the intention of SDI is to seek participation for the urban poor in development activities, as collaborative partners and not passive recipients (SASDI Alliance, 2023c). They use diverse approaches to community savings and federation-building. As a result of their work, and through small daily savings, low-income communities are arguably empowered to "…create a consolidated voice to help bring about the changes they seek in their city" (D'Cruz & Mudimu, 2013, p. 32).

SDI's principles for community savings groups – such as identifying the poorest among the urban poor linking community savings to shelter, and emphasising trust – resonated with the Ruo Emoh case at one point. However, these principles were challenged over time and eventually waned into nothing, evident as per my third argument of broken community practice (see sections 5.4 and 6.4 below). While D'Cruz and Mudimu (2013) argue that there is no good or bad community savings group, I argue that success in realising housing aspirations is dependent on principles being upheld. An instance of the abandoned principle of trust is Sarah's account of financial discrepancies within the scheme. Sarah – a middle-aged female research participant that I present later in section 4.4, former long-time savings scheme member, backyard dweller and current resident of Ruo Emoh – mentions that when she was elected as treasurer of the Ruo Emoh project steering committee, it came to light that there was a surplus of funds within the scheme and no committee member could answer as to where it came from or who it belonged to, which she found concerning (personal communication, 29 October 2022). She stated "[the committee] discovered that there was money in another account. Everyone [was] in their houses. Everything [was] paid for. What [was] this money laying here? It was money of [the people]" (Sarah, personal communication, 29 October 2022). The fact of this being unresolved to this day provides a basis to consider Ruo Emoh's savings scheme model as being flawed and that principles were abandoned.

In addition to the aforementioned principles, D'Cruz and Mudimu (2013) underpin community exchange as crucial to the learning from, and monitoring of, community savings scheme groups. This is the basis for

[53] Alternatively referred to as an 'alliance.'

exchanging information, experience and skills between urban poor communities. Again, Ruo Emoh's scheme defies this by having rarely interacted with other schemes in its time. At a higher level, D'Cruz and Mudimu (2013) argue that exchanges between the state and urban poor federations can change policy and practice, and have resources favour poorer communities. By now it becomes clear that for self-help approaches, particularly savings schemes, to be effective, it requires collective action and depends on the exercising of citizen agency. To quantify these, I use Fainstein's (2010) capabilities approach and social capital concepts.

3.3.1.1. Quantifying citizen autonomy and agency

Fainstein's (2010) capabilities approach is fixated on skills development and learning and focuses on what people can do as opposed to how they function, which can be applied to citizens and institutions. Though her approach indirectly aligns with the principle of the Enhanced People's Housing Process (EPHP) in focusing on the 'do' rather than the management, my findings argue that it is imperative to also consider how people function as collectives considering that a sense of collective identity is not guaranteed with radical insurgent practices, hence, the inclusion of social capital. Social capital is the value of social networks, norms and values that allow individuals to act collectively to achieve shared goals, exchanging resources within such networks (Lin, Cook & Burt, 2017; Donoghue & Tranter, 2012; Gausdal, 2016; Putnam, 1995; Van Der Gaag & Snijders, 2005). From my findings, later discussed from section 6.4, trust becomes imperative in establishing social capital and, when lacking, community spirit deteriorates which, in turn, declines social capital. On the other hand, Wood (2002) argues that the presence of social capital fosters participation and improves democratic institutions. Trust also plays a pivotal role in influencing citizens' willingness to actively participate in decision-making processes. In this study's context, social capital and trust go hand in hand as this thesis argues that, with the waning of trust among Ruo Emoh residents over 22 years, came the waning of social capital.

Taking this further, social interaction and cohesion – two arguable qualities produced in social capital wealth – are suggested by Manturuk, Lindblad and Quercia (2010) to be produced and promoted, respectively, by homeownership. One perspective is that homeownership facilitates social interaction and mobility whereas the other is that homeownership creates a bond between a household and its surroundings (Grinstein-Weiss, Yeo, Manturuk, Despard, Holub, Greeson & Quercia, 2013; Manturuk et al., 2010; Woldoff, 2002). However, this implies a synchronous, or mutually inclusive, relationship between homeownership and social capital: when one rises, the other does too. However, the problem comes up when considering that, in policy, housing meant sustainable human settlements and for the Ruo Emoh savings scheme, homeownership (once) represented socio-economic well-being, thereby further implying a connection between the three. Instead, these are all aspects that seem to be compromised in Ruo Emoh for the sake of tenure security (Akbar, Hartono & Aritenang, 2023). This compromise leads me to believe that, at its core, the informally structured savings scheme required deeper institutional grounding.

3.3.2. Institutionalising resident-led approaches to housing and place-making

Until now, informal housing collectives, deeply rooted in cultural norm, have been the precedent of self-help housing in South Africa (Huchzermeyer, 2003; Malik & Tariq, 2021; Miraftab, 2009). Although radical insurgent practices can constitute both formal and informal institutions, my findings that demonstrate the breakdown of the Ruo Emoh scheme's autonomy over time and the subsequent inadequate housing outcomes call for a more institutionalised basis for resident-led housing delivery. Considering that my case study is situated within the global south, the Marxist roots of Lefebvre's (1996) right to the city (RTC) theory, and his defiance of institutionalising the right, must be criticised. This is said because, in a Marxist sense, "rights are at once a means of organising power, a means of contesting power, and a means of adjudicating power, and these three roles frequently conflict" (Mitchell, 2003, p. 22).

Given Lefebvre's (1996) exploration of everyday life and sociological RTC perspective that has political and spatial implications – discussed in section 2.8 above – there has been much debate on the context of his intended 'right.' Mayer (2009) provides insights into Lefebvre's conceptualisation of this right, characterising it more as an oppositional demand challenging the powerful rather than a strict juridical right. King (2019) suggests Lefebvre's 'right' as an assertion of legal entitlement, further suggesting the right's inherent institutional basis. Considering this debate, Huchzermeyer (2018) argues that Mitchell (2003, p. 28 - 29) clarifies the connection between Lefebvre's spatial theory and his views on rights by contesting that the institutionalisation of rights has to be "a moment in the production of space" that can enhance or protect space against "forces that seek to destroy it." As a result, RTC literature refers to its movements as urban mobilisations reacting to neoliberal urbanisation and infrastructure delivery, whereby these mobilisations make use of their internalised authority to achieve a more socially just city through place-making (Uitermark et al., 2012). In South Africa, these movements are often inspired by the fight for housing rights and democracy. Notably, this is not the first time Lefebvre's right has been debated and Mitchell's (2003) aforementioned bridging provides further concern about Lefebvre's understanding of rights. However, Mitchell (2003) remedies this by arguing that rights are necessary to Marxism as it acknowledges their limits and demonstrates a continuous struggle for them. In sum, Marxists did not reject rights altogether but emphasised that they needed backing from power. This validates my argument for its institutionalisation.

Before I discuss literature on institutionalism, it is important to note the difference between *organisations* and *institutions*. In this study's context, organisations are groups of people who participate in a common purpose to achieve shared goals, whereas institutions encompasses both formal and informal rules[54] that shape the range of possibilities and limitations in human behaviour and interactions (North, 1990; Ostrom, 1986; Sukumar, 2001). On this basis, the Ruo Emoh savings scheme aligned more as an organisation than an institution in that it was in collective pursuit of adequate housing without solidified rules. Moreover,

[54] Prescriptions, dictating which actions are mandatory, forbidden, or allowed.

post-handover the resident community made strides in institutionalising themselves through a Homeowners Association (HOA). HOAs, a mechanism later discussed in section 3.3.2.2 to measure citizen buy-in, have their own constitution and private policies that can supersede state regulations and even constitutional principles in managing their spaces. However, in the end, the Ruo Emoh savings scheme did not institutionalise their resident activity through an HOA as internal conflict (discussed earlier in section 3.3.1 and later in section 5.4) affected inter-resident ties. Therefore, my *collective action paradox* – deep-rooted neoliberal pressures disintegrating self-help's pooling of resources, albeit financial or human (later discussed in section 6.4.2) – calls for Ruo Emoh extending beyond its organisational bounds into (in)formal institutionalism.

Institutions are traditionally known for having the key roles of defining policies and strategising for better (formal) actor conduct, which forms a foundational ethic (Clemens & Cook, 1999). I concur with Verma (2007) that informal institutions should not, and cannot, be rejected. With informal institutions performing similar roles, like the savings scheme, Healey's (1999) *new institutionalism* is an appropriate means for institutionalising informal organisations. It centralises actors, while the focus is on structural dynamics that reveal possibilities, good or bad, against which actors develop alternate responses (Healey, 1999). This also includes the informal internalised workings as opposed to the neoliberal means to neglect them (Malik & Tariq, 2021; Miraftab, 2009). The case of Ruo Emoh is a prime example, where a group of citizens had mobilised, but failed to maintain the informal community practice organisation. With this said, new institutionalism is essential to this research, bearing in mind that it is necessary to find room for the formal institutionalisation of citizens as key actors in housing delivery. Considering the historical view of the Ruo Emoh savings scheme, which is detailed from section 3.5 below, it is only viewed as an informal institution. Herein could lie an issue of seemingly slow housing delivery within South Africa: the lack of formalised inclusivity of informal institutions in delivery. This raises the question as to how stakeholders of micro-level informality can influence institutional frameworks of delivery to ensure socially just housing outcomes. As a remedy, Andres et al. (2021) argue that planning at a macro-scale, and place-making at a micro-scale, are approaches useful in South African housing delivery to develop an institutional design, diverse urban contexts notwithstanding.

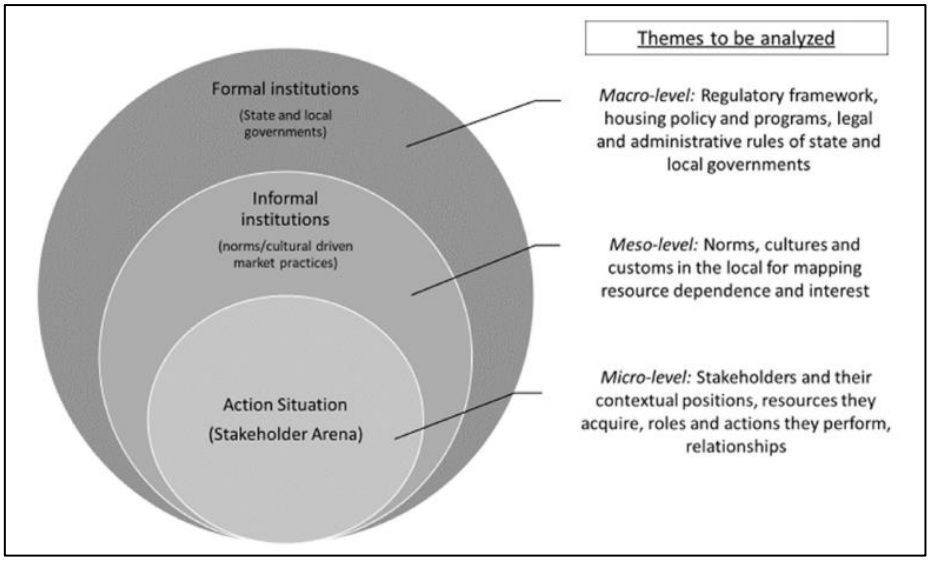
As per my arguments and discussions, and with the aim of institutionalising informal citizen-led housing approaches, it became important to observe[55] and critique the scheme's level of institutional workings. My findings and arguments are based on Sukumar's (2001)[56] and Malik and Tariq's (2021) organisational, membership, institutional and stakeholder analyses below that are later explicated in sections 5.4 and 6.4. While they suggest these processes as 'analyses,' my study observed Ruo Emoh through these lenses only, and, therefore, are termed 'perspectives' instead. Before discussing these perspectives, it is important to

[55] See section 4.3.2 below.
[56] While Sukumar's (2001) writings pertain mostly to housing co-ops, its value to self-organised savings schemes is acknowledged and, therefore, adopted for this thesis.

note that they occurred at three levels: (i) macro-level, which held formal institutions accountable; (ii) meso-level, which held informal institutions accountable, and (iii) micro-level, which focused on actions by stakeholders (Malik & Tariq, 2021; Rooney, Lawlor & Rohan, 2016). Observing the housing delivery problem and self-help approaches, particularly the savings scheme, on micro- and meso-levels were important as actions within the delivery process define contexts of stakeholders (citizens) and their roles within the housing process. These levels were applied throughout my organisational, membership, institutional and stakeholder perspectives. Refer to Figure 3.1 below for an illustration of these three levels.

Figure 3.1: Conceptual framework for multi-level observation

Source: Malik and Tariq (2021, p. 367)



Sukumar (2001) considers housing as a durable commodity with externalities that pose challenges for low-income households striving for homeownership. With South Africa's homeownership (un)affordability already problematised, it becomes evident that the state's enabling (corruptor) approach to housing delivery raises concerns. Considering that the savings scheme was in direct response to the (then) state's centralist housing delivery, observing the scheme at its organisational and membership levels outlines potential benefits for low-income households, while also identifying the challenges they face. At an organisational level, self-organised housing efforts can reduce individual housing costs by collective resource pooling, foster community organisation, enhance member solvency for formal housing finance access, and prevent speculation and gentrification (Bonus, 1986; Johnson, 1987; Marcuse, 1992; Sukumar, 2001; Wenner, 1995). Although the organisation level was a cost-effective way for scheme members to participate in democratic mobilisation, at the membership level challenges arose within the scheme, such as lack of trust, participation costs, self-management difficulties, and heterogeneous membership issues. These stress the need to scrutinise Ruo Emoh's challenges as my arguments are posited as lessons for alternative resident-led approaches to efficient housing governance.

Malik and Tariq (2021) assert that the investigation of institutions and stakeholder participation in housing research are non-negotiable. Seeing an institution's impact on housing delivery provides insight into how to unlock the strengths that are afforded to stakeholders and allows an examination of resources and the roles of stakeholders that may lead to productive urban decision-making (Malik & Tariq, 2021). An example of this is the evolving responses to new urban development opportunities by the state. In sections 5.5 and 6.5 below, it is argued that the current housing delivery model is dated and inadequate, implying that the institutional perspective of both self-help approaches and the state is required to enable co-evolution with citizens' needs. On the other hand, the stakeholder perspective pivots critical analysis to those involved in the housing process. As part of its process, it defines the effects that a decision has on a social system and, subsequently, prioritises the affected subjects of said decision. It also holds diversity as a norm as it promotes the inclusion of all stakeholders to combat challenges (Fainstein, 2010; Malik & Tariq, 2021). Malik and Tariq (2021) further emphasise that this stakeholder perspective sets their own rules as opposed to following those of the market, making the institutionalisation of micro-level actors (citizens) necessary. With this in mind, interviewing Ruo Emoh residents, local state official and a non-governmental organisation (NGO) employee represents a form of stakeholder observation, where the impact of state-subsidised housing delivery is identified, argued and criticised.

By viewing Ruo Emoh through these lenses, my study acknowledges the influential role of citizens, particularly within micro-level informal housing institutions, where they can create major influences on institutions through their collaborations, roles, and behaviours (Malik & Tariq, 2021). This forms a pillar of this research's normative framework: the increased, and legitimated, value of the citizen in the self-help housing sector. Acknowledging this pillar raises the question as to how residents can organise themselves to maximise their influence on their housingscape. The most logical answer here is Homeowners Associations (HOAs), a driver for informal micro-scale place-making, later detailed in section 3.3.2.2. With place-making already explicated in section 3.2.1 above, informal micro-scale place-making is heavily reliant on capabilities and capacities to organise change and seats citizens as key change agents in the production of space against the corruptor state (Andres et al., 2021; Fainstein, 2010, Miraftab, 2009). However, the exercising of citizen agency must be accompanied by a paradigm shift in which citizens are no longer perceived as passive but rather as "end-user innovators" (Andres et al., 2021, p. 35; Czischke, 2018). Andres et al. (2021, p. 35) go on to explain that, within this shift, the "…citizen consultation processes [are] to include citizens as place-shapers, place-makers and place-innovators."

In aid of this, citizens' capabilities, housing locations, capacities and access to resources are stressed to institutionalise informal housing delivery wherein citizen autonomy is centralised (Andres et al., 2021; Fainstein, 2010). This section goes on to present only two examples of ways the state can support informal micro-scale place-making within formal planning processes and how residents can institutionalise themselves as a proponent of informal micro-scale place-making: housing support centres (HSCs) and Homeowners Associations (HOAs). The reason for only presenting two examples is that these institutional

models are likely to be ineffective if generalised. So, these examples and their critique provide a basis for which heterogeneous models can be formulated.

3.3.2.1. Institutionalising the state: housing support centres (HSCs)

In light of the fact that my findings argue that a community grouping was not established in Ruo Emoh, I return to an example of the Enhanced People's Housing Process' (EPHP's) precedent of a support structure for self-help housing to analyse its roles and how it ideally influences resident-led activity: the Isandla Institute's proposed housing support centres (HSCs). Isandla Institute's (2023a) HSC vision seeks to address the challenged implementation of the EPHP between the state and citizens. This centre is proposed as a dynamic hub dedicated to support both the state and beneficiaries in enabling resident-centric housing. The broad categories of housing support needs, which are applicable individually to the beneficiary and collectively to the community, are categorised by the institute as per Figure 3.2 below.

Figure 3.2: Housing support needs

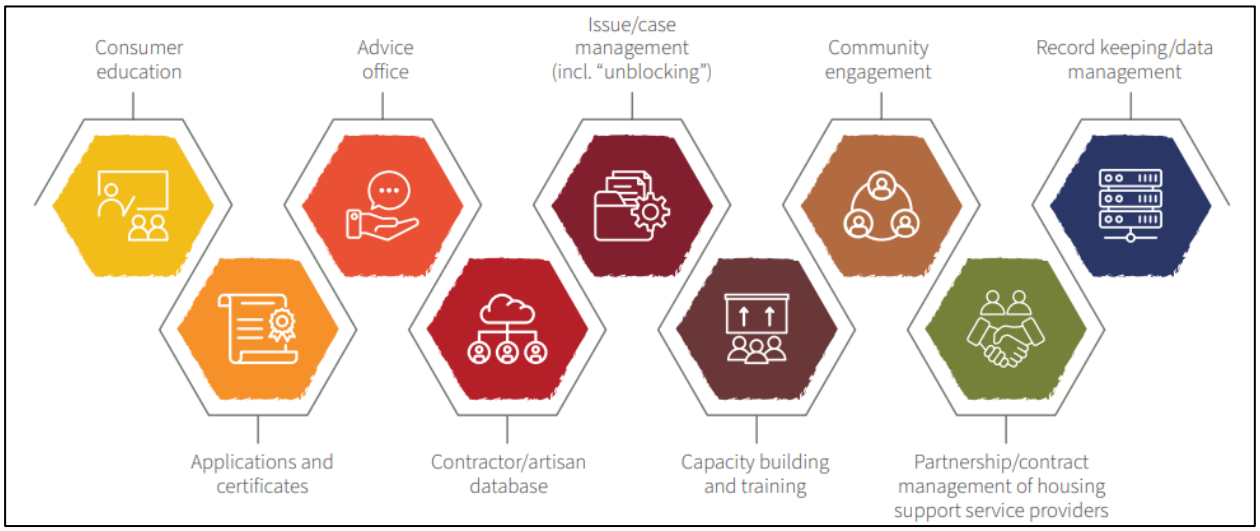
Source: Isandla Institute (2023a, p. 6)



The institute further allocates HSCs the functions in Figure 3.3 below.

Figure 3.3: Housing support centre functions

Source: Isandla Institute (2023a, p. 11)



According to the Isandla Institute (2023a), the implications for municipal capacity and resources in the establishment of HSCs are influenced by beneficiary typologies; the menu of services offered; the form of HSCs; and the level of community engagement. They suggest that municipalities must align the HSC's design with their existing and required capacity, considering the involvement of municipal staff, partnerships with various organisations and community workers. The institutional design, still undetermined throughout their proposal, is unsure as to whether the state will serve as a co-ordinator, implementer, or both, and necessitates a careful analysis of staff capacity, skills, and available resources for effective HSCs. Funding for HSCs can, in principle, come from existing grant funding, programmatic funding, or municipal bonds (Isandla Institute, 2023a). The feasibility of this is discussed in the coming paragraphs. Returning to the discussion at hand, mutually beneficial partnerships (unlike in Ruo Emoh's case where partnerships caused a collapse of citizen autonomy) are stressed in creating an HSC. As per the institute's principle, these partnerships are with community-based organisations (CBOs), the private sector, and academia, while being contextually appropriate to the target area of the HSC (Isandla Institute, 2023a). The institute also believes that HSCs can build on existing local organisations or private initiatives, like savings schemes, on a more ground-level (Isandla Institute, 2023a). An example put forth by the institute is acquiring building material at a discounted rate or providing training at the HSC's physical location.

The notion of this comprehensive hub also calls for support from multiple disciplines throughout the state, communities, academia and the private sector without accounting for the autonomy (or lack thereof) that influences the capital in human resources (Isandla Institute, 2023a). Although the notable intent is to centralise multidisciplinary services, enabling easier access for beneficiaries to housing resources, the institute's argument, based on the EPHP's precedent, is flawed. An HSC's norms and values are certainly outlined by the institute. However, the idealisation of an HSC is primarily attributed as contextual without instilling any firm structure or organogram within its framework, which, in turn, provides a loose basis for

operation and support to beneficiaries. This critique is similar to that of contemporary policy in which the lack of structural design potentially perpetuates disorganised operations. I also argue that the lack of institutional design presents another unfunded mandate to be assumed by the state without a clear input of adequate resources. For instance, who trains beneficiaries at the HSC location? Does this require permanent appointment of personnel? While the institute argues this piece as an advocacy document for the institutionalisation of HSCs because it provides municipalities with a baseline to work from, I argue that, because of the emptiness of an HSC's promise to beneficiaries, it is a thought piece. This also leads to me questioning the feasibility of implementing their self-help housing ideal.

Their argument for HSCs is further contradicted by their 2023 *Investigating the value and feasibility of using public finance for self-build housing processes in South Africa*[57]. While contemporary housing policies and financing programmes promote citizen-led initiatives (without implementation strategies or structural organisation), Isandla Institute (2023b) argues that the state is not doing enough to promote self-help approaches to housing, with which I concur. They further argue that this lack of awareness of citizens perpetuates existing budgetary constraints within the state. According to Isandla Institute (2023b), should there be an increased demand for self-help housing, disbursed subsidies would have required an additional R135 million in 2024. However, they assert that the tight state budget makes their self-help vision all the more distant. The conflicting arguments between these documents corroborate the need of this thesis to address the research problem, but evidently lacks the 'how' – which this thesis's arguments shed light on by looking at the inherent pressures on self-help practices. In any event, the abovementioned critiques provide reason for the state to allocate funding to further developing the HSC-like model and build capacity for them, allowing the state to reconcile itself with the need for institutionalised informal practices. In this sense, institutions, resembling (but not the same as) HSCs, should be detailed in their structural operations. This reckoning is informed by the challenges that Ruo Emoh's scheme succumbed to, discussed in section 5.3 below. The state's provision of a formal institution overseeing community organisation opens the avenue for informal institutions being linked to formal planning processes.

On the other hand, Ruo Emoh's fruitless attempts to institutionalise their citizen autonomy are later elaborated on in section 5.4 but for now, HOAs are introduced as entities embodying local, private governance within community housing developments, offering a distinctive perspective on managing spaces, governance structures, and the democratic potential ingrained in such local bodies.

3.3.2.2. Institutionalising the residents: Homeowners Associations (HOAs)

Ruo Emoh, at its inception, represented residents' shared goal of adequate housing, suited to its demographic and meeting infrastructural needs. When citizens share such goals and possess common

[57] Hereafter cited as Isandla Institute (2023b).

values, housing usually manifests spatially as group housing developments, where management is entrusted to resident-led entities. Homeowners Associations (HOAs) are closely associated to group housing developments as they are organisations that ensure common property within a housing development is properly, and permanently, maintained (Barton & Silverman, 1989; Clarke & Freedman, 2019; McCabe, 2011). HOAs are contended as politicised 'private governments.' The principle is that each homeowner owns their land unit and then automatically constitutes part of the HOA when that land is purchased. This parallels the dynamics observed in Ruo Emoh, where the approval of the HOA Constitution by the local state on 8 August 2016 preceded the top structure construction phase. This approval related to a 54-page constitution, which was proposed to govern the Ruo Emoh housing project and community activity. The establishment of rules and bylaws within an HOA constitution, a common practice, plays a pivotal role in governing activities within community boundaries. Interestingly, beneficiaries, by opting into the development, voluntarily subject themselves to these rules that potentially supersede state regulations and constitutional principles in managing their living spaces.

Critics like Barton and Silverman (1989) and McCabe (2011) argue against the political efficacy of HOAs, contending that their mandatory membership model contradicts democratic principles and that, as private entities, they resemble corporations more than governments. However, I counterargue that, because of their role as local policymakers, members of an HOA hold substantial power and autonomy, aligning with Fainstein's (2010) assertion that the greatest opportunity for democracy lies within the realm of the community. However, whether these associations act on this power, or what they do with it, makes all the difference. In the case that members do violate the rules of HOAs, it is considered an offence and may be punishable (Barton & Silverman, 1989). While HOAs are legally recognised bodies,[58] Ruo Emoh's instance is more informal in nature. My findings reveal that the HOA was never established by residents after municipal approval of its constitution. This is attributed to the challenges faced by the community given that the intention for HOAs is to shape community governance.

My argument is that the scheme's agency forfeiture at the point of NGO partnership, inter-resident conflict and the inability of the state to enforce an HOA against law (see section 5.4 below) led to Ruo Emoh's failure to self-govern. This autonomy limitation is viewed as an outcome of the centralist regime, where governance reverts to the state, no matter the strength of insurgency. At this point I find a contradiction with the centralist state: the notion of an all-powerful state delivering everything to citizens contradicts the neoliberal (state-volunteered) demise of the welfare state. If neoliberalism aims to transfer power to citizens for them to operate independently in an economy, the state's control over them is an ideological dilemma.

Until now, theory prescribes that to transform their urban realities (to any degree), citizens' actions are stressed in collectivism. Regarding the notion of community in policies, Section 4.1 of the 2004 Breaking New Ground (BNG) policy aims to uphold "fragile community networks" and enhance community

[58] Part 5 (Sections 61 to 63) of the Cape Town Municipal Planning Bylaw, 2015.

participation (RSA, DoH, 2004, p. 25). This is pertinent as it identifies the importance and tenuous nature of the bonds that have been established within and between various communities prior to intervention. However, it is critical to note that the use of 'community networks' by the BNG is indefinite. This generalisation, indicative of the state's external community idealism, disregards the potential disintegration of communities that neglects inner community activity, corroborating Charlton (2010) that informal citizen dynamics are only partially acknowledged and understood by the state. In light of the policies critically analysed in Chapter 2 being similarly criticised, it can be argued that state decision-making processes overlook or ignore these internal understandings and realities of community. As a more relevant definition on which 'community' is based in this thesis, Wenger (1999, p. 1) defines it as a practice by asserting that "…communities of practice are groups of people who share a concern or a passion for something they do, and [they] learn how to do it better as they interact regularly."

For policy to reconcile community-centric, informal micro-scale place-making into formal planning processes, the extent to which mechanisms are available to support informal institutions must increase. An instance being where the state can facilitate the local-level establishment of HOAs, thereby transferring opportunity for governance to citizenship. In view of the already-established hegemonic corruptor state, with its neoliberal policy ideologies ensuring control over self-help communities, the preceding section suggests asking how citizen-led community-centric housing practice is impacted by the state's centralist regime – as my third subsidiary research question. Ruo Emoh's collective action paradox (i.e. dissipated community unity and identity), resulting from my third argument in section 5.4 below that citizen collectives attaining temporally goaled housing does not guarantee continued community nor sustained social capital wealth, suggests its fragmented 'Wenger community practice.' Given Ruo Emoh's collective fragmentation, that the South African corruptor state is (supposedly) inclusive of communities in delivery and the already-determined lesser investment into social housing given its lesser investment return, it is necessary to find out how this paradox affects neoliberal infrastructure provision.

3.4. Neoliberal infrastructure provision through public-private partnerships (PPPs)

Public-private partnerships (PPPs) are a mechanism adopted by neoliberals, and the South African corruptor-state, to drive service delivery (i.e. water, electricity, transportation, and sanitation) (Ke et al., 2024; Miraftab, 2004b; Whiteside, 2020). To recap the introduction of PPPs in section 2.4 above, they are the main infrastructure delivery vehicle due to the state's market liberalism, and involve contracts between the state and private entities to provide public services or assets. In developing countries, state support to PPPs is driven by the need for expanded service provision given its now decreased welfare state. PPPs aim to decentralise service delivery, involving both private firms and community-based organisations (CBOs), and are arguably essential for serving marginalised populations through democratisation. However, a critique of PPPs – based on neoliberal competitiveness – is that, in these contract-based negotiations, the state assumes accountability while private sector performance is linked to remuneration (Harvey, 2007).

This model also absolves the private sector from any contractual obligation to beneficiaries, specifically hinted at by (an NGO employee and research participant that was involved in Ruo Emoh's housing process) Adam's words in section 5.3 below that suggest a detachist approach to society post-handover, as I see in the Ruo Emoh case. In turn, infrastructure provision is argued to fixate on temporary resident benefits that are related to short-term infrastructural milestones.

In addition to the short-term design of neoliberal infrastructure benefits, the corruptor state assumes a technocratic framing within PPPs, centring speed and standardised unit delivery to meet goals (Harvey, 2007; Huchzermeyer & Misselwitz, 2016). The latter is argued to produce inflexible, segregated housing forms through a top-down process. As a result of this time-orientated, metric delivery system, the neoliberal state's recommitment to large-scale delivery via the private sector is at the cost of infrastructure that in turn impacts livelihoods (Huchzermeyer & Misselwitz, 2016). This is evident in South Africa, a country comprising large-scale informality, where infrastructural inadequacy plagues state-subsidised housing projects, like Ruo Emoh (some examples being Khayelitsha People's Housing Project, Hangberg Phase 2 Housing Project, Gugulethu Housing Project and Flamingo Park discussed in Chapter 5). While South Africa has already been identified earlier in this thesis for seemingly slow provision, my argument of South Africa's maladjusted corruptor state to evolving housing needs validates that it views housing as a static product, contributing to inadequate provision and socio-spatial disparity. My arguments are also contended as products of inherited abnormalities and political tensions from the contentious apartheid housing legacy, which largely relate to the privatisation and commercialisation of public spaces, gentrification, and the deregulation of the housing sector by South Africa's market liberalism subscription (Musvoto & Mooya, 2016; Valenzuela-Fuentes et al., 2017).

In light of homeownership being contended by neoliberalism as power, the right to access adequate housing can be supported if housing infrastructure delivered to citizens was truly adequate. However, considering the inadequate housing infrastructure in Ruo Emoh, which my findings later detail, residents' collective action, participation and influence in decision-making is argued to fall short, requiring residents to revisit their infrastructure and assume radical and insurgent approaches to meet their evolved housing needs. Lefebvre's (1996) right to the city (RTC) and Lemanski's (2020) infrastructural citizenship (IC) assists in providing a lens for viewing the city and society relationships through infrastructure.

To recap, RTC theory centres the citizens' right to appropriate (i.e. to use, occupy and shape) urban space and the right to participate in the production of this space (Afenah, 2009; Purcell, 2003). Another theoretical critique is that, once the RTC frame is implemented, the claims for local democracy and rights overshadow the more macro-scale place-making claims (Uitermark et al., 2012). As in Ruo Emoh's currently prevalent individual place-making efforts, the immediate needs of individual residents have overshadowed collective needs, thereby limiting the influence that meeting these needs may have on a collective scale. In this sense, while Lefebvre's RTC can be considered a global movement, RTC movements must provide insight and develop (institutional) tools as to how cities interact with social mobilisations beyond political,

geographical and ideological spaces of cities. This is something that Lemanski's (2020) notion of a state-society relationship can strengthen. Lemanski's (2020) use of this term must be noted. As discussed further in section 6.5.1 below, her conceptualisation of civic relationships with the state as 'state-society' hints at a hegemonic, driving state. In contrast, this thesis consistently terms such relationships as *society-state* to centralise the leading citizen in such relationship, aligning with its social justice framing.

At the complex intersection of infrastructure and citizenship, Lemanski (2020) introduces an IC approach that extends beyond the (re)distribution of material benefits and the way citizens survive in the now, to investigate how actions from the citizen and the state – regarding urban infrastructure – unmask a continuing political rationale that is best described through a citizenship perspective. IC is introduced as a framework that aims to understand and transform the infrastructure division between the state and citizens by embracing the differentiation between the perspectives of these two parties. Her 'state-society' approach provides a useful conceptual analytic as opposed to a completely rights-based approach, like Lefebvre's, which favours the rights of citizens over both the state's rights and the responsibilities of both parties. Lemanski's theory, although later argued to still be somewhat rights-based, also argues that citizenship cannot be simplified to analysing collective citizen action (i.e. protests) as the only response to infrastructure failure (Lemanski, 2020). Using the IC lens, the next sub-sections focus on infrastructure's relationship to socio-economic well-being and place-making. By definition, South Africans' right to access adequate housing is idealised to view housing more than just shelter, but on what progressive basis?

3.4.1. Infrastructure and socio-economic well-being (needs and affordability)

The importance of housing in the well-being of citizens remains uncontested in this thesis and is similarly argued by many as an instrument to promote the socio-economic prosperity of citizens (Beamish, Goss & Emmel, 2001; Chisholm, Olin, Randal, Witten & Howden-Chapman, 2023; Lee, Goss & Beamish, 2007; Mehanna & Mehanna, 2023). The primary function of a house is not only to provide a sense of security and protection, as outlined in the 1994 White Paper, but is also where self-identity, social relationships and citizen activity are developed and structured (Sekoboto, 2016). This all goes without saying. On the one hand, the state's shift from 'housing' to 'sustainable human settlements' suggests that it is aware of these varied, evolving spatial and socio-economic needs of poorer citizens. On the other hand, and contrary to Lemanski's (2020) argument, infrastructure provision in Ruo Emoh has not been directed towards forward planning. Instead, it is the bare minimum provided to beneficiaries. Also, considering the issues faced by residents, the focus on current infrastructure provision, benefit and maintenance becomes dire, contesting the state's (supposed) adequate address of the evolving spatial and socio-economic needs of citizens they have apparently become aware of. These unmet needs are found and detailed in section 5.5 and discussed in section 6.5 below.

As my findings and arguments suggest, similar to Lemanski (2020), the state acts on their responsibility at an urban infrastructure technical scale and at an investment and maintenance temporal scale, but ultimately

views household problems as the responsibility of the homeowner. The responsibility for residents' unmet housing needs in my case study's context is currently still debated, even post-handover. From the residents' perspective, the state is held accountable for their failure to provide adequate infrastructure, whereas, from the state's perspective, it has met its constitutional duty to provide housing to the marginalised resident. I, therefore, identify a disconnect between the scale of infrastructure delivery and the expectations of residents, and the perceptions of the motivations of citizens' actions. The state's dissatisfactory infrastructure provision in Ruo Emoh reveals that neoliberal delivery of welfare and participatory deception has, indeed, negatively affected housing outcomes.

In light of Ruo Emoh's already-established, yet limited, society-state relationship, Lemanski (2020) argues that, while citizens may view their public housing adaptations (see Table 5.3) as a form of citizenship-in-practise, the state largely views them as destructive anti-citizenship acts. The failure to provide and maintain infrastructure for citizens represents a failure of the state to fulfil its constitutional duty to provide basic services to the urban poor whereas, in contrast, citizenship practice is viewed by the state as inappropriate behaviour (Lemanski, 2020). To decriminalise the resident's citizenship-in-practise, section 5.5 below identifies predominant changes to properties in Ruo Emoh and proves that the state-led housing delivery is, in fact, inadequate in meeting housing needs. Despite its limited impact on place-making, the nature of these adaptations also emphasises the gap in needs addressed by the state versus the needs proclaimed by residents. Building on Lemanski (2020), these infrastructural adaptations can also act as a lens through which Ruo Emoh's minimalised society-state relations, or its silent state, can be understood. The infrastructure division between the state and citizens, caused by dissatisfactory state-led housing delivery, can be addressed by embracing the differentiation these two perspectives bring (Lemanski, 2020). Through this differentiation, it becomes clear that the state refuses to intervene in Ruo Emoh's household-scale infrastructural needs, despite the development being subsidised by the state, and with this refusal, residents' household-scale adaptations continue to (informally) place-make (albeit later revealed as negligible).

According to Huchzermeyer and Misselwitz (2016), another reason for making informal settlement the most feasible option, and allowing the persistence of informal place-making, is the unaffordability of housing in South Africa due to the private sector targeting the middle, to lower-classes, leaving most housing-seeking citizens in need. This unaffordability was already problematised in section 2.5.1 above. Fully subsidised housing development is merely one of three main housing modalities in South Africa, the other two being informal settlements and backyard dwellings, and privately-developed fully mortgaged homes (Jarbandhan et al., 2016). My argued *settlement contentment* notion – where beneficiaries were satisfied enough with the arguably easily accessed homeownership offered by the state through fully subsidised housing development that they overlooked their demands and needs (later discussed in section 5.5) – is based on the evidence that the latter two modalities remain inaccessible to the urban poor, said in view of mortgage finance being mostly impossible for lower-income citizens to obtain. It is obvious that contemporary state-led delivery leaves the resident dissatisfied, in addition to being unaffordable in the long run. To this end, one can argue that, although residents own homes, state delivery does not place its

beneficiaries at a desirable socio-economic footing. This is counterproductive to the idealised value of formal housing in policy. Then, dissatisfied residents take matters into their own hands to meet their needs, which has since evolved from the conceptualisation of the BNG unit. Before these housing units are adapted to stand a better chance of satisfying residents' lives, I question how inadequate infrastructure affects place-making. To answer this question, infrastructure is conceptualised as a place-making tool in the context of my study.

3.4.2. Infrastructure and place

Chisholm et al. (2023, p. 2) support my conceptualisation of infrastructure as a place-making tool by arguing public housing as significant places: a node within social relations networks that "…extend beyond their four walls." The reason for conceptualising infrastructure as a place-making tool is that, while recent scholarship explores the way infrastructure is transformed through political struggles, Lemanski (2020) argues that the interconnection of infrastructure and citizenship lacks discourse. As she argues, this is largely because the state often views protest as the main demonstration of citizenship, despite scholarly debates acknowledging the politicised nature of infrastructure as a tool of socio-political power and driver of inequality. As a result, a citizen's everyday struggles with infrastructure provision and practices go overlooked. Graham and Marvin (2001) similarly argue that the neoliberal approach to networked infrastructure has disjointed the modernist ideal of universal access to urban infrastructure.

To recap, place-making – considered an inclusive and critical community-building process – is creating spaces with a strong character and valuable social amenities, designed for people as opposed to the activity they formulate (Jacobs, 1961; Lefebvre, 1996; Mehanna & Mehanna, 2023; Whyte, 1980; Underhill & Whyte, 2012). However, correlating infrastructure with place-making is not simple and requires a deeper understanding and critique of the theory employed in this study. Despite Lefebvre's (1996) RTC having place-making pillars at its core, discourse over the past two decades has only described this right in terms of basic human services (i.e. housing, potable water etc.). It is important to accept that the concept of the RTC encompasses more than just the basic provision of liveable housing, as it also involves the collective creation of urban spaces that cater to the needs and enjoyment of its centralised citizens (King, 2019; Lefebvre, 1996; Stanek et al., 2014). Simply put, the RTC is founded on shaping (better) urban space through collective action, with a broader focus on the citizen's well-being. Discourse surrounding the RTC reveals commonalities across academia, policy, and activist perspectives, emphasising the centrality of urban inhabitants to the theory, the entitlement of citizens to the RTC through their experiences, and the prioritisation of the use value of urban space over its exchange value (Purcell, 2014).

Lefebvre's right is based on his perception of everyday life; lived experiences; his understanding of a city's historical development of urban life; its relations to market forces and commercial interests; and the distinction of urban space as an artefact and a product (i.e. inhabiting urban society as opposed to the urban habitat imposed by urban-decision makers) (King, 2019; Lefebvre, 1996). It is also informed by the

absorption or obliteration of rural areas by rapid urbanisation. In this light, the RTC is argued to commonly exhibit two fundamental focal points: (i) an insistence on prioritising the use value of urban space and resources, as opposed to the capitalist exchange value, and (ii) the assertion that the power to shape the urban environment ought to be distributed equitably among all citizens within it (Althorpe & Horak, 2023; King 2019; Purcell 2014). Critique of RTC movements is that they do not directly call for such right or urban revolution and, because it is not at the centre of discourse, the message may become distorted (Uitermark et al., 2012). This is evident in Ruo Emoh where place-making opportunities for residents remained, and arguably still remain, limited in their housing process. As I argue in my discussion chapter later, this critique suggests a need for clearer articulation and prioritisation of resident-led place-making action within (revived) citizen movements.

In response to this need, I adopt Lemanski's (2020) and Mehanna and Mehanna's (2023) argued interdependence between infrastructure planning and citizen well-being, thereby implying that infrastructure and place-making are correlative. The importance behind this correlation is the implication of my findings implying – similar to Lemanski (2020) – that infrastructure became the primary lens through which Ruo Emoh residents understood, and understand, their housingscape, and on a larger scale, city. Participants evidently consider infrastructure more than the physical demonstrations they observe[59] and rather as a representation of socio-political process, aligning with Lemanski's (2020, p. 590) definition. Considering that I have discussed institutionalising resident-led approaches and the need for it, micro-scale place-making, although only a partial tool for citizens, aims to address the formal and informal daily challenges that arise for – and by – the citizen. Such challenges include infrastructure investment, housing delivery and the availability of, and access to, livelihood resources. Andres et al. (2021) further argue that, similarly to Fraser's (2003) non-reformist reforms, transforming a city is possible if such micro-scale place-making accumulates, otherwise it can be regarded as mundane (an argument demonstrated by my findings and discussions).

Given infrastructure's integral role in socio-economic prosperity and spatial identity and function, this study asks, as the fourth and last subsidiary research question, whether citizens' housing and infrastructural needs are being fulfilled or provided by the state. The arguments resulting from my findings are the classification of the corruptor state as maladjusted to the evolving housing infrastructure and financial needs, not meeting such needs, and that inadequate neoliberal infrastructure places housingscapes at a place-making disadvantage. Regressing housing infrastructure in Ruo Emoh has dissatisfied residents, which is ironic and disappointing given Ruo Emo's inception stemming from dissatisfaction.

It is at this point that this chapter turns to discuss the case study in detail.

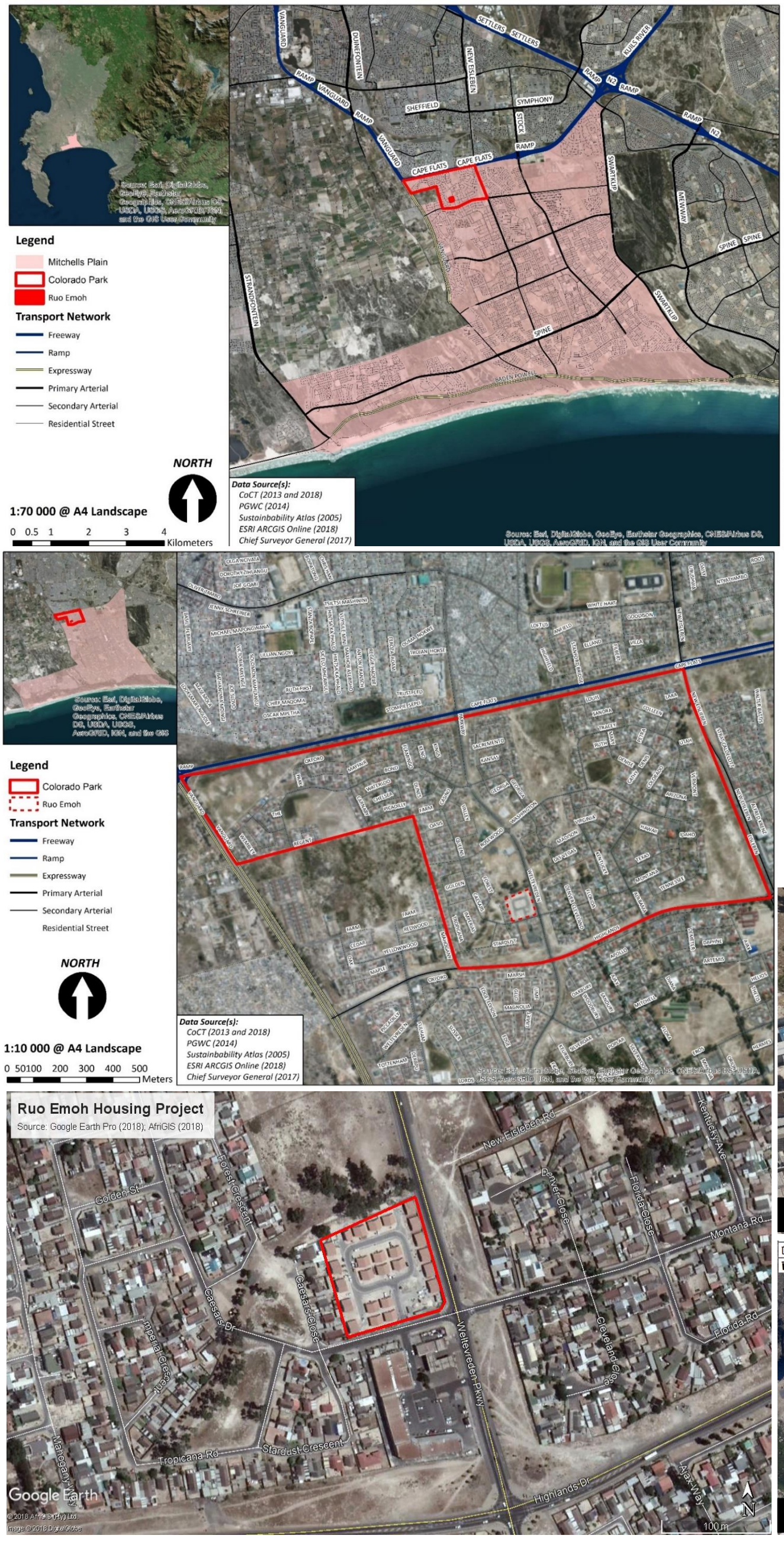
[59] Roads, sewers, electrical wiring and poles.

3.5. The case study of Ruo Emoh, Cape Town

'Our Home' spelt backwards, Ruo Emoh is a medium density housing development, spanning less than one hectare, located in the Colorado Park suburb of Mitchells Plain, Cape Town. Ruo Emoh can be found on the corner of Weltevreden Parkway and Caesars Drive, within an urban area approximately 25km from Cape Town's central business district. The location of Ruo Emoh is depicted in Figure 3.4 below. Erf 1551 in Weltevreden Valley, which was once vacant, now accommodates 49 households along a public crescent but is enclosed by gates which were erected by the residents as a safety and security measure against state wishes (therefore, constituting an insurgent practice). These 49 households are argued to represent a 'community' that shared concerns, as they 'planned' their neighbourhood via regular interactions with non-governmental organisations (NGOs) and the state (Wenger, 1999).

Figure 3.4: Ruo Emoh locality

Source: Author (2023); Aerial Image: ArcGIS Online, Google Earth Pro (2018), City of Cape Town (2023)



Ruo Emoh arguably represents an alternative resident-led approach to affordable housing delivery in that community members and stakeholders had an increased role during the planning and implementation of their neighbourhood and community. Andres et al. (2021) suggest that alternative resident-led approaches could stem from a resistance to formal planning processes or to meet individual and community needs, which is definitely the case in Ruo Emoh. However, the journey to complete Ruo Emoh was far from straightforward, as it encountered several obstacles, which are detailed in the following sections, resulting in a staggering 22-year project duration.

3.5.1. A radical insurgent start to collective savings efforts

In 1995, two women, Janap Oosthuizen and Lee-Ann Fredericks, took a bold stand against the enduring oppression of apartheid by launching an initiative aimed at assisting low-income people of colour in acquiring housing (African Centre for Cities [ACC], 2018; Emma, personal communication, 29 October 2022; People's Environmental Planning [PEP], 2016). Dissatisfied with state-led housing interventions, this initiative led to the establishment of the Ruo Emoh savings scheme (People's Dialogue on Land & Shelter, 1999). As time passed, the savings scheme attracted backyard dwellers, informal settlers and tenants from neighbouring communities like Manenberg and Mitchells Plain. Members were asked to pay a once-off sum of R750 for inclusion into the scheme (ACC, 2018). The savings scheme continued over the years despite monthly fluxes in registrations and attendance by members. The scheme members were (said to be) saving for house deposits, infrastructure and land. At this point, "[t]he Ruo Emoh [savings scheme] group was convinced that they could build more appropriate houses than the contractor and government-led [Reconstruction and Development Programme (RDP)] approach" (ACC, 2018, p. 6).

By July 1999, the scheme had 300 members and R34,600 saved. As a result of their beliefs and confidence, within three days[60] the group erected an (unauthorised) show house to prove the assertion above (ACC, 2018). The show house was made of brick and board and was done on vacant land in Mitchells Plain and not at the current project location (People's Dialogue on Land & Shelter, 1999). According to ACC (2018), Janap Oosthuizen pronounced the show house a declaration to the state. She asserted:

> We built the [show] house as a practical statement. Of course, we knew that it was illegal. We knew that we would have to suffer the consequences…. We did not try to interrupt negotiations – at every time we were ready to talk. All we wanted… was to ask [the state] to come and look at the house… to see that the people's process is better [than RDP housing delivery]. (ACC, 2018, p. 7)

It was at this point that neighbouring communities saw the benefits of an alternative, resident-led housing delivery system. My argument is that, not only did the resident-led action itself sway neighbouring

[60] The weekend before Women's Day in 1999.

communities' perception, but so did the visibility of action, with the show house being an overt demonstration that blatantly rejected the state's neoliberal welfarist housing agenda. However, the show house was demolished within hours the following day by the City of Cape Town local state (ACC, 2018).

This portion of Ruo Emoh's history demonstrates principles of radical planning in its establishment of the savings scheme and insurgent planning in its erection of the show house. Although these principles progressively diminished in this case, Ruo Emoh is characterised by this thesis as a radical insurgent initiative of scheme members given their intention to work with the state – as Janap Oosthuizen stated above – but their contrary acts at times to work against it. While some may argue that the scheme's intention represents auto-construction instead, radical practices where citizens build their own houses according to the resources they are able to put together at the time (Caldeira, 2016; Holston, 1991), it is important to point out that Ruo Emoh is a bit more complex in its history. Scheme members did not construct their own housing and the project ultimately became state-facilitated. Distinguishing between auto-construction and this thesis's use of radical insurgence importantly ties into the findings, discussed in Chapter 5, demonstrating the fate of self-help initiatives in a neoliberal welfare state: the corrupting of their agency and autonomy.

3.5.2. The beginning of partnerships with non-governmental organisations (NGOs)

By 1997, the collective had registered the scheme under the South African Homeless People's Federation (HPF), now known as the Federation for the Urban and Rural Poor (FEDUP) (ACC, 2018). FEDUP, established in 1990 but formally founded in 1994, is an NGO that empowers communities to initiate savings schemes, enhance their knowledge and skills, construct houses, and acquire land (SASDI Alliance, 2023b). Additionally, FEDUP contributes financially to the National Urban Poor Fund (NUPF) and enables the application for loans to respective projects[61] (SASDI Alliance, 2023b). The South African Slum Dwellers International Alliance (SASDI Alliance), the Community Organisation Resource Centre (CORC) and the uTshani Fund also played a part in Ruo Emoh's housing process.

The SASDI Alliance, an affiliate of the larger SDI Alliance discussed in section 3.3.1 above, focuses on developing housing, upgrading informal settlements, securing land tenure, and promoting alternatives to evictions and demolitions (SASDI Alliance, 2023c). The CORC is an SASDI Alliance partner established in 2002 that fosters social learning and community solidarity and unity to broker deals with formal institutions, particularly the state (SASDI Alliance, 2023a). The uTshani Fund, an element of the (then) HPF and partner that was increasingly involved with residents of Ruo Emoh, had started operating in 1995. The Fund is a credit mechanism controlled by the homeless themselves and provides financing directly to

[61] The goal was, and remains, for the monetary contributions made by the scheme to the NUPF to give leverage in negotiations with the state and other stakeholders (ACC, 2018).

housing savings schemes through loans or subsidies for development costs (Bolnick, 1996; SASDI Alliance, 2023d). From the information above, it is noted that partnerships were with NGOs that were established around the time the savings scheme was, suggesting that stakeholder networks were not fully developed and, as the scheme was developing, so were the NGOs. This could have contributed to delays.

In 1999, the savings scheme, together with the (then) HPF and the uTshani Fund, purchased Erf 1551, Weltevreden Valley. According to ACC (2018), the savings scheme decided to purchase the erf and their decision was supported by partnering NGOs. However, Cindy (personal communication, 5 November 2022) – one of the research participants that I later present in section 4.4, who is a middle-aged female, former savings scheme member, backyard dweller and current resident of Ruo Emoh: "I had no say in where Ruo Emoh is." Cindy, – like Ava, Lisa and Kelly – was never a part of the project steering committee and their feedback suggests that, if not forming part of an elected committee that held closer ties to NGOs than sole scheme members, beneficiaries did not influence the location of their housing. In this regard, Ben, a local state official at the time of interview, is of the belief that not all beneficiaries have the same level of input.

> I doubt that… *All* having equal [participation] in decision-making? No. I think lead liaison officers, or project committees, play a very direct role with the state and partners... Others will be very passive within that space, and will sit back and listen. So not an equal part... no, I doubt that. I very strongly doubt that. (Ben, personal communication, 12 July 2018)

Emma – another research participant who says she had no input into the purchase of Erf 1551 – states: "I [was not] bothered about where [Ruo Emoh] was because I just needed to get out from where I was [living]" (personal communication, 13 July 2018). This top-down decision-making within the scheme itself also suggests that despite the radical roots of the scheme, the voices of *all* beneficiaries were not considered. The inclusion of these beneficiaries in Mitchells Plain, an area outlying the city centre (depicted in Figure 3.4 above) that emerged in the 1970s to accommodate middle- to low-income people of colour uprooted from the city centre, still perpetuated spatial injustice. This already proves contradictory to policy intent of integrating previously disadvantaged residents into the city.

From the point of purchase, the savings scheme with assistance from partnering NGOs began planning, designing and co-ordinating their own housing development. However, this collaborative planning practice was fraught with tension between the scheme members, HPF and the uTshani Fund in deciding on the typology of units and layout of the neighbourhood (Emma, personal communication, 13 July 2018 & 29 October 2022).

3.5.3. The application process and public objections attributed to *NIMBYism*

Despite community dissent, an application was submitted to the state (i.e. the City of Cape Town local metropolitan state) for rezoning and subdivision approval in 2001 (PEP, 2016). These application types

relating to the erf alone would allow the tensions to be resolved at a later point. The application was subsequently advertised to surrounding properties for objection or comment (ACC, 2018; PEP, 2016). A number of objections submitted to the state caused major delays in obtaining land use approval. These objections to Ruo Emoh originated from properties directly adjoining Ruo Emoh. Hence, objections having been attributed to the NIMBY ideology.

NIMBY, which spells out 'not in my backyard,' gained traction in the 1980s and mainly refers to the opposition by citizens to local development near homes and communities (Devine-Wright, 2009; Esaiasson, 2014; Zukin 2023). Esaiasson (2014) states that, while citizens may consider the local development useful, NIMBYism is based on the (perceived) undesirable location of such development. In the case of Ruo Emoh, residents of Colorado Park raised numerous objections through the Colorado Ratepayers Association (CRA), particularly residents directly adjoining the project site as per Figure 3.5 below.

Figure 3.5: Immediate properties surrounding Ruo Emoh

Source: City of Cape Town (2023)



The CRA based their objections on the possibility of Ruo Emoh lowering property values and overburdening infrastructural capacities; the latter of which is an objection I witness regularly in my current

position as a Development Management official. The irony with these objections is that there is often no engineering or technical reports provided with objections proving such claims when state officials, in fact, confirm that development will not affect infrastructure negatively. However, according to Sarah, this fearmongering from objectors was only because "… [objectors] felt that it's going to look like RDP houses and the value[s] of their houses [were going to] drop" (personal communication, 29 October 2022). In the event, no such depreciation in the local state's property valuation is displayed from the year after Ruo Emoh houses were completed (i.e. 2018) to 2022. Table 3.1 below demonstrates an obvious growth in property values for erven 1907 – 1912 adjoining Ruo Emoh as they would likely be most affected by any depreciation of property value resulting from Ruo Emoh's development. Therefore, despite providing no substantial evidence with their objections, the table below evidently refutes the claims of objectors and is indicative of the sometimes unjustified grounds of NIMBY-based objections, particularly in Ruo Emoh's case.

Table 3.1: Property values of erven adjoining Ruo Emoh 2018 – 2022

Source: City of Cape Town General Valuation Roll (2018, 2022)

	2018	**2022**
Erf 1907, Weltevreden Valley	R 725,000	R 880,000
Erf 1908, Weltevreden Valley	R 697,000	R 840,000
Erf 1909, Weltevreden Valley	R 711,000	R 860,000
Erf 1910, Weltevreden Valley	R 725,000	R 880,000
Erf 1911, Weltevreden Valley	R 697,000	R 840,000
Erf 1912, Weltevreden Valley	R 830,000	R 1,000,000

NIMBYism can result from a play of politics and self-interest (Esaiasson, 2014). In this case, it is argued that, when stakes are low and choices unclear, NIMBYism can be emotionally charged. On the other hand, when citizens face clear choices with high stakes, self-interest concerns weigh more heavily. The core issue of NIMBYism is the degree to which individuals are willing to accept so-called 'nuisances' for the benefits of the collective (Devine-Wright, 2009; Esaiasson, 2014). In turn, NIMBYism can be presumed weaker in countries where solidarity is a strong norm for concerns of social justice (Esaiasson, 2014). In this sense, South Africa's housing backlog is ever-growing, presumably creating a social justice norm, yet objections to housing development can indicate the extent of solidarity within an area.

In addition to objections of depreciating property values being refuted above, there was, and remains, another element of irony with regard to the objections that were submitted. This is because many of the adjoining (CRA) residents had, and still do have, backyard dwelling units and outbuildings erected on their own properties on common boundaries shared with Ruo Emoh residences (ACC, 2018; PEP, 2016). These, illustrated in Figures 3.6 and 3.7 below, were, and are, indicative of a need for housing for the area – so why were these property owners objecting to Ruo Emoh's proposal? Again, there was no supporting evidence to justify objections (ACC, 2018; PEP, 2016). Yet despite this irony, NIMBYism was a mechanism used to object and, as such, became an obstacle to Ruo Emoh's development duration.

Figure 3.6: First view of backyard dwellings/outbuildings within the Colorado Park area

Source: ArcGIS Online (2017)



Figure 3.7: Second view of backyard dwellings/outbuildings within the Colorado Park area

Source: City of Cape Town aerial imagery (dated 15 April 2024)



The state approved the application for rezoning and subdivision in 2002, overruling objections submitted against the application. The one-year duration between submission to, and approval by, the state demonstrates an arguably inefficient application process[62]. On this basis, I argue that timeframes were not strictly adhered to on the part of both the state and scheme members, given that part of the process was to respond to objections. Objectors appealed the state's decision. This meant that decision authority now moved to the provincial state (i.e. the Western Cape Government) and the process began slowing down. It took four years, to 2006, for the provincial state to dismiss the appeals and grant final approval. The state's inability to implement a pragmatic approach to prioritise the Ruo Emoh project and its EPHP implementation is evident from its lengthy land use approval process, despite the participation of scheme members in the process. In any event, the approval granted by the Western Cape Government had a validity period of five years.

3.5.4. Regaining development momentum with the appointment of *People's Environmental Planning*

From 2006 to 2010, community planning was in progress. However, the slowing pace of progress during this time suggests that there were challenges in the planning phase. Enter, People's Environmental Planning (PEP). PEP was appointed in June 2010 by the main NGOs and community-based organisations (CBOs) involved in the project, namely the uTshani Fund and FEDUP, to oversee the finalisation of development with beneficiaries and existing partners. The appointment of PEP was accepted by scheme members as Ava states "…[members] were angsty about progress and PEP was supposed to help [them] get [adequate] houses" (personal communication, 14 July 2018). Participants make known that this top-down decision was not opposed as they felt the project had come to a stand-still. By the time beneficiaries applied to receive Individual Housing Subsidy Programme (IHSP) funding, the land use approvals were about to lapse, which led to an extension application being required and causing further delays to the project (ACC, 2018). By September 2010, PEP had submitted an application to the state for the extension of the validity period for the rezoning and subdivision approval. This was approved in February 2011 and extended the approval validity by another five years to 2016.

Ruo Emoh beneficiaries, PEP, the uTshani Fund, FEDUP and CORC worked together to obtain all necessary approvals to continue developing the project site. However, this was a complex process due to changes in planning law: the repeal of the Land Use Planning Ordinance No. 15 of 1985 (LUPO), and replacing it with the current Land Use Planning Act No.3 of 2014 (LUPA) and the accompanying Cape

[62] According to the City of Cape Town (2012), the relevant approval process for rezoning and subdivision, which included a minimum 30 days for public comment, was expected to take 4-7 months.

Town Municipal Planning Bylaw of 2015 (MPBL, 2015). New planning law presented various processes that needed to be followed before obtaining approval.

From the perspective of a planning official in a metropolitan state (own positionality), there are the various obstacles that processing such land use applications may produce. The obstacles can include a proposal's shortfall in properly considering legislation, concerns from internal municipal departments, and public objections to the proposal. These may be logical explanations for a delay in developing Ruo Emoh. However, considering that re-submission to the state only occurred after PEP's appointment, these explanations are unlikely.

From the granted extension for the validity of rezoning and subdivision approval in February 2011, the momentum of the project was slowly gaining speed again. Once these approvals were granted in terms of its then legislation, no external influences could affect the nature of the approval (unless amendments are applied for), solidifying the land use rights the Ruo Emoh partnerships aimed to obtain for so long. However, this cemented an almost 12-year gap between the purchase of Erf 1551 and obtaining land use approval, which raises questions as to what influenced the long delay between these two points and how this impacted the members' activity within the savings scheme (I later discuss this in Chapters 5 and 6). Despite these challenges, it is important to identify that Ruo Emoh was once a resident-led planning initiation. The extent to which it remains resident-centric and led is critically assessed within my findings.

Groundworks infrastructure was only installed on the Ruo Emoh site in June 2011. After 21 years, all approvals – including final subdivision and rezoning, and the subsidy allowance – were obtained by February 2016, allowing construction to commence. Considering that the IHSP was incorporated into this project, the state appointed contractors to complete the development of Ruo Emoh: already identified as a neoliberal welfare practice. These included Civils 2000 and Mellon Housing Initiative. The entire project process, from 1995 to 2017, is summarised in the timeline presented in Figure 3.8 below. Additionally, Figure 3.9 below illustrates the progress of construction from February 2016 until the completion (and handover) of the Ruo Emoh housing units on 22 December 2017.

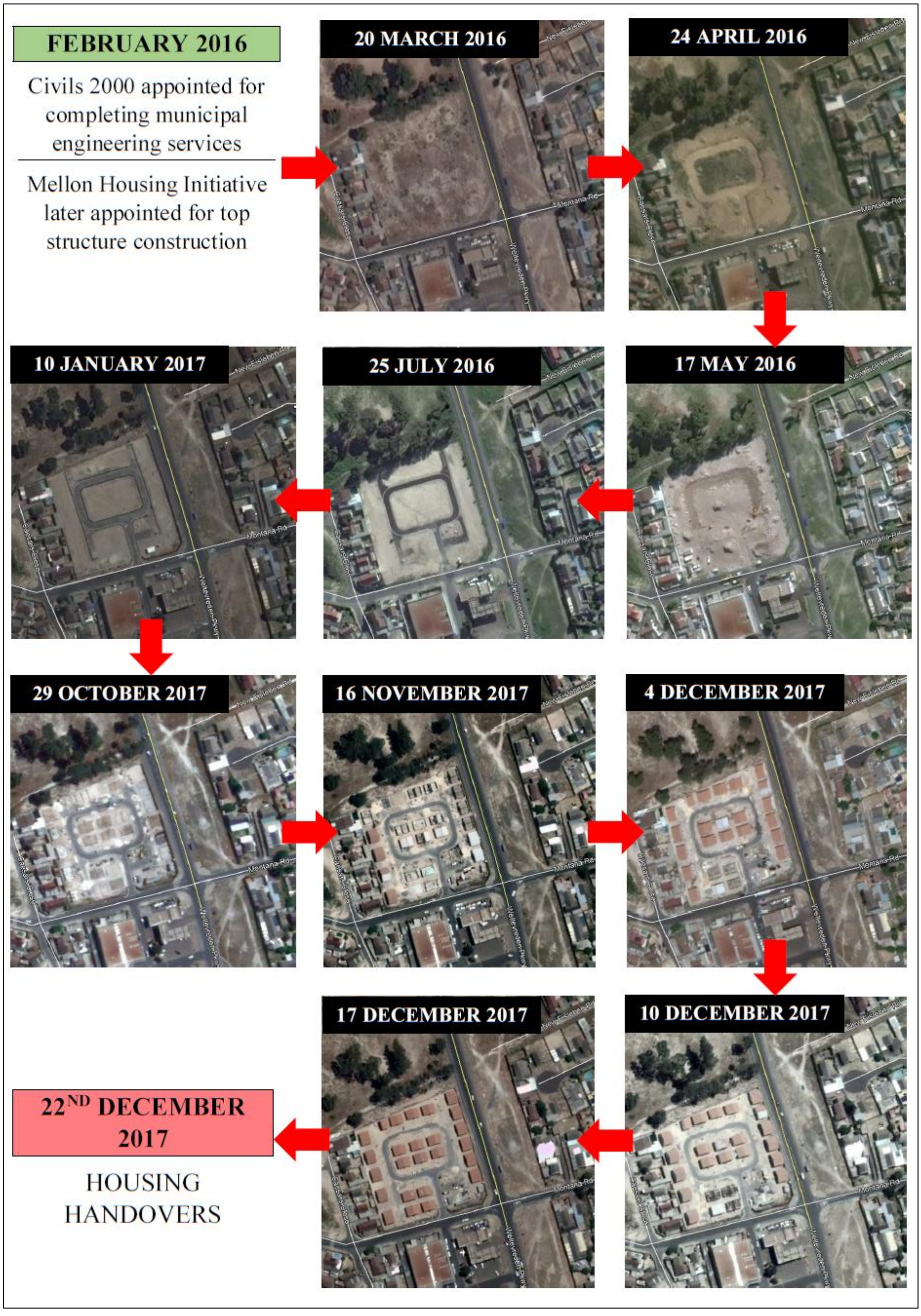
Figure 3.8: Ruo Emoh's project timeline

Source: Adapted from African Centre for Cities (ACC) (2018)

1995	Inception of Ruo Emoh Housing savings scheme
1996	
1997	
1998	
1999	Erf 1551, Weltevreden Valley was purchased by the Ruo Emoh Savings Scheme with uTshani Fund and FEDUP
2000	
2001	Application for rezoning and subdivision was made to CCT
2002	CCT approved the application overruling objections from neighbours and the CRA
2003	
2004	
2005	
2006	WCG dismissed the appeals from the objectors and granted final approval
2007	
2008	
2009	
2010	June – PEP appointed to assist the Ruo Emoh community and uTshani Fund to finalise the project
	September – Application made to CCT to extend the validity of the rezoning and subdivision approval
2011	January – Subsidy application submitted to CCT
	February – CCT approved the subsidy application and was subsequently submitted to WCG
	March – Objections received again
	May - WCG approved the project under the developer driven subsidy scheme for 50 beneficiaries.
	June – Infrastructure works began
	26 June – subdivision and rezoning approval lapsed
	July – 'Cease works' letter from CCT leading to the suspension of all works
2012	After numerous meetings, final approvals given from spatial planning and land use management department – the project could go ahead
2013	
2014	
2015	Negotiations with key stakeholder to restart project. Application to Province for increased subsidy quantum. Project approval on 31st December by Province
2016	February – Civils 2000 appointed to complete civil infrastructure
	June – Civil work completed
	October – Both civil and electrical work completed
	December – First transfer process and subdivision enacted
2017	May – Final transfers to residents concluded
	October – Housing construction started
	22 December– Construction concluded, title deeds transferred, and residents take occupation

Figure 3.9: Project progress from February 2016 until December 2017

Source: Author (2023); Google Earth (2016-2017)



As one can observe from the Figures 3.8 and 3.9 above, the implementation phases only began in 2016, 21 years after the savings scheme was conceptualised. This creates narratives of seemingly slow housing delivery and the dominating government and NGOs in service delivery to the citizen. Selina (personal communication, 13 July 2018) expressed her dissatisfaction with the duration because "… the time spent getting the project on the ground did not make up for time and money lost during the process." Adding to these narratives is an underlying problem of party politics, which may have delayed prioritisation of Ruo Emoh in the financial agendas of political bodies, and their administration with such cases (Olayiwola, Adeleye & Ogunshakin, 2005). Yet interviews with participants still suggest even trust between Ruo Emoh beneficiaries and their development partners may remedy these party politics conflicts, when this trust is broken or even completely non-existent, housing goals become distant.

Similar to the findings of my 2018 research mentioned in Chapter 1's introduction above (Jacobs, 2018), participant feedback still praises PEP's approach to Ruo Emoh given that approvals were obtained since their appointment by the uTshani Fund and FEDUP (Jacobs, 2018), hence PEP's positive image, despite not being actively engaged with residents currently. In fact, Adam, an employee of PEP at the time of interview, made clear to me that he did not wish to fully re-engage with the topic. Now, in the pursuit of good-standing with the state, whose presence is perceived as absent, interviewee Allan, a Ruo Emoh resident who underpins communication and trust as vital to the housing process, proposes that the state set up a body amalgamating state officials, NGOs, CBOs and citizens and be dedicated to alternative resident-led housing governance (personal communication, 5 November 2022). Allan's recommendation for a targeted institutionalised resident-centric housing process is coherent with my argument for residents' institutionalised radical insurgent practice and with Friedmann's (1987) notion of 'closeness' between planners and the community as NGO and CBO partners who work *for* and *with* citizens might, in turn, enable local empowerment.

3.5.5. The status quo versus the developmental promise

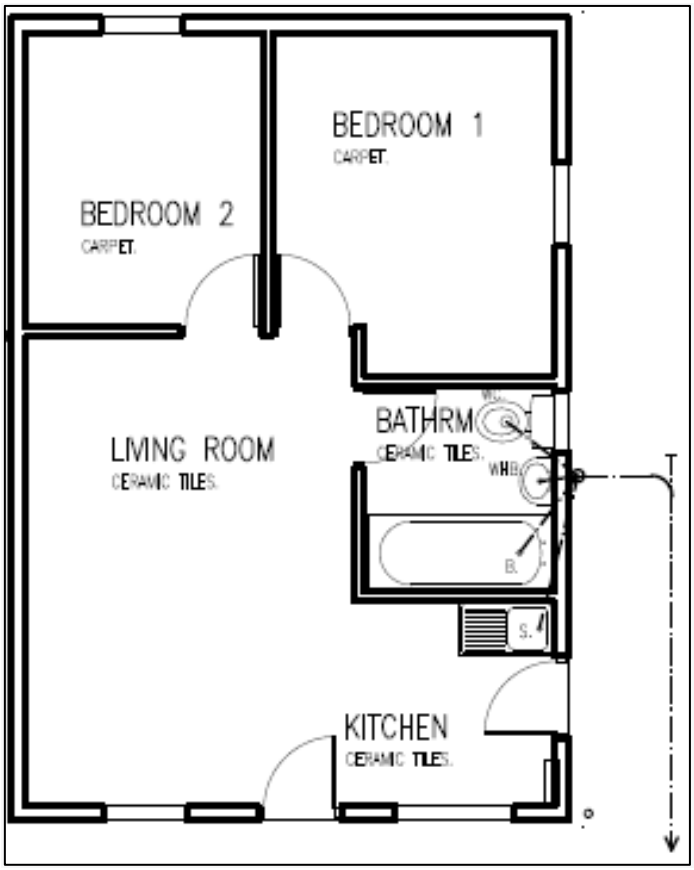
At the time of handover, Ruo Emoh comprised 49 single-storey Breaking New Ground (BNG) freestanding and semi-detached houses: embracing 39 families from Mitchells Plain and 10 families from Manenberg (ACC, 2018).[63] BNG units are informally known as dwellings provided through the IHSP and aligning with the intention of the enacted BNG policy discussed in section 2.5 above. These units are meant for households earning less than R3,500 per month, with a standard size of approximately 40m², including two bedrooms, a bathroom, a combined living area and kitchen, and

[63] According to an ownership search conducted in 2024, Janap Oosthuizen and Lee-Ann Fredericks – the two women who began the scheme – did not own homes. It was remains unconfirmed by participants as to why.

electrical provisions[64] (RSA, DoHS, 2009d, p. 27). Figure 3.10 below illustrates the typical floorplan of single-storey BNG housing units constructed in Ruo Emoh. As one can see, this typology closely resembles Calderwood's Non-European (NE) 51/6 house typology mentioned in section 2.2 above – the only difference being unit size.

Figure 3.10: Ruo Emoh BNG unit floorplan

Source: Mellon Housing Initiative (2017)



However, this was not the initial plan for Ruo Emoh. The previously envisioned project model included a combination of single and double storey semi-detached house typologies with much more natural landscaping. Refer to Figure 3.11 below for the previous development model.

[64] RDP and BNG housing typologies differ greatly, in that BNG housing units are approximately 40m² in size, whereas RDP provided 20 - 34m² units.

Figure 3.11: Original development model for Ruo Emoh

Source: PEP (2016)



Interviewees Emma, Mary and Sarah – all female middle-aged Ruo Emoh residents and beneficiaries of these housing types – stated that this change was imposed on beneficiaries by the state and partners (personal communication, 29 October 2022 & 5 November 2022). It was not presented as a choice.

Rather, it was a ready-made, predetermined decision. While most of my participants could not be certain of the reasoning for this typology change, most of them alluded to the state not having the funding to develop Ruo Emoh according to Figure 3.11 above. This is also logical considering that the IHSP subsidy is closely associated with single-storey BNG units that are limited in cost to the subsidy quantum (discussed in section 2.5.1 above). In essence, while PEP may have planned for Figure 3.11, the state may not have financially supported it. Emma further stated that she did not make a fuss about the changes because she was eager to leave her former living conditions, yet to this day Emma does not know the reason for the change in typologies (personal communication, 29 October 2022). Adam alludes to the state deciding on what can and cannot be done in terms of housing delivery (personal communication, 24 January 2023). Similar to the original development model for Ruo Emoh, Adam suggests that higher densities would enhance the quality of the development's built environment that is currently characterised by a silent state presence in support and infrastructure. With Ruo Emoh's background provided, and prior to turning chapters, this chapter is concluded.

3.6. Conclusion

This chapter emphasised the central role of planning and collective mobilising in responding to neoliberal urbanisation, further emphasising the need to centralise informal place-making citizen collectives in the face of oppressive forces. Importantly theorised to underpin radical self-help approaches with insurgent beginnings is social capital, which is also a metric employed by this study to quantify the success of social justice movements. Resident centrality is also posed as a solution to the perceived failure of public housing in many developing countries and a transformative force that not only addresses housing issues but also contributes to a paradigm shift from minimal access to housing resources to social wealth. The chapter also criticised the alignment of formal planning with neoliberal ideologies and introduced the radical and insurgent planning models, partially illustrated through the Ruo Emoh case study, as a remedying resident-centric approach to challenging systemic disempowerment through (what I argue as required) institutionalised practice. The chapter further explores the residents' ability to shape urban environments through Lefebvre's (1996) right to the city (RTC) and Lemanski's (2020) infrastructural citizenship (IC). The discussion extends to practical applications, emphasising place-making beyond basic infrastructure provision, to its impact on social well-being and place-making.

Arising from this chapter are the last two subsidiary research questions:

3. How is citizen-led community-centric housing practice impacted by the state's centralist regime?
4. To what extent are citizens' housing and infrastructural needs being fulfilled or provided by the state?

It is evident that Ruo Emoh once stood as a compelling example of an alternative resident-led approach to affordable housing delivery. Ruo Emoh's emergence from a resident-centred movement sought to address the housing needs of low-income individuals dissatisfied with state-led interventions. The community-driven effort faced various challenges throughout its 22-year project duration. There is no doubt that partnerships with NGOs played a crucial role in overcoming these challenges. However, the partnering with NGOs also, in contrast, highlights the impact of, and dependence on, external influences on the project's final outcome, raising questions about the true extent of beneficiary autonomy being exercised and the extent to which the development remains resident-centric. However, before delving into the findings, the research design of this study is discussed in Chapter 4.

4. Chapter 4: The qualitative research design

4.1. Introduction

The preceding two chapters, acting as my theoretical framework, derived four subsidiary research questions guiding this study. These are:

1. How are citizen-led housing initiatives empowered by policy?
2. How are citizens' participatory aspirations shaped by state-centric planning and policy?
3. How is citizen-led community-centric housing practice impacted by the state's centralist regime?
4. To what extent are citizens' housing and infrastructural needs being fulfilled or provided by the state?

Chapter 4 now discusses the qualitative research design that was utilised in collecting data to answer these questions. Qualitative research focuses on reality's aspects that cannot be measured, involving the "universe of meanings, motives, aspirations, beliefs, values, and attitudes [that] correspond to a deeper space of relationships, processes and phenomena that cannot be reduced to…variables" (Maxwell, 2013; Queirós, Faria & Almeida, 2017, p. 370). In short, qualitative research is centred on the understanding and explanation of social relations and dynamics. The argued objective of qualitative research is to produce an in-depth understanding of various social phenomena under study (Cassell & Symon, 2004; Kothari, 2004; Queirós et al., 2017). Qualitative research is also characterised by Queirós et al. (2017, p. 371) to have a: larger focus on understanding the context of the problem; dimension of group studies; proximity of the researcher to the problem being studied; longer scope of study in time; researcher's internal point of view; less structured theoretical frameworks or hypotheses, and higher flexibility and exploratory analysis.

To recap, this research's problem is the constitutional right to access adequate housing and citizens' ability to house themselves with the state's support of infrastructure provision, rather than an all-powerful, all-encompassing and all-providing state being the answer to everything. The failure of the state to provide access to adequate housing, therefore, means it inevitably fails at fulfilling citizenship rights. The main research question asks how citizens' radical insurgent practices in the pursuit of socially just, adequate housing fare against state-led delivery. The quest for an insider's (emic) perspective, whilst exploring an outsider's (etic) perspective, influenced the choice of methods and techniques employed in this qualitative study for data collection and analysis.

As mentioned in section 1.5 above, me being a local municipal official within a Development Management regulatory directorate heavily influenced the research topic, sample and ethical considerations. The flawed urban form and housing delivery crisis within Cape Town is an issue I am exposed to daily. I observed permissions granted to those blatantly trying to evade legislation to obtain what they seek, which nullifies the purpose and impacts of legislation and policy. I also witnessed the

localised densification of residential properties to develop additional dwelling units for rental purposes, similar to the historicities of Ruo Emoh residents being former backyard dwellers. Therefore, I opted for a more targeted approach in identifying my case study, creating my sample and approaching this research as ethically as possible.

4.2. Research methods

4.2.1. Single case study approach

My study focused on residents (individuals) of Ruo Emoh (geographic area); therefore, the case study method was a primary method of data collection. As argued by Zainal (2007), this method often involves a limited number of individuals or geographical areas as subjects of the study. My case study research pertained to select participants and geographically delineated areas to enable the comparison of social facets of the past and present. This method made the study of social change in Ruo Emoh over the years possible (Kothari, 2004; Zainal, 2007). While the broader issue of South Africa's housing delivery overarches this study and is problematised, the case study method enabled a more detailed investigation into Ruo Emoh as a case of inadequate housing delivery. Yin (1984), a frontrunner in theoretical knowledge of the case study method, argues that the case study method is most pertinent for research addressing 'how' and 'why' questions; most of which are incorporated into the research questions, as evident in section 1.3 above and Chapter 5 below.

Yin (1984, p. 23) defines this method as "…[a]n empirical inquiry that investigates a contemporary phenomenon within its real-life context; when the boundaries between phenomenon and context are not clearly evident; and in which multiple sources of evidence are used." Within this definition, post-positivism is evident to Harrison, Birks, Franklin and Mills (2017) by how Yin (1984) defines the case study method as an 'empirical enquiry.' Yin's (2014, p. 17) use of a 'realist perspective,' and his focus on objectivity in the methodological processes within the research design, further make evident to Harrison et al. (2017) that the case study method is conceptualised by Yin as a social science. To simplify, Zainal (2007) argues that the case study method's primary purpose is to assess real-life occurrences through detailed contextual analyses of events or conditions. The case study method can also be used to observe data at a micro level, thus allowing one to understand complex social issues (Zainal, 2007).

When employing the case study method, the researcher must choose between a single and multiple case research design (Dasgupta, 2015). While the multiple case study research design provides a stronger base for theory-building, a single case study approach is appropriate when the study represents a unique case in testing a well-formulated theory (Yin, 1984, 2009). The single case study design is relevant to this research considering the distinct resident-initiated nature of Ruo Emoh and its 22-year history

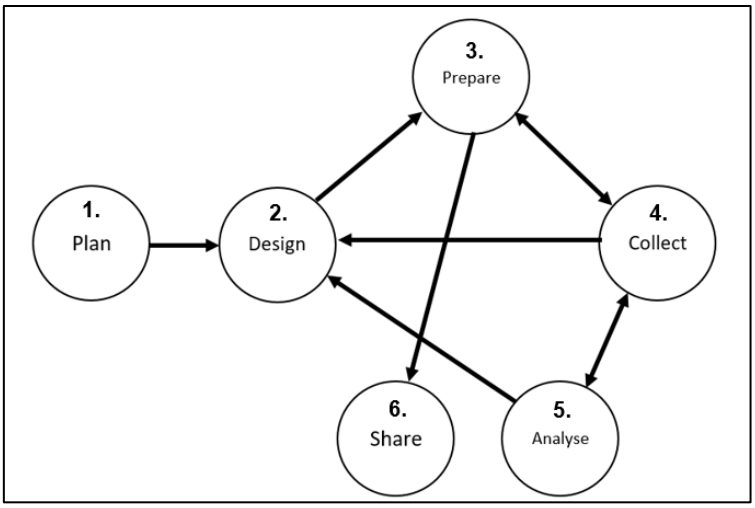
leading up to the handover of housing units. In addition to this choice, Gog (2015) stresses that issues of reliability and generalisation must be addressed as these are criticisms that may affect research results. The issue of generalisation is addressed in section 4.2.1.3, whereas issues of reliability and dependability are addressed using triangulation, discussed in section 4.6 below.

Yin (2014) introduces six steps of the case study method that indicate the process as iterative and linear. These six steps are briefly discussed and how they were employed throughout this research is elaborated on.

4.2.1.1. Yin's six steps of the case study method

Figure 4.1: Six steps of the case study method

Adapted from Yin (2014, p. 1)



1. The first step, to *plan*, began by identifying the research questions. These were first presented in section 1.3 and are answered in Chapter 5. As in Yin's (1984) assertion, the incorporation of 'how' and 'why' questions was key in enabling meaningful engagement with my case study and discussion with my research participants, given that some techniques employed in this study were semi-structured individual and focus group interviews. The themes that arose, resulting from my theoretical framework outlined in Chapters 2 and 3, were used to derive research questions to be analysed against my case study to produce findings.
2. The second step, *design*, was the process in which the case was specified to determine whether the study encompassed a single or multiple case research design. As mentioned above, the uniqueness behind Ruo Emoh was a determinant in selecting the single case research design. Motivating this was the idea to critically analyse Ruo Emoh's historicity to attain an

understanding of its context and importance to the broader issue of South Africa's problematised housing delivery.

3. *Prepare,* the third step, was centred on my skills for conducting case study research. This step primarily included planning and logistics for collecting data. For example, which days I would drive to Ruo Emoh, how often I would schedule interviews, or the tools used to record, transcribe and store interview data. During this step, it was also vital to ensure data validity and reliability to avoid issues arising from bias or influence (Gog, 2015). These are discussed in detail in section 4.6 below, where triangulation is employed to safeguard my data's validity and reliability.
4. The fourth step of *collecting* case study data comprises the synchronised employment of multiple research methods and techniques. In addition to the case study method, discursive exploration was also employed as a research method and techniques employed were desktop research, non-participant and participant observation, individual semi-structured interviews, and a focus group interview. These are discussed in the upcoming sections of this chapter. It is evident from this chapter that the research design incorporated various methods and techniques, as prescribed by Yin (2014), to gain a deeper understanding of Ruo Emoh.
5. The fifth step was then to *analyse* the data. Recognising the importance of employing a structured analytical approach, I heeded Gog's (2015) advice against unstructured approaches to data analysis, understanding that a well-defined analytical strategy was essential for deriving meaningful empirical findings. Moreover, I considered Yin's (2014, p. 136 – 142) recommendations for researchers who might find themselves without a clear analytical strategy. I relied on established theoretical propositions as a foundation for my analysis, allowing me to systematically work through the data from the bottom up. This approach enabled me to construct a comprehensive case description, and carefully examine plausible rival explanations to ensure the robustness of my findings. By implementing a structured comparative data analysis approach, later discussed in section 4.7, I ensured that my data analysis process was rigorous, methodical, and conducive to generating valuable insights.
6. Lastly, *sharing* findings is similar to the re-presentation of data. This is the process where conclusions are drawn (Gog, 2015). In the case of my study, findings and arguments are presented in Chapter 5 and discussed in Chapter 6 below.

It is important to note that these six steps were employed cyclically throughout the research process. Obstacles that the research encountered, which are later discussed in section 4.8 as limitations, required me to revisit certain steps and reconfigure my approach to data collection. For example, the problem of interview feedback being in another language (Afrikaans) and its implications on the research timeline, unpacked in the upcoming sections 4.2.2.2, 4.3.3 and 4.3.4, forced me to revisit Yin's (2014) third step. I had to adjust my skillset and tools used for collecting data to incorporate means to circumvent the language barrier delaying this research further. Another example being the earlier 'close-ended'

versions of my research questions, later elaborated on in section 4.8.1. Once data collection began, particularly the engagement with participants, it became difficult to extrapolate meaningful insight from responses to these closed questions, some of which began with "can…" or "does…?" This was evident in the earlier data sets collected. To remedy this, I revisited Yin's (2014) steps during data collection and modified the research questions as open-ended. The advantages of the case study method are now discussed.

4.2.1.2. Advantages of the case study method

Kothari (2004) argues that the case study method allows the establishment of relationships between the phenomena, social factors and forces in its surrounding environment. In so doing, this method enables historical analysis of the case under study and participant views (Kothari, 2004). Exploring the strategies for alternative housing governance motivated my investigating the resident-led nature of the Ruo Emoh case study. This may contrast with theory, which ultimately isolates the Ruo Emoh development, thus fixating only on limited research variables for this specific case study.[65] Using the case study method, I was able to draw interpretations from participant feedback that ultimately contributed to the continuity of the research process and possibilities of transformation in Ruo Emoh and the larger scale South African housing sector.

Zainal (2007, p. 4) also argues that the analyses of data can be quantitative and qualitative because of the "intrinsic, instrumental and collective approaches" to case studies. In this sense, Yin (1984) cautions researchers not to confuse the case study method as exclusively qualitative research as case studies can also be fully based on quantitative evidence. Zainal (2007) also notes that, because of the detailed (qualitative) accounts produced from case studies, the case study method can explore and explain data from 'real-life' occurrences. The case study method is also argued to be advantageous to the researcher because the "[c]ase study method enhances the experience of the researcher and this, in turn, increases [their] analysing ability and skill" (Kothari, 2004, p. 115). Kothari (2004) further asserts that the case study method assists in fully understanding the research participants' behaviour patterns and discourse. However, several aspects of case studies are also misunderstood.

4.2.1.3. Misunderstandings of the case study method

One misunderstanding is that case study findings cannot be generalised (Babbie & Mouton, 2001). As a result of this misunderstanding, it is argued that these findings cannot contribute to scientific progress.

[65] This aligns with Yin (1984) and Zainal (2007) arguing that, within the case study method, the analysis of data is conducted within its context.

However, Flyvbjerg (2006) argues that generalisation is often an overrated indicator of scientific progress and further notes that this criticism arises when the case study is the only research method employed. Therefore, as suggested by Flyvbjerg (2006), and to eliminate this possibility, a range of research methods and techniques was employed in conjunction with the case study method.

According to Flyvbjerg (2006), the second misunderstanding of the case study method is that is difficult to summarise and develop general propositions and theories based on specific case studies. Case studies often include narratives[66] that approach the difficulties and flaws of real-life experiences, and further enable the researcher to obtain real records of personal experiences which reveal participants' inner strivings, tensions and motivations (Cooley, 1928; Flyvbjerg, 2006; Kothari, 2004). These records reveal the forces that lead to action and behaviour (Kothari, 2004). In representing real records of personal experiences, what increases the case study's value is achieving narratives that are richer than those produced through other research methods and techniques (Kothari, 2004; Zainal, 2007). However, it can prove difficult to summarise these narratives in scientific terms or propositions (Flyvbjerg, 2006). In this study, an example of general propositions could be the reason(s) that citizens observe a silent state (i.e. no post-handover housing intervention from the state), which may not apply to every state-subsidised housing development. This being said, Flyvbjerg notes that it is not desirable to summarise or generalise case study findings, and the best results are achieved when reading and disclosing narratives concerning their context and entirety. Therefore, this thesis aims for its findings to be generalisable to a degree, while maintaining its contextual appropriateness to Ruo Emoh.

The third misunderstanding of the case study method is that, while it is useful for generating hypotheses, other research methods are more suitable for hypotheses testing (Flyvbjerg, 2006). Flyvbjerg further notes that this is derived from the misunderstanding that generalisations cannot be drawn from case study findings. However, Eckstein (2009) argues that, if theoretical knowledge is found in social sciences and human affairs, the case study method's findings are capable of being tested against hypotheses.

Lastly, there is the misunderstanding that the case study method lacks rigour, which is perceived to allow more opportunity for the researcher to insert subjective judgement (Flyvbjerg, 2006; Noble & Smith, 2015). As a result of this opportunity, it is argued that this method contains a bias towards verification (i.e. a tendency to confirm the researcher's preconceived notions), which results in further doubt of the scientific value of the case study method (Flyvbjerg, 2006). This may have been debatable should the arguments from this research be exactly those from 2018. However, with this not being the case, it proves that there is a way to dispel this misunderstanding. Flyvbjerg (2011) states that this misunderstanding reflects concerns about theory, reliability, and validity. In response, Campbell (1975)

[66] It is important to note the difference between *narratives* and *stories*. The former is a component of a story that relates to events, whilst the latter comprises the entirety of relationships, storylines and events (Beemgee, 2017).

argues that case studies encompass their own form of rigour, which is no less strict than is attributed to other qualitative research methods. As this chapter progresses, the range of research methods and techniques employed instils a form of research rigour. In order to address issues regarding the reliability and validity of research findings, triangulation is utilised, which is later discussed.

In response to the aforementioned, the misunderstandings of the case study method can be dispelled through (i) the employment of a range of research methods and techniques in conjunction with the case study method; (ii) unveiling narratives concerning their context and entirety; (iii) testing findings against hypotheses if theoretical knowledge is found, and (iv) triangulation. Using theoretical constructs of the case study method was important to avoid an inaccurate application of the method in the research. In response to dispelling these misunderstandings, I employed a range of research methods and techniques to allow this research to be generalisable to a degree – while noting that many cases are context-rich and specific. This generalisability debate is later addressed in section 4.2.2.4.

The aforementioned four misunderstandings are evidently attended to within the research design, allowing me to comprehensively employ the case study method throughout the research process. The discursive exploration research method is now discussed.

4.2.2. Discursive exploration

During my study, I employed limited aspects of the discourse analysis method considering there was a case under study. This limited discursive exploration took the form of evaluating housing policies and financing programmes that were pertinent to this study's problem and the interviews conducted – discussed in the upcoming sections 4.3.3 and 4.3.4. While this research method does not strictly adhere to the below-mentioned definitions of discourse analysis, my approach to discursive exploration holds roots in the discourse analysis method and there is a degree of such employed in this research; a degree which is made evident during findings and discussions. However, for now, discourse analysis is defined and discussed as an interchangeable term for discursive exploration and consequently, a method for this research.

As Jacobs (2006) suggested, the study of language in discourse analysis provided me with insights that other methods may not have uncovered. For this reason, I found Taylor's (2013, p. 2) definition of discourse analysis most appropriate: "…[a] research approach in which language material, such as talk or written texts, and sometimes other material altogether, is examined as evidence of phenomena." In the context of this research, discursive exploration was the analysis of how language, both spoken and written, enacted social and cultural perspectives and identities (Gee, 2004). Moreover, Shaw and Bailey (2009) argued that this method also focuses on interaction, thus, defining it as a 'study of social life.' The employment of this method allowed me to observe and critically evaluate complexities within

social phenomena. However, discourse analysis required an approach that comprised other research methods and techniques being used concurrently with discursive activity, similar to that of the case study method (Shaw & Bailey, 2009; Wodak & Meyer, 2009). For example, analysing the spoken words of Ruo Emoh participants required elements of observation rather than only analysing the written. Therefore, it was felt that the employment of these two methods in my study complemented each other and assisted in validating findings.

Since my study is centred on the housing delivery crisis, a critical element unfolded within the discursive activity (while not having changed the method to Critical Discourse Analysis [CDA]). This critical element enabled a 'process of enlightenment' in which discursive activity aimed to reveal structures and unmask ideologies of power between the state, non-governmental organisations (NGOs) and citizens (Horkheimer, Adorno, & Noeri, 2002; Wodak & Meyer, 2009). Together with the analysis of narratives, a strand belonging to CDA that I discuss in section 4.2.2.2 below, the identified themes assisted in unmasking the participants' self-identities as disadvantaged citizens of a country that failed them in providing basic infrastructure. However, it was not, as frequently misunderstood, that the discourse analysis had to be related to negative or "exceptionally serious social or political experiences or events" (Wodak & Meyer, 2009, p. 2). It is for this reason that my evaluation of housing policies and financing programmes, and my analysis of interview transcripts, aimed to enlighten and reveal challenges (which, in turn, can be viewed as possibilities) for alternative housing delivery options to address resident-centric processes and their contributions to combatting the housing issue.

I also followed Mogashoa's (2014) guidance on employing discursive activity as a methodological approach. I initiated the process by formulating research questions as the starting points, rather than hypotheses. Subsequently, as outlined by Mogashoa (2014, p. 107), I transcribed relevant conversations and systematically deconstructed the textual data to identify "categories, themes, ideas, views, and roles" within the transcribed text. He emphasised that the overarching aim of this process is to find shared patterns of talking, while he further noted that all texts are inherently multi-discursive[67]. This was because, as he points out, they draw upon a wide array of discourses, fields of knowledge, and voices, adding complexity and richness to the analysis of the data within this research. Three different forms of discourse analysis were presented by Mogashoa (2014), namely: (i) print text analysis; (ii) oral text analysis, and (iii) thematic analysis. These forms initially assisted this study by identifying the resources to be explored by the discursive activity.

[67] Alternatively, all texts "have significantly different meanings or connotations according to their use within different discourses" (Mogashoa, 2014, p. 108).

4.2.2.1. Forms of discursive analysis

Print text analysis involved the analysis of print media and focuses on how text provides ways of representing the word (Ayoub, Awan & Abbas, 2016). The majority of the print texts were acquired during the desktop investigation, discussed in section 4.3.1 below. This method of analysis delved into various linguistic aspects such as vocabulary, grammar, semantics, the sound system, and sentence-level cohesion (Ayoub et al., 2016). In line with Locke's (2004) framework, I examined the texts through their content, settings, characters, plot, message, and my own viewpoint. This allowed me to explore the text's intricacies and uncover deeper layers of meaning. Furthermore, I employed Locke's (2004, p. 25) five dimensions of analysis to dissect and understand the textual material thoroughly. These included (i) prosody, which allows for binaries to be exposed and contested; (ii) contextualisation signals, which involve reinforcing authority by a form of reiteration; (iii) cohesion, which focuses on combining texts into a meaningful whole to establish relationships of co-ordination or subordination; (iv) discourse organisation, how sentences fit together into the larger body of text and the organisation of the paragraphs; and (v) thematic organisation, which identifies the themes underpinning the structure of the text. These dimensions facilitated a critical exploration of the text's structure, meaning, and underlying themes within the context of this research.

Oral text analysis concentrated on analysing transcriptions of interviews in terms of prosodic features, paralinguistic features and kinetic signals (Locke, 2004). This analysis's objective was to uncover how speech serves to convey categories or themes within the context of my study, aligning with Mogashoa's (2014) perspective. In this light, Okot (2007) argued that to fully understand the meanings of a text, the researcher must associate the text with the phenomena under which the text is placed. Kinetic signals, comprising non-verbal cues such as gestures, body language, and facial expressions, provided valuable insights into my participants' emotional states, attitudes, and unspoken reactions to my interview questions. For instance, a participant's facial expression could indicate an instinctive response to a particular topic, even if their verbal response seemed neutral. For instance, my interview with Cindy, whom I later present as an interviewee in section 4.4, presented varied emotions in response to questions. When asked about Ruo Emoh's history, she was adamant in her body language and tone that scheme members contributed to its success while the state 'took a step back and watched' (personal communication, 29 October 2022). Then, Cindy's verbal scepticism and physical agitation about the intention of Ruo Emoh to house people of the Christian faith, given the majority of Islamic beneficiaries, showed me that she was questioning the development's approach to community-building. This deeper layer of understanding enhanced the accuracy and depth of the feedback provided, enabling a more wide-ranging assessment of the interview data. Moreover, it allowed me to adjust my interviewing techniques and probe further into areas that appeared to elicit strong non-verbal reactions.

Thematic analysis, which included both deductive and inductive practices, involved my identifying a limited number of categories or themes within the collected data that adequately reflected their textual data (Fulcher, 2010; Howitt & Cramer, 2011; Mihas, 2023; Mogashoa, 2014). With Mogashoa's (2014, p 109) advice, I then identified whether some themes recurred and whether themes could be theorised about what is being said. This enabled a deeper understanding of the underlying patterns and concepts present in my data. The themes are presented in Chapters 5 and 6. I then noted down my initial ideas. Major ideas were highlighted and written down for each transcript. Once data familiarisation was complete, I then coded the data.[68] As the next step, a deeper understanding of identified themes was required. Narratives, in this sense, are argued as linguistic means to associate meaning with themes, which comprises a more interpretive approach to understanding themes within collected data (Rabinow & Sullivan, 1979).

The aforementioned analyses allowed me to unveil narratives from my collected data. These then assisted me in comparing the (re)occurrence of themes that presented themselves, discussed in section 4.7 below. To make sense of these, I assessed them against the research questions and objectives. Deeper understandings of these themes were required in some cases, especially where my own views began obscuring my interpretations of feedback. Such biases are later addressed in section 4.8.3. For example, the gravity of a participant's struggle for housing may not have been fully realised by me considering my place of systemic privilege. This prompted me to contact the research participants and clarify the meaning of some of their words or sentences, thus upholding the autonomy they hold over their words. This did delay the study, at points. However, despite these minor setbacks, the analysis of narratives continued.

4.2.2.2. Narrative analysis within discourse

Narrative analysis focuses on the way people present accounts of themselves and views self-narrations as both constructions and claims of their identity (Burck, 2005; Earthy & Cronin, 2008). Narrative analysis also examines how people construct their self-accounts (Burck, 2005). While the analysis of narratives can encompass multiple approaches to diverse materials, such as written or spoken texts, they have a storied form in common (Riessman, 2005).

I noted that a portion of Burck's (2005) definition references 'accounts,' whereas I found that Earthy and Cronin's (2008) consideration of these as 'stories' or 'narratives' was more appropriate in the context of this research. This was because, as evident from the findings, my interviews with participants were structured in chronological order that enabled a safe space for participants to progressively recount

[68] Codification is the process of identifying themes, theories or central issues that arise during data collection (Berg, 2004).

their lives and struggles. Storytelling, therefore, underlined the collection and analysis of my data. During data collection stages, given that particular techniques had storytelling elements, it was important to note that 'accounts' and 'stories' were not interchangeable. Building on Earthy and Cronin (2008), I had to clearly outline the differentiation between the two. Therefore, in this research, an *account* was designated as the interviewee's general[69] description of their perceptions, understanding and experiences related to the research topic. A *story* was when a participant described events in a way that shared both facts and meaning (Earthy & Cronin, 2008, p. 4). Considering that this research encompassed direct participant interaction as primary data collection, it was important to analyse these interviews in terms of their stories. When research participants shared their stories, it was necessary to think about why the person was telling the story and what they aimed to achieve by telling it. From my perspective, the main intention of storytelling within my interviews was for participants to address contextual issues within Ruo Emoh and to vent their frustrations.

Riessman (2005) identified three approaches to narrative analysis, the first two of which were employed in my study.[70] The choice of which approaches to employ depended on the research aim and objectives, which, in turn, influenced the selection and analysis of the textual data (Burck, 2005). Before the employment of these two approaches, I first had to transcribe each interview verbatim and then highlight the themes that arose from the answers to my interview questions. I then listed all of these themes and compared each transcription to identify any recurring themes and then assessed the importance each theme had on the research. This was conducted during the constant comparative data analysis stage, discussed later in section 4.7.1. Thereafter, I followed Riessman's (2005) approaches. The first 'life story approach' involved my reconstructing or translating the participant's account from the interview text. Essentially, I stepped into the participant's shoes, retold their story, and then re-examined it. Within this approach, narrative analysis explored how these stories were structured or plotted, and the genres individuals drew upon. During the comparative data analysis stage, I also compared plotlines across interviews and paid special attention to moments where the expected narrative patterns were disrupted. These disruptions presented opportunities to theorise their importance in stories. The second approach focused on selecting a series of central narratives within an interview and examining the structure and thematic connections between these core narratives. Again, this was conducted during the constant comparative data analysis stage, wherein stories and their plotlines were cross-referenced. In most cases, the identified themes directly related to the research questions. In other instances, where – as a result of the semi-structured nature of interviews – feedback drifted from the research objectives, it

[69] Or higher-level.

[70] The third approach, which was not employed in my study, involves re-transcribing the narrative as poetic verses, a technique that allows for the analysis of organising metaphors. This approach is argued to reveal new layers of meaning within the narrative (Riessman, 2005).

influenced my study by altering research questions to cover that theme. Regardless, this did not diminish the importance of the 'strayed' feedback.

Bearing a close resemblance to Burck's (2005) explanation of how language influenced her narrative analysis, and considering that some of my research participants (at points) found it more difficult to express and emote themselves in English than they could in Afrikaans, it became crucial that I assessed how those participants narrated themselves in those instances. To avoid this research being further delayed by this, my knowledge of the Afrikaans language came into play, as well as utilising secondary means of translation – through the use of online translation tools and verifying with the participant via follow-up communication whether the translation was apt.

Returning to the method as a whole, discursive exploration has a range of benefits and criticisms just as any other qualitative research method, which this section now turns to discuss. However, bearing in mind the critical element of this research's discursive exploration, it is considered appropriate to discuss some benefits and criticisms not only applicable to discursive exploration and discourse analysis but to CDA too.

4.2.2.3. Benefits of the discursive exploration research method

First, according to Morgan (2010), discourse analysis can often reveal unspoken and unacknowledged aspects of human behaviour, revealing formerly hidden or dominant discourses, or marginalised positions in society, being acknowledged. Resultantly, Ruo Emoh and participant feedback are largely able to be criticised. Second, discursive activity can reveal existing social subject positions or assist in creating new alternatives, whilst noting that this process can be very empowering to the most vulnerable individuals (Morgan, 2010). These insights inform my examination of the power dynamics at play within Ruo Emoh and in the context of the broader issue of contentious housing delivery. Third, Morgan (2010, p. 4) argues that (critical) discourse analysis has a relevance and practical application "at any given time, in any given place, and for any given people," whilst noting that discourse analysis is context-specific.[71] I acknowledge the contextual specificity of Ruo Emoh's, and its participants' diverse historicities while recognising its relevance. Fourth – and relevant to this study in terms of perpetuating important storytelling – the understanding of the function of language and discourse is argued to hold the potential to enable individual and social change (Morgan, 2010). Therefore, this potential can critically challenge traditional theory, policy and practice. Last, in addition to her 'open-ended' views, and concerning this study's ethics, Morgan (2010) argues that the researcher must adopt a reflexive stance to remain an unbiased agent and continue to ask unbiased questions. This was subsequently

[71] Morgan (2010) also notes that, while discourse analyses are context-specific, so are the associated benefits.

incorporated into my study in section 4.5 below where I was not a neutral observer (Morgan, 2010). This section now moves to discuss the criticisms of the discursive exploration method.

4.2.2.4. Criticisms of the discursive exploration research method

First, as suggested by Wodak and Meyer (2009), I contended with the notion that the term 'discourse' can be considered vague when not applied to context, which results in discourse analysis either being meaningless in one context or meaningful in other unrelated contexts. Morgan (2010) corroborated this contention by arguing that similarities and differences between contexts may cause confusion. To address this criticism, and as suggested by Morgan (2010), I contextualised and justified discourse analysis within my specific research context, recognising the importance of clarification and rationale for the application of discourse analysis within my study. This ensured that the application of this method remained meaningful in the context of my study.

Second, I acknowledged the criticism that alludes to discourse analysis as unsystematic and of limited value in the realm of policy-making due to urban policymakers' opinions of the critical findings as undermining their positions, being in a negative light or as proponents of falsification (Jacobs, 2006; Wodak & Meyer, 2009). However, I countered this criticism by emphasising that the 'enlightening' and unmasking of systems of power and ideologies served a crucial role in offering understandings that extend beyond mere description and explanation of data, to ultimately eradicate delusion (Horkheimer et al., 2002; Wodak & Meyer, 2009). Therefore, while a corruptor state may be offensive to urban policymakers, this could not overshadow this study's importance for the people and their (unmet) needs. Instead, my arguments are intended to enlighten the state of the systemic challenges residents face in working with it. Resulting from this enlightening, discourse analysis offered a way of understanding how state structures formulate and implement policies whilst also analysing how political interactions developed and subsequently translated policy into action (Atkinson, Held & Jeffares, 2010).

Third, this 'enlightenment' was met with its own criticism. I confronted the aforementioned challenge of how policymakers often perceive the results of discourse analyses (Wodak & Meyer, 2009). I adopted Morgan's perspective (2010), arguing that discourse analysis can offer constructive criticism to any phenomenon, enriching the researcher's perspective. Again, while Morgan (2010, p. 1-4) argued that discourse analysis holds relevance and practical application "at any given time, in any given place, and for any given people," it was for this reason that Wodak and Meyer (2009) established the condition that throughout analyses, falsification was avoided to fully comprehend the use of language and its intention(s).

Fourth, as argued by Morgan (2010, p. 4), another criticism of discourse analysis is that "…meaning is never fixed." Morgan (2010, p. 4) further argued that the aforementioned can be very thought-provoking

as, in turn, "…the door is never closed…" on analysis and a new interpretation sparks additional intense scrutiny. Resulting from this thought provocation, all data collected was always open to interpretation and concession. However, to address this criticism, I adopted Morgan's (2010) recommended 'reflexive stance' mentioned above. This was done to remain an unbiased researcher (not a neutral observer), ensuring that I continuously asked unbiased questions throughout my study. The approach of 'the door always being open' also allowed me to delimit my thoughts around interview feedback, projecting some interviews into new directions.

Lastly, I re-engaged with the ongoing debate regarding the generalisability of qualitative research findings. The criticism often posed is that qualitative research lacks the generalisability seen in quantitative research (Flyvbjerg, 2006; Goodman, 2008). In light of this, Schofield (1993, p. 207) asserted that "…there is broad agreement that generalisability in the sense of producing laws that apply universally is not a useful standard or goal for qualitative research." This criticism further implied that, within discourse analysis, generalisability is sacrificed in favour of a more detailed understanding of the research. However, drawing on the insights of scholars like Taylor (2001), Goodman (2008), and Nikolopoulou (2023), I adopted a more framed approach. As mentioned in section 4.2.1.3 above, I envisioned this research to be generalisable to a degree. With this said, I also noted that the context-rich nature of Ruo Emoh does limit the level of generalisability of this research, like Schofield's (1993) assertion. It became evident that, while my qualitative research may not aim for 'universal laws,' it still offers a form of generalisability when language is analysed as a system (Goodman, 2008; Taylor, 2001). To ensure and enhance the generalisability of this research (and that it is not sacrificed at the expense of exploring the meanings of text), I followed Nikolopoulou's (2023) recommendations: meticulously defining my sample population; employing random sampling to minimise bias; considering an appropriate sample size, all detailed later in section 4.4; and identifying relevant themes and categories within the phenomena under study. Therefore, any generalisations made were supported. The research techniques employed in this study are now discussed.

4.3. Research techniques

4.3.1. Desktop research

Desktop research[72], the first step in this data collection process, yielded a basic narrative of Ruo Emoh as a development and a community resistance upon which subsequent (initial) narratives were developed. This technique entailed collecting data from secondary sources before engaging in observations or with participants (Hague, Harrison, Cupman & Truman, 2016). In this study, this

[72] A collection of data via "internal sources, the internet, libraries, government agencies, and published reports" (Hague, Harrison, Cupman & Truman, 2016, p. 73).

technique was used to create an overview of, and refreshed familiarity with, the Ruo Emoh case study and its long history.

I critically examined articles on the Ruo Emoh community, and an unpublished book titled *Ruo Emoh, Our Home, Our Story: From Housing Struggles to Hope in New Homes*.[73] This particular book described Ruo Emoh as a success story with the aim to enlighten the reader on the residents' struggle for housing and subsequent victory. In this book, initial themes presenting themselves from the told stories of the Ruo Emoh resident contrast to my findings and arguments. There was also a documentary made on the case study, titled *Ruo Emoh: Our Home*.[74] This documentary made no different claims to the unpublished book. To be fair, this book was published and documentary released in 2018 and, at that point, housing handover to beneficiaries had just occurred. The euphoria experienced among residents could have still been alive. Speaking to the research technique of observation (discussed in section 4.3.2 below), taking a step back from these sources prompted me to view Ruo Emoh in a positive light, prior to engaging with Ruo Emoh and my research participants. However, what my study found six years later is the polar opposite of a success story. The first indicator of this was that publishing of Ruo Emoh content had decreased to zero after 2018. In fact, People's Environmental Planning's (PEP's) website termed the project as 'completed' soon after handover and no updates occurred on this webpage since.

Following this, and as the first component of my theoretical framework, I also critically analysed housing policy and programmes. This analysis is represented in Chapters 2 and 5 and, evidently, themes also presented themselves at this point. These themes can be summarised as (i) language systemically limiting opportunity for citizens to actively lead engagement in housing delivery; (ii) undefined means for participatory processes and the state's control over radical resident practice; (iii) the dismissal of local-level community practice; and (iv) undefined housing adequacy norms. My findings from Chapter 5 further refine these initial themes into arguments, which are then discussed in detail in Chapter 6.

Some desktop investigation resources also enabled me to view Ruo Emoh from an unbiased lens, i.e. *sans* the storytelling element that surrounds this particular case. By using satellite imagery, I was able to view the neighbourhood and note its development progress through the years, its extent and its proximity to existing surrounding amenities. In this regard, I utilised the City of Cape Town's (CCT's) Development Management Viewer and Google Earth, which allowed me to choose between imagery dated over the years. Statistics from StatsSA were also useful in setting the housing and political context against which Ruo Emoh, as a development, falls. Observation was my next step in the data collection process.

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[73] Cited as 'African Centre for Cities (ACC) (2018).'
[74] The director of which I approached to partake in this research. However, they declined the request.

4.3.2. Observations

Aligned with the perspective of Ritchie, Lewis, Nicholls and Ormston (2013), I employed observation as a qualitative data collection technique. Observations in Ruo Emoh allowed me to access naturally occurring data, granting me the opportunity to see events, actions, and experiences through a 'researcher's lens.' Ritchie et al. (2013) argued that observations can assist the researcher in correlating input from other research techniques. For instance, by observing the quality and use of space within Ruo Emoh, I corroborated, or challenged, insights gathered from participant interviews. This technique also observed the qualities and characteristics of the case, encompassing both physical and social activities within the Ruo Emoh community, and facilitated the analysis of the case through section 3.3.2's earlier organisational, membership, institutional and stakeholder perspectives.

Throughout the research process, and particularly the observation period, I noted my observations in a research diary[75] that also recorded my fieldwork observations. In addition to the diary providing me with an opportunity to reflect on various stages of the research process and its limitations, it also acted as a fieldwork notebook to record observations. The notes included rough sketches, questions, immediate thoughts and feelings that arose from nine (collective) days I spent in Ruo Emoh. These notes were complemented by photographs. The purpose of noting these activities was to document community interaction in its (then) present setting. From these notes came one observation (of many) that Ruo Emoh's built form has changed since 2018, with adaptations to houses being prevalent (discussed in section 5.5 below) and closed front doors (hinting at a sense of isolation unlike 2018 where every resident was visiting their neighbours – discussed in section 5.4 below). These notes particularly assisted in framing my subsidiary research questions before engaging with participants. During observations, I embraced sensory exploration, both as a participant and a non-participant observer, enriching the depth and breadth of my data. These observation techniques are discussed below.

4.3.2.1. Non-participant observations

In non-participant observation, as outlined by Babbie and Mouton (2001), I excluded myself from any activity taking place within Ruo Emoh. They term the researcher an 'outside observer.' This technique, also referred to as *simple observation*, required me to have no interaction with participants (Babbie & Mouton, 2001). The use of this technique relied solely on my views and perceptions and, as a result, provided in-depth information and raised questions. Jacobs (1984) argues that through non-participant observations, an image or narrative may arise to the researcher which can concretise the researcher's

[75] Defined by Mosurska (2021) as a qualitative strategy for researchers to unrestrictedly record their thoughts and internal discussions. They suggest that the diary is needed given that unrestricted knowledge is partial and, on this basis, a researcher must be aware of their standpoint while conducting research

perspective on the issue. For example, the degree of housing adaptations hinted at Ruo Emoh not fully being a 'success story' as these adaptions represent household yearnings. However, during this observation, it was important for me to not allow bias to influence my views or perceptions.

Notably, my 2018 research engagement with Ruo Emoh provided me with a sense of familiarity with the area and its residents. However, to avoid any predetermined notions from influencing the study at hand, I had to remain relatively subdued. This is because if someone recognised me, I'd automatically trigger participant observation which was not the aim at this point. I first visited Ruo Emoh on a weekend afternoon, around 15h00. The gates at its entrance were unlocked and open. I witnessed a lively streetscape (i.e. Jo Crescent[76]) filled with children. This was not very much different to 2018 when the streetscape was as lively. Immediately, my 'planner hat' was put on and I questioned whether the residents of Ruo Emoh used their streetscape as a contributing resource to their housingscape. To answer this, residents seemed quite disassociated with this favourable element within their community, despite what ACC (2018) perpetuates. Doors to houses were closed. I did not see anybody I recognised, and I proceeded to park my car. I took a walk around the development and immediately noted some changes to houses, which are detailed in section 5.5 below. Where the entire development was only of a single-storey nature in 2018, double-storey structures now reach right up to the street and common boundaries of individual properties. I immediately noted these observations, which later formed part of the interviews with participants. After a few hours in Ruo Emoh, the next step was to engage with residents.

4.3.2.2. Participant observations

Participant observation aligned seamlessly with the case study method in this research, making it a natural choice to employ in my study (Bogdan & Biklen, 1997; Iacono, Brown & Holtham, 2009). During participant observations, I integrated myself into the organisational and community settings of the study population. Motivated by Ritchie et al. (2013), my objective was to record actions, interactions or events that occur. This, again, was done in my research diary. This immersive approach, as Yin (2012) highlights, allowed me to become an integral part of the participants' culture. However, as Bless, Higson-Smith and Kagee (2006) caution, the intention was not to disturb participants' behaviour whilst observing as this may impact on results. Through participant observation, I was able to study phenomena as they unfolded and gain invaluable insights by experiencing these phenomena first-hand. This method created opportunities to collect rich narratives, as I bore witness to the dynamic activities within Ruo Emoh.

[76] Named after Janap Oosthuizen – one of the women who began the savings scheme

The first person and Ruo Emoh resident I met with in 2018 and re-engaged with in 2022 allowed me to meet with them on-site. The first visit with this person was my second day on-site. However, let's call them 'Resident X' for this section to avoid them being identified as a particular participant and associated with specific feedback. Section 4.8.2 provides more detail about my interaction with my sample population. Resident X was a participant in my 2018 research and was quite vocal with their feedback then, which is why I did not feel a sense of loss from them not participating in my 2022 and 2023 research because I wished for other voices to be heard and given a platform. After both meetings, Resident X and I discussed who lived in which house and who was best for me to approach for an interview. This constituted a sense of snowball sampling, later discussed in section 4.4. At both points, Resident X shared the details of my study in the Ruo Emoh community WhatsApp group. Unfortunately, in both data collection periods, no resident reached out to me on their own accord. I then proceeded to walk door-to-door. While some residents proceeded to give me their phone numbers and then ignore my requests for participation, I was still able to secure some participants for interviews through this direct engagement.

This type of observation was not only valuable in Ruo Emoh's environment but also in observing the more negative events during the data collection stage. For instance, when I approached prospective participants, there was value in the response of 'no.' The non-committals to participation requests are also a finding, in that 'no finding is also a finding.' Analysing these non-findings, or null findings, occurred very late in the data collection stages. This is because, according to Miller-Halegoua (2017, p. 137), researchers often "…ignore null findings due to the negative value attached to them in comparison with the positive value attached to significant findings." While, at first, my thinking was to omit this from this thesis, it is important to discuss the potential value of these non-committals in this research, albeit deduction-based.

Four of five local state officials who played a role in Ruo Emoh's land use application process declined my request for participation. These officials were initially approached to investigate what their approach to this project was from a state perspective. These declines were received relatively soon after the request. From this, it became clear to me that the time spent participating in this research did not ring true as valuable to the official. Granted that workloads may be high, if one saw benefit in participation, they would respond with more than just a "no, thank you." One official, who did not respond to say that they would partake, only stated that for me to approach them I needed to request formal approval from the City of Cape Town's (CCT's) Research Branch (Policy and Strategy, Future Planning & Resilience). This response, already viewed as unenthusiastic, came too late in the data collection stage to entertain a request that could take months for approval. In turn, this would have significant impacts on the research timeline (discussed further in section 4.8.4 below). However, even this response verified my above notion of 'time-benefit interest.' If this official saw the benefit participation may hold, there were avenues for them to discuss this research topic with me outside of their state capacity and merely as a

land use professional. Yet this was not presented by them as an option. These non-committals validate the detached view of the state to beneficiaries post-handover, as already discussed in section 2.7.2 above.

To compensate for these non-committals, Ben – a research participant that I introduce in section 4.4 below – was approached to participate. Although not directly involved in Ruo Emoh's history, Ben was a local state official at the time who held a main role in Cape Town's forward-planning spatial vision: the Municipal Spatial Development Framework. He gladly accepted the request to be interviewed. It is now to a discussion on individual semi-structured interviews that this section turns.

4.3.3. Individual semi-structured interviews

Following the guidance of Hancock, Ockleford and Windridge (2009), the use of semi-structured interviews[77] in this research required the preparation of several open-ended questions based on the topical areas I intended to cover. As noted by Babbie and Mouton (2001), this interview format allowed a more conversational tone between me, as the researcher, and the participants. It proved to be a highly effective research technique that elicited rich information about personal experiences and perspectives related to the housing process, which was pivotal in understanding the case in its entirety. Consequently, I found, in line with Fern's (1982) perspective, that interviews generated more ideas than most other data collection methods and techniques employed in this study. These compelling reasons, as highlighted by Hancock et al. (2009), led me to employ semi-structured interviews as a data collection technique in conjunction with the case study method.

As a research technique, in answering open-ended questions during a semi-structured interview, research participants could communicate stories and narratives, while allowing for collaboration between the participants' past and present thoughts and ideas. It also allowed them to reflect on historical aspects that may be valuable to the research. The abovementioned was capable of triggering the identification or validation of narratives that arose during the earlier steps of the data collection phase.

My interview with Ben, the local state official, took place at the Cape Town Civic Centre and my interview with Adam took place online (via Zoom). Ben and Adam's interviews were conducted in through a medium of their choice to ensure that they were comfortable enough to share their insights. Interviews with participants residing in Ruo Emoh always took place in their homes during the daytime, either during the week or on weekends – whichever days they were available. Again, this was to ensure that the participant was always in an environment they were comfortable enough in to share their stories.

[77] Fontana and Frey (2000) emphasised that this approach is among the most powerful tools for acquiring an understanding of human beings, their activities and exploring topics in depth.

We sat in their lounge and at every point, I was made to feel welcome. Interviews would last approximately two and a half hours each and sometimes comprised the use of Afrikaans by the participants.

Filep (2009) problematised the use of conducting interviews in the participants' second or third language (in this case, English). This was, as Filep (2009) argued, because not every word in one language had an equivalent in another. This made it highly difficult to convey the true meanings and emotions of participants. In response to this difficulty, Filep (2009) believed that a remedy involved applying careful communication with the participant, in addition to utilising accurate sources for translation. Since such was taken into account within my study, and in conjunction with the use of follow-up interviews, I did not view the use of the participants' second language during the interviews as a hindrance to the data collection process. This is furthered in the following section. However, this section now turns to discuss focus group interviews.

4.3.4. Focus group interview

Employing a focus group interview[78] in this study was a form of in-depth group interviewing in which a group of individuals was posed several open-ended questions, strongly resembling the individual semi-structured interview (Dilshad & Latif, 2013; Freitas, Oliveira, Jenkins & Popjoy, 1998; Mishra, 2016). Notably, I was only able to conduct one focus group interview during my data collection stage. The focus group offered a space for the somewhat homogeneous group to reflect on the open-ended questions. The course of the focus group discussion was planned in advance by me. While Freitas et al. (1998) and Mishra (2016) argued that focus group interviews can act as a standalone research method, it was employed in conjunction with other research methods and techniques to ensure data validity and reliability.

My role in this group was not only as an interviewer but also as a moderator (Mishra, 2016). Dilshad and Latif (2013) assigned the role of organising, conducting, and controlling the focus group process to the interviewer. They further conditioned that, as an interviewer and moderator, I be non-judgemental; respectful; open-minded; informed about the research subject; a good listener, leader and observer, and patient and sensitive to participants' needs (Dilshad & Latif, 2013; Mishra, 2016). As per Mishra's (2016) argument, participants of the focus group were believed to comprehend the topic of interest. I proceeded to stimulate discussion with participants by using subjects or comments, as advised by Freitas et al. (1998). In this regard, an outline was used to ensure that the intended topics were covered during the focus group interview. To ensure that participants recounted their experiences and thoughts

[78] Alternatively, 'focus group.'

sequentially, the outline of Ruo Emoh topics was organised chronologically. The objective of analysis inside the focus group was the interaction in the group, which was, in principle, a space where participants could influence each other through individual feedback (Freitas et al., 1998; Mishra, 2016). The transcripts of the group's discussion and my notes and reflections were the important products of the focus group. These products primarily assisted me in generating a rich understanding of participants' experiences and beliefs that ultimately contributed to the study.

Theory of this technique suggests that some consideration needs to be given before conducting the focus group interview. First, Mishra (2016) suggests that focus groups ideally comprise six to eight participants (excluding the researcher). However, she further suggests that they can be successful with as few as three participants, whereas Freitas et al. (1998) suggest that focus groups of six to ten people are the usual approach. In light of this, Stewart and Shamdasani (2015) advise that it is better to slightly over-recruit participants for a focus group while noting that managing a larger group was unlikely to pose a limitation to the researcher.[79] Second, considering the group composition, there was no best solution (Mishra, 2016). There was an inevitable mix of participants within my group, with varying genders, ages, and socio-economic backgrounds. However, I considered the impact of the group mix and how the group may interact with each other before the focus group proceeded, given Mishra's (2016) suggestion. Last, regarding the amount of focus group interviews, an important determinant of the number of groups was the number of different subgroups of populations within my research sample (Freitas et al., 1998). The more similar the groups' backgrounds and perspectives, the smaller the number of groups required in the research (Freitas et al., 1998).

The focus group took place at Sophia's home in her lounge. Selina, Abigail, Sophia, Ava and Lisa were all participants in the focus group that happened to take place on the evening of my birthday around 17h30, after their work days and the third day interviewing Ruo Emoh residents. They had all brought biscuits and coffee and were sharing amongst themselves. I had only departed from Ruo Emoh at midnight. Emma, Abigail and Sophia were previously interviewed individually. However, the inclusion of the three aimed to witness the influence their feedback, known to me at the point of the focus group, had on other participants. I found that what the presence of these two participants did was to reinforce the voices of others; a louder echoing of their feedback, if you will. Despite Freitas et al. (1998, p. 11) claiming that "a single group is never enough," one focus group in this research was not viewed as delegitimising research findings given that participants shared some similarities in their backgrounds, were of the same race and joined the savings scheme at similar points. This was aligned with Dilshad and Latif (2013) asserting that participants within a focus group should share some common characteristics to avoid the possibility of having persons dominate the group or withdraw participation.

[79] The slightly larger group of participants assists in averting an unsatisfactory discussion or having to cancel the focus group interview should there be no respondents (Stewart & Shamdasani, 2015).

The employment of this technique during my data collection allowed me to enjoy some benefits, as outlined by Freitas et al. (1998) and Mishra (2016), that played a significant role in shaping the research approach. Initially, the focus group (argued to provide a high surface level of validity) helped me become familiar with the language used by participants regarding the phenomena under investigation. By maintaining low (active) involvement during the focus group discussion, I could better evaluate participants' interests and perspectives. I also found that the focus group facilitated the comparison of feedback among participants more efficiently than individual semi-structured interviews. Additionally, it provided insights into public perceptions and potential challenges that could arise in subsequent phases of the research. I also utilised the focus group to explore topics that had emerged during the use of other research methods and techniques. The simultaneous use of the focus group alongside other methods aimed to achieve triangulation, a critical objective of this study discussed in section 4.6 below. This subsequently provided a convenient and cost-effective way to collect data, develop my own views on feedback, and gain insights from group interactions.

Freitas et al. (1998) and Mishra (2016) also argue that some challenges, if not remedied, will disadvantage the study. Considering my low (active) involvement, and that this focus group was the only one during my study, one challenge was maintaining organised content within the group. In this sense, a large group could have resulted in more complex data analysis. As Freitas et al. (1998) and Mishra (2016) have stressed, the effectiveness of the focus group largely depended on my ability to facilitate discussion. During the focus group, I recognised that the setting might not always foster entirely natural interactions among participants, and the course of discussion and the group's dynamics were largely influenced by the atmosphere set by me. This could have led to another challenge: if I did not adequately facilitate conversation, the group would have become despondent, unresponsive or quiet. To address this issue, I considered various factors such as the interview location, content, the level of my involvement in the discussion, and the composition of the group. Fortunately, and as a result of diligently following theory, my considerations for the focus group interview allowed me to circumvent these challenges, ensuring data validity and reliability.

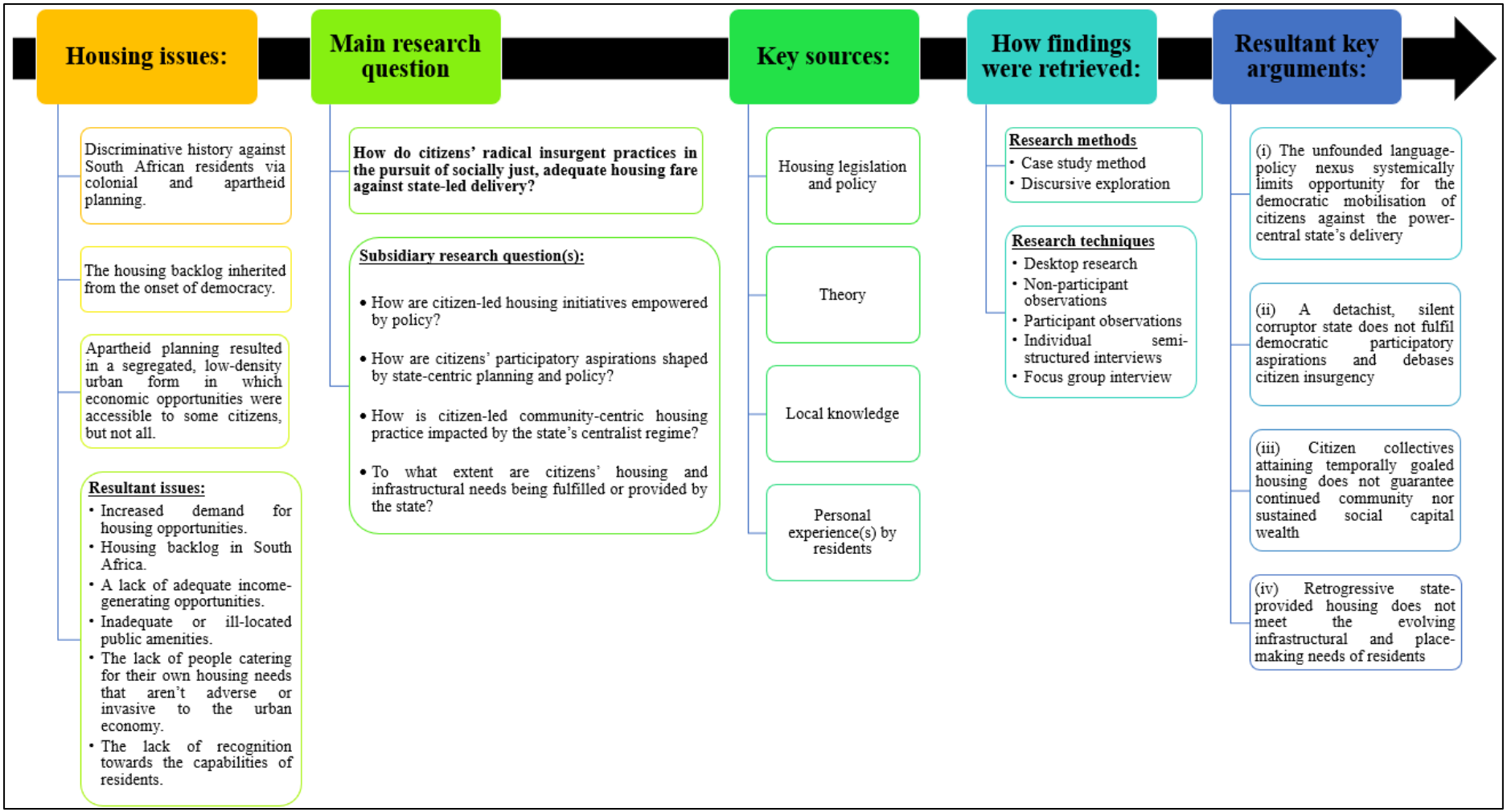
It is important to note that all (individual and focus group) interviews were conducted in English, face-to-face and transcribed with the permission of each participant.[80] Participants were, however, free to utilise expressions in their home language. As Filep (2009) had problematised, and like Burck's (2005) problem encountered when analysing other languages, some of my research participants (at points) found it more difficult to express and emote themselves in English than they could in Afrikaans. To avoid this research being further delayed by this, my knowledge of the Afrikaans language came into play, as well as utilising secondary means of translation – often, the latter would take the form of using

[80] Refer to section 4.5 below for an outline of the ethical considerations employed in this research.

online translation tools. The option to follow up on interviews either via additional face-to-face interviews or telephonically was also exercised in this study when clarification was needed. This comprised verifying with the participant via follow-up communication whether the translation was apt, and was done to ensure an accurate representation of participants' input. This allowed me to accurately capture the emotions they were expressing. While the resultant research sample did not meet my expectations in size,[81] the feedback participants provided was invaluable. Before unpacking the sampling methods employed in my study, and in closing the discussion on the research methods and techniques, Figure 4.2 below provides an outline of the conceptualisation of this research to my arguments derived from data collection.

[81] Fifteen (15) participants in total.

Figure 4.2: Research design overview



4.4. Sampling techniques and introducing my sample population

This study analysed and examined both the emic and etic experiences of Ruo Emoh's residents and the community's development in contrast to legislated South African public housing delivery and financing programmes. To attain insightful knowledge of such, sampling techniques[82] which can be contextualised to a case study and discourse were employed in the study. With Coyne (1997) arguing the complexity of sampling, possibly leading to homogeneity in findings, my sample study encompassed more than two subgroups, as suggested by Onwuegbuzie and Leech (2007). This research comprised the participation of a local state official, an NGO employee and Ruo Emoh residents employed full-time and part-time, of different genders, some heads of household some not. This ensured that a diverse set of results was obtained. In other words, if all individuals within the sample were to possess the same characteristics and views on subject matters, findings would not be varied and would consequently lessen the potential influence and impact of this research. As a result, two non-probability sampling techniques[83] were employed in this research.

The first, used in the selection of participants, was *deliberative sampling* in which I utilised my knowledge of the subject area, population, research aims and objectives to select a sample of participants (Kothari, 2004). In this light, my knowledge stemmed from my 2018 research and connections, desktop investigation and non-participant observation. Employing deliberative sampling allowed me to benefit from its advantages. As highlighted by Dudovskiy (2022), it was cost- and time-effective and was the best sampling technique to use considering that my primary data sources were limited. Deliberative sampling was also useful in catalysing new ideas through the strategic selection of participants, as argued by Dudovskiy (2022). For example, after meeting with Resident X (both times) it became clear to me that I should not entirely follow their advice considering that they may have pointed me in directions that may be biased towards their opinions. I particularly sought to avoid this bias infiltrating my study with its limitation being reflected on from section 4.8. This concern also aligned with Dudovskiy's (2022) asserting that the key disadvantage of deliberative sampling was that I may incur an error in judgement whilst selecting participants. This, in turn, could have decreased input validity through the introduction of high levels of bias within participant feedback, and it may present a limitation to generalising research findings (Dudovskiy, 2022). My walking door-to-door to approach prospective participants was the primary approach to dispel any bias affecting my study.

Second was the *snowballing technique*. This technique entailed asking already involved participants to recommend additional individuals to participate in the research without having the sample result in the oversaturation of homogenous participant input (Andale, 2015; Coyne, 1997). Through the snowballing

[82] The process of selecting individuals to participate in the research (Onwuegbuzie & Leech, 2007).
[83] Where the odds of any member being selected for a sample cannot be calculated (Andale, 2015).

technique, I was able to identify hidden valuable participants, as Dudovskiy (2022) argues. This sampling technique also allowed me to collect primary data cost-effectively within a short period of time, similar to deliberative sampling. However, during the employment of this technique, a limitation was posed by participants being hesitant to recommend their peers to participate in the research. Where others freely suggested prospective participants, interviewees Allan and Adam, in particular, were hesitant. To overcome this limitation, I reverted to my door-to-door approach. Another limitation I considered was that the snowballing technique could lead to oversampling a particular network and, thus, could lead to biased or repetitive feedback from which I could not make inferences (Dudovskiy, 2022). Like my cautioning during deliberative sampling, while participants made suggestions to approach other residents, I held in mind that these suggestions were probably the result of bias. Therefore, before interviewing the suggested participants, I had to have a brief conversation with them as to their relation to the suggester and their knowledge of Ruo Emoh's context.

With these considerations in mind, the abovementioned limitations were overcome through the use of deliberative sampling and the snowballing technique sequentially, which assisted in remedying arguments against homogeneity and bias (Coyne, 1997; Dudovskiy, 2022; Onwuegbuzie & Leech, 2007). Although Andale (2015) and Kothari (2004) suggest accompanying advantages and disadvantages, my employment of these sampling techniques included no bias or prejudice. This is discussed in section 4.8.3 below. In other words, my sample was selected to be as non-biased or prejudiced as possible. See Table 4.1 below for a summary of the research participants resulting from the two preceding sampling techniques.

Table 4.1: Sample population

Participant Alias/Pseudonym	**Identified Gender**	**Head of Household?**	**Employed?**	**Capacity**	**Interview (Int.)/ focus group (FG) date(s)**
Allan	Male	Yes	Part-time	Resident and beneficiary of Ruo Emoh.	5 November 2022 (Int.)
Cindy	Female	Yes	Yes		5 November 2022 (Int.)
Emma	Female	Yes	Part-time		13 July 2018 (Int.) 14 July 2018 (FG) 24 July 2018 (Int.) 29 October 2022 (Int.)
John (married to Mary, interviewed separately)	Male	Yes	Yes		5 November 2022 (Int.)
Mary (married to John, interviewed separately)	Female	No	Yes		5 November 2022 (Int.)

Sarah	Female	Yes	Yes		29 October 2022 (Int.)
Rodney	Male	Yes	Yes		12 July 2018 (Int.)
Selina	Female	No	Yes		13 July 2018 (Int.)
Abigail	Female	No	No		13 July 2018 (Int.) 14 July 2018 (FG)
Sophia	Female	Yes	Yes		13 July 2018 (Int.) 14 July 2018 (FG)
Ava	Female	Yes	Yes		14 July 2018 (FG)
Kelly	Female	No	Yes		13 July 2018 (Int.)
Lisa	Female	Yes	Yes		14 July 2018 (FG)
Ben	Male	Yes	Yes	Local state official at the time of interview[84]	12 July 2018 (Int.)
Adam	Male	Yes	Yes	Non-governmental organisation (NGO) employee	24 January 2023 (Int.)

In total, 13 residents of Ruo Emoh, one local state official and one NGO employee participated in this study. Ben did not hold particular ties to Ruo Emoh. Although somewhat distanced, his interview data represents an idyllic intention of the state, representing the best of the state, which is better to work on than presuming a negative intent from the beginning. Despite his idyllic intentions, the analysis of data still leads to a corruptor state finding. The state officials more involved in Ruo Emoh have declined requests and as such, these options have been exhausted. In turn, what is used to present the state perspective (in addition to Ben's feedback) is policy and the feedback from residents of Ruo Emoh in their dealings with the state. Then, Adam, an NGO employee who was involved in driving Ruo Emoh's housing process, was interviewed with hopes of gaining a more contextualised perspective from drivers of state-subsidised housing projects. The inclusion of the external participants was to attain etic insight.

Again, while the resultant research sample did not meet my expectations in size, the depth and breadth of feedback participants provided was invaluable. This spoke directly to the case study method (Kothari, 2004; Zainal, 2007). Therefore, by this acknowledgement, participants in various roles were involved in addition to Ruo Emoh residents, to reach diverse inputs and perspectives. Collected data by the aforementioned research techniques were also valuable in producing valid, less subjective findings and contributed to the exploration of discourse in public policy. While engaging with the target sample, it was important to uphold ethical standards and considerations.

[84] Ben has since left the employ of the local state.

4.5. Ethical considerations and positionality

Considering that this research encompassed direct interaction between myself and participants, it was important to maintain high ethical standards throughout the data collection process. The National Commission for the Protection of Human Subjects of Biomedical and Behavioural Research (NCPHSBBR) (1979) published *The Belmont Report*, which outlines ethical principles and guidelines for the protection of human subjects of research. Based on this report, Marczyk, DeMatteo and Festinger (2005) highlighted four important considerations for conducting ethical research.

First was *respect for persons*. This was what Marczyk et al. (2005, p. 240) considered the "most fundamental ethical safeguard." The NCPHSBBR (1979) described respect for persons in terms of two ethical mandates: (i) that individuals be treated as autonomous agents; and (ii) that individuals with diminished autonomy are entitled to protection.[85] The implementation of this ethical consideration respected the rights of people as prospective participants while rejecting coercion or any form of pressure exerted onto prospective participants to partake in my study. The second consideration was *beneficence,* which referred to the minimisation of potential harm or discomfort to participants, and the third was the consideration of *justice,* concerning the fair selection of research participants (Marczyk et al., 2005). In response to these considerations, no bias or discriminatory forces impacted the selection of participants for my study or influenced their inputs. Last, was the need for *confidentiality*. According to Marczyk et al. (2005), embodied in confidentiality is each of the aforesaid prescribed ethical considerations. Based on this, confidentiality referred to two aspects considering ethical research: (i) the participant had control over, and access to, their personal information shared with me, and (ii) the personal information shared by the participant to me remains private.

In response to the ethical considerations outlined by the NCPHSBBR (1979) and Marczyk et al. (2005), it must be noted that ethical approval for this research was obtained from the University of Witwatersrand's Human Research Ethical Committee (Non-Medical) before engaging in interpersonal data collection processes. The ethical approval is annexed to this thesis as Annexure A. Additionally, before data collection, participants were each provided with an information and consent sheet compiled by myself. The information and consent sheet is annexed to this thesis as Annexure B. The principle of this sheet was to brief prospective participants on the nature of the research and provide contact details for further clarification of the research if needed. Participatory consent was sought by having participants as signatories to the sheet. Additionally, it was communicated clearly, and constantly, to all participants that their involvement and input remained voluntary and had they wished, at any point,

[85] Marczyk et al. (2005, p. 240) defined autonomy[85] as "…[t]he right to decide what they [human beings] want to do and to make their own decisions about the kinds of research experiences they want to be involved in, if any."

to withdraw from partaking, there were no repercussions or obligations. Responses to questions remained confidential and no identifying information was represented in this thesis to protect the identity of the participants (as per the preceding section, aliases/pseudonyms were attached to participant feedback). Furthermore, it was explicitly expressed by me to the participant that the involvement of participants was strictly voluntary and would not result in remuneration or incentivisation of any sort.

Last, fostered by Morgan's (2010) notion of a 'reflexive stance' in research, as introduced in section 4.2.2.3, sympathy and empathy were two additional considerations I included in my approach to collecting personal data from participants. The former allowed compassionate personal engagement, whilst the latter allowed me to subject myself (hypothetically) to the input and emotions of participants. While still aligning with the professional values I uphold in my job, these considerations allowed me to reflect on my positionality.

As a local municipal official placed within a Development Management regulatory directorate that interacts with the public regularly, the flawed urban form and housing delivery crisis within Cape Town, and larger South Africa, is an issue I am exposed to daily. Yet it cannot be assumed that my role being 'for the people' resulted in findings that glamourise Ruo Emoh. I still had to assume the role of an unbiased researcher to maintain ethical research principles. At no point did I disclose my job to participants. Not only was this a conscious decision but I had to actively remind myself that no matter how comfortable I felt as a researcher, the two roles could not blend. I had felt that doing so would steer conversation with participants away from the research questions and may have created some form of expectation from them given that in one light, I represent the state. (The potential bias that could have resulted from my professional position is discussed in section 4.8.3.2 below.) In reality, this research holds different normative commitments to my daily work tasks and is in no way supported by the local municipality. By engaging with stakeholders across the spectrum – Ruo Emoh residents, an NGO and state official – and upholding the abovementioned considerations and reflexive stance, I've balanced my normative commitments with this thesis's purpose (see section 1.4). This has involved advocating for small, incremental changes that can lead to larger systemic shifts. As a result of these considerations and reflexive stance, interviews were projected into directions that I had not envisioned prior to fieldwork and for other relevant questions to arise, increasing the value of participation.

Adherence to these ethical considerations ensured the protection of participants' dignity, anonymity and confidentiality during data collection. How the collected data was verified through triangulation is now discussed.

4.6. Triangulation to ensure trustworthiness of the study

Given the misunderstandings and criticisms of methods and techniques outlined in the earlier sections of this chapter, which often question the justification of methods and levels of scientific rigour, I addressed the common criticisms to which qualitative research are subject. Qualitative research has been criticised for lacking transparency in analytical procedures and being perceived as subjective, influenced by researcher bias[86] (Noble & Smith, 2015). Additionally, a criticism is that the quality of data in qualitative research cannot be ensured to a level as generally allowable in quantitative research. To address this, the data collection techniques employed in my study were critical as they influenced the quality of data for analysis (Noble & Smith, 2015; Rooney et al., 2016). Notably, while qualitative research may be argued by some to differ epistemologically from quantitative research, I concur with Thurmond's (2001) counterargument that the two approaches to research methodology are similar in objectives, scope and nature of inquiry. Though, unlike quantitative research that relies on statistical methods for data validity and reliability, my qualitative research primarily ensured these aspects through the research design (Noble & Smith, 2015). This aligned with Barbour's (1998) argument that researchers must use a variety of strategies to ensure data validity.

To address issues of validity and reliability in qualitative research, I follow the recommendations of Noble and Smith (2015, p. 35). According to them, *validity* is defined as the degree to which findings represent the data, whereas *reliability* is the consistency of findings and the professionalism of research procedures while taking account of personal and method biases that may have influenced the findings. Due to the association of validity and reliability with the positivist paradigm, which dismisses the importance of individuals' subjective experiences and values, terminology differences can address any issues which may cause doubt of the trustworthiness of data (Guba, 1981; Park, Konge & Artino, 2020; Shenton, 2004). Guba (1981) proposes that *credibility* be used in place of validity, and *dependability* be used in place of reliability.[87] Therefore, in my study, credibility and dependability are the equivalents of validity and reliability (Shenton, 2004).

To ensure credibility and dependability, triangulation followed the variety of methods and techniques I employed (Carter, Bryant-Lukosius, DiCenso, Blythe & Neville, 2014). Triangulation involves using multiple methods, techniques, or data sources to gain a comprehensive understanding of phenomena (Noble & Smith, 2015; Patton, 1999). In qualitative research, four types of triangulation exist: method triangulation, investigator triangulation, theory triangulation, and data source triangulation (Denzin,

[86] The tools utilised to remedy bias are discussed later in section 4.8.3.

[87] Credibility refers to the degree to which the research represents the actual meanings of the participants, while dependability refers to the consistency of the research findings and the professionalism of research procedures (Moon, Brewer, Januchowski-Hartley, Adams & Blackman, 2016).

1978; Patton, 1999). In my study, I focused on the three most relevant types of triangulation,[88] considering the advantages and disadvantages of each to enhance the trustworthiness of this research.

First, I applied method triangulation as recommended by Polit and Beck (2012) and Carter et al. (2014). This involved using multiple data collection methods and techniques to gather information about the same social phenomenon. My choices of methods and techniques for data collection discussed earlier in this chapter, were best aligned with the research questions, resulting in a diverse range of data that captured "multiple stories and diverse experiences" (Carter et al., 2014, p. 545). While method triangulation offers the advantage of uncovering meaningful insights that might be missed with the employment of a single research method or technique, it also comes with some disadvantages. These drawbacks, as discussed by Thurmond (2001, p. 256-257), include the possibility of conflicts arising from differences in epistemological stances, financial costs associated with employing multiple methods, potential lack of expertise in certain research methods, challenges in combining numerical and narrative data, and the inability of one method to compensate for inaccuracies in another. However, Thurmond (2001) argues that these disadvantages can be mitigated if the primary and ancillary methods contribute to the overall strength of the research and if the primary method is rigorously executed to support the study's objectives. In this light, the primary case study method fixated Ruo Emoh to this research's centre, and the ancillary methods and techniques supported the research aims and objectives.

Second, data source triangulation was employed. This involved collecting data from various types of participants, including individuals, groups, families, and communities. By doing so, I enriched the sampling process, enhanced the depth of data analysis, and validated the findings, aligning with the insights provided by Carter et al. (2014). The diversity of my participants can be viewed in Table 4.1 above and the range of the findings that data collection produced is found from Chapter 5 onward. The main advantage of data source triangulation, as cited by Banik (1993), was the richness and diversity of data it generated. However, I also considered the potential disadvantages highlighted by Thurmond (2001) and Barbour (1998). These disadvantages include the risk of having a large amount of data that could lead to false interpretations, the challenge of trying to apply a quantitative research approach to qualitative data, and concerns about the accuracy of representation and analysis in larger datasets. By employing multiple methods and techniques and limiting my target sample, I addressed these challenges. I also ensured that singular responses were not dismissed as outliers, allowing for a comprehensive understanding of the larger dataset (Buchanan, 1992; Thurmond, 2001).

Last, I employed theory triangulation, which involved using various theoretical perspectives to analyse and interpret the collected data (Carter et al., 2014). This supported or refuted findings based on the

[88] Investigator triangulation involves more than one researcher investigating the same phenomenon (Carter et al., 2014). Considering that this thesis is a sole research product, investigator triangulation is irrelevant.

themes established from my theoretical framework. In turn, and as argued by Mitchell (1986), theory triangulation increased confidence in theories when data findings were tested against the theoretical framework. Theory triangulation offered several advantages for my study. It allowed for a deeper analysis of the collected data, reduced the potential for alternative explanations of the phenomenon by considering multiple theoretical perspectives, challenged me to question obvious explanations, dismissed competing hypotheses, avoided premature acceptance of probable explanations, and added confidence in developing theoretical concepts (Banik, 1993; Mitchell, 1986; Thurmond, 2001). However, theory triangulation also presented some disadvantages. If the theoretical framework was not initially identified or adequately defined, it could potentially cause confusion, as cautioned by Banik (1993). Lincoln and Guba (1985) pointed out that using multiple theories, even if interrelated, did not automatically assume credibility if the underlying theories were epistemologically faulty. Moreover, if the multiple theories supporting a study were oppositional, interpreting data might be challenging due to overlapping or poorly differentiated theories (Banik, 1993). To address these disadvantages, Thurmond (2001) stressed the importance of justifying the use of theory triangulation and having a clear understanding of its potential benefits, which I subsequently adopted.

In summary, triangulation ultimately enhanced my understanding of the Ruo Emoh case by utilising various methods and techniques of data collection for validation, similar to what Carter et al. (2014) argue. As for several argued disadvantages of triangulation types, Carter et al. (2014) also asserted that limiting data collection methods and techniques may result in the exclusion of valuable input, thus, lessening the breadth of findings. In view of this, triangulation helped mitigate the potential disadvantages associated with limiting data collection methods, ensuring a broader range of findings. Given the multiple methods and techniques used in the research design, I effectively addressed concerns related to a lack of data collection diversity, credibility, and dependability. The next phase of my study involved data analysis.

4.7. Data analysis

The aim of the data analysis phase of the research process was to comprehend and accurately represent the data (Sayer, 2011; Goel, 2014). Thorne (2000, p. 68) prescribed that a researcher engages in "…active and demanding analytic processes…" throughout the research process to generate findings from collected data. While Thorne (2000) also noted potential challenges in language analysis, Sayer (2011) emphasised the importance of accurate understanding and interpretation of words to ensure the significance and value of the findings. Sayer (2011) also highlighted that describing and explaining aspects beyond discourse should not undermine the significance of practical knowledge or be subject to derogation by third parties.

Glaser (1965) outlines three general approaches to the analysis of qualitative data. The first involves adapting qualitative data into a quantifiable form for hypothesis testing, while the second focuses on generating theoretical concepts. In the former approach, the researcher codes and analyses the data, whereas the latter allows for a more flexible and iterative process of theory development as the researcher is constantly re-designing and re-integrating their theoretical notions. The third approach combines coding with theory development. In my study, I primarily employed constant comparative analysis, which aligns with Glaser's third approach, as it involves systematic coding while remaining open to theory development. This approach allowed me to comprehensively, and critically, analyse and interpret the collected data.

4.7.1. Constant comparative analysis

Constant comparative analysis is regarded by Thorne (2000) to be a common analytical strategy for qualitative data analysis and, as such, describes it as a general approach. This approach involves examining a single piece of data against all others to formulate potential connections between the pieces of data (Thorne, 2000). The roots of constant comparative analysis can be traced back to the sociological theory of symbolic interactionism, which explores how individuals interact, and emphasises that these interactions are shaped by the meanings individuals attribute to them (Carter & Fuller, 2016; Stryker, 1987). Notably, the meanings assigned to actions by people change over time and differ depending on the person (Carter & Fuller, 2016; Stryker, 1987). As a side note, this differentiation can be observed in the different narratives arising from my 2018 research findings to my current findings and arguments.

Following Glaser's (1965) delineation, I kept to four main stages: (i) comparing incidents applicable to each category, (ii) integrating categories and their properties, (iii) delimiting the theory, and (iv) writing the theory. The initial stage involved coding each interview into categories (or themes), which was then followed by comparing the identified categories within an interview to any categories arising from previous interviews. Codification was important as it entailed identifying and categorising narratives, often based on universally recognised plotlines (Berg, 2004; Gabriel, 2000; Glaser, 1965; Thorne, 2000). Consequently, these themes, theories, or issues could be critically analysed throughout my study. This enabled the development of theoretical properties associated with each category. The second two-level stage was first to pause my coding and make note of ideas when I experienced a contending thought. The second level, integrating categories and their properties, commenced when changes were observed from comparing an interview with another, to comparing an interview with the properties of the category. Through this, theoretical concepts arose in order to make sense of the correlations between interviews and themes. The third stage was to delimit the theory to prevent the process from becoming overwhelming. Glaser (1965) applied this delimitation to, at its first level, theory. Delimiting, in this sense, involved determining the boundaries and limits of theoretical concepts that arose. As a result of

these limits, categories were sometimes reduced to a more concise set of theoretical concepts. At its second level, by reducing categories at its first level, the original list of categories proposed for coding was reduced.

By the end of these three stages, I had effectively coded the data, compiled a series of notes, and formulated preliminary theories. The fourth and final stage centred on writing the theory, a process that entailed reviewing and organising the notes collected in the second stage. The content derived from the discussion of categories informed the written theory, culminating in the major categories that constituted my theoretical framework. Notably, Glaser's (1965) four stages paralleled Rucker's (2016) three steps to analysing qualitative interview data. Rucker's steps encompassed (i) transcribing, reviewing, and cleaning the collected data; (ii) organising the data through codification and story analysis; and finally, (iii) representing and analysing the data. Particularly, Glaser's (1965) stages of comparative data analysis provided a robust structure for this research, allowing for the exploration and interpretation of the qualitative data I collected.

After I initially transcribed the interviews, I read and pondered on the transcripts several times to fully understand the content of the interviews. Doing so enabled the identification of discrepancies that were then clarified during follow-up engagements with participants. It was crucial to fully understand the participants' thoughts and views to accurately represent findings. It was at this point of data analysis that I took a step back from the collected data and began noting the themes that presented themselves in each interview. It is also important to reflect that triangulation resulted in revisiting, and amending, interview questions as interviews proceeded, resulting from participants providing singular responses that unintentionally compacted open-ended questions. Then it was imperative to compare the interviews to validate input or accounts of Ruo Emoh's journey.

For example, it was possible to develop an accurate recollection of Ruo Emoh's development process by examining the transcribed interviews, analysing them against findings from the desktop investigation and finding commonalities. Furthermore, the analysis of language within interviews was also critical in determining the meanings of the words used by participants. This helped me identify the storytelling aspects within the interviews, the participants' emotions, and the lens through which the participants recounted their experiences as a scheme member and resident. These stories need not be dismissed as a large part of Ruo Emoh's narrative is still its history. It is at this point that I critically reflect on the limitations that presented itself during data collection and analysis.

4.8. Limitations of the study and critical reflections

While this study endeavoured to shed light on an intersection between South Africa's housing policies and financing programmes, and resident-led sector activity, it is important to recognise, reflect on, and

address the limitations of the research process. Research limitations serve as a reminder that no study can be fully comprehensive or free from constraints. Understanding the limitations of the study allows me to critically assess the findings and appropriately discuss implications. By identifying these limitations, a clearer understanding can be provided of the scope and applicability of this research's findings. In this section, I discuss the specific limitations that may impact the generalisability and depth of this research. These limitations include issues related to (i) research question formulation, (ii) the research sample, (iii) bias, (iv) time constraints, and (v) external factors. By openly addressing and reflecting on these limitations, I aim to enhance the credibility and validity of this study. Furthermore, this section serves as an opportunity to explore the personal and intellectual growth experienced during the study. It allows for a moment of introspection and an opportunity to understand how this study has shaped my perspectives, understanding and approach to housing research and policy. Thus, this section invites thoughtful contemplation on the lessons learned and future directions.

To begin, the limitation of close-ended research questions must be acknowledged and, in turn, the importance of the open-ended questions of this thesis.

4.8.1. Research question formulation

During the formulation of the research proposal and early data collection, research questions were 'close-ended' or deterministic. An example of how the first versions of the questions began was 'Does the state…?' Once data collection began, particularly the engagement with participants, it became difficult to extrapolate meaningful insight from responses to these closed questions. In hindsight, close-ended questions were perplexing as they were answerable by a single word or short phrase such as "yes" or "no," implying that there was only one correct answer. Inevitably, close-ended questions posed a research challenge by limiting the respondent's thinking skills, restricting the scope of responses, confining the respondent to an offered set of alternatives, and reducing the depth of exploration within a conversation (Agustianingsih & Mahmudi, 2019; Reja, Manfreda, Hlebec & Vehovar, 2003). This was evident in the earlier data sets collected. In order to remedy this, I revisited the research design during data collection and modified the research questions as open-ended. Open-ended questions, often beginning with 'how' and 'why,' had more than one correct answer in this study's context. They required more complex thought in that the respondent was encouraged to engage in pre-learned information to justify their answer, necessitating a more elaborative process whereafter data could be analysed against the theory (Pate, 2012).

Furthermore, many of my initial subsidiary research questions' formulation prioritised the state by using it as the subject of the question. Upon reflection, this formulation represented a pre-concluded bias by already indicating a state shortfall. Additionally, this was viewed to represent a state perspective that contradicted the citizen-centric framing of this study by focusing on state-provided housing and not the

citizen actions rooted in the delivery ideology or model. Ultimately, the initial subsidiary research questions represented a negative fallacy. Eliminating this researcher bias was important to not influence respondents' answers, allowing them to convey their true thoughts. To remedy this, questions were further revised to be less negative and citizen-based, allowing separation from any preconceived notion of the state's failure and allowing me to draw on such arguments after the data was analysed.

4.8.2. Sampling limitations

Contacting research participants started as difficult. Despite still having contact details of a few Ruo Emoh residents from my 2018 research, I spent many a day trying to contact residents, and all of my attempts were met with unanswered calls. While engaging with residents was not the only technique of data collection, the difficulty in making contact with residents largely stalled my data collection process, which in turn created unexpected delays in the entirety of the research process and fuelled a personal sense of unease, which at many times became a note in my research diary. The first person and Ruo Emoh resident I met with in 2018 and re-engaged with in 2022 allowed me to meet with them on-site. After both meetings, Resident X, introduced in section 4.3.2.2 above, and I briefly discussed who lives in which house in Ruo Emoh and who would be best to approach for an interview, constituting a sense of snowball sampling.

As per the ethical clearance received from the University of Witwatersrand and, in the case of snowball sampling, Resident X was invited to share details of the study with other potential participants who were then to contact me if they were interested. This is because, in terms of the Protection of Personal Information Act 4 of 2013 (POPIA), people were not able to share the contact details of others with me. While this is standard operating procedure since the enactment of POPIA, I feel that it did present a challenge. In a day and age where it is easier to contact someone telephonically, whether it be via WhatsApp or telephone call, I could not retrieve contact details of others from Resident X and contact prospective participants. As a workaround, I sought an alternative approach of walking door-to-door looking for interview participants, which was still coherent with the sampling techniques employed. I had one interview scheduled with Emma, whom I planned on (re-)interviewing first since my 2018 engagement with Ruo Emoh. After my interview with her, and similarly to Resident X, Emma recommended that I meet with certain residents that she earmarked. This snowballing sampling technique began to gain momentum as I spent more time in Ruo Emoh.

In hindsight, as engagements with participants ensued, the presence of local politics within Ruo Emoh became apparent, with the questionable competence of Ruo Emoh's stakeholders revealing itself. This indicated a sense of unethical dealings between the Ruo Emoh project steering committee, residents and non-governmental organisations (NGOs). Learning about these realities and complexities created a sense of apprehension regarding participants' willingness to engage in my study. More importantly, this

apprehension limited the number of questions I originally hoped to ask, and it limited the number of participants I had hoped to interview. However, as a result of 'deep' and respectful listening, I was able to learn much more than I initially anticipated from a smaller sample population. What this suggests is that there are many layered versions of mediated access within the sample population: to the researcher, to tell one's story or to relative history. This mediated access could have also resulted in bias.

4.8.3. Research biases

Bourke (2014) states that, within qualitative research, the researcher is the primary data collection instrument. It is, therefore, important to note that, as a result of my being the sole researcher in this study, at times the research process succumbed to bias[89]. It is important to identify and understand biases as they (i) exist in all research; (ii) occur at any point of the research, and (iii) impact the validity and reliability of research findings (Smith & Noble, 2014).

4.8.3.1. Gatekeeper bias

Gatekeeper bias arises when participants have control of the resultant research sample (Oppong, 2013; Tuckett, 2004). While engaging with Ruo Emoh residents, and during the data collection stages of the study, gatekeeper bias presented itself. As mentioned above, Resident X was my first point of (re-)entry into the Ruo Emoh community, and from that point, a snowball sampling process was triggered. On the other hand, it was at this point that data collection was influenced by Resident X as a gatekeeper. The process of Resident X directing me to certain prospective participants had the potential to influence my research sample by having them preselect participants for me, who could liaise with each other. Notably, while Emma was my first official participant in the 2022 and 2023 data collection, gatekeeper bias could also occur at the point of interviewing her.

To refute any possibility of gatekeepers influencing the research sample, Frankel and Devers (2000) put forth that the recognition and understanding of gatekeepers' opinions are crucial for securing access to participants and preserving the reliability of the study. In hopes of remedying the gatekeeper bias presented to the research process, I constantly compared the content of the first two participant interviews with each other, and sequentially with every following interview (from 2018 to 2023). This allowed me to understand the opinions and intentions of the participants. Luckily, the residents that the first two interviewees recommended were not the same persons, which indicated to me that my concern for gatekeeper bias had minimised since meeting with Resident X. Additionally, many participants in

[89] Described as any influence that provides a distortion in the results of a study (Polit & Beck, 2014).

this research were randomly approached during my observations (i.e. by knocking on doors) and were rarely the people recommended by the preceding participant.

In turn, gatekeeper bias – as an intellectual construct – was also indirectly useful to my study. First, as my interviews progressed, gatekeeping presented from participants unmasked power dynamics at play within the Ruo Emoh community. For instance, Resident X's outspokenness, directing me to residents, showed me that their involvement in community dynamics was relatively large. While averting this gatekeeping, I proceeded to select my sample where a level of control or influence, like Resident X's, was not blatant. This was to further minimise this bias and also assisted during interviews, where these power dynamics rarely affected the researcher-participant relationship. Second, gatekeeping was (indirectly) used for maintaining the research design through reflexivity. Reflexive actions, allowing me to reflect on my own positionality and biases while approaching residents and interviews, forced me to revisit my ethical considerations and research methods and techniques in the moments that gatekeeper bias presented itself. By actively addressing gatekeeping, I (re)developed my interviewing strategy. With gatekeeper bias identified and remedied, normative bias is briefly discussed, with specific reference to researcher bias.

4.8.3.2. Normative (researcher) bias

Normative bias refers to the influence of societal norms, cultural values or preconceived notions on the research process (Nakou & Bennet, 2023; Navarrete & Fessler, 2005). As argued by Nakou and Bennet (2023), it is not uncommon for researchers, who use theory to inform their ethical arguments, to select or represent data so that results are used to perpetuate their ethical take on an issue, resulting in the (conscious or unconscious) misuse of data. For normative bias to be addressed, the researcher is encouraged, during the research, to acknowledge their own biases, adopt a reflexive stance on their positionality and biases, and employ a diverse range of methods and techniques to ensure different perspectives arising from the collected data (Morgan, 2010; Nakou & Bennet, 2023; Navarrete & Fessler, 2005).

During the research process, it is clear that I was aware of my positionality and privilege, engaged in reflexivity and employed multiple research methods and techniques. Furthermore, given that my interviews were with different participants, the data was bound to produce contrasting opinions which assisted in minimising biases influencing my study. In turn, considering that this study was a sole research endeavour, it was important to particularly address researcher bias discussed below.

Researcher bias, a form of normative bias, is when a researcher's perspective, claiming an objective point of view, influences the results of a study (Chenail, 2011; Mehra, 2002). As mentioned before, I conducted previous research on Ruo Emoh in 2018. As such, my pre-existing understanding and

connection to the Ruo Emoh population posed the possibility of biasing my study. Using Chenail's (2011) definition, in my case the bias could have resulted in the limiting of my curiosities to discover what I think I do not know as opposed to opening myself up to new ideas and concepts around Ruo Emoh, albeit contradictory to the findings of my 2018 research. Needless to say, contradictions were evident at the beginning of the research process as my 2018 research findings were (at that time) relatively recent to Ruo Emoh's handover. Another instance in which researcher bias could have presented itself was based on my current professional role. Holding the positionality as a local municipal official in the Development Management regulatory directorate, my approach to Ruo Emoh could have been pre-disposed with bias. To this end, my role as being 'for the people' could have blinded me, the researcher, to any flaws the scheme may have.

I am aware of the tension between normative views stemming from my contextual work experiences and the practical, administrative realities of urban governance. On this note, my representation of the state during office hours is sometimes contrary to some of the arguments that this thesis presents. For instance, this thesis argues that informality is a radical practice that should be supported but in my job, unauthorised building works are not condoned and in most cases, penalised through a legal process. To reckon with these differing stances, I first had to separate myself from work. Sometimes it would require the more physical acts of moving the work laptop to another room but most times it would require mental gymnastics, if you will, when driving to Ruo Emoh.

I have also recognised the administrative complexities that arise when attempting to integrate citizen-led community-centric ideals into formal structures. To mitigate the influence of my normative views, I've approached this research with a critical lens, ensuring that I don't just idealise informal processes but also consider their feasibility within existing governance frameworks. I have acknowledged the structural limitations faced by the state, such as limited resources, bureaucratic inertia, and the difficulty of creating equitable solutions that remedy existing inequalities. Acknowledging the structural limitations of self-help initiatives was also important. Administratively, introducing more participatory or community-driven approaches can indeed be difficult. It requires reconciling informal place-making with formal regulatory mechanisms, which are often rigid and risk-averse. For example, while participatory planning could foster community ownership, it could also lead to creating pockets of inequality where some groups are better able (than others) to mobilise resources and influence decisions. This potential for inequality was something I constantly considered in both my academic work and professional practice, pushing me to focus on strategies that ensure broad inclusivity, rather than exacerbating disparities. It is clear from the findings of Chapter 5, highlighting the Ruo Emoh scheme's shortcomings, that this bias was successfully remedied. To identify the points of researcher bias and remedy these, two instruments were employed: the pilot study and interviewing the investigator.

The pilot study is an instrument where a researcher executes a research technique on a small sample and makes adjustments based on the results (Chenail, 2011). In my case, the interview with the first participant, Rodney, was my pilot study. A result of this was that some initial research question(s) were proved to have no relevance to my study and were ultimately omitted from the interviews that followed Rodney's. Then, interviewing the investigator is an instrument within which the researcher assumes the role of the participant and the interviewer role is outsourced (Chenail, 2011). In this instance, I had a family member assume the role of the interviewer. The interview, which occurred after the first interview with Rodney in 2018 and after Emma's second interview in 2022 (the first interview of the second data collection period), was recorded and the results were transcribed. The transcription allowed me to validate my concerns about researcher bias. At the point of Emma's 2022 interview, it became evident that some interview questions I had formulated had an underlying reference to my previous research conducted in 2018, wherein I regarded Ruo Emoh as a success story with strong community ties. Despite my meeting (in some cases) with participants I had previously interviewed in 2018, the interview questions needed to be refined so as not to infer any preconceived notion from me onto the participant.

In response to employing both instruments, not all interview questions applied to every participant and had to be amended in real time. Utilising these tools before, and throughout, interviews allowed me to strip myself of any underlying views or opinions stemming from my 2018 research findings, which ultimately led me to observe Ruo Emoh through a new researcher lens. The utilisation of these tools also assisted in managing time constraints, which also posed another significant limitation to this research.

4.8.4. Time constraints

Conducting a comprehensive study on resident-led sector activity, housing policies, and financing programmes required an extensive investment of time to gather relevant data, analyse it, and draw meaningful arguments. In the event, the research process almost tripled in duration against my initial expectations. Despite this, the allocated timeframes for conducting the majority of my data collection during July 2018, and November 2022 and February 2023 was, in hindsight, a short duration. The difficulty in contacting prospective participants often resulted in me completing some weeks with no progress made in conducting interviews or visiting Ruo Emoh. In addition to the unease I felt because of this, it often left me feeling unproductive and led to me doubting whether this study would be completed. These were thoughts I noted in my research diary almost daily. To remedy this, I prioritised engagement with Ruo Emoh and its residents. After all, it would be rather pointless to produce a study with no resident feedback. If this was the case, the findings – based on participant input – would not

have captured the full complexity and dynamics of the topic, and some valuable insights may have been overlooked.

Time constraints also impacted the sample size and selection process. Recruiting a diverse range of participants and conducting in-depth interviews or surveys was challenging within the cumulative five-month allotted timeframe. There was a frequently re-occurring concern for the adequacy of my sample size and selection. I worried that the data collected would not produce valuable data given the limited amount of research participants. For instance, in my long proposal, I envisioned a minimum Ruo Emoh resident sample of 30 per cent, which results in approximately 16 participants residing within the development. The research sample was also envisioned to encompass employed and unemployed residents who own properties within Ruo Emoh, of any sex, between 18 and 65 years of age. Although my current sample conformed to this envisaged diversity, my concerns were related to the eventual sample adversely affecting the generalisability of the findings and limiting the ability to capture the full range of experiences and opinions within the population of interest. As time drew closer to February 2023, and because of the already-identified value from interview data extrapolated to that point, I became firmer in drawing an endpoint to my data collection. Once the endpoint was decided, I continued to analyse and investigate findings from transcripts and audio recordings, which slowly allowed me to identify the value that my already-collected findings produced. Despite spending a total of only nine days in Ruo Emoh, and despite interviewing only 13 residents, I was welcomed into every participant's home. I would have preferred to engage with many more participants and to have spent more time in Ruo Emoh. However, the initial delays to my study, and the tight university timeframe for undertaking this study, precluded such opportunities.

Additionally, the processes to follow to access municipal officials for input presented a challenge. The City of Cape Town (CCT) local state has a formal research approval process headed by its Research Branch (Policy and Strategy, Future Planning & Resilience). After numerous requests to five municipal officials (who administrated and decided on Ruo Emoh's land use application process) over the four-month data collection period of 2022 into 2023, four quickly declined my requests. I was only responded to late in that period by one official who stated that for me to approach them, I had to request formal approval from the Research Branch. Unfortunately, the time constraints of the study would not allow me to follow this. If I had more time, I would have interviewed more government officials who were involved in the Ruo Emoh project, to gain their insights and perspectives. The limited insights and perspectives of other state officials represent an additional limitation of this research.

Regardless of these time constraints, every effort was made to ensure the research was conducted rigorously and provided valuable insights. Having this limitation acknowledged and addressed, the study aimed to maximise the available time and resources to generate meaningful findings within the given timeframe.

Next is the (unforeseen) external factor of crime that impacted the research process.

4.8.5. The external factor of crime

I would like to believe that, at the beginning of my engagement with participants, I felt relatively safe entering the Mitchells Plain area at any time of the day. As discussions and interviews with participants progressed, crime filtered its way into conversation with participants, albeit of limited relevance to the research questions. As a result, safety concerns became more prevalent. After hearing about criminal activity in the area, I questioned my relaxed approach to the safety of myself and the research participants. After all, Mitchell's Plain is one of five crime hotspots in the Western Cape (Zagagana, 2023). Crime could create a hostile and unsafe environment, potentially affecting the willingness of residents to participate in research activities or provide accurate and reliable information. I then re-evaluated my approach to data collection in Ruo Emoh. While acknowledging my position of privilege, I had acknowledged my subconscious perception that my safety would be otherwise compromised by crime in less affluent areas, such as Mitchells Plain. I then began scheduling engagements with participants and site visits in the mornings and days. I also ensured that participants were comfortable with the proposed location and time of the interview or engagement. In all cases, interviews with Ruo Emoh residents took place in their homes at their preferred date and time. Regardless of any personal preconceived notions of threats to safety in Mitchells Plain that may have been unmasked during engagement with Ruo Emoh, in the end, neither my, nor the participants' safety was ever threatened.

In retrospect, residents' slight and roundabout mention of safety concerns indicated a normalisation of this challenge within the community. Residents expect crime to be part of their daily lives. The fact that I considered crime as a potential factor in conducting my data collection, against how residents live their lives in some degree of threatened safety, highlighted my privilege. This also allowed me to step away from my apprehension and, while physically in Ruo Emoh, step into their shoes and approach my interviews as a (hypothetical) community member.

It is evident, as per the aforementioned limitations that some of the characteristics Queirós et al. (2017) have prescribed became limitations to this study. Having reflected on these experiences, I am now more attuned to the subjectivities inherent in my encounters with participants and case study area, and the importance of addressing privilege, bias, and potential normalisation of external factors in the research process. As an urban planner, this insight has altered my future approach to social phenomena, emphasising the integral understanding of the lived experiences of participants and the need to navigate potential challenges with sensitivity and reflexivity. Through employing various instruments and techniques, these limitations have been addressed and remedied to enable a clearer understanding of my findings and arguments, and their implications for answering the research questions.

It is at this point that I conclude this chapter.

4.9. Conclusion

The research design employed in this study represents my extensive approach to investigating the case of Ruo Emoh. This chapter outlined the qualitative research methods and techniques that were employed in this study, with accompanying strengths and criticisms discussed. Moreover, the use of methods and techniques that allowed me to engage directly with participants facilitated an in-depth exploration of the residents' experiences and perspectives. This chapter also addressed the sampling techniques, key ethical considerations and data analysis that pertain to this study. In the end, the four-part organisational process of data analysis entailed identifying recurring themes that present themselves in the transcripts. These themes were then related to my theoretical framework. This process was repeated several times until a core group of themes was identified within, and across, interviews and stories. The core group of themes was then further divided into sub-categories. The connections between themes and findings are drawn on and presented in Chapter 5. The findings are reported ethically and honestly without misrepresentation of the data collected from participants. The themes identified also formed the basis of Chapter 6, the discussions chapter. In closing this chapter, the limitations of the study were discussed. While the research design had changed from my initial conceptualisation of this research, what this revealed to me is the necessity of an adaptive and reflexive strategy for conducting research.

This thesis now turns chapters to present the findings.

5. Chapter 5: Answering the subsidiary research questions through findings

5.1. Introduction

Chapter 4 discussed the research design utilised for data collection and analysis. Chapter 5 now answers the subsidiary research questions derived from the theoretical framework components of Chapters 2 and 3 by presenting my findings and making arguments. This chapter is structured so that each open-ended subsidiary research question constitutes a section. Within each section, my findings are presented as part of realising the purpose of this research and addressing its problem. Each section then concludes by stating the resultant argument. The overarching aim of Chapter 5 is, therefore, to assess the Ruo Emoh case against my theoretical framework. These findings and arguments are also the bases for the later discussions and conclusion presented in Chapters 6 and 7. The first subsidiary research question begins this assessment.

5.2. Question 1: How are citizen-led housing initiatives empowered by policy?

While national policy aims to promote equity and inclusivity in the South African housing sector, critiques highlight its limited effectiveness in addressing enduring disparities from apartheid-era spatial planning (Huchzermeyer & Misselwitz, 2016; Musvoto & Mooya, 2016; Tissington, 2011; Williams, 2016). Chapter 2 finds that South Africa's housing policy has long emphasised citizen housing empowerment, idealising skills transfer as vital for addressing housing challenges. Arising from this, I question how housing policies empower resident-led housing initiatives. To answer this question, this hierarchical section begins at a policy overview level, delving deeper into policy language and then assessing the Ruo Emoh case.

At an inter-policy level, the 2012 National Development Plan 2030 (NDP), 2014 Social Contract for the Development of Sustainable Human Settlements (Social Contract) and the 2016 Integrated Urban Development Framework (IUDF) are viewed as higher-level visions in the trajectory of the housing delivery model, whereas the 1994 White Paper on Housing and 2004 Breaking New Ground (BNG) policies are viewed as delivery instruments. In contrast to the NDP and Social Contract upholding the importance of pre-existing livelihood strategies within informal settlements, the IUDF considers informal settlements as poorly planned, designed and maintained. The contradiction between the view of informality of these policies unmasks a contention of potential from the state of informal delivery. In addition to its failure to deliver the 1.5 million units, as I mentioned in section 2.4.1 above, the 1994 White Paper is found to fail in acknowledging informal community organisations (i.e. savings schemes) as frontrunners in the delivery process. The BNG policy also only assigns beneficiaries administrative

roles in the housing process. This oversight may contribute to the observed shortcomings of these policies. By this point, policies are argued to superficially acknowledge citizen capabilities by creating roles that emphasise only consultation with communities as opposed to including them as active providers. These higher-level findings suggest that empowering informal agency, autonomy and delivery is purely ideological; a front to the actual dealings and social compacts within South Africa's housingscape. This could be related to the state's problematisation of informal settlements, as Dewar (2008) suggests. Another reason for this difference in empowerment rhetoric is language use within policy.

Decoding language at an intra-policy level use is vital to my study, given that it serves as the foundation upon which housing strategies are built. The terminology used in housing policies greatly influences the interpretation, implementation, and impact of those policies on citizens and communities. Jacobs and Manzi (1996) contend that discourse in policy sets the parameters within which housing initiatives take place, hence, the importance of developing a framework for language analysis (Jacobs & Manzi, 1996). Table 5.1 below identifies the (underlined) predominant terminology used in the analysed policy in Chapter 2 with respect to housing goals. Overall, the table highlights the variation of language used between different policies and ultimately suggests that the lack of cohesion of language in policy results in interpretation gaps.

Table 5.1: Predominant terminology used in analysed contemporary housing policy

	Predominant points relating to self-help housing:
1994 White Paper on Housing	"Government strives for the establishment of viable, socially and economically integrated communities, situated in areas allowing convenient access to economic opportunities as well as health, educational and social amenities…" *(RSA, DoH, 1994, para. 4.2)*
2004 Breaking New Ground *(BNG)*	"…the Department will shift towards a reinvigorated contract with the people and partner organizations for the achievement of sustainable human settlements." *(RSA, DoH, 2004, p. 17)*
The Housing Act (Act No. 107 of 1997)	"…encourage and support individuals and communities, including, but not limited to, co-operatives, associations and other bodies which are community based, in their efforts to fulfil their own housing needs…" *Section 2(1)(d) of the Housing Act (Act No. 107 of 1997)*
2012 National Development Plan 2030 (NDP)	"In addressing these patterns, we must take account of the unique needs and potentials of different rural and urban areas in the context of emerging development corridors in the southern African subregion." *(NPC, 2012, p. 259)*
	"…guided by the need to: Support individuals, communities and the private sector in engaging with the state on the future of the spaces and settlements in which they live and work while

	streamlining processes to enable local governments to implement strategic spatial interventions." *(NPC, 2012, p. 260)*
2014 Social Contract for the Development of Sustainable Human Settlements (Social Contract)	"…undertake and recommit to work together to…: Support and strengthen self-built, peoples housing process and cooperative delivery models by enhancing approval processes and creating enabling institutional support processes, with particular reference to informal settlements upgrading." *(RSA, DoHS, 2014, p. 11)*
2016 Integrated Urban Development Framework (IUDF)	"…should accommodate informal economic activities, supported by a planning system that does not see the sector as a problem or 'formalisation' as the only solution." *(RSA, Department of Cooperative Governance and Traditional Affairs [COGTA], 2016, p. 85)*
	"The physical environment and public spaces in many areas are neglected and poorly planned, designed and managed, particularly in townships and informal settlements." *(RSA, COGTA, 2016, p. 63)*
	"Promote densification, including support for backyarding"[90] *(RSA, COGTA, 2016, p. 65)*
	In addition to the points above, this document repeatedly utilises the word "promote."
2023 draft White Paper for Human Settlements	This document repeatedly utilises the word "promote."

The differences between these terms reflect in their objectives, as "guidance," "promote" and "strives" connote a broader (and looser) sense of involvement or commitment than "recommit" and "will." This linguistic variation contributes to policy ambiguity, highlighting the importance of precise language in housing policy. This ambiguity is further exacerbated considering that these policies do not have specified strategies for implementation and, as such, may result in conflict. Jacobs and Manzi (1996) argue that imprecise words can confuse stakeholders as there is no consensus on the meaning of these words, resulting in 'empty' policy intent. From Table 5.1 above, there is no pattern of linguistic direction over time either, in that the state's sense of commitment to citizen housing empowerment fluctuates chronologically, indicating its varying stance on constitutional housing responsibilities. This lack of clarity may lead to a fragmented approach to empowerment, hindering citizen-led initiatives from accessing housing resources and state support.

Moving to my case, initiating a savings scheme under the Federation for the Urban and Rural Poor (FEDUP) and National Urban Poor Fund (NUPF) required the identification of 'collectors' and 'treasurers.' African Centre for Cities (ACC) (2018) differentiates the two: collectors approached

[90] Or backyard dwelling.

scheme members to collect money daily, whilst treasurers were the administrators behind withdrawals and deposits concerning a joint bank account in the name of the scheme. The interaction between collectors, treasurers and scheme members is argued by them to enable trust-building, sharing of personal challenges, and identifying and prioritising collective goals. They are also of the belief that such savings empowered beneficiaries in terms of providing them with organisational skills.

Interviews with Emma, Rodney, Selina, Abigail, Sophia, Ava, Kelly and Lisa in 2018 state that beneficiaries were taught how to read and interpret architectural plans (Jacobs, 2018). Kelly states "…we were able to understand how the [initial] houses were going to look, how the neighbourhood was going to look and what [we would] get" (personal communication, 13 July 2018). At the time, Lisa (personal communication, 14 July 2018) even aspired to a career in project management after witnessing the involvement of People's Environmental Planning (PEP) in the many struggles and victories of Ruo Emoh. If one were to blindly believe ACC (2018), residents were empowered with technical and organisational skills which they could, in principle, carry forward in their lives. Referencing section 2.6 above, in the case of Ruo Emoh, empowerment intended to provide 'power to' beneficiaries (Kabeer, 1999; Mills, 2004). However, reading and interpreting architectural plans had no impact on residents' daily livelihoods unless they were in the construction industry, which all of my participants were not. Therefore, the gained abilities had no relevance in the long-term beyond handover.

Similar to Fainstein's (2010) capabilities approach that focuses on what people can do as opposed to how they function, Cindy asserted that consideration must be given to resident capabilities. She believes that some of them were able to participate in building homes or acting as security for the vacant Erf 1551 while undeveloped (personal communication, 29 October 2022). John (personal communication, 5 November 2022) states that "I would have done anything that [NGOs and the state] asked to speed up the process" and Rodney (personal communication, 12 July 2018) states that "at times, I just wanted to be on-site to help, but I [could not], which was frustrating". From this alone, it can be argued that the Ruo Emoh social learning process arguably neglected economic, social, political and cultural circumstances, similar to my critique of the Enhanced People's Housing Process (EPHP).

Following this pre-2018 social learning process, findings indicate that residents have not learned more. Participants were not able to identify ways in which they were empowered through Ruo Emoh's housing process beyond gaining access to secure tenure (i.e. landownership and homeownership). The contention is that this is simply not enough. Building on this, Sarah – one of my research participants introduced in section 3.3.1 and identified in section 4.4 above – suggested that more workshops occur where residents are educated on how to maintain their housing infrastructure, given the infrastructural defects and unaffordability many residents face – later detailed in section 5.5 (personal communication, 29 October 2022).

Although Ruo Emoh beneficiaries gained organisational skills during their housing process, this divides the co-production of knowledge, limits empowerment beyond ownership and ultimately refutes policy rhetoric and predominant discourse that 'participation leads to empowerment' (Ndinda, 2009). Instead, Adam – an NGO employee and research participant who was involved in driving Ruo Emoh's housing process, introduced in section 3.4 above – counters that, in South Africa's current housing market, "…people's participation leads [only] to ownership" (personal communication, 24 January 2023). He posits that resident participation was limited to administrative tasks because "they were unaware" of the more technical aspects. This is corroborated by research participant Emma:

> …[beneficiaries] just have to sit in meetings and listen to what [non-governmental organisations (NGOs)] have to say and we have just to agree to what they have to say because [we are not] informed of the processes and [do not] have the resources. (Emma, personal communication, 29 October 2022)

Adam's alluding to the state being the decider on what can or cannot happen in housing projects tells me that the state never opted for skills transfer in Ruo Emoh. Similarly, the Ruo Emoh case tells me that skills transfer, as envisaged within policy, remains nominal. This argument contends that, despite the principled intention behind incorporating skills transfer into policy, the practicality of transferring skills is fraught with difficulties that stem from the state. Importantly, the challenges in achieving the fundamental right to access housing through skills transfer should not be undermined as Ruo Emoh symbolises the aspiration of citizens securing, on their own, a place to live that meets their needs.

Returning to the inter-, and intra-policy levels, the term 'empowerment' becomes elusive. Its abstract definition notwithstanding, it is coded in neoliberal roots and misalignment with theoretical constructs, presenting as a reductionist concept. The understanding of this term by my participants is subject to their (minimal) engagement with the state. This broad understanding reflects the complexities surrounding the concept of empowerment and its practical application in housing delivery. Although community participation and skills transfer are two pillars grounding the EPHP, the extent and effectiveness of capacity-building programmes are insufficient if led by the state. Another example solidifying this argument is the Khayelitsha People's Housing Project.

Much like Ruo Emoh, the Khayelitsha People's Housing Project is publicised as a success by the Development Action Group (DAG) (2012, 2021). This project aimed to develop 10 housing projects, intending to house approximately 2,371 beneficiaries. Subsidies and donations were allocated to construct 36m^2 houses. However, their journey began in 1998, stalled from 2005 to 2011 partly due to financial mismanagement to corruption at the municipal and community level, and construction was only completed in 2015 (DAG, 2012, 2021). Although this project is explicitly mentioned as an EPHP project, I witness the same fate as with Ruo Emoh. The construction was completed by 10 local contracting firms and beneficiaries were only to establish the appropriate groupings and be involved in the development planning. From this example and Ruo Emoh, it is beginning to seem as if the EPHP

outsources its more tangible responsibilities from the benefitting community. This is prevalent in cases like Cape Town's Hangberg Phase 2 Housing Project, where changes in political structures stall the project as beneficiaries have no proactive involvement in the planning and development processes (Boshoff, 2024); and the Gugulethu Housing Project (known as erf 8448 housing project), where R105-million was invested to build 570 RDP units, but only 23 of such being completed because of full development responsibility being given to private contractors only and them abandoning the project, leaving beneficiaries abandoned (Vuso, 2024).

Proactive citizen-led initiatives require substantial skillsets to succeed, like construction skills, project management abilities, and knowledge of legal and regulatory frameworks – all of which were seemingly absent in Ruo Emoh's housing process. When comparing policies in their entirety, the absence of a strategy perpetuating citizen-led delivery is obvious and, for the most part, ironic, given the strategic nature of these policies. Directly related to Jacobs and Manzi's (1996) argument, South Africa's housing policy language becomes inherently empty without mechanisms detailing the implementation of policy intent. The inability of the state to facilitate the true empowerment of Ruo Emoh beneficiaries in housing delivery secures the project's fate as unsuccessful. This is also said in light of Mzolo (2016) arguing that the poor's participation in delivery as an indicator of a project's success.

Again, I cannot accept the minimal empowerment that Ruo Emoh is publicised to have benefitted from. Where the process of the EPHP allows for beneficiaries to assist state-appointed contractors in the building of their own homes and assume more active roles in the delivery process, as argued by Takalani and Odeku (2023), this did not occur. Based on participant feedback, I problematise the EPHP's lacklustre implementation by the state. My first argument arises from the fact that language is a tool used by the state to limit opportunity for the democratic mobilisation of citizens against the power-central state's delivery. Despite citizen-led housing approaches existing within policy, the state-defined interpretation and state-controlled implementation of policy systemically limit power to citizen agency and autonomy, resulting in a gap between intent and actual housing outcomes. This is what I call the *unfounded language-policy nexus.* This disjointed nexus also contradicts Fainstein's (2010) principles in that gatekept inclusion into delivery goes against the country's democratic principles. Disempowerment does not contribute to enhancing citizen equity and the dismissal of proactive citizenship within policy does not differentiate citizen-led community-centric practice from traditional delivery. Therefore, any effort for diverse socio-politics by citizens is undermined by the state's ingrained view of its society as passive housing consumers. With hindsight, the difficulty in getting Ruo Emoh developed signifies restricted opportunities for skills development for many residents. As an outcome, the goals for marginalised citizens to address systemic disempowerment and transform existing socio-economic and spatial inequalities through housing are not achieved. Logically, this leads me to question how citizens' participatory aspirations are shaped by state-centric planning and policy.

5.3. Question 2: How are citizens' participatory aspirations shaped by state-centric planning and policy?

Before going further, it is important to differentiate between expectations and aspirations. In the context this study, expectations are created by policies and aspirations are based on the needs of citizens, therefore, implying fluidity of aspirations.[91] The policy paradigm shift that centralises inclusionary citizenship creates an expectation for citizens to hold power within the delivery model. As ascertained above, this is not the case given the society-to-non-governmental organisation (NGO) power shift. Fuelled by the argument of Fieuw and Mitlin's (2018) that urban development in South Africa is fixated on professional approaches instead of community-driven development, this section represents a chronological analysis of Ruo Emoh. This section begins at a professional perspective, considering that progress gained momentum with NGO appointments, before delving into the residents' aspirations and how these were affected by the broader institutional framework.

Interviewee Adam, someone knowledgeable of state procedures, suggested only a limited engagement period between NGOs and residents after housing handover, wherein beneficiaries assess the condition of their houses and report any defects within a few months (personal communication, 24 January 2023). This is not different to the status quo where three months are allotted to beneficiaries to report housing defects. Adam maintains that "… a prolonged involvement [does not] assist everybody. You know, when you buy a house or I buy a house, [it is] our [infrastructural] responsibility from the day we step foot in that house" (personal communication, 24 January 2023). Adam further asserts that he does not feel any responsibility towards Ruo Emoh after the project's completion, suggesting a 'detachist' approach in the post-handover period (personal communication, 24 January 2023). He also questions the value of public participation in large-scale projects and rather emphasises the importance of effective implementation (personal communication, 24 January 2023). Fundamentally, Adam argues that policy calling for increased society-state co-operation and engagement is not the solution and should rather explore the context-specific nature of housing development and likely delays caused by extensive community participation. However, given the state's intent to shift the policy paradigm to active citizenship, what is more important than the professional perspective is the citizens' perception of their value in delivery processes as scheme members and beneficiaries.

Once houses were transferred from the state to residents, participants identified a distancing by the state, where the state's infrastructural demonstration became minimal and so was its presence – what I call the *silent state.* "Prior to construction, [the state] barely showed face at meetings" (Selina, personal communication, 13 July 2018). The state's presence in refuse removal, electrical infrastructure maintenance and crime prevention notwithstanding, interviewee Sarah validated my notion of a silent

[91] This differentiation is adopted onwards within this thesis.

state in Ruo Emoh's case by asserting "I [do not] think [assistance from the state] should stop. The reason … is because yes, [the state develops] these houses for the people, but [the state] also needs to check up as to what [residents] need assistance with" (personal communication, 29 October 2022). Sophia similarly feels abandoned by the state after handover because "…all they do is send bills and we [do not] see them in our community" (personal communication, 13 July 2018). According to Rodney, "[the state is] distancing themselves from us because we are technically a 'completed' project…" (personal communication, 12 July 2018). Ava, a younger resident who joined the scheme after her mother's passing, can't recall the local municipality being present in any meetings in her five years as a scheme member (personal communication, 14 July 2018). She further states "… [the state] is overlooking us. Infrastructure is poor. Cheap building material. Do something [the way] that you would do it for yourself."

The silent state fits perfectly within the professional detachism hinted at by Adam earlier. With state presence constituting infrastructure delivery, as argued by Lemanski (2020), the state's latency in local infrastructure provision and maintenance is inferred. In the same vein, Selina and Lisa (personal communication, 13 & 14 July 2018) implied that the state's project involvement was limited to mandated citizen engagements and the construction phase, with minimal collaboration with the community during the planning stages. Allan takes this to extremes by claiming that the state had no role in Ruo Emoh's development beyond decision-making and instead, views the state as an authority providing "no's" (personal communication, 5 November 2022). Sophia (personal communication, 14 July 2018) corroborates this by stating that "[the state] is supposed to be for the people, not against. Regardless of community borders..." There is certainly some dissatisfaction among residents about this approach as they stressed the need for more meaningful engagement and collaboration with the state throughout the entire process. To this end, residents' perspectives idealise the state as an equally vested party to them in the housing process.

The participants' idealisation can be viewed as contradictory as they also doubt the significance of state involvement in delivery beyond funding. This doubt is created by the residents' belief that housing goals were (apparently) attained independently from the private sector when, in fact, their insurgent and radical past still resulted in top-down housing delivery where the private sector did play a role in the construction of their housing. Herein lies a problem of residents misunderstanding the state's organisational structure and role, which can be attributed to the state's lacking presence in Ruo Emoh. As Lemanski (2020) suggests, the state's realistic role in housing is primarily most important in infrastructure provision. An example of this is the construction of houses through the Individual Housing Subsidy Programme (IHSP) that helped beneficiaries achieve an overarching goal of homeownership. However, Ben (personal communication, 12 July 2018), a local state official at the time of interview, feels that the role of the state has sometimes been of a "non-sympathetic policy team" in these self-help initiatives, and it should extend to a more facilitative one.

> …the role [of the state] should be to try and support [residents] as best as it can in terms of fast-tracking the regulatory processes and approvals that would be required. [Applicants] still must go through the regulations and laws, no one gets away from that. It's a completely pragmatic approach and I think it should be welcomed. (Ben, personal communication, 12 July 2018)

On the other hand, Charlton (2013) raises another problem by arguing that community-based practice is only partially acknowledged and understood by the state. This society-state role fallacy raises an intriguing question about the state's categorisation and treatment of Ruo Emoh in comparison to other forms of housing. There is no dedicated focus by the state to Ruo Emoh deduced from findings and the residents' imaginary of a 'nanny state' remains just that, imaginary. So, what rings true in Ruo Emoh is Gaventa and Barret (2012, p. 2404) asserting that "…relatively little attention has been paid to the role of local associations for building democracy in the poorer countries of the South."

In spite of what I have determined to be a *detachist, silent corruptor state* in Ruo Emoh's case, residents advocacy for increased and direct collaboration with the state suggests the expectation for distinct and special engagement with, and prioritisation from, the state. This expectation of priority already suggests that citizens' participatory aspirations are unmet with state intervention and their call for increased interaction with the state implies that state intervention holds the ideal role to meet these aspirations. The state's detachist approach to infrastructure delivery and the accompanying participatory processes also defies Fainstein's (2010) socially just city by its undemocratic, minimalist engagement with beneficiaries and its inequitable dealings in favouring professional approaches despite policy idealising community-centricity. Thus, this favouritism leaves radical insurgent movements at a less-than-equitable social footing in the housing process. The state's approach also fails to promote citizen and urban diversity by distancing itself from projects like Ruo Emoh (and the Khayelitsha People's Housing Project) that would benefit from a closer relationship to it. What is important to juxtapose against a detachist, silent, corruptor state is its view of citizenship, which I have already determined in section 2.8 above as passive. The contrast between the two leads me to question how state centrality influences already-mobilised citizens.

The 2004 Breaking New Ground (BNG) policy sought to transition the housing delivery model from a top-down government approach to one that aims to involve citizens more actively in infrastructure provision. Historically democratic movements, like Ruo Emoh's 1995 movement, arguably resisted neoliberal infrastructure provision (Jacobs, 2019; Ngwenya, 2023; Valenzuela-Fuentes et al., 2017). The scheme's initial reaction to the post-apartheid state-led delivery had participants regarding themselves as planners in their own right as they liaised with the state and NGOs in getting Ruo Emoh 'off plan' and 'on-the-ground' (ACC, 2018; D'Cruz & Mudimu, 2013; Harvey, 2012; Lemanski, 2020; Miraftab, 2009). Selina advocates for collaborative planning efforts by arguing that "[There is an] important difference between waiting and doing nothing and doing something…" (personal communication, 12 July 2018). However, despite their earlier exercising of citizen power over South

Africa's fraught housing market, their efforts still resulted in powerlessness given that contemporary policies did not adequately address the systemic disempowerment of citizen-initiated mobilisations and the neoliberal principle of the leading professional.

An important finding is the power shift after the scheme's registration under the Federation for the Urban and Rural Poor (FEDUP), where community engagement transitioned from localised community-centred autonomy to being subject to FEDUP's organisational structure considering FEDUP since became a representative of Ruo Emoh. Community mobilisation, prior to the scheme registering under FEDUP in 1997, occurred primarily through local community meetings and communication, demonstrating an element of citizen agency and willingness to express their views. According to Selina, Abigail, Sophia, Ava and Lisa (personal communication, 14 July 2018), pre-1997, the scheme members met "…three times a week in the evenings (after work) with the elected project steering committee at the time[92] and we discussed issues that members were facing and any progress of the scheme." "During local community meetings each person had an equal opportunity to voice their opinions" (Selina, personal communication, 14 July 2018). Selina's words, therefore, suggest that when truly community-organised, there was an equal footing upon which scheme members could communicate with each other.

Yet, to this point, community-organised meetings had no space in policy, i.e. the state was not mandated by policy to intervene and progress made among the scheme was the scheme's alone. After registering with FEDUP, the meetings were reduced to twice a week and often did not involve FEDUP or uTshani Fund (Selina, Abigail, Sophia, Ava & Lisa, personal communication, 14 July 2018). However, these forms of engagement were still not recognised by the state as a contribution to a housing project identified by the state because the earlier version of the EPHP was only enacted a year later. Only after the enactment of the EPHP could the scheme register Ruo Emoh under such policy. The lacking acknowledgement of informal community meetings and communication channels by policies had undermined the ability of scheme members to collectively address their concerns and advocate for their rights directly to the state. According to Rodney (personal communication, 12 July 2018), "Council didn't formally recognise us as a collective I feel." Kelly states "we felt as if the state only really listened to [NGOs] when it came to what we want. It was really difficult for [us] to even find someone to contact [at the state] (personal communication, 13 July 2018)". Instead, NGOs became intermediaries in accessing to the state but even this was a problem for Emma, who states that:

> At first, we were sceptical because when we were told to do things, no feedback was given. *We requested* [Community Organisation Resource Centre (CORC)] to come and explain the situation from that point on. A lawyer was appointed (on our costs) which came from

[92] The committee at this point pre-handover was differently elected persons; one of which being Selina.

> the savings scheme. Their input was cynically received because very little feedback was given.

Ruo Emoh beneficiaries became likened to a public that Lemanski (2020) suggests the state views as homogenous and passive, leading to minimal means for beneficiaries to identify as a powerful collective.

To further strain Ruo Emoh's resident control, their mobilisation was still subjected to the state's complex regulatory environment, including challenges of land tenure issues, zoning[93] and building regulations, and land-use legislation, on which beneficiaries often remained uninformed (Emma's statement in section 5.2 above corroborates this). Evident from its land use application history from 2001 (when the rezoning application was submitted) to 2016 (when the HOA constitution was approved), the scheme struggled to navigate these legislative hurdles. When Ruo Emoh was challenged in these regards, scheme members conceded and forfeited their roles to their NGO partners (i.e. People's Environmental Planning [PEP] and the uTshani Fund) given their easily accessible connection with the state and expertise. This concession perpetuated the dependence on third parties for access to information and expertise, especially because of policy vagueness.

Conflict, resulting from policy ambiguity, also increased the importance of professional roles in planning and worsened this dependence. Evidence of this being in post-handover 2018, Emma had a contrary view to her cynicism of PEP now. "PEP was a very big driver in getting Ruo Emoh afloat and succeeded because they got many other people involved…" (Emma, personal communication, 24 July 2018). Emma's more recent cynicism perpetuates the dependence on NGOs by feeling "abandoned" by PEP after completion (personal communication, 29 October 2022). According to Lisa (personal communication, 14 July 2018), "PEP was the most trustworthy partnership because of their regular involvement and feedback." Adam, an NGO employee previously involved with Ruo Emoh, agrees with this by asserting "…there would be no Ruo Emoh without [PEP]. [There is] no doubt about that in my mind. [Ruo Emoh] was pushed along by the NGOs" (personal communication, 24 January 2023). Adam furthers his belief by asserting that the scheme did not contribute much to costs incurred by the project (personal communication, 24 January 2023).

In addition to NGOs, the scheme was also dependent on state-provided funding (i.e. the IHSP and its quantum) to construct their homes and ultimately realise their housing goals. The processes to obtain relevant approvals were on an application basis and could be rejected, thus placing decision-making power in the state's hands. This is argued to perpetuate South Africa's centralist approach to housing, as discussed in section 2.4.1. above. The influence and decision-making power of scheme members, therefore, remained limited within South Africa's broader housing institutional framework, despite their

[93] The state-designated land use of a property.

expectation to be treated with priority. What theory fails to argue against is the embedded control that the corruptor state holds over self-help approaches, where housing policies and institutional structures give considerable decision-making authority to the state (Marais et al., 2008). In turn, policies afford NGOs, and not informal collectives, direct access to the state. However, Ben, offering a local state perspective, expressed concern for state-NGO partnerships.

> I'm worried about the amount of antagonism that seems to be existing between the NGOs and state more generally… I have deep reservations about that. I do think it's right that it's been questioned, but does it help in terms of building alliances within the state and NGOs [where] we [are] at each other's throats? That's not helpful or useful because the NGOs act as an intermediary between the man, the communities that's trying to engage with the state, playing a vital role in that. It seems to be a disconnect right now. We try to do as much as we can [s the state]. We've got some good relationships, particularly with a Development Action Group (DAG)... [it is] not enough. I'm saying I think we need to be spending more time asking 'how do we understand each other?' and 'how well do you understand how our roles and responsibilities and fundamentals of things like land and…economics?'" (Ben, personal communication, 12 July 2018)

Ben's words above further problematise the dependence on NGOs and validate the foregoing theoretical perspectives of this dynamic being manipulative.

Though, considering the duplicity of policy on citizen empowerment and the unmet participatory needs of citizens, the enduring state control over self-help approaches becomes my second argument. This means that, in addition to their initial limitation in mobilising, should citizen collectives succeed in democratically organising themselves against the centralist state, the subjection of citizen collectives to an all-powerful state does not fulfil participatory aspirations and unjustly debases citizen insurgency. The policy paradigm shift to citizen-centricity is also argued as misleading given the state's partisanship to the market and the complex regulatory environment that ultimately undermines activated citizens. It is acceptable for the state to be both silent and corrupting. Despite the state's minimal presence, it still operates in a broader legislative framework that affords it power over self-help initiations. In this sense, the debasing is an aftermath of the centralist state's operation.

A historically insurgent approach to housing, in this sense, does not ensure a radical present and future for Ruo Emoh residents. Coupled with the minimal skills transfer found in section 5.2 above, the remaining desires of residents to drive their own housing process and neighbourhood planning – what I consider as radical remnants – remains unheeded. Although Muller-Property (2018) maintains that a top-down approach is needed to address housing shortages, their view is solely based on the global north, questioning its appropriateness for South Africa where democratic action and afforded equity in decision-making is paramount of social justice movements. While policy underpins active citizenship inclusion into delivery, the state's control over self-help approaches and their absence in the development process is likely to internally affect citizens' community-centric housing practices, but how?

5.4. Question 3: How is citizen-led community-centric housing practice impacted by the state's centralist regime?

After handover, the sense of community and social capital in 2018 was relatively high. For instance, Rodney claims "I personally approach people with problems and we must sort it out [immediately]. I [do not] just talk; I do the job. We are a community and should stand together" (personal communication, 12 July 2018). More importantly, he says that "… the unity, through thick and thin, was creating hope and hope is needed." Selina mentioned: "I am a community person. We need unity to still fight for things the project is missing. Everybody needs to be included in decision-making" (personal communication, 13 July 2018). Ava (personal communication, 14 July 2018) states "I love my people around me, [e]specially the elderly. I hope the closeness stays as is or even grows bigger". In 2018, seven of eight participants residing in Ruo Emoh had favourable things to say about their community. However, current community relationships raise concerns about how Ruo Emoh's damaged inter-resident dynamics affect daily life. The stark contrast between the harmonies experienced in 2018 to now disrupted connections led me to question what happened in those six years.[94] Was this only because of the absent state and NGOs or do the residents themselves have a hand to play here? Were they able to maintain local organisation if left to their own devices? These were some questions I noted in my research diary.

The concern first revealed itself when interviewee Sarah brought up the high level of crime in the community, which she and Allan asserted resulted in the only 'coming together' of residents, particularly when there was a threat to someone's safety (personal communication, 29 October 2022 & 5 November 2022). This indication made me reflect on what I had been told previously in 2018 by participants, which was contrary. Now, all interviews conducted in 2022 indicate that no participant residing in Ruo Emoh remains optimistic about 'community.' Upon further questioning, Sarah indicated that she no longer feels a sense of community.

> …because [it is] a small community, I thought that unity would be [stronger] than what it is but what I do find is that [there is only] certain groups of people [that] bond together. So, we just look out for each other.
>
> …[Y]ou understand [that] these people that just [keep to] themselves. You just see them drive past and greet, and [that is] about it. Whereas others, they just [do not] care. (Sarah, personal communication, 29 October 2022)

This prompted me to delve deeper and exposed me to a fragmented sense of community and decreased social capital, misaligning with community practice theory. All participants indicated that the way they lived their lives (in 2022) involved some sense of social isolation from the broader community. As an

[94] This contrast speaks to the constant comparative analysis, discussed in section 4.7.1 above, of my collected data with my 2018 Master's research findings.

observation, when I asked Emma about this, her facial expression seemed to sadden as she recalled our previous discussion a few years ago. Emma, the one participant in 2018 who doubted community sense in Ruo Emoh, states "I just deal with my own problems and leave others alone" (personal communication, 29 October 2022). From an observational analysis perspective, and in retrospect, the difficulty in garnering respondents to Resident X's call for participation in this research also hinted that perhaps some residents were not all that interested in community-based research or community-level progress. Interviewee John shared rather defeatist words in this regard: "… [we are] just happy. We [do not] want to [delve] deep…and fight over 'stupid' things [with each other]. This [process has been] long. [We have] suffered a lot already" (personal communication, 5 November 2022). Even during my visit to Ruo Emoh, the only observed interactions among residents occurred between children in public spaces.

I deduced that a resident's social isolation translated into larger community inactivity, indicative of its negative impact on the value of insurgency they once held. This deduction was corroborated by participants, raising questions about whether residents have genuine control over their neighborhood planning process after the handover. Has new-found homeownership allowed the community to grow together? Has the community pursued a more formal governance form beyond their savings scheme? Findings clearly indicated that the answer to these questions was 'no.'

True commitment requires looking beyond residents' verbal expressions of agreement to assess their actual actions and contributions. Instead, one should focus on concrete actions, investments, and contributions made by the residents – alluding to a governance framework for democratic community coalition. Homeowners Associations (HOA) are one way to measure resident commitment in residential development. To recap section 3.3.2.2 above, group housing developments – which Ruo Emoh is spatially considered as being in terms of the (General Residential 1: GR1)[95] zoning of properties – are often governed by HOAs. These associations have their own constitution and private policies that impose rules for living that can supersede state regulations and even constitutional principles in managing their spaces.

My desktop research uncovered that an application for the approval of a Homeowners Association constitution was submitted to the state[96] by the uTshani Fund and PEP (on behalf of the Ruo Emoh savings scheme) on 8 August 2016 and granted on 4 October 2016, during construction and before handover. The 54-page constitution was proposed to govern the Ruo Emoh housing project and community activity. Within Table 5.2 below are some pertinent clauses from this constitution.

[95] Referencing Item 41 of the Cape Town Development Management Scheme.
[96] The deciding authority in this instance was the City of Cape Town local state.

Table 5.2: Relevant clauses of Ruo Emoh's Homeowners Assocation constitution

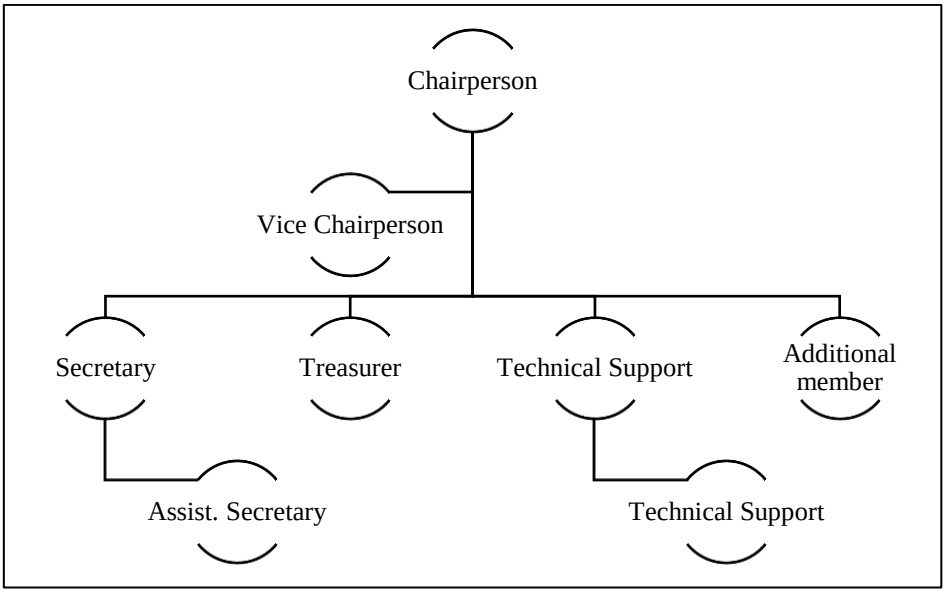
CLAUSE	CONTENT
2.3	The Association will continue for an indefinite period, and may be wound up or dissolved by the Executive Committee in the manner referred to in clause 20
4.1	The Association has been established as an altruistic and philanthropic organisation, with the Object, on a non-profit basis, of controlling, administering and managing the Property for the benefit of all the Members.
4.2	Without in any way limiting the general nature of 4.1 above, the Object of the Association will include:
4.2.1	Controlling, administering and managing the Property.
4.2.2	Controlling, administering and managing the provision of services to the Property.
4.2.3	Maintaining the Public Zone, including the private Road identified in paragraph 12.5 of Schedule Four.
4.2.4	Keeping in a state of good and serviceable repair, and properly maintaining, all plant, machinery, fixtures and fittings used at or in connection with the Public Zone.
4.2.5	Maintaining and repairing pipes, wires, cables and ducts on the Property which serve the Residential Portions or the Public Zone.
4.2.6	Making rules regulating the conduct of all people living or working at, or visiting or using the Property ('the Rules').
4.2.7	Enforcing the Rules.
4.2.8	Establishing, operating and obtaining contributions to a Levy Fund for the repair, maintenance, upkeep, control, management and administration of the Public Zone, and all services and facilities serving the Residential Portions.
5.1	The Association Funds comprise all the assets (including all corporeal and incorporeal property) under administration by the Association as at the Establishment Date
5.2	The Association Funds may be increased by:
5.2.1	Capital accruals and accrued and undistributed income; and
5.2.2	Any and all further amounts or assets (including movable and immovable property) which may from time to time become payable or transferable to the Association by way of donation, purchase, cession, assignment, contribution to the Levy Fund or in any other lawful way.
7.3	In fulfilling their fiduciary duty, the Association will have an absolute discretion as to:
7.3.1	How the Association pursues and achieves its Object.
7.3.2	How the Association Funds will be used, administered and invested in order to achieve the Association's Object
7.5	The Association must ensure that any books of account, records or other documents relating to the Association:

7.5.1	Where kept in book form, are retained and carefully preserved for a period of four (4) years after the date of the last entry in any such book; or
7.5.2	Where not kept in book form, are retained and carefully preserved for a period of four (4) years after completion of the transactions, acts or operations to which they relate.
8	The Association will be deemed to be established on the date on which the first Residential Portion or Commercial Portion of the subdivided Property is transferred into the name of its new owner
11	The Association will be deemed to be established on the date on which the first Residential Portion or Commercial Portion of the subdivided Property is transferred into the name of its new owner
12.1.2	The Members of the Association must, in a general meeting, elect one of the Members as chairperson.
12.1.3	The Association may (but will not be obliged to) appoint any other office bearers it chooses, including, without limitation, a deputy chairperson, a treasurer, a secretary and a chief executive officer.
12.1.4	The chairperson and all other office bearers will hold office for that period which is decided on by the Association. The Association may, in its absolute discretion, remove or substitute any office bearer at any time by resolution supported by a simple majority of the Members.
14.2.3	The Executive Committee must meet at least once every six (6) calendar months
14.4.1	The provisions of clause 12.4, relating to secret ballots and voting by a show of hands, apply also to meetings of the Executive Committee, with the changes required by the context.
15.1	In terms of section 29(2)(c) of the Ordinance, every Member must contribute to the Levy Fund, namely the fund established to meet all the costs and expense of the Association.
15.2	The Association must:
15.2.1	Determine from time to time the amounts required for the Levy Fund.
15.2.2	Raise those amounts by requiring the Members to pay Members' Levies to the Association, the amount of which Members' Levies will be determined in terms of clause
15.3	Liability of Members for Levies
15.3.1	Each Member must pay his/her share of any amount which the Association determines (in terms of clause 15.2) is necessary for the Levy Fund.
15.3.2	In this Constitution, that share will be referred to as the 'Member's Levy.'
15.3.3	Every Member must pay every Member's Levy immediately on receipt of a written request to do so from the Association.
15.3.4	Every Member's Levy:
15.3.4.1	Is due and payable on the adoption by the Association of a resolution in terms of clause 15.2.1

15.3.4.2	May be recovered by the Association in any court of competent jurisdiction.
15.3.5	The Association must, at the request of any Member (or the authorised representative of a Member) certify in writing:
15.3.5.1	The amount of the Levy payable by that Member.
15.3.5.2	The manner in which that Member's Levy is payable.
15.3.5.3	The extent to which that Member's Levy has been paid by that Member.
15.3.6	A Member's Levy will be determined by applying the relevant Member's Percentage to any contribution to the Levy Fund determined by the Association in terms of clause 15.2.
15.3.7	A Member's Percentage must be arrived at by dividing the total area (correct to the nearest square metre) of all the Residential Portions and Commercial Portions which the Member owns, by the total area (also correct to the nearest square metre) of all the other such portions.
15.3.8	The Association will be entitled to prohibit the transfer or alienation of any Residential Portion or Commercial Portion unless all Member's Levies due to the Association have been paid, or provision has been made for that payment to the satisfaction of the Association.

This constitution also proposed a total of 42 beneficiaries constituting the HOA with eight being office bearers, holding roles identified in Figure 5.1 below.

Figure 5.1: Proposed Ruo Emoh Homeowners Association organogram



The application also included proposed bylaws that were envisioned to oversee Ruo Emoh's residential activity, indicated in Figures 5.2 to 5.4 below.

Figure 5.2: Page one of the proposed Ruo Emoh bylaws

RUO EMOH HOUSING ASSOCIATION

LIST OF PROPOSED BYE-LAWS

PRINCIPLES

- Respect each other's religion and culture
- Be respectful to your neighbours at all times
- Respect each other's views
- .

PEOPLE and PETS (Our roles)

- **Executive Committee Members**
  - To serve no more than 2 terms as office bearers
  - Not more than one family member to serve on the Executive Committee at a time
  - Must be aligned with South African SDI Alliance
  - *Must be members of SDI Alliance (then the beneficiaries cannot serve on the Executive)*
  - To carry out their roles and responsibilities
  - ..

- **Members**
  - To carry out their roles and responsibilities
  - Must have a Last Will and Testament drawn up
  - Will be split into groups / sub committees
    - Security
    - Fundraising
    - Technical
    - Savings
    - Exchange

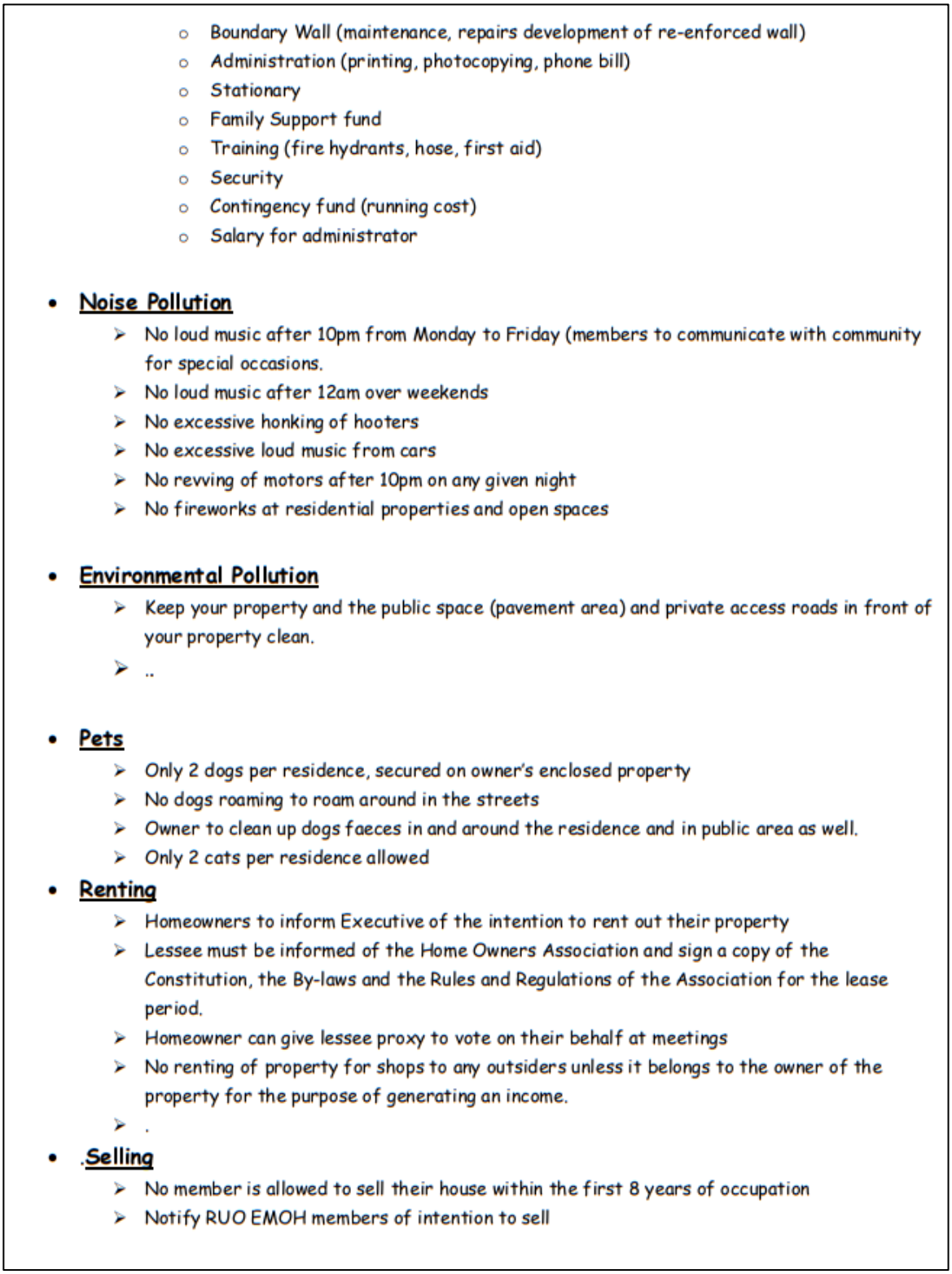
PROCESS (Our responsibilities and behavior)

- **Levies**
  - Each member will pay monthly levies as determined at each AGM to cover administration, repairs, maintenance and development costs of the site
  - Members must settle all their levies on time
  - All levies must be paid up before sale of house after 8 years.

    Line items (what levies will cover)

    - Gardens
    - Private roads
    - Exchanges

Figure 5.3: Page two of the proposed Ruo Emoh bylaws



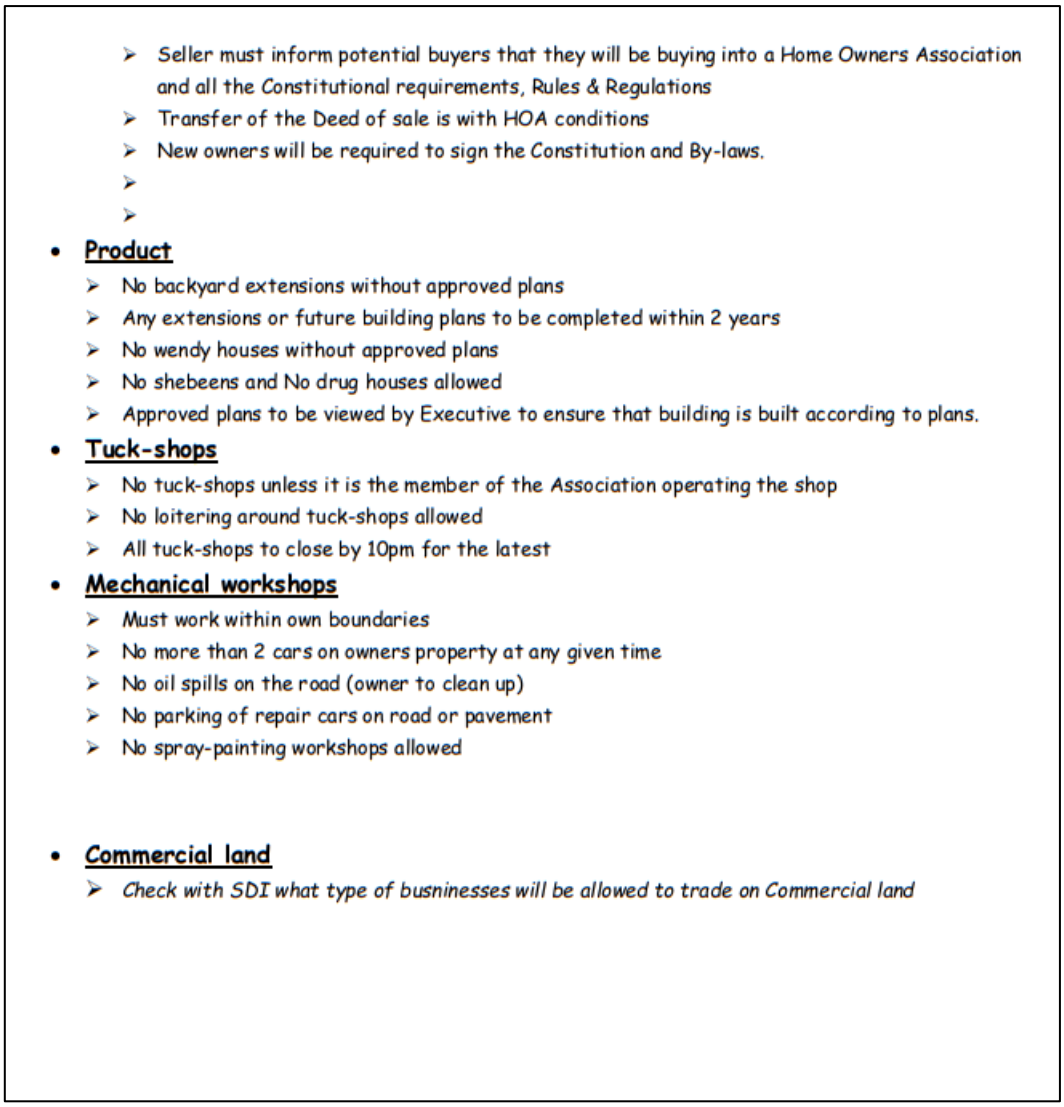
- Boundary Wall (maintenance, repairs development of re-enforced wall)
- Administration (printing, photocopying, phone bill)
- Stationary
- Family Support fund
- Training (fire hydrants, hose, first aid)
- Security
- Contingency fund (running cost)
- Salary for administrator

- **Noise Pollution**
  - No loud music after 10pm from Monday to Friday (members to communicate with community for special occasions.
  - No loud music after 12am over weekends
  - No excessive honking of hooters
  - No excessive loud music from cars
  - No revving of motors after 10pm on any given night
  - No fireworks at residential properties and open spaces

- **Environmental Pollution**
  - Keep your property and the public space (pavement area) and private access roads in front of your property clean.
  - ..

- **Pets**
  - Only 2 dogs per residence, secured on owner's enclosed property
  - No dogs roaming to roam around in the streets
  - Owner to clean up dogs faeces in and around the residence and in public area as well.
  - Only 2 cats per residence allowed
- **Renting**
  - Homeowners to inform Executive of the intention to rent out their property
  - Lessee must be informed of the Home Owners Association and sign a copy of the Constitution, the By-laws and the Rules and Regulations of the Association for the lease period.
  - Homeowner can give lessee proxy to vote on their behalf at meetings
  - No renting of property for shops to any outsiders unless it belongs to the owner of the property for the purpose of generating an income.
  - .
- .**Selling**
  - No member is allowed to sell their house within the first 8 years of occupation
  - Notify RUO EMOH members of intention to sell

Figure 5.4: Page three of the proposed Ruo Emoh bylaws



- Seller must inform potential buyers that they will be buying into a Home Owners Association and all the Constitutional requirements, Rules & Regulations
- Transfer of the Deed of sale is with HOA conditions
- New owners will be required to sign the Constitution and By-laws.
-
-

- **Product**
  - No backyard extensions without approved plans
  - Any extensions or future building plans to be completed within 2 years
  - No wendy houses without approved plans
  - No shebeens and No drug houses allowed
  - Approved plans to be viewed by Executive to ensure that building is built according to plans.
- **Tuck-shops**
  - No tuck-shops unless it is the member of the Association operating the shop
  - No loitering around tuck-shops allowed
  - All tuck-shops to close by 10pm for the latest
- **Mechanical workshops**
  - Must work within own boundaries
  - No more than 2 cars on owners property at any given time
  - No oil spills on the road (owner to clean up)
  - No parking of repair cars on road or pavement
  - No spray-painting workshops allowed

- **Commercial land**
  - *Check with SDI what type of busninesses will be allowed to trade on Commercial land*

The proposed constitution and bylaws were arguably well-developed and detailed to ensure the (i) legality of property management, (ii) enforcement of rules, (iii) the continuation of the savings in terms of a levy fund and the collection of levies payable, (iv) the identification of the governing structure to resolve conflict, (v) meeting and voting of members, (vi) delegation of authority, and (vii) transparency and accountability. There was a framework for continued community practice and maintaining the wealth of social capital post-handover, yet the next step was to institute the HOA itself.

My investigation also revealed that, after the 2016 approval of the constitution, an application for the establishment of the Ruo Emoh HOA was lodged to the state in December 2017, during handovers, by the uTshani Fund (on behalf of the savings scheme). However, this application was ultimately cancelled. The reason for the cancellation being that the HOA is an institution recognised by Part 5 (Sections 61 to 63) of the Cape Town Municipal Planning Bylaw, 2015 (MPBL) but this part only makes provision for the enforcement of the HOA constitution against law, not an application to form

the HOA itself. Instead, establishing the HOA itself is localised where community members must organise themselves and institute the constitution.

Despite all beneficiaries providing input into the constitution, the HOA was not formed. According to all six participants residing in Ruo Emoh that were interviewed in 2022, personal conflict among beneficiaries caused the initial difficulty in establishing the HOA. I can assume that the now detachist, silent state (which is unlikely to go into communities to ensure a HOA is formed) and the NGO, whose job was complete, did not help the matter. PEP had no obligation to take Ruo Emoh further. The failure to establish the HOA among Ruo Emoh stakeholders contributed to conflict, weakened collective strength, and resulted in fragmented resident dynamics. In essence, the disestablishment of the HOA impeded Ruo Emoh in its pursuit of social justice by retracting Fainstein's (2010) principles of democracy, equity and diversity. According to participants, in addition to the tension coming from unaccounted-for funds (see section 3.3.1 above), conflicts primarily centred on the unshared community goals, the project steering committee's questionable competency and lack of a structured operational process, and the 'Over 40 rule' (see below).

First, according to Cindy, the proposed continuation of the scheme and the introduction of monthly levies for repairs and maintenance were discussed among residents and enshrined in the HOA constitution (as evident above) but did not materialise due to the increasingly private concerns of residents and their unwillingness to financially contribute (personal communication, 5 November 2022). Second, there is the perception among residents of the project steering committee's authoritarianism, which led to resistance to actively engaging in development and planning processes. However, this resistance was considered counterproductive given its community internalisation. The concerns voiced by Sarah regarding the fairness of the committee's election process further highlight flawed democratic participation and decision-making (personal communication, 29 October 2022). According to Selina, "the committee should be *all* residents not a panel of selected members" and "…when…matters became locally politicised in terms of titles and elections, very little feedback is given…" (personal communication, 12 July 2018). Cindy and Allan also questioned whether the project steering committee member had preference in the housing allocation process (personal communication, 29 October 2022 & 5 November 2022). Both mentioned that, in some cases, both husband and wife applied for the Individual Housing Subsidy Programme (IHSP) and some parents lobbied for their children to get houses within Ruo Emoh.

Last is the 'Over 40 rule,' an exclusionary clause allegedly imposed by the state that precludes any persons under 40 years of age from applying to benefit from the IHSP and receiving a house in Ruo Emoh. Although this rule is not formally legislated, it appears to be a commonly held belief among residents. Though, the words by former Minister of Human Settlements Lindiwe Sisulu at the 2014 State of the Nation Debate suggests there is more substance to this rule's existence. According to her,

the principle to provide housing to those over 40 years of age was to address the wrongs of the past by prioritising those who lived under the apartheid regime (IOL.co.za, 2014), which makes sense to me. However, it is perceived by most participants as a barrier to younger scheme members achieving homeownership, thereby negating tenure diversity. Ava, a younger participant and resident, argues that "…children of original scheme members should still be able to benefit from their parents' contribution…" (personal communication, 14 July 2018). Sophia and Selina strongly feel that this exclusion was a form of eviction. Although not strictly eviction, I understand this notion in that the idea of a home had been pulled from underneath some residents' feet. Selina also puts forth that this rule created further delays in the project:

> [The] Over 40 rule eliminated the eligibility many beneficiaries, part of the savings scheme too so they withdrew monies, which I believe was not fair on [the scheme]. Only a few under 40s were let in by means of 'stand-ins.' (personal communication, 12 July 2018)

An insurgent solution to this obstacle by beneficiaries was a principle they commonly refer to as 'stand-ins': people over the age of 40 years that would sign the application forms on behalf of the disqualified scheme member. The practice of using stand-ins to bypass this rule introduced complications, as interviewee John – a beneficiary over 40 years of age – points out, leading to disputes over legal homeownership (personal communication, 5 November 2022). The conflicting opinions of residents like Sarah (personal communication, 29 October 2022), who sees the rule as "beneficial for fostering mature decision-making", raise doubt that intra-community insurgent policy bypasses can truly lead to a unified community and suggest that, while it is a form of collective action, it inadvertently creates more conflict. The residents of Ruo Emoh, those who have feet on the ground and experience the intra-community dealings, act as sources of evidence for these conflicts.

Looking beyond Ruo Emoh, the breakdown of societal ties in self-help initiatives are also evident in Brown-Luthango's (2019) research on Freedom Park and Site C in Cape Town. Prior to receiving their units, group members were unified as collectives against homelessness. However, subsequent to receipt of their houses, members witnessed the disintegration of communal ties. Despite physical proximity to one another, participants of their research experience limited social interaction and community cohesion among residents. Like Ruo Emoh, the isolation in Freedom Park and Site C is attributed to the roots on self-help theory, which focuses on the capabilities of individuals to act, and the sense of low safety in the neighbourhoods, which speaks to the limited trust among neighbours and a lack of collective responsibility for public spaces, which residents perceive as poorly maintained and vulnerable to crime (Brown-Luthango, 2019).

Internal community conflict, coupled with the centralist state's limited support for collaborative citizen participation, hampers the development of a strong collective identity among residents beyond homeownership. As my third argument, just because citizen collectives reach the point of (dissatisfactory) housing, this does not guarantee continued community nor social capital wealth,

resulting in broken community practice. This broken practice, in fact, had little to do with the silent state and more to do with the scheme's inability to collaborate and peace-make. The state's silence is merely an aggravating factor to already internally-seeded community conflict.

Like the critiques of my theoretical framework, a goal for housing in my case was temporal and Ruo Emoh's weakened local-level democracy ensured the unsharing of goals post-handover. Charlton's (2013) argument, that informal citizen dynamics are only partially acknowledged and understood by the state, worsens this by implying that the detached silent state's failure to intervene post-handover contributes to weakened local governance. Without reinforced local governance, the state also concedes intra-community conflict. Taking a step forward from the more normative dissatisfaction of residents ascertained from the preceding three sections, an opportunity for the state to compensate for these dissatisfactions is through infrastructure provision. Hence, me questioning to what extent are the housing and infrastructural needs of citizens being fulfilled or provided by the state.

5.5. Question 4: To what extent are citizens' housing and infrastructural needs being fulfilled or provided by the state?

According to Lemanski (2020), infrastructure provision is one of the key ways through which the state can demonstrate its presence and it appears that the South African state aims to demonstrate its presence to beneficiaries by realising the goals of the 1994 White Paper on Housing: to ensure privacy, security and protection from natural elements through housing delivery. In policy, fulfilling basic community needs is primarily seen as the state's responsibility, though citizen assistance may still play a role. South Africa's adequate housing by-product is idealised to meet these basic needs and theory requires timely access to such housing (Lefebvre, 1996; Lemanski, 2020). Ruo Emoh residents own homes, which aligns with policy expectations; however, whether this translates to fully met needs remains debatable.

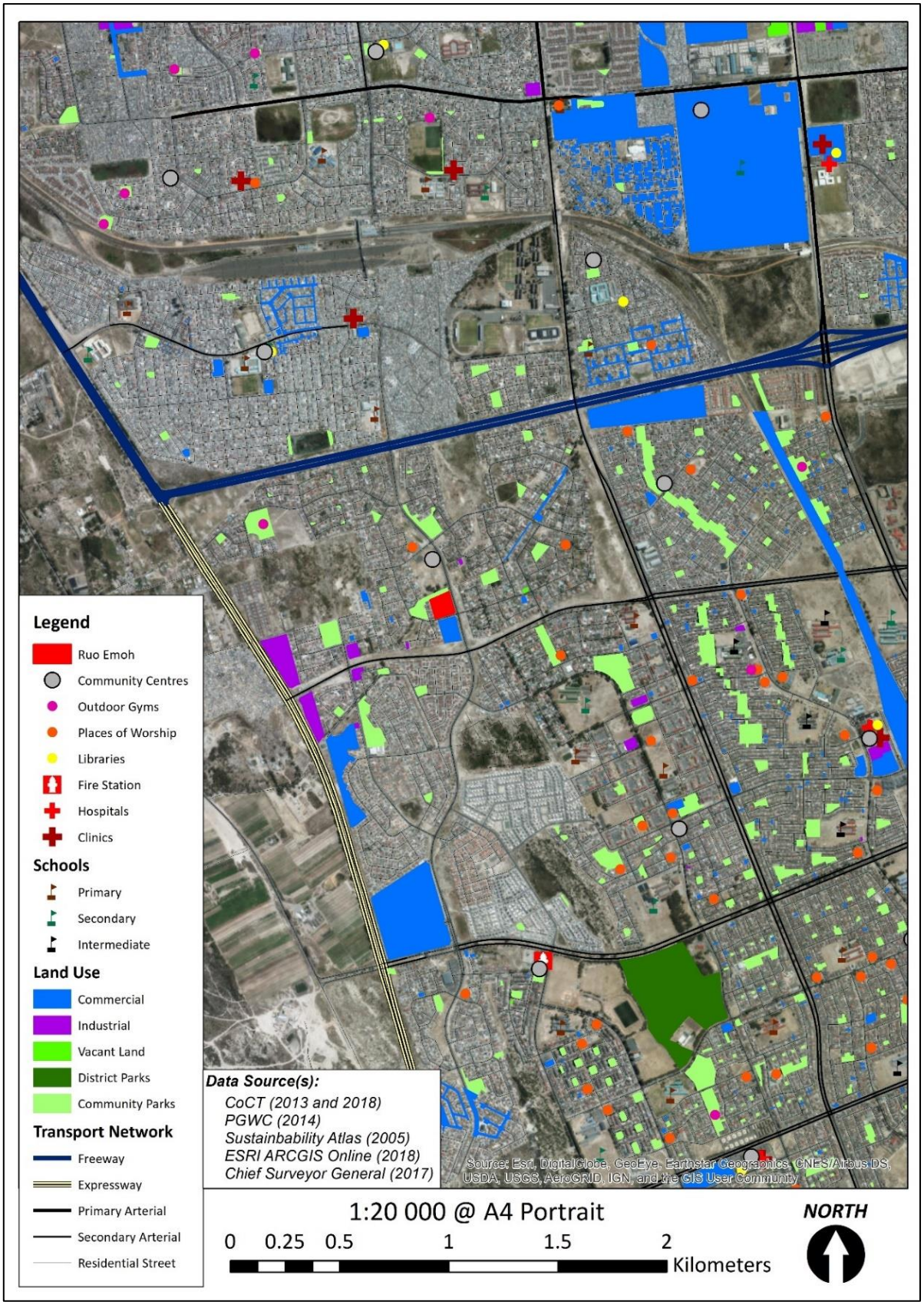
Ruo Emoh's location has already been problematised in section 3.5.2 above but it is reiterated here. Erf 1551 was seemingly purchased without feedback from *all* scheme members – like Cindy, Ava, Lisa, Kelly and Emma. The inclusion of beneficiaries in Mitchells Plain, an area that emerged in the 1970s to accommodate middle- to low-income people of colour, and outlying the city centre, still perpetuated spatial injustice. It was an early point of the interviews and focus groups that participants expressed the effects of this injustice. Selina (personal communication, 13 July 2018) spends an hour travelling to her workplace and an hour back and Cindy (personal communication, 5 November 2022) takes the train to work, which is largely reliable, but the distance to the train state is large (approximately 5km from Ruo Emoh). Another locational problem that 13 of 13 participants residing in Ruo Emoh pointed out is that there is no park for children of the community, which has been stressed of utmost importance as "…the children will inherit Ruo Emoh and carry on the legacy…" (Selina, personal communication, 13 July

2018). This is the first hint at sacrifice in light of homeownership. According to Sophia, there is no clinic, library or butcher near Ruo Emoh[97] (personal communication, 13 July 2018). However, when looking at Figure 5.5 below, which illustrates the existing public amenities in proximity to Ruo Emoh, it is evident that there exists a widespread variety yet not in acceptable walking distances. This is where public transportation infrastructure plays a major role – which Cindy has already alluded to as problematic.

[97] Sophia also states that these facilities were proposed to be in Colorado Park, however the CRA objected to these developments too under the assumption that it would attract unwanted patronage. She further states that these included residents from Samora Machel, south-west of Ruo Emoh (personal communication, 13 July 2018).

Figure 5.5: Public amenities near Ruo Emoh

Source: Author (2018); Aerial Image: ArcGIS Online (2017)



On the note of ownership, Mary detailed the unaffordable rent expectations of living on someone else's property and experiences of dealing with unruly landlords and asserted "…we used to struggle a lot [financially] while living in that "Wendy" [house][98] … Sometimes we [did not] have money for the month…" (Mary, personal communication, 5 November 2022). Emma words from a four years before echo Mary's: "[r]enting took too much money from my income and I had to accommodate the landlord's wishes" (personal communication, 13 July 2018). According to Selina (personal communication, 13 July 2018), she felt a sense of relief in 2018 because "[w]e own the houses. [There is] no controlling landlord [and there is] tenure security. Criminal activity was more where [I] was renting. [There is] more money in the pocket at the end of the day." Mary, Emma and Selina's statements, although said years apart, suggest that homeownership is still a desired tenure than lease agreement-based housing; whether it be with the state or another person. Ava, for one, suggested that a benefit for her was homeownership at a young age (personal communication, 14 July 2018). However, the prolonged development of Ruo Emoh raises concerns about whether resident aspirations[99] have been adequately met with title deed handover, prompting questions about whether infrastructural aspirations are truly met and how this affects their housingscape.

Houses in Ruo Emoh seemed to align with constitutional criteria by offering permanent residential structures with access to potable water, sanitary facilities, and electricity, at least according to official documents. However, the findings suggest that the reality may not fully align with the idealised vision presented to residents. After handover, there was this sense of adequacy among only two participants. Ava (personal communication, 14 July 2018) stated that Ruo Emoh was "…a good standard [of housing] for those on waiting lists…", and Rodney (personal communication, 12 July 2018) considered his BNG unit an "adequate home" and says that there was "…no need for maintenance…". Yet for the vast majority of participants, Ruo Emoh did not measure up to their expectations. Though aware of the benefits freehold ownership affords them, participants constantly voiced concerns regarding housing infrastructure inadequacy during interviews and the importance of housing needs being met. Mary, a resident dissatisfied with the housing she received, stated that, before receiving a house in Ruo Emoh, she and her husband, John, lived in Wendy houses for almost 13 years without proper sanitation facilities which makes received housing with faults, like theirs, a "bigger problem" (personal communication, 5 November 2022). During the focus group, which was conducted six months after handover, the following feedback was provided:

> Roof tiles were cracked [and] leaking, [the] walks crack easily, the doors are sandy because they [were] varnished while [the] wind was blowing. [There's also] no reason for the big

[98] In South Africa, and more importantly in the context of this research, a Wendy house is a prefabricated timber structure erected on a property and is often used for residential purposes.
[99] From this point on, aspirations are interchangeable with needs, as differentiated from expectations in section 5.3 above. This is because my findings prove that the needs of citizens are not simply influenced by policy but by their lived experiences.

> window in kitchen and small window in dining room. (Sophia, personal communication 14 July 2018)
>
> Front door looking right into bedrooms is not 'privacy,' (Selina, personal communication, 14 July 2018)
>
> Walls break [easily] and are thin. (Abigail, personal communication, 14 July 2018)

Over four years later, Mary, John (personal communication, 5 November 2022) and Emma (personal communication, 29 October 2022) stated separately that there are still privacy concerns, leaks due to subpar building quality and limited hot water access[100] - issues they have experienced from handover. Cindy says that even the underground infrastructure is a burden as water meters leak, causing high water bills for her (personal communication, 5 November 2022). Units also fall short in accommodating household sizes. A prime example of this is the case of a family of five being placed within a two-bedroomed BNG unit, which calls into doubt the state's planning and preparedness for demographic shifts. Mary aptly put it that:

> …for families with more children, more space is required than the imposed typology but to do extensions to [my] house now is more costly because the infrastructure is not capable of [withstanding] an additional floor. [The state] was aware of the demographic they were planning for. (personal communication, 5 November 2023)

Mary's above perspective furthers my doubt, highlighting that housing infrastructure falls short of aligning with the demographic it was intended to accommodate. Although she does experience infrastructural issues in her home, Selina states that "…one can only can see what you need when you move in. Give women a chance to envision the house and not the man because [they are] the homemakers" (personal communication, 14 July 2018). Yet with these concerns being a constant in the lives of participants, one must question whether the status quo of the state to meet to morphological commitments compromises the long-term liveability of the units.

To make matters worse, the third party contractors are not bound by contract to remedy the shortfalls of housing. According to Emma, there is only a three month period during which a resident can report faults and even in that case, waiting for repairs can take weeks (personal communication, 24 July 2018). This is not the first instance of residents being abandoned by service providers after, and even during, construction of inadequate housing. One example is Eastern Cape's Moevalley project where only 129 of 200 RDP units were built but the project halted and houses abandoned due to subpar foundations (i.e. poor quality construction by private contractors) (Sizani, 2021).

Adequate housing that meets demographic and infrastructural needs is widely recognised as important for citizen well-being. This concept of housing adequacy has been discussed in academic literature before (Ibem & Alagbe, 2015; Marnane & Greenop, 2023; Marutlulle, 2021) and by Ben, a local state

[100] Solar geyser installation is an additional feature to the provided housing unit and has to be paid for by the resident (John, personal communication, 05 November 2022).

official at the time of interview, who believes that housing adequacy is relative to household circumstances (personal communication, 12 July 2018). He states:

> [w]e're not able to maintain necessarily an adequate physical infrastructure programme because the densities that [the city has] on an informal basis completely outstrips the pace of growth.
>
> [I]nformal settlement [has] certainly taken over … our analysis[,] suggesting that from a supply side of accommodation options in the city, it really is in 'percentage' terms [that] has become the primary motive [for] delivery (Ben, personal communication, 12 July 2018).

Ben's words above suggest that from a metropolitan perspective, the focus is more on driving numbers than conceptualising adequacy for the residents. The matter of demand versus supply aside, the detached and silent corruptor state in Ruo Emoh equals imaginary infrastructural adequacy, casting shadows upon the state's promise of access to adequate housing for citizens. Rodney sees the state as "bad commitment to [their] infrastructural responsibilities… Council only appeared after construction started. [They had] no role in community organising or planning…" (personal communication, 12 July 2018). In turn, the state is argued to delegitimise household infrastructural needs within the housing process. Gilbert's words (2004, p. 28) seem to corroborate that national housing delivery to the lower-income groups has been less than satisfying in terms of physical quality when he says that "[South Africa has not] managed to provide good quality housing for the poor – whatever kind of housing they have chosen to deliver." The fact that these words were written two decades ago makes this problem more dire. It then becomes crucial to question whether current state delivery encapsulates what people truly need.

In any event, residents endure their unmet needs because the concept of freehold ownership initially appeared promising, offering residents a sense of security for their futures. Emma reckoned "…I did not make a [fuss]…because I was just so eager to leave the Wendy house I was living in in someone's backyard. To own [a house] is something you [cannot] pass up on." (personal communication, 29 October 2022). To expand on her eagerness, after she received her unit in 2017, she only considered an 'adequate house' as "a place where my toilet is inside; four walls and doors; a lounge to entertain; kitchen to work in, and room to sleep in" (personal communication, 24 July 2018). It is important to note at this point that Emma is a divorcee with one child, a family size instance that is rare in Ruo Emoh. With Emma's words seemingly brushing over the more intricate needs larger families may needs, and the consistent discontent with units by other participants, this results in what I call *settlement contentment*; a concept where beneficiaries were satisfied enough with the arguably easily accessed homeownership offered by the state that they overlooked their initial demands and needs. While the cost of ownership in South Africa has been presented in literature before (Matsha, Erwin, & Musvoto, 2023), my settlement contentment notion pertains specifically to the newer BNG model of delivery. In other words, the freestanding Breaking New Ground (BNG) unit, with no boundary demarcations, on

an erf covered by sand, is what residents own and this ownership – attractive to the resident – results in a compromise of their (current and future) household needs.

The state's carrot-dangling housing process, which prioritises homeownership (similarly argued by Beier [2023]; Lemanski [2011]; Matsha, Erwin, & Musvoto [2023]; Rafferty [2016]), overlooks some residents' specific needs and implies that the state is aware of the shortfalls housing outcomes produce. This dilemma stresses that the acceptability of state-provided housing hinges largely on the tenure it offers beneficiaries, even if it means compromising their needs. Although, the legal onus is on the homeowner to now address unreached housing aspirations post-handover, recognising poor infrastructure delivery has residents holding the state accountable. What is important is that, in this instance, residents are not suggesting collaboration with the state in remedying dissatisfactory infrastructure, but rather full state intervention.

While residents hold the state accountable for unsatisfactory delivery, it became evident as early as my desktop investigation that they have demonstrated active engagement with their housing situations. From an outsider's perspective, the inadequacy of Ruo Emoh household infrastructure is evident by the extent of construction that occurred (and is still occurring) between 2018 and 2024. Based on participant feedback, Ruo Emoh's housing adaptations are privately initiated and executed to cater to evolving individual household needs. Lemanski (2020) idealises that state-provided housing adaptations fulfil a civic responsibility to meet residents' needs. Figures 5.6 and 5.7 offer a visual comparison of Ruo Emoh's transformation from shortly after the handover (i.e. 2018) to 2024. Additionally, Table 5.3 visually identifies how erven have been adapted.

Figure 5.6: Ruo Emoh shortly after handover

Source: City of Cape Town aerial imagery (dated 03 February 2018)



Figure 5.7: Current development of Ruo Emoh units

Source: City of Cape Town aerial imagery (dated 13 April 2024)



Table 5.3: Ruo Emoh housing adaptations between 08 January 2019 and 15 April 2024

Source: City of Cape Town aerial imagery (dated 26 January 2023; 02 February 2023; 13 & 15 April 2024)

08 JANUARY 2019	26 JANUARY 2023 02 FEBRUARY 2023 13 & 15 APRIL 2024
	
	

- Street boundary walls erected to improve security of the property and provide safer on-site parking space. This is viewed in light of the properties' location along Caesars Drive.
- Minor-scale landscaping.

- Additional ground, and first, floor habitable space.





- Additional ground floor habitable space.
- Minor-scale landscaping.





- Carport erected for the protection of vehicles.
- Additional ground floor habitable space.
- It is also evident from the adjoining properties that landscaping was implemented.





- Carport and garage erected for the protection of vehicles.
- Additional ground floor habitable space.
- Street boundary walls erected to improve security of the property.
- Minor landscaping.



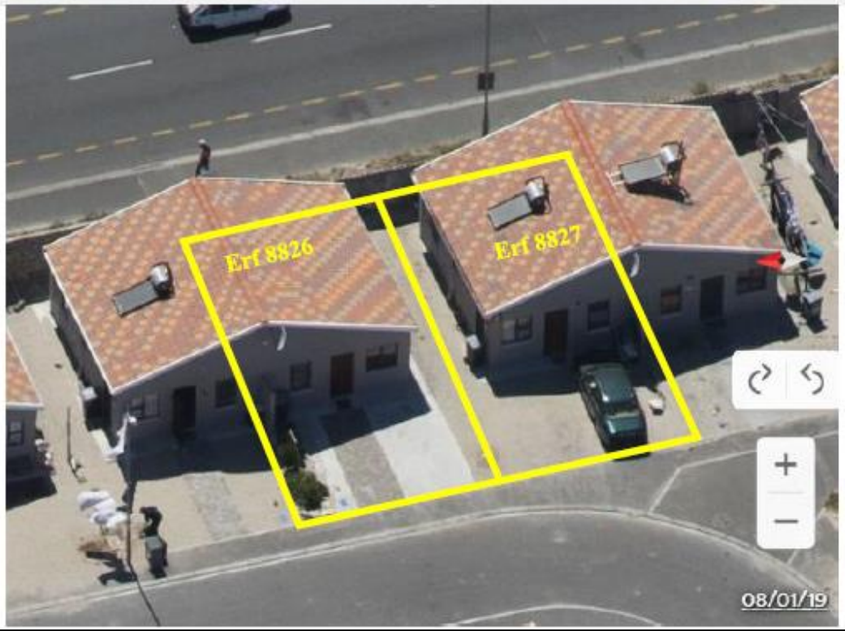


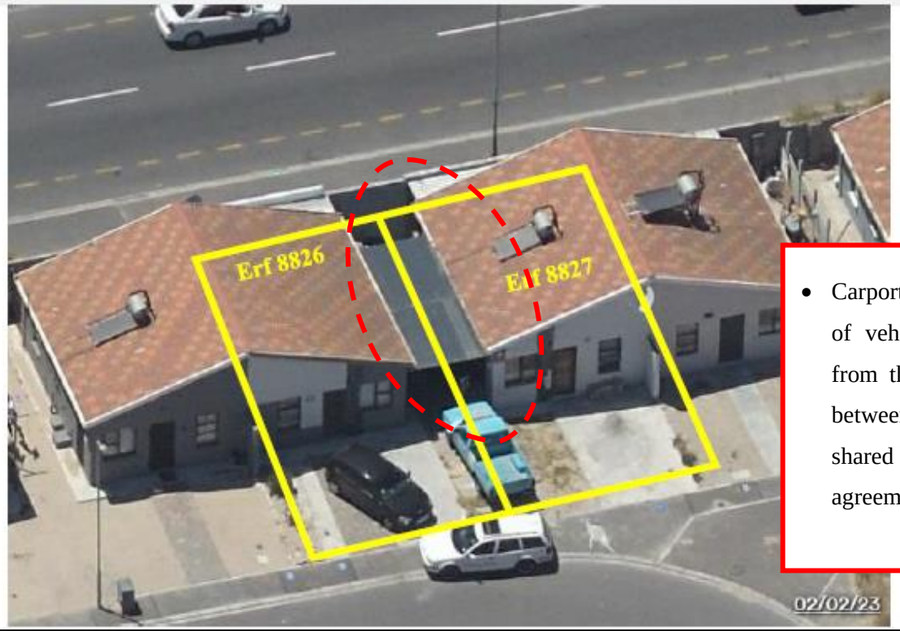
- Additional ground, and first, floor habitable space. Notably, the property additions differ from the character of the original housing unit and assumes a new visual aesthetic. A logical explanation can be attributed to Mary's reasoning, mentioned above.





- Additional ground floor habitable space.
- Natural landscaping.





- Carport erected for the protection of vehicles. It may be inferred from the location of the carport between the two erven that it is shared by the properties, or some agreement has been made.





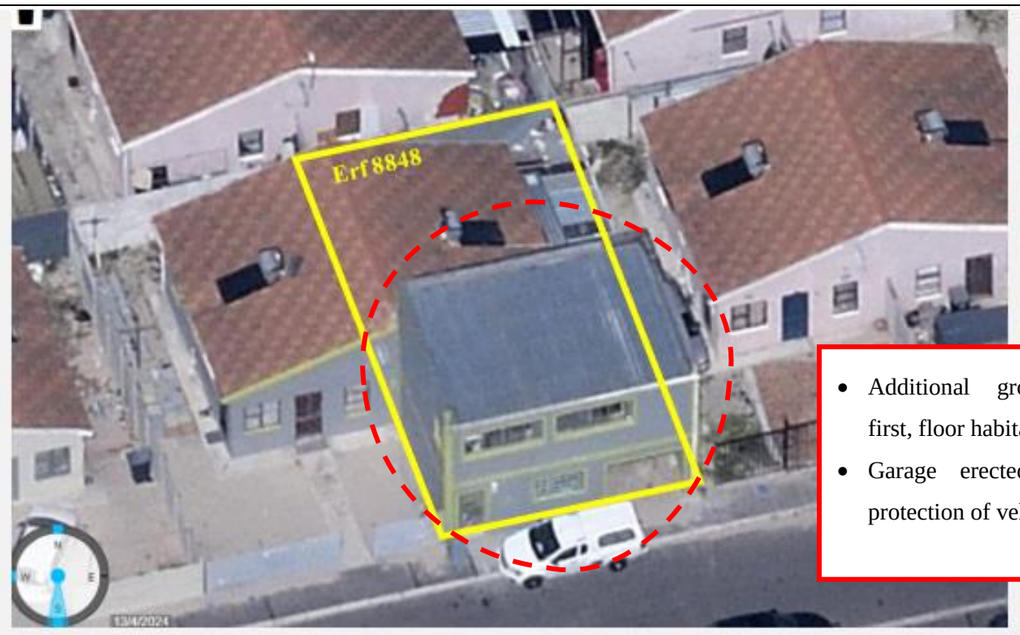
- Additional ground floor habitable space.
- Covered areas in front of property
- Street boundary walls erected to improve security of the property.





- Covered area and landscaping at the front of Erf 8842.
- Additional ground, and first, floor habitable space.
- Garage erected for the protection of vehicles.
- Covered areas in front of property





- Additional ground, and first, floor habitable space.
- Garage erected for the protection of vehicles.

The visual presentation in Figures 5.6 and 5.7 and Table 5.3, read in conjunction with interview feedback, suggests that infrastructure provision in Ruo Emoh does not meet residents' needs. Their physical housing adaptations speak to more evolved household needs than the morphological needs identified by the 1994 White Paper. Regressed infrastructure provision suggests that state-led efforts to house citizens may inadvertently perpetuate infrastructure inadequacy and affordability challenges, undermining policy intent. As evident above, such infrastructure inadequacy and affordability challenges were made explicit by participants and some of them have undertaken construction to their homes. (However, to protect their identity, their houses are not identified in this section.) The participants that remain with untouched BNG units have indicated that their main constraint is finances.

On the one hand, this inadequacy shows failed infrastructural aspirations with handover. Although the state's planning and policy have introduced a paradigm to uproot informality and better the livelihood of citizens through housing delivery, findings suggest the 1994 White Paper's limited understanding of adequacy, and the inadequacy of the 2004 Breaking New Ground (BNG) policy's unit typology. Selina corroborates this by stating that she can't expand her house to accommodate her family because "…foundations of [the] Ruo Emoh houses are not strong enough for an additional storey and the plot has little space…" (personal communication, 13 July 2018). Trusler (2009) attributes the state-subsidised housing inadequacy to the disproportionate subsidy increases with inflation and cost of services. Ava states "I think the [state] should give [more]. [They are] not giving enough to all. Perhaps helping new homeowners with rates and maintenance [could] help with [maintenance]" (personal communication, 14 July 2018). Additionally, the 1994 White Paper and BNG's oversimplification of adequate infrastructure delivery as an invariable metric and once-off exchange can inadvertently foster inferior living conditions, resembling informal settlements or slums. To this end, state-provided housing in Ruo Emoh is poorly planned, designed and constructed.

On the other hand, inadequacy can be viewed as an opportunity for citizens to exercise their infrastructural agency. In response to their unmet needs, residents themselves seek insurgent solutions to their experienced issues by erecting structures that do not meet the requirements of the state legislation (e.g. National Building Regulations). An instance of which is the first floor timber additions to Erf 8814 above which holds no confirmed building plan approval. The visual representation can, therefore, also been seen as practical self-help initiatives. Given the already-established relationship between infrastructure and place-making, residents' individually driven processes of adaptations demonstrate a proactive micro-scale place-making approach to meet their needs that I argue addresses the state's dated housing adequacy norms. Whether this place-making affects the larger community-scale is doubted though, considering their citizen-scale interventions. Therefore, my fourth argument is that retrogressive state-provided housing does not meet the evolving infrastructural and place-making needs of residents. Despite the expectation of state intervention to reach residents' infrastructural

aspirations, state provision leads to substandard urban homogeneity. Simply put, residents' voices have not been taken into account during the planning process, creating a plan-reality imbalance.

The compromise of needs in light ownership has also been found by Matsha, Erwin and Musvoto's (2023) research on Flamingo Park in Durban. As a social housing scheme, Flamingo Park once represented a space for all races. As mentioned above in section 2.4, such schemes are only one means of the neoliberal welfarist state's approach to housing. Between 1998 and 2002, the scheme had moved from units being rented by tenants from the local municipality to becoming a sectional title scheme managed by a body corporate[101], where units were purchased by tenants for as little as R600 to R800 (Matsha, Erwin, & Musvoto, 2023). This privatisation was enabled through the 1997 Housing Act and can be viewed as a real life instance of housing policy's attempt to dissolve its welfare state and trajectory to individual freedom. However, this process of ownership transfer was, like Ruo Emoh, riddled with aftereffects that hamper the socio-economic prosperity of residents.

Many residents of Flamingo Park struggle with the financial and administrative burdens of maintaining their property, leading to deteriorating living conditions (Matsha, Erwin, & Musvoto, 2023). These burdens pertain to the costs of repairs, utilities, and maintenance, which were beyond the means of the new owners, many of whom were from lower-income backgrounds. In addition to this, institutional support from the government or housing authorities diminished after the deed handover process, leaving residents without the necessary resources to manage the scheme. This contributed to a decline in infrastructure and a lack of accountability for maintenance and repairs. The sense of community, once fostered by the social housing model, also began to erode (Matsha, Erwin, & Musvoto, 2023). These issues, closely resembling those of Ruo Emoh, contribute to my problematising of ownership beyond deed handover and imply the broader social and economic consequences of privatisation. As a result, Flamingo Park's and Ruo Emoh's findings reflect the fate of lower-income residents in state-subsidised ownership transfer. Although ownership intended to provide financial stability and permanent access to adequate housing, as outlined by the 1994 White Paper on Housing, infrastructural challenges that persist from a silent state not uplifting its society to individual freedom place them at risk. Contrary to policy rhetoric, Dugard (2020, p. 221) even goes as far as to argue that South Africa's idealised ownership transfer "does not contribute significantly to socio-economic advancement."

Although Ruo Emoh may represent both failed aspirations and practical self-help initiatives (as evident in Table 5.3 above), to reckon with these two points this thesis keeps in mind the welfarist approach that the South African state tends to appropriate through its subsidised bulk infrastructure provision. Some may argue that state-provided housing is intended to provide a liveability footing upon which

[101] A corporate entity (i.e. business) that oversees the management and maintenance of housing development.

residents can expand incrementally. However, policy language indicates the role of the state to meet the needs of residents. The shift from 'housing' to 'sustainable human settlements' as discussed in section 2.5 above suggests that the state is aware of the varied spatial and socio-economic needs of citizens, but it is still argued that the state is out of touch with the evolving needs of its populations, much like what Sekoboto (2016) argues. Making this all the more serious, this thesis furthers Lombard's (1996) argument from almost two decades ago that housing policy does not meet housing aspirations. Contrasting views between participants and policy suggests that adequacy on behalf of the state is relegated to title deed handover and ownership, whereas resident housing aspirations are more nuanced. I argue that the state should consider that the needs assumed to have been met with BNG units have long outgrown their perception, not that the state should customise delivery to each beneficiary.

As determined in section 5.3 above, the expectation is for the state to prioritise the needs of, and engagement with, the beneficiary. Yet dissatisfactory homeownership transfer from the state taints this expectation, shifting citizens' psyches to informality in addressing their unmet infrastructure needs and aspirations. In light of the questionable legality of the private housing adaptations of residents, and while self-provisioning is pragmatic in addressing evolved resident needs, there is a serious question regarding why certain forms of self-provisioning are rendered illegal, insurgent, or irregular. By criminalising self-provisioning methods that do not fit within established frameworks, the state inadvertently perpetuates inequity and limits addressing advanced housing needs. These contradictions are argued as a result of state-dominated delivery and NGO-driven planning.

5.6. Conclusion

In this chapter, the themes from my theoretical framework within Chapters 2 and 3 were analysed against the Ruo Emoh case study to identify the neoliberal pressures on citizen-led housing initiatives and to which extent its housing process was people-centred, all acting as opportunities for an alternative realisation of resident-led housing governance. While its process may have people-driven and people-centred concepts at the point of the scheme's initiation, time has reverted power to the state. In asking participants the hard questions, it is evident that the scheme succumbed to neoliberal pressures, some of which are still prevalent within the community even post-handover, resulting in concerns from residents. However, these concerns are now individualised as opposed to being shared, which has halted Ruo Emoh's social justice pursuit.

To recap, key arguments from this chapter are that: (i) the unfounded language-policy nexus systemically limits opportunity for the democratic mobilisation of citizens against the power-central state's delivery; (ii) a detachist, silent corruptor state does not fulfil democratic participatory aspirations and debases citizen insurgency; (iii) citizen collectives attaining temporally goaled housing does not

guarantee continued community nor sustained social capital wealth; and (iv) retrogressive state-provided housing does not meet the evolving infrastructural and place-making needs of residents.

This thesis now turns chapters to discuss the significance and implications of each argument.

6. Chapter 6: Discussing the arguments

6.1. Introduction

Chapter 5 presented the research findings yielded through employing research methods and techniques explained in Chapter 4. Now, with Chapter 6, I delve into the heart of this thesis, where I critically discuss my key arguments in light of the research objectives. Similar to the preceding chapter, this chapter is organised with each argument contained in a separate section. A summary of these arguments can be found in the conclusion in Chapter 5. Within each section, I discuss the significance of the argument, examining it against my theoretical framework, research aim and objectives. Thereafter, respective sections shed light on the broader implications of my arguments. The primary purpose of this chapter is to synthesise the results obtained from the data analysis and address the research questions that guided this study. The first argument begins this discussion.

6.2. Argument 1: The unfounded language-policy nexus systemically limits opportunity for the democratic mobilisation of citizens against the power-central state's delivery

6.2.1. Discussion: Language influencing citizen democratic participation opportunity

The differences among the terms analysed in contemporary housing policies, as presented in Table 5.1 above, reflects their misaligned objectives. Policies seemingly lack intent behind language use that, in turn, negatively impacts the interpretation and implementation of policy components that are meant to support citizen-led initiatives. Language analysis, therefore, scrutinises the purposeless way in which policy is written. For example, the 1994 White Paper's failure to unequivocally acknowledge the role of informal housing collectives as initiators and leaders in delivery, and the 2004 Breaking New Ground (BNG) policy's argued superficial acknowledgment of citizens' capabilities, can be traced back to language use. The not-so-subtle omission of informal housing collectives as providers in the 2012 National Development Plan 2030 (NDP), the 2014 Social Contract for the Development of Sustainable Human Settlements (Social Contract), the 2016 Integrated Urban Development Framework (IUDF), the 1994 White Paper on Housing, and the 2004 BNG policy does not only reinforce the state's preference for entrepreneurial governance but also perpetuates systemic inequalities. This validates scholars like Bond and Tait (1997), Valenzuela-Fuentes et al. (2017) and Musvoto and Mooya (2016). Additionally, contradicting policy rhetoric between the Social Contract, IUDF, and NDP in their views on informal settlements, identified in section 2.5 above, stems from language ambiguity.

The misalliance between policies leading housing delivery is viewed to worsen the already fraught market. To level the playing field by empowering citizens, policy language then becomes critical in realising a citizen's right to access adequate housing themselves, calling into question whether contemporary policy rhetoric is effective in doing so. I argue that the intentional obscurity of policy rhetoric implies that the state is evading accountability for housing infrastructure delivery, showing its complicity in perpetuating systemic inequalities. This demonstrates the real-world impact of language and ultimately fragments the state's support to informal housing collectives. To this end, language differences can be attributed to how these policies perceive urban issues and attests to the influential role of language in the state's remedying of the housing crisis.

The impact of language in housing policies goes beyond semantics, as it influences how policies are understood and implemented by the state – entities with the constitutional responsibility to implement policy to its fullest extent. Based on policy criticisms in section 5.2 above, the prevalence of language ambiguity in housing policies not only undermines citizen empowerment but also perpetuates state control. This also reveals the contradiction between the existing legislated opportunity for citizen-led initiatives to take leading roles in delivery versus the systemic oppression they succumb to. The omission of informally led initiatives from policy, at the discretion of formal institutions, can be viewed as a form of the corruptor state's systemic oppression. On the other hand, it can be viewed as an opportunity to include a more citizen-led approach.

6.2.2. Implication: Recognising citizen capabilities through appropriate and clear language

My argument emphasises the initial need to critically evaluate policy language. As Chapter 5 proceeded, it became clear that many challenges facing Ruo Emoh stem from misappropriated and ambiguous language. An instance of this is Emma's claim of being uninformed of resources mentioned in section 5.2 above. Of fundamental importance is the fact that a citizen's ability to engage in housing delivery is restricted by the loose interpretation of already-misappropriated policy language. The separation of legislative authority could be a logical explanation of this, whereby separate bodies of the nation's government draft and effect policy without a comparative process, evident in the misaligned terminology in Table 5.1 above. This creates disproportionate policy understanding and application, leading to an inherent flaw in the post-apartheid housing delivery model. Similar critiques have been articulated since the 1990s but almost three decades later the result remains the same – juxtaposing idealised policy intent against dystopian resident housing realities. Although it is argued that complex social issues, such as housing crises, require complex language (Geis, 1987; Jacobs & Manzi, 1996), misappropriated and ubiquitous policy language prevents outsiders of the linguistic community from

understanding the policy rhetoric. This misunderstanding results in the exclusion of many citizens and, evidently, Ruo Emoh residents.

A logical solution, considered by Fraser's (2003) definition to be a non-reformist reform, is precise language, where intended outcomes and clear guidance can be communicated to all stakeholders. Precise language can ensure that policy objectives align with the intended outcomes, providing guidance for implementation to policy implementors. Jacobs and Manzi (1996) and Sarfoh (2010) argue that precise language is directly related to political power and influence, implying that, where environments are not policy-centric, there is greater chance for misinterpretation. This, in turn, puts those with a clearer understanding of policy in a position of power. On Plummer's (2013) basis, Ruo Emoh's lack of knowledge of local municipal policies and processes deprived residents of power in their housing process, which further constrained their influence on the outcomes of policy implementation. Equally, Jacobs and Manzi (1996) argue that imprecise policy rhetoric creates ambiguity and, based on the criticality of the need for appropriate and clear language in policy – complex social issues do not require complex language.

The comparison of different policies within this thesis, identifying incongruency between governance strategies and lived realities, stresses the need for a framework in policy development: one wherein comparative policy analysis is conducted and consistent, and precise language is used. My argument suggests a need for the means or structures of citizen engagement or the extent to which citizens can actively participate in delivery to be explicated throughout policy. Comparative policy analysis can explore how language translates into influence and how influence affects results in addressing socio-economic and spatial inequalities. Similar to Hastings' (2000) argument, this analysis can democratise language in policy. To aid this analysis, and given the intersectionality of housing policy and urban issues, my argument also implies the greater need for an interdisciplinary approach to reform where linguistics, policy studies, urban planning, and sociology can positively address the problem of misappropriated language neglecting economic, social, political and cultural circumstances, and its influences on citizens' lives.

While Hastings (2000) argues for critical language awareness, my call for precise and intentional language use within policy also implies that the citizen engagement status quo is insufficient. It is important to identify that the generation of housing policy within a restricted network of professionals and policy communities (as argued by Jacobs & Manzi [1996]) suggests that the lack of stakeholder presence contributes to its rhetorical shortfall. While public participation periods are mandated for drafted policy (as per the advertised 2023 draft White Paper for Human Settlements), language misappropriation often results in poorer citizens misunderstanding policy and, as a result, shying away from engaging, producing democratic inaction. (Even I, a degreed person within the urbanist realm,

sometimes misunderstand drafted policy and even one instance of this occurring is reason enough to justify the need for precise and intentional policy language.) An internal contradiction is that South Africa's pursuit of citizen-centric policies is redundant considering the lack of citizen inclusion within the restricted policymaker network. Resulting from this contradiction, and despite neoliberal participation being idealised as planning and empowerment, participation and political dominance are directly linked. This linking ultimately raises doubts as to whether the state's implementation of policy in Ruo Emoh was influenced by scheme members. My participants agree that this was not the case. Housing adequacy, for instance, remained undiscussed during Ruo Emoh's mandated citizen engagements and, as a result, housing deliverables remained ambiguous to the beneficiaries.

With the role of formal planning alongside citizen insurgency and radicalism being to mediate community-based organisation, and juxtaposing this against their role being heavily influenced by the wider governance context (as argued by Haughton, Allmendinger, Counsell and Vigar [2009]), my argument calls for an intersection between formal and informal governance structures in shaping housing delivery. As for abstract language and failed power transfer, the lack of intersectionality distances policy from on-the-ground realities, produces inadequate participatory processes (where adequacy should be the bare minimum) and ultimately, produces inadequate housing. This emphasises the importance of understanding the intricate power dynamics between formal and informal governance systems, important in informing policy decisions to be better able to address contemporary citizen-based housing challenges (Clemens & Cook, 1999; Healey, 1999; Huchzermeyer, 2003; Malik & Tariq, 2021; Miraftab, 2009; Sukumar, 2001).

6.2.3. Discussion: Participatory governance does not guarantee citizen empowerment

The non-purposive language of policy, leaving room for skewed interpretation, results in fragmented state-led approaches that, in turn, hinder the devolution of power to citizen-led initiatives. What makes matters worse is that citizens of a corruptor state are innately powerless given its market-led delivery favouritism. As a result of this powerlessness, citizens are subjected to neoliberal ideology that fixates urban development on professional approaches instead of community-driven development (Fieuw & Mitlin, 2018; Truscott & Malcom, 2010). Citizen powerlessness is, therefore, not only argued as a result of discursive misalignment or language ambiguity, but also rooted in systemic barriers encountered during housing delivery. With Mzolo (2016) arguing that the participation of the poor in housing is an indicator of its success, comes the importance of addressing the gap between policy intent and the implementation of skills transfer. This argument can be extended to participation in construction too. The capabilities and willingness of Ruo Emoh residents to engage in housing construction or site

activity, and the frustration from such not occurring, further indicate the need for increased state commitment to develop citizen-based skillsets through already-enacted legislation.

While the BNG policy and Enhanced People's Housing Process (EPHP) are the state's most overt and interlinked evidence pieces promoting citizen activation in delivery, my case study identifies a contradiction between participation promoted by the policies versus how Ruo Emoh residents have participated. This research unmasks the actual minimal value of skills transfer in Ruo Emoh. Factors discussed throughout Chapter 5, including limited learning resources, inadequate training frameworks, and absent support mechanisms contribute to the stark contrast between skills transfer and the real-life citizen experiences in attempting to benefit from these policies. This contrast presents a conundrum in the extent to which policy components encouraging skills transfer from the state to citizens are implemented in the housing process. On Mzolo's (2016) basis, and in light of South Africa's (supposedly) empowering political realm, Ruo Emoh is argued as an unsuccessful project (contradicting my 2018 research findings).

Taking this further to post-learning, despite Ruo Emoh residents benefitting only from technical and administrative skills, mechanisms to support residents in the practise of their acquired skills are absent. The EPHP does not detail post-learning support and, instead, only allocates the (ideal) role of support to community resource organisations (CROs) and community-based organisations (CBOs)[102]. On Alsayyad's (2021) basis, the EPHP's loose framework diverts accountability to third parties who have no contractual obligation to citizens instead of the state: an entity holding a constitutional mandate to citizens. Ruo Emoh residents corroborate that there are no avenues for them to practise their acquired skills because they are not built environment professionals. This lack of continued support diminishes the long-term impact of skill-transfer initiatives, emphasising the significance of ongoing state mentorship and support to state-subsidised housing beneficiaries. As a result, the Ruo Emoh housing process is criticised for not contributing to long-term citizen empowerment by neglecting economic, social, political and cultural circumstances, stemming from the lacklustre EPHP implementation. This highlights a contradiction between the ostensible citizen empowerment within policy rhetoric and the inherent powerlessness experienced by citizens. Given that the neoliberal state appropriates welfarist provision, it is to stay engaged with its beneficiaries beyond ownership transfer.

Empowerment is subsequently argued, against its neoliberal background, to connote a learning of irrelevant skills – where the standardisation of such skills remains ill-informed of socio-spatial contexts.

[102] The difference between the two is that CBOs represent and work on behalf of, and with, beneficiaries and communities, whilst CROs are a state-identified team that builds the appropriate capacity to support project delivery. Homeowners Associations are different in that they are local-level organisations comprising mainly of residents of an established group housing scheme that ensure common property within a housing development is properly, and permanently, maintained (Barton & Silverman, 1989; Clarke & Freedman, 2019; McCabe, 2011).

Similarly, and despite focusing on rental housing in Glasgow, McKee (2011) also problematises empowerment in this sense. This is ironic as, although I argue for empowerment to be situated in its global context, the precursing issues of disempowerment seem to be globally standardised among low-income households. On this basis, I argue that participatory governance does not guarantee citizen empowerment nor their improved livelihood. Simply, the intent of policy to empower through skill-transfer initiatives may not adequately consider the realistic diverse challenges faced by citizens and their contextualised empowerment needs. This contests the assumption that merely providing technical and administrative skills automatically leads to meaningful and sustainable empowerment. Therefore, just as I argue contextualised housing adequacy, so do I argue targeted skills transfer.

While the argument may also arise that construction skills similarly have no relevance to beneficiaries' futures, these skills provide a basis for the state to mobilise a skilled workforce in addressing its broader housing crisis. Considering residents' radical remnants, indicating a commitment to South Africa's housing goals, like Sarah's or Cindy's suggestions from section 5.2 above, I contest Fieuw and Mitlin's (2018) argument that trained citizens are less likely to support a politicised housing approach. However, to ensure buy-in, the state must impose appropriate measures.

6.2.4. Implication: Targeting policy's empowerment rhetoric to enable power transfer to the citizen

Policy governing the implementation of the EPHP is vague and, therefore, the extent to which it is exercised is to the discretion of the power-central state. As a result of the scheme's dependence on partners to access the centralist state, power in decision-making was denied to, and (indirectly) forfeited by, scheme members, allowing them to participate in their housing process to the extent that the state dictated and alluding to the scheme's subservience to the state. This contributes to my argument that policy neglects the way in which beneficiaries can actively participate in the housing process and validates Sekoboto and Landman's (2019) assertion that empowerment in delivery is unfounded. Conversely, this calls for the development of clear and precise policies in administering the EPHP's implementation to minimise discretionary decision-making by the state and to empower beneficiaries in delivery. Considering some of the issues that arise from Ruo Emoh, apart from the state ignoring beneficiaries in the construction of their homes – which directly conflicts with the objectives of the EPHP – skills could have been transferred to educate the new-found homeowners in saving or being able to afford housing maintenance, establishing a housing support network post-handover or providing a framework within which residents could organise themselves and reignite their collective action. In this sense, integrating concrete measures to address systemic barriers ensures that empowerment rhetoric translates into tangible actions. Examples of these measures could be through a more intricately

designed housing support centre (HSC) or Homeowners Association (HOA), in light of the state not being able to enforce it against law (as discussed in section 5.4 above).

This suggestion for the state to facilitate HSC or HOA establishment is made given the blatant subservience of Ruo Emoh to the state and the scheme's autonomy forfeiture in response to the state's formally-institutionalised delivery. This could alleviate some of the pressures experienced by Ruo Emoh, implying that the state's power-centralisation contributes to structural issues within national housing policy. The concern lies within the perspective through which skills transfer is envisioned: policymakers equipping citizens with skills should be not only to aid the state in achieving housing goals, but also to allow an independently functional citizenship by contributing to its equity through empowerment. While policy is claimed to centre the latter, rhetoric is argued to be based on deliverables. To this end, the transfer of technical and administrative skills overlooks the importance of addressing systemic issues that contribute to citizen disempowerment, doubting the effectiveness of policy to improve the long-term well-being and capabilities of citizens, and placing them at a lower footing from which they engage in housing delivery, arguing against ACC's (2018) and PEP's (2016) beliefs of having uplifted Ruo Emoh's social footing. This does not allow beneficiaries to progress up the property ladder and, contrary to McKee's (2011) argument, citizens in a corruptor state remain inactive agents and uninformed recipients.

Although the ideology is for the neoliberal state to transfer its power to citizens, as suggested by Dufty-Jones (2016), this has not occurred in the case under review and studies suggest it is not the only case (Alsayyad, 2021; Ndinda, 2009; Sekoboto, 2016). Disproportionate housing outcomes also suggests that the mere inclusion of empowerment rhetoric in housing policies is insufficient without addressing the systemic forces that hinder genuine increased beneficiary participation and decision-making influence. As a result, my argument calls for the re-assessment of skills transfer and the re-evaluation of the depth of citizen-led action within contemporary policy. This is because, in most cases, participatory housing processes have been limited to mainly administrative tasks. Essentially, in stark contrast to its rhetoric, housing policy leads to disempowerment.

While my study identifies flawed empowerment rhetoric, the issues relating to policy vagueness, neglect of active citizen participation, limited beneficiary decision-making dominance and contextual relevance of skills transfer call for the decryption of empowerment's abstract value in policy. This also urges policymakers to move beyond abstract formulations and engage with a clearer understanding of the outcomes they hope to produce; a de-abstraction process that can be assisted by precise language. However, as a result of intervening in local state functioning, studies find that the state has shown little commitment to the devolution of power (Bhuyan, Jorgensen & Sharma, 2010; Moseya, 2021). This also necessitates a re-examination of society-state power dynamics. In response, my argument further

implies a need for the targeted conceptualisation and implementation of empowerment to delink it from its neoliberal ideology. Furthering this, and on the basis of the state's welfarist elements, it is to stay engaged with its beneficiaries by providing more soft skills and support around ownership rather than only focusing on the static housing by-product it intends to deliver.

Instead of the state's power-centralisation, what I call *discretionary state-society delegation* could place power in the hands of the beneficiary, who is more attuned to their needs that have often evolved beyond those that the state recognises. This delegation could take the form of the state assigning more tangible, deliverable-based tasks to communities like construction participation or having the first and final say on housing typology, its location or its built environment composition. This is obviously suggested within quantum bounds. Albeit on temporary bases, this delegation is conceptualised as direct citizen empowerment, imposing boundaries and roles for them to act in the delivery process. In light of the broken community practice witnessed in Ruo Emoh, this delegation would need to be co-ordinated by a facilitator, which could be appointed by the state as opposed to the community – given the concerns of intra-community corruption by participants. In turn, this delegation would also mandate the state to impart skills to beneficiaries to fully understand the housing process. This is because the results of policy implementation are often measured by input, process, output, and impact (Sekoboto, 2016). In contrast to Ruo Emoh's now-minimal power, I take a step back and discuss how citizens' passivity stems from the state's intervention and minimised power transfer.

6.3. Argument 2: A detachist, silent corruptor state does not fulfil democratic participatory aspirations and debases citizen insurgency

6.3.1. Discussion: Citizen insurgency versus the state's inherent decision-making power

State-provided infrastructure itself has been used as a citizen pacifier before, resulting from the state's view of citizens as either claimants, consumers, or criminals (Lemanski, 2020) - contrary to Lemanski's infrastructural citizenship approach. What makes matters worse is that the inactivity resulting from the forfeiture of citizen autonomy, in light of intermediary advantage, solidified the state's perception of resident passivity. This perception, from the representative of control and power (and contrary to a resident's expectation of priority), limited the growth of the society-state relationship, regardless of infrastructure signifying a constant opportunity for citizens to shape their relationship with the state. The absence and silence from the state could be a result of its misunderstanding of the dynamics of the urban poor, where poverty is generally only understood by its statistics (Plummer, 2013). To make matters even worse, infrastructure delivery was inadequate, confirming that the lack of society-state co-operation fails to remedy the housing crisis (Bond & Tait, 1997). According to Lemanski (2020, p.

593), "…absent infrastructure can represent decaying citizenship in terms of citizens' expectations of the state's failure to provide basic services."

This failure can be taken further to argue that the influence of Ruo Emoh's rich resident-led history on the national housing problem is negligible, despite being publicised as a 'success story.' A citizen's social standing in relation to the state is argued as being what the state determines from citizen choices (Thumbran & Sacks, 2022). By this acknowledgement, the social standing determined by the detachist, silent corruptor state is inequitable. Essentially, Ruo Emoh, which is arguably an autonomous informal resistance to the state with resident voices at its baseline, was determined as a defiance that eventually minimised the probability that the scheme was going to be viewed by the state as special or distinct. The scheme's ultimate submission to the centralist state, in fact, led to a perceived subservience and passivity, and the beneficiaries' voices became heard less with time, cementing the state's control over their self-help initiation. Evidently, there is a contradiction between the state's perception of citizens and the citizens' expectations of their rights and agency. While the state may view citizens as passive recipients or potential troublemakers, citizens view themselves as activators and expect meaningful engagement and responsiveness from the state. This idealised versus actual engagement contributes to a lack of society-state trust and collaboration, undermining the success of participatory processes. As Naidoo and Ramphal (2018) and Selepe (2023) argue, meaningless collaboration throughout their housing process is suggestive of the dissatisfaction of citizens with the state's ineffective communication, contributing to their perception of a silent state.

Although empirics suggest the silencing of the resident and a detachist state, Adam still suggests a shortened society-state engagement period (personal communication, 24 January 2023). His suggestion goes against Lemanski's (2020) emphasis on a continuous relationship, which is, in any event, criticised to be inherently idealistic in that it presents a utopian notion of an ongoing state-society relationship with the state being an infrastructural problem-solver. She does not consider that relationships between the state and beneficiaries can wane over time into no communication at all (Lemanski, 2020). Given the inter-resident tension and infrastructural dissatisfaction experienced by residents, Lemanski's (2020) theory neglects to consider intra-community challenges, which may hinder citizens' ability to transform their relationship with the state. This contention criticises self-help theory by suggesting that citizens lack substantive influence over society-state relations and as a result, citizens' housing power remains limited. These critiques indicate a mismatch between their participatory expectations and realities (Fainstein, 2010, Miraftab, 2009). Therefore, although policy is framed to promote inclusionary equity, aligning with Fainstein's (2010) principle, this framing is purely ideological. An example of this is the Ruo Emoh's community engagement prior to NGO registration, where there were no legislated forums for scheme engagement, leaving local citizen efforts effectively valueless in the state's eyes. Additionally, the lack of the skills of citizens to participate in the more technocratic side of delivery

leaves their engagement at the whim of those with power in the housing process and ultimately silences Ruo Emoh voices, subjecting scheme members to the same reality of any other (passively expectant) beneficiary of any other state-subsidised housing project. Resulting from weak linkages between democracy and citizens in urban policy, this argument also contests that hearing public opinion is not enough.

Theory fails to acknowledge the opposition of persistent autocratic governance and its systemic influences that collective insurgency attempts to overthrow. Those attempting to address urban issues cannot discount the power systems that create and perpetuate the issues (Berner & Phillips, 2005). While self-help approaches are not a new concept to the nation, Marais et al. (2008) corroborate my argument by arguing that the state's control over self-help is implied in contemporary housing policy. They contend that, within self-help housing approaches that naturally comprise radical connotations, the state is only to partially assist mobilised collectives (Marais et al., 2008). However, with residents indicating no direct contact with the corruptor state during their housing process, this hints at an exclusionary state practice. This exclusion reduces citizen influence on their housing outcomes and opposes Fainstein's (2010) assertion given that, in Ruo Emoh, power did not lie within its community. In the same light, Adam, in section 5.3 above, actually doubts the long-term sustainability of citizens' ability to organise themselves and act.

Given the view of participants of themselves as planners, aligning with radical insurgent planning theory, they prioritised interconnection with NGOs as intermediaries in negotiations with the state. While Ruo Emoh had made strides in enhancing certain aspects of citizen capabilities, the society-to-NGO power shift to gain access to the state reflects a broader tension between informal, locally driven initiatives and formal, state-sanctioned structures, illustrating a challenge in reconciling bottom-up planning with state regulations. Considering the complex regulatory environment, of which citizens remained uninformed, the centralist state's delivery model ultimately limits citizen influence (Muchadenyika, 2015). Their obvious reliance on the state notwithstanding, and contrary to Adam's doubt, the progressing dependence on external actors was intentional and vital to meet the state's requirements. An example of such a requirement was the Individual Housing Subsidy Programme (IHSP) approvals that brought with it other state-mandated approvals, like planning approval for the project. With the residents being uninformed of these statutory processes, they needed assistance from professional partners – as validated by Emma's words in sections 5.2 and 5.3 above. With final decision-making lying in the hands of the state and Ruo Emoh's dying opposition to the centralist state, this implied that the core value of radical and insurgent theory to centralise citizen power became ineffective against the neoliberal institutional framework.

The society-NGO dependency raises doubts as to whether radical action or insurgency can withstand the impact of external hegemonies (Friedmann, 1987; Maharaj & Narsiah, 2002; Miraftab, 2009; Sandercock, 1998). The manipulative society-NGO dynamic (as argued by De La Peña, [1981], Fassin [2009], Ley [2010], Richard, [2009], Robbins [2012] and Xaba, [2015]), with the scheme's forfeiture of autonomy at the point of partnership, only permits the scheme to exercise agency while at a deficit, contradicting ACC's (2018) and PEP's (2016) view of having uplifted Ruo Emoh's social footing. Ideally, the relationship between the diverse roles of crucial NGO agents and beneficiaries should be to act between the legal and regulatory frameworks (Healey & Barrett, 1990). Healey and Barret stress the importance of interconnection to develop a housing strategy, not dependence. However, in Ruo Emoh's case even interconnection lay dormant. This research, consequently, infers a more complex society-state relationship than that which theory represents, inequitably siloing housing resources between state and NGOs and not citizens, positioning residents' insurgent efforts against overpowering state dominance (Harvey, 2012; Lemanski, 2020; Miraftab, 2009).

My argument suggests that, while resident-led approaches offer inventive solutions and empower communities, they often operate within a complex state-institutionalised network of policies that produces a contrasting value. In response, I adopt the argument of participatory democracy informing, negotiating, and commenting on decisions – not only during decision-making, but during planning too (Mamokhere & Meyer, 2023; Musyoka, 2010). For this to occur, it becomes pressing that citizen-led initiatives formally govern themselves outside of state-institutionalised processes, as Musvoto and Mooya (2016) argue. Similarly, Verma (2007) states that informal institutions cannot be rejected. However, against market-driven housing delivery, the savings scheme is only viewed as an informal institution and inadvertently rejected. This contradicts the serious and significant value that citizen-led agency and autonomy is theorised to have (Friedmann, 1987; Maharaj & Narsiah, 2002; Miraftab, 2009; Sandercock, 1998).

Furthermore, the scheme does not conform to Healey's (1999) new institutionalism as members were not centralised in their housing process nor did they influence policy agendas. Conformity with Healey (1999) would attend to the informal institutional workings of the scheme as opposed to the neoliberal means to reject it and would lead to a governance mechanism in institutionalising Ruo Emoh's citizen-led approach (Healey, 1999; Malik & Tariq, 2021; Miraftab, 2009). It is for the reasons above that this case does not represent any form or level of institutional and stakeholder analysis, despite the meso-, and micro-, levels applying to this case. While Malik and Tariq (2021) maintain that analysis of institutions and stakeholder participation in housing research is non-negotiable, this has not happened in Ruo Emoh due to intermediary NGO and state dependence. Thus, contemporary institutionalism fails to uphold its foundationally ethical role in defining policies and strategising for better informal actor conduct (Clemens & Cook, 1999).

6.3.2. Implication: Institutionalising citizen-led engagement in the participatory processes of housing

The inconsistencies between top-down policy implementation (the 2004 Breaking New Ground policy and the Enhanced People's Housing Process) and bottom-up community initiatives (such as savings schemes) contest the efficacy of current participatory processes in South Africa's institutionalised housing governance. Although the predominant form of citizen engagement in delivery does relate to theory (i.e. public participation as discussed in section 2.7.2 above), my argument is that the once acceptable and equitable forms of state engagement with citizens are now challenged by evolved citizen needs. Within the participatory process of the current delivery model, what cannot be ignored are the intrinsic intermediaries: NGOs and professionals who hold the role only to protect and advance the power of the beneficiary (as argued by Masser [2009] and Sekoboto [2016]). Considering that residents view empowerment as an expression of their own voices and rights, their forfeiture of power to partnership placed them at a disadvantage by hampering self-governance. This goes against inclusionary society-state ideals that are foregrounded in national housing policies that were conceived for the delivery of public goods, like infrastructure (Lemanski, 2020; Miranda-Poggys & Morena, 2023). Subsequently, partnership with intermediaries is criticised for inequitably compromising citizens' autonomy and rights advocacy, emphasising the need to re-evaluate intermediary roles in delivery.

An important lesson learned from Ruo Emoh is the value of direct and regular society-state interaction to acquaint the state with progressing participatory needs. Similarly, Miranda-Poggys and Morena (2023) argue that, in housing, citizens in partnerships require involvement through direct participation. Misunderstanding these needs is likely to hinder effective citizen inclusion that instils equity into society (Plummer, 2013). To this end, establishing a direct society-state communication channel fosters reliability, accountability, and trust, resulting in the state understanding evolving needs as opposed to relying on representatives appointed on behalf of collectives for needs communication. As explained in section 5.4 above, relationships with representatives strain when conflict occurs and the communication of needs is thereafter compromised. While such partnership dynamics are somewhat 'successful' in global north contexts, those in the global south, particularly in South Africa, are more complex given its citizen oppression history. Adding to the state's loose and minimalist housing commitment in policy, this complexity builds on the existing argument by McKee (2011) that a neoliberal housing approach negatively influences the mandated engagement with beneficiaries by suggesting citizens as 'passive recipients' while NGOs are actors. The systemic silencing of beneficiary input emphasises the significance of inclusionary participatory approaches, recognition of community voices, and the importance of inclusive decision-making processes in maintaining citizen agency. This, with the obvious gap between policy intent and on-the-ground realities, suggests the generalised negative impact

of the state's neoliberal ideologies on housing delivery to the citizen. Hence, my further arguing Miranda-Poggys and Morena's (2023) suggestion for direct participation to be continuous and for re-examining already-enacted policy frameworks in this light. To strengthen this argument, it is necessary to address the notion of participation as (dis)empowerment in addition to the centralist state and the exclusionary practices of NGOs.

Ntema (2011) argues that community empowerment is a result of increased community participation in housing. However, this is already problematised given the gatekept participation by those in power, or better identified as anyone but the citizen. As a result of this one-sided power, partnership's power transfer falls short of realisation. Given the failed power transfer, power to the citizen in South Africa's housing context conforms to two of the more negative forms of Kabeer's (1999) and Mills' (2004) view of power outlined in section 2.6 above (i.e. power *over* and power *within*). The interplay between NGOs and the state held power over the scheme as power was centralised within the most resourceful parties. Therefore, partnerships in Ruo Emoh's case provided very little basis for citizen-based power and the meeting of their needs, as residents highlighted minimal collaboration between themselves and the state. Participants residing in Ruo Emoh suggest the limited collaboration between the scheme and NGOs, albeit the main collaboration they witnessed.

Both the centralist state and the NGO's detachist mindsets call for formal recognition of community-led engagement forms, without the state's presence, within housing policy (e.g. community-facilitated meetings and forums). This recognition would allow citizen collectives to make proposals directly to the state. In so doing, this would contribute to local-level engagement as a form of participatory process without having to form external partnerships. Taking into account citizens being less informed about technocratic inputs, this is where the state could intervene in contextualising skills transfer as outlined in section 6.2.4 above. My argument implies the urgent need for effective policy implementation strategies, calling for enhanced communication channels *to* the housing-seeking citizen, promoting transparency *from* the state, and fostering collaborative partnerships *with* the beneficiary that can facilitate meaningful engagement, shared decision-making and the realisation of community autonomy. This need signifies crucial reciprocal communication and mutual negotiation, and the need to strengthen their linkages, done to positively align housing outcomes with policy participation as empowerment (Ndinda, 2009). These required implementation strategies should take cognisance of systemic participatory barriers stemming from the apartheid state that are still prevalent, including the resident possessing limited skills, inaccessible training frameworks and the lack of support mechanisms.

6.3.3. Implication: (Re)distributing housing resources towards community

With Fainstein (2010) and Ley (2010) suggesting communication and collaboration between the state, NGOs and citizens as crucial to strengthen linkages between policy and 'on-the-ground' realities, this research suggests debilitated autonomy and democracy. In principle, communication was present between Ruo Emoh stakeholders, it just was not an equitably spread, uninterrupted dialogue. Strengthening these linkages becomes all the more difficult when policy (like the EPHP) is implemented in a way that ensures the state's control over self-help housing approaches through authoritative delegation (Marais et al., 2008). To remedy the footing in which citizenship engages with the dominant state, housing resources should be shifted to informal citizen collectives, signifying the importance of capitalising on the historic informal citizen agency and autonomy.

One of the clarities that this thesis points out is that power often lies with the most resourceful, in this case being PEP. As a result, the partnership between PEP and the Ruo Emoh beneficiaries is criticised as being exclusionary, despite PEP's overall assistance to residents in attaining (some) housing goals. This exclusionary practice, in turn, further constrains beneficiary agency, emphasising the importance of state intervention in this manipulative dynamic. Without the state proactively intervening, the only option for citizen connection to the state is reliance on state-delegated, approval-based programmes to produce outcomes (e.g. the Municipal Planning Bylaw of 2015 [MPBL, 2015] for rezoning and subdivision approval or IHSP for housing construction). This perpetuates the entrenched top-down nature of state-led delivery and argues that, although citizen-based autonomy is encouraged within policy, housing beneficiaries are at the mercy of the state's support as opposed to the state's working with them (despite beneficiaries being willing to). A result of this is that the state's authority over the housing-seeking citizen is classified as rigid and less influenceable than the manipulative NGOs, particularly in navigating regulatory hurdles and accessing resources. This 'power over' challenges theory's ideology of citizen autonomy, highlighting the need to address the ingrained society-state power imbalance and state control over citizen collectives.

The challenge of the state's control, and power over citizenship is also stressed when comparing this power-imbalance with Lemanski's (2020) idealised ongoing "state-society" relationship.[103] While she highlights the importance of building strong relationships between the two for successful housing initiatives, if the dynamic is systemically oppressive to the citizen, is infrastructural citizenship (IC) not perpetuating the state's control over the citizen by encouraging a relationship without affecting the existing institutional framework? Lemanski (2020) is also criticised for oversimplifying society-state relations. While I can accept that she does not concede to the presence of a centralist regime existing, a

[103] See section 3.4 above and section 6.5.1 below.

clearer proviso is that the society-state relationships should be mutually beneficial, and not a cause of dependence. This maintains the importance of societal resistance to state-induced spatial injustices resulting from the apartheid legacy (Thumbran & Sacks, 2022). Yet this does not separately address the siloing of NGO resources. Hence, there is the call for a reciprocal interconnection between citizen-led initiatives and intermediaries after the state-less citizen-centric governance called for in section 6.3.2 above, ideally minimising sole dependence on the state. This implies the need to centrally develop a citizenship skillset that (re)distributes housing resources to citizens, which will allow them to engage more equitably with intermediaries and the state.

Building on section 6.2 above, it becomes clear that recognising and supporting citizen autonomy alone is insufficient (Andres et al., 2021; Czischke, 2018). Addressing the systemic barriers that hinder effective citizenship is paramount to allowing the (re)shifting of resources to citizens, emphasising the need for policies and interventions that not only empower citizens but also dismantle structural hindrances, allowing for a more effective realisation of what I term *mobilised residentship*.[104] My mobilised residentship concept, is an institutionalised society-state relationship whereby a subservient state assists residentship only in the realisation of their housing goals by providing resources and skills. Within this relationship, the state, policymakers and implementors are urged to positively reinforce socio-historicities and livelihood strategies of informal settlement. Additionally, institutional and stakeholder analyses are implied as a solution to identify roles for informal housing actors and accessible resources to unlock and capitalise on citizen capabilities (Clemens & Cook, 1999; Healey, 1999; Malik & Tariq, 2021). After these analyses, a less informal governance structure could be formed and attributed to a more formalised citizen collective, wherein capabilities are highlighted to formal institutions, enabling broader participation.

Although some may argue that a mobilised residentship is similar to existing concepts, like Lemanski's (2020) 'infrastructural citizenship' or Foster-Fishman, Cantillon, Pierce & Van Egeren's (2007) 'active citizenry,' this concept is contextualised to housing needs in state-provided housing. The concept takes into account the four arguments mentioned in Chapter 5 as pillar points to be addressed in realising the mobilised residentship. This is also important considering the failure of South Africa's housing policies in developing a cohesive stance on informal settlement and the pursuit of more contextual and heterogeneous housing delivery. I argue that, without mobilised residentship currently resulting from resident movements reaching their housing goals what we have is a dissipated form of its once-shared social justice values.

[104] From this point, 'residentship' will be utilised to describe citizen collectives in the pursuit of socially just housing, unless specifically referencing Lemanski's (2020) 'infrastructural citizenship.'

6.4. Argument 3: Citizen collectives attaining temporally goaled housing does not guarantee continued community nor sustained social capital wealth

6.4.1. Discussion: Fragile community practice, decreasing social capital and homeownership

In Chapter 5 above, I identified that policy ambiguity leads to interparty conflict, existing when a policy directly relates to an organisation's interests and when such organisation's views are inconsistent. However, what is overlooked is that conflict can also arise from within a group, adding to the external pressures that may strain citizen collectives. Berner and Phillips (2005) argue that community idealism originates from the outside, in that outsiders are more likely to view homogeneity and harmony in places where there is complexity and conflict. While theory – such as Holston (2008), Lemanski (2020), Lefebvre (1996) and Miraftab (2009) – emphasises the value of collective action in exercising residentship rights over the city, its assumption of a functional community unity and guaranteed trust among citizens in shaping infrastructure and residentship dynamics is criticised. Specifically, I find Lemanski's (2020) acknowledgement of citizen diversity post-scripted to her contention of state-provided infrastructure as a public good in passive public places. In reality, citizens often have diverse interests, priorities, and levels of engagement – a notion that Fainstein's (2010) social justice theory acknowledges – that can cause tensions and complicate efforts to collectively influence infrastructure provision. The neglect of citizen diversity also leads to inaction against conflict.

Although the scheme members willingly elected representatives (i.e. the project steering committee), the actions and decisions of representatives caused suspicion of collusion. Together with its limited involvement in the planning processes, the state's outsider perspective of Ruo Emoh's utopian local organisation overlooked such domestic disempowerment of community autonomy (i.e. conflict debilitating citizen trust-building). Internal conflicts cannot be ignored as they affect community unity that, in turn, affects society-state relationships that then has an effect on infrastructural outcomes. Simply, these aspects are correlational. This conflict demonstrated the negative impact of internal misworkings on housing delivery. Intra-community conflict is also criticised as inadvertently leading to inequality among citizens in that those who are more empowered, vocal or organised have a disproportionate influence on decision-making, leaving less vocal and organised citizens at a disadvantage.

Matland (1995) argues that, when multiple parties are involved in a project, lengthy disagreements are imminent. Based on Ruo Emoh's society-state dynamic, and the intermediary NGOs, a society-state, two-party zero-sum game is suggested in that, while the state achieved its goal of providing housing against the nation's backlog, it was at the cost of citizen-based autonomy and democracy. At some point before receiving a house, scheme members trusted each other, the project steering committee, NGOs

and the state to meet their housing needs. When trust was present, members were more likely to engage in meaningful dialogue, to contribute their perspectives, and to feel confident that their input was valued. It was at this point that the Ruo Emoh's social capital was at its wealthiest. Once a weakened society-state network and poor inter-resident relations came into play, social capital depreciated. This resulted in the minimisation of mobilised residentship that relied on shared knowledge and experience, suggesting that, for citizen autonomy to be collectively exercised, the root issues of decreased social capital must be addressed.

Bourdieu (1986) argues that social capital is influenceable, holding the potential to become socio-economic advantage. Taking into account secure tenure being the only form of socio-economic advantage that the Ruo Emoh residents identify with, and the broken community practice, homeownership's mutual inclusivity to social capital is doubted. Within this argued inclusivity, homeownership is a tool to strengthen social ties and promote intra-community participation (Grinstein-Weiss et al., 2013; Manturuk et al., 2010; Woldoff, 2002). However, a broken community practice suggests social isolation post-handover and the lack of trust, logically leading to scepticism, reluctance to participate, and a sense of disempowerment. Donoghue and Tranter (2012) argue that limited trust negatively affects the development of social and financial capital, and restricts economic growth, which I observe in Ruo Emoh. Of course, trust cannot be expected to remain constant throughout a broad span of time (i.e. 22 years). However, the typical ebb and flow pattern was not present in Ruo Emoh's case.

Ruo Emoh's story is, therefore, argued as challenging the notions of continuous community and sustained social capital. Contrary to my argument, Gaumer, Jacobowitz and Brooks-Gunn (2014) assert that affordable housing residents tend to be less isolated. Their argument, together with Fainstein's (2010) assertion that, at a local level, the greatest opportunity for democracy lies within the realm of the community, implies that power inherently lies within mobilised residentship. Although Ruo Emoh began as a democratic demonstration of frustration with the state's housing efforts and a force for citizen equity, and brought about certain positive outcomes (such as a sense of tenure security and pride in their collaborative achievements), South Africa's institutionalised housing framework – to which it had to conform – minimised its true resident-led values and action, which, in turn, hindered the continuation of practised community.

6.4.2. Implication: The prevailing 'collective action paradox' – homeownership does not equal social capital nor socio-economic well-being

Broken party relationships; infrastructural challenges leading to unmet housing expectations; the state oppression of, and control over, resident-driven groups; and limited participatory inclusion all represent divergent issues in Ruo Emoh that challenge the community practice typically associated with self-help

ideology. This is the first challenge that this case presents. Although self-help theory idealises the collective unity of active residents, or mobilised residentship as I have earlier termed, this research argues that deep-rooted neoliberal pressures influenced self-help's pooling of resources, albeit financial or human. This adverse influence results in what I call *the collective action paradox.*

At the paradox's first level, broken relationships between residents are exposed – termed as fragmented intra-community dynamics – in which social connections, trust, and collective abilities within a community deteriorate, leading to disintegrated relationships and limited collaboration among community members. Although the paradox challenges the idealised, and supposedly innate, sense of community that radical and insurgent planning theory holds, addressing this requires the repairing of fragmented intra-community dynamics in order to revitalise the community practice associated with the self-help paradigm. Equally, lacking trust in the elected project steering committee, unsuccessful attempts to engage directly with the state, and the limited willingness of residents to participate in community-based work (all found in section 5.4 above), result in participants reverting to an exercise of individualism. The socio-historicities of informal settlements and backyard dwellings, which were the previous living conditions of all Ruo Emoh residents, have also influenced their current self-reliance. This influence has motivated housing interventions that align with their own individual needs as opposed to community needs. To this end, recognising socio-historicities can enable the re-approaching of citizen interventions that balance individual and community needs – a more cohesive community development and place-making approach.

Then again, the participants' demands for improved housing policies, increased budgetary allowances (discussed in section 6.5.2 below), and greater participation in delivery demonstrate their remaining resistance to exclusionary policy practice (i.e. which does not support citizens as housing providers). This validates that Ruo Emoh residents, in fact, continue to want to exercise autonomy and neoliberal resistance. However, as my study argues, the unwillingness and inability of residents to act collectively means that radical remnants remain unheeded. These demands require resident proactivity and emphasise the importance of the state assigning normative value to community-based efforts through integration into existing policy. Within this call lies the exploration of informal institutional roles as housing actors and providers, and the development of effective strategies to formalise their participation in delivery. Put differently, my argument suggests (after the state-less citizen-centric governance mentioned in section 6.3.2 and reciprocal interconnection between citizen-led initiatives and intermediaries of section 6.3.3) the need to establish formal roles and responsibilities within community-based organisations. The aim of this is to generate trust-building within mobilised residentship in order to enhance citizen autonomy and promote social cohesion. This starting point can involve creating institutionalised society-state channels for communication that then develop a formally institutionalised sense of collective identity and purpose. What should underpin this society-state

dynamic, instead of conflict, is that "[n]o community is an island, and macro systems act to structure local choices." (Berner & Phillips, 2005, p. 7)

In the wake of corrosive conflict, the role of trust emerges from Ruo Emoh community as a cornerstone in the building of social capital. This study stresses that trust is not merely a social nicety but a foundational element that can either support or obstruct community creation, particularly in housing delivery. The second challenge, a resultant second level of the paradox, is that Ruo Emoh defies the argued synchronistic bond between homeownership, social capital and socio-economic well-being because neoliberal top-down delivery has hindered the growth of a strong collective identity, and weakened collective identity restrains participation that then, as previously argued, results in dissatisfactory housing outcomes. As a result, this 'bond' is considered idyllic, at best. For instance, socio-economic well-being can exist without social capital or residents may have a compromised socio-economic standing but still own homes. Re-evaluating this presumed synchronous relationship, in light of neoliberal top-down housing pressures and considering that contemporary policy does not, in reality, foster social capital, serves as another point for fostering stronger collective identities and social connections. This re-evaluation must begin at legitimated residentship roots given the omission of community-level efforts in policy, and provides an opportunity to refine contemporary policies to distinguish between homeownership and social cohesion rather than assuming the creation of one means the creation of the other.

Bearing in mind the forfeiture of citizen power, blind reliance on state intervention weakens intra-community ties that typically thrive when beneficiaries have a strong stake in their housing. Seeking formal citizen-based recognition within the state's housing governance framework can legitimise NGO-assisted community-level efforts. This legitimisation would then positively impact a homeownership, social capital and socio-economic well-being correlation by institutionalising social capital value. The state promoting social cohesion can also reinforce intra-community ties essential for building strong communities and instating social equity. Recognising the impact of social capital corrosion also provides an opportunity for proactively rebuilding inter-resident trust, empowering them to address concerns collectively, thereby restoring community resilience and local-level democracy. This argument emphasises the importance of institutionalised interparty bonds in realising radical principles, which is lacking in theory.

Though, community-based institutionalisation should occur alongside delivery as social capital is not the only aspect influencing community well-being. Any community unrest and conflict, as per my closing of section 5.4 above, can be compensated by the state through the provision of adequate and satisfactory infrastructure. Yet given the currently retrogressive housing in Ruo Emoh, its significance and impacts are discussed.

6.5. Argument 4: Retrogressive state-provided housing does not meet the evolving infrastructural and place-making needs of residents

6.5.1. Discussion: The maladjusted corruptor state, and evolving housing infrastructure and financial needs

Citizenship within Lemanski's (2020) approach is framed as an urban dweller's demonstration of rights and responsibilities as opposed to state-assigned rights and responsibilities. However, at its core, I contest that her approach is centred on the state's inception of housing from funding to delivery and, as such, is viewed from a state lens as rights based. This lens is evident in her conceptualisation of civic relationships with the state as 'state-society,' suggesting the hegemonic state. In contrast, this thesis consistently terms such relationships as *society-state* to centralise a leading citizen in such relationship, aligning with its social justice framing. Within this rightist lens is Lemanski's (2020) citizenship rooted in passivity, when they are anything but and, instead, my argument is that infrastructure is the primary lens through which my 'residentship' views Ruo Emoh.

Yet the state's post-handover detachism, distancing it from housing projects like Ruo Emoh, implies an infrastructural commitment being met. In addition to the Khayelitsha People's Housing Project, Hangberg Phase 2 Housing Project and Gugulethu Housing Project discussed in section 5.2 above, this detachism is similarly found in Namibia Stop 8, Piesang River and Havelock in Durban, self-build projects stemming from self-help initiatives that ultimately witness a distant state even during the project where deed handover has not yet occurred (Georgiadou & Loggia, 2021). This has also occurred beyond ownership transfer in Flamingo Park, Durban (Matsha, Erwin, & Musvoto, 2023). To this end, Beier (2023, State housing and expected formalization) considers state-provided housing as "one-off service provision." In other words, once the goal to provide housing is met, support to residents becomes non-existent. Chiu-Shee and Zheng (2021) argue this distancing because the state focuses on short-term benefits, attributed to their limited time in office. In turn, this neglects the socio-economic benefits that promote long-term sustainability of public housing (Chiu-Shee & Zheng, 2021). The debated responsibility for infrastructure responsibility in section 5.5 above also provides a basis for arguing the short-term sustainability of state-led housing.

Lemanski (2020) idealises the continuous collaboration between citizens and the state, holding the citizen accountable for infrastructure once delivered. While there are indications of scheme members having actively participated in shaping their individual living spaces, there are also constraints that the poorer resident faces in assuming accountability for dissatisfactory infrastructure, like finances and resources. Against this reality, Lemanski's (2020) theory is criticised for still perpetuating a nullification of the state's infrastructural accountability. Right to the city (RTC) theory is also contrary to citizens' expectation by defying the state's sole institutionalisation of the infrastructure provision

role (Lefebvre, 1996). Lefebvre's right, centring transformation of spaces according to citizen needs, emphasises the importance of inclusive and participatory (democratic) urban governance that allows (diverse) citizens to actively engage (equitably) in decision-making processes and have a say in the developing and managing of their cities, implying significant citizen responsibility in socially just infrastructure provision (Fainstein, 2010; Lefebvre, 1996). However, the scheme's dependence on those with power now renders the residents ill-equipped to maintain their housing and address unmet needs at their cost, while already having compromised all in the name of homeownership (speaking to my 'settlement contentment').

With unaffordable and inadequate housing access in mind, the state's paradigm shift from 'housing' to 'sustainable human settlement' suggests it once acknowledged dissatisfactory delivery. Yet the current infrastructural concerns of residents lead me to question why dissatisfactory delivery still exists. The presence of infrastructure dissatisfaction – which verifies a detached, silent state presence – emphasises the importance of considering not only the provision of housing units but also the long-term sustainability and functionality of housing (Lemanski, 2020). Housing concerns found in section 5.5 indicates that these units do not fully address the residents' housing adequacy. As housing inadequacy is argued, so is the ineffectiveness of the BNG unit typology against evolved housing needs. South Africa's post-apartheid housing policies are consequently argued to be designed to offer direct access to unaffordable and inadequate housing for low-income citizens. Beier (2023) asserts that because of this reality, citizens abandon state-provided housing, which leads to the redundancy of state-led efforts.

Even if the definitions in the 1994 White Paper and the BNG policy are superficially conformed to (even argued by myself to be the case in the 2023 draft White Paper), the state cannot simply turn a blind eye once houses are handed over and expect residents to pursue a more equitable socio-economic standing without its contribution to socio-skill capital and infrastructural maintenance. Persisting spatial and socio-economic inequalities also make the practical achievement of these norms by citizen collectives alone a rather difficult, extensive and prolonged journey without meaningful partnership between residentship and professional expertise, which in any event leads to partner dependence (Tissington, 2011; Williams, 2016). The implication of apartheid's persistent spatial legacy that leaves citizens having to take responsibility for themselves, and the reliance on partners that cements the stance of beneficiaries as passive recipients, places citizens at a disadvantaged point of influence over their housing outcomes (Thumbran & Sacks, 2022). Although their adaptations (see section 5.5 above) align with the infrastructural citizenship (IC) concept, residents' infrastructural concerns reflect their desire for contextualised housing that supports their daily lives. This further aligns with Lemanski's (2020) arguments that citizenship importantly underpins political and development geography to understand socio-political life, and the responsibilities of citizens to access and shape the built environment in ways that meet their needs. However, as theory emphasises the role of the citizen in shaping their urban

spaces, it is argued to downplay the politicisation of the South African Constitution's Section 26 right in arguing easy access to adequate housing infrastructure when it is, in fact, not easy (Lefebvre, 1996, 2003 [1970]; Lemanski, 2020; Miraftab, 2009).

Interestingly, while residents declare insufficient financial resources for community improvement, they have individually taken action to adapt their homes, exercising their individual place-making. These adaptations, seen as a civic responsibility by Lemanski (2020), enhance the arguments of the limited capacity of the South African state to address the housing backlog adequately, and my argument in section 5.5 above of state-provided housing being poorly planned, designed and constructed. This further argues the need for the state's improved infrastructure planning and maintenance. In this light, infrastructure is to extend beyond the provision of housing units to consider their long-term sustainability, aligning with Marutlulle's (2021) view of housing as continuous and emphasising the importance of affordable, functional and contextually adequate infrastructure that enhances residents' well-being.

6.5.2. Implication: Rethinking inflexible neoliberal infrastructure provision in light of evolving needs

The infrastructural concerns of residents regarding defects, affordability, and the mismatch between housing typology and requirements have suggested an adverse impact that these have on their daily lives. Housing adequacy, for instance, was not prescribed for discussion during mandated public participation periods. In other words, the state did not formally record or consider requests for household typology amendment on the basis of beneficiary needs. Instead, the implementation of the BNG typology served beneficiaries the best way the state saw fit (financially and principally). To this end, BNG housingscapes were non-negotiable to the state. While privately initiated housing adaptations may not conform to the state's regulations, like the National Building Regulations (NBRs) and subsequently, may be legally questioned, they are perceived as fulfilling a civic responsibility in meeting needs unmet by state intervention. This perception, aligning with Lemanski's (2020) citizenship role, arises from the South African state's inability to provide housing at a pace that effectively addresses the housing backlog. In this instance, the housing roles by the state and professionals, as argued by Gallent and Tewdwr-Jones (2006), are to co-evolve with needs. Then again, Lemanski's (2020) role of the state is criticised as being oversimplified and neglecting to specify the state's housing delivery responsibility in considering the quality of housingscape provided to beneficiaries.

Lemanski's (2020) theory does not prescribe minimum standards for public housing and urban space provided to the beneficiary, although it is centred on delivery to the urban poor. South Africa's housing policy is also lacking this prescription. This is ironic given the 2016 Integrated Urban Development

Framework's (IUDF's) bold stance on informal settlements being poorly planned, designed and maintained. The irony is furthered considering that, in section 2.4.1 above, I identify the failure of the 1994 Reconstruction and Development Programme (RDP) as being attributed to concerns of ill-location of the housing; inadequate infrastructure; the poor quality of houses; poor tenant maintenance; and illegal occupation – issues that all currently present themselves in Ruo Emoh. With Freund and Mabin (2023) arguing RDP to represent "…miserable professional planning…" that nominally meets the demands of the mass of poor South Africans, the delivery of BNG units in the case of Ruo Emoh is argued to represent the same. In essence, housing outcomes should not resemble the issues they aim to address. Subsequently, state-provided housing is argued as an inflexible by-product of policy, whereas Marutlulle (2021) argues that housing should instead be seen as a process. Similarly, Lemanski (2020) idealises that the transfer of infrastructure from the state to citizens should not be a once-off transaction but rather the beginning of an ongoing relationship where citizens can transform the product and their relationship with the state. However, her idealisation is contested as contradictory given her theory's neglect of dismantling systemic hegemonies. In the recognition of the limitations of state-provided housing, there is an opportunity to foster proactivity by empowering residents to adapt their housing to meet their specific evolving needs, thereby aiding more flexible and responsive delivery. The ongoing individual adaptations by residents to their housing are the only demonstrations of housing as a process, as they exercise their individualised agency and infrastructural residentship.

As a response, I adopt Fainstein's (2010) and Georgiadou, Loggia, Nunez Ferrera and Fagan-Watson's (2016) guidance: delivery should go beyond the provision of housing units and consider broader aspects that contribute to well-being, such as access to quality infrastructure, public services, social amenities, and opportunities for meaningful participation. These were not conceptualised in Ruo Emoh, emphasising the need for housing delivery's contextual appropriateness, as Georgiadou et al. (2016) argue. Some may question why the state should put resources and time into meeting extended or customised needs when so many families still require basic shelter but this argument must be placed against the presence of the neoliberal welfare state in South Africa. Its neoliberal welfare, which essentially aims to provide for the citizen to place them at a point of individual freedom, must consider the debated adequacy of housing as the intended freedom is impaired when infrastructure is substandard. Currently, the delivery process offers no opportunity to redefine adequacy. As such, the Ruo Emoh scheme and NGOs partners had to develop properties in strict accordance with the quantum, which led to a standardised by-product. The argument above can, therefore, be countered by myself arguing that prior to delivery, the state should re-conceptualise its perception of infrastructural adequacy. In so doing, the state would address the problem at its source. This call for re-conceptualisation is also put forth in light of the diverse needs, circumstances, and priorities of

households and individuals. Declining homeownership and housing affordability rates should act as catalysts to this re-conceptualisation.

Policymakers should also recognise that housing aspirations are in response to the contentious delivery model that resides within the broader political framework and not policy, where a citizen's aspirations are predisposed to economic, social, political, and cultural influences (Crawford & McKee, 2018; Preece, Crawford, McKee, Flint & Robinson, 2020). The implication stresses the importance of developing comprehensive and interconnected housing interventions that contextualise adequacy and integrate various stakeholders into housing – which is, indeed, a process. This will aid in ensuring the effective implementation of housing policies and uphold the importance of mobilised residentship emphasising the needs of the beneficiary, one of which being affordability.

Charlton (2010) acknowledges that priority is given to ownership in South African housing delivery but problematises the property ladder in the state's strategy to provide freehold ownership, similar to my settlement contentment concept. She contests that, because of the conflation of land, housing and services in the South African housing realm, the ability of benefitting households to generate enough income to access good housing in the city, and pay rates and taxes associated with this, is overlooked. Her contention ultimately doubts the affordability of homeownership, as poverty and affordability are concerns that are arguably not considered by the state. This is corroborated by homeownership unaffordability being discussed in section 3.4.1 above. For context, housing affordability is based on the ability of households to meet housing costs, without excessively constraining livelihoods, insofar as anything more than 30 per cent of gross income spent on household costs is argued as unaffordable (Gopalan & Venkataraman, 2015; Gxashe, 2022; Whitehead, 1991). Herein lies the contradiction: residents rely on state-facilitated financing for housing, yet financing mechanisms do not bridge the affordability gap between receiving and living in a house. A beneficiary's financial means must be considered by the state's infrastructure provision if the housing they are being given is poorly planned, designed and constructed.

Given the scheme's savings minimal contribution to Ruo Emoh infrastructure provision, as indicated by Adam in section 5.3 above, residents indicated that without the state's assistance they would not be able to afford houses. To recap section 2.5.1 above, two state-facilitated options were available to the low-income citizen to finance construction of top structures: the Individual Housing Subsidy Programme (IHSP) and First Home Finance & Subsidy Assistance (FHF). In Ruo Emoh's case, the IHSP (at the time) allocated each household a quantum total of R160,573 for services and the construction of their houses (Jacobs, 2018). At no point was this amount administered to beneficiaries, but rather to service providers appointed by the state. However, the indication by residents of the struggle to meet the costs of their household infrastructure maintenance post-handover suggested a need

for financial assistance beyond the quantum. This further suggested a discrepancy between the state's affordability ideology, the housing delivery model and the realistic incomes of subsidy beneficiaries. Similarly, Jarbandhan et al. (2016) found that, even with the FHF subsidy, low-income state-facilitated housing remains unaffordable. While it may seem relatively affordable for the state to have paid R160,573 at the time for the provision of each unit, my study, and others, suggest that the costs to maintain the infrastructure is not (Jacobs, 2018).

Although the state's role is to promote affordability through housing supply, or have a more direct role in delivery, its market liberalisation limits this promotion (Clapham, 2018; Hansson, 2017; Sutela, 2023). With participants indicating no available finance for required improvements to their homes (as per Mary's assertion in section 5.5 above), this affordability gap is exacerbated when citizens do not benefit from state-facilitated empowerment mechanisms (as found and discussed in sections 5.2 and 6.2 above). Simply put, while the state may aim to address housing affordability issues, its reliance on market-driven approaches and limited budgetary allowances hinders its ability to enable citizen-led efforts to access adequate housing. As a result, the state has to shift from sole market preference to one that is inclusive of less formal delivery. Within this shift, and in addition to prioritising secure tenure, the state needs to prioritise addressing the homeownership-affordability gap between house receiving and living, especially for low-income citizens. The presence of an affordability gap also requires the state's investigation into the prolonged financial feasibility of the current delivery model. Additionally, this warrants a re-approach to national housing financing programmes by increasing budgetary allowances. In so doing, this re-approach also implies a need to explore alternative less-formal financing mechanisms, whether initiated by the state or citizen collectives, to support residents post-handover. To this end, resident-centric approaches could assist through amplified state-supported saving efforts.

6.5.3. Discussion: Inadequate neoliberal infrastructure placing housingscapes at a place-making disadvantage

Although demonstrations of more recent Ruo Emoh resident-led action are radical (and sometimes insurgent) infrastructural adaptations to their houses– aligning with Lemanski's (2020) notion of individuals and communities addressing gaps in formal infrastructure provision – the segmented exercising of agency counteracts an efficient realisation of their right over their housingscape. Instead, such right is privatised, fixating on residents' homes and the city then remains unchanged. The reviewed theory idealises collective creation of urban spaces that cater to the needs and enjoyment of its citizens, beyond the mere provision of liveable housing (King, 2019; Lefebvre, 1996; Lemanski, 2020; Stanek et al., 2014). Lemanski (2020), particularly, does not absolve the state from active place-making and participation.

Within Lemanski's (2020) theory, the state is largely, yet indirectly, assigned the role of planning for citizens through infrastructure delivery and upkeep, implying state-driven but resident-assisted place-making. Keeping in mind the residents' will to transform their housingscapes, this suggests the questioning of what the state's commitment to place-making is as reality tells a story contrary to Lemanski's. The argument that the state does not maintain infrastructure in Ruo Emoh infers an unmet responsibility of the state in place-making. While residents detail the state's presence in refuse removal, electrical infrastructure maintenance and crime prevention, they suggest that this support does not trickle down onto public space amenity, thereby indicative of the state not addressing spatial needs at a citizen-scale. I argue that the state's citizen-scale place-making will assist in not only improving citizen well-being but also support resident-led infrastructural interventions, thereby enabling the untapped potential of their autonomy to participate in housingscapes.

In less-developed countries where policy excuses the state's place-making obligation, as in South Africa, the unheeded housingscape inherited by beneficiaries hinders the ability of the resident to affect urban change. This argument is lacking from Lefebvre's (1996) right to the city (RTC). On this basis, RTC theory is also criticised for failing to address global south contexts as it primarily emerged from a Western context, which may not fully account for the global south's urbanisation challenges and powerless resident disposition. Yet in spite of the (inactive) detachist, silent corruptor state, I find myself questioning whether RTC theory affords informal collectives place-making opportunity. Lefebvre (1996) is criticised for neglecting the progressed rights and evolved needs of the present-day urban poor given his 1960s-influenced writings on society and space. As such, the RTC is argued to prioritise the rights of the contemporary, urban middle and upper classes, neglecting the rights and contextualised evolving needs of the urban poor (e.g. adequacy norms) and their layered social identities that ultimately affect society-state relations. Such contextualised needs are crucial considering South Africa's socio-historical landscape of land ownership and redistribution issues. In criticising Lefebvre, and deduced from my theoretical framework, I answer my question: the RTC prohibits the place-making power of informal collectives against poor infrastructure provision.

6.5.4. Implication: Mobilised residentship as the only remaining means to transform the city post-state intervention

As a result of the failed reconciliation between informal place-making with formal planning in Ruo Emoh, the opportunity to develop an initial institutionalised approach to micro-scale informal place-making, where formal planning is ancillary, was constrained (Andres et al., 2021). This matter is even more crucial considering that formal planning, the predominant mechanism through which neoliberal cities are shaped, leaves no space for informal micro-scale place-making, which leaves citizens without

institutional support to engage in collective action. In spite of decapitalised citizen agency and autonomy prevailing from interviews and persisting infrastructural challenges faced by residents, residents of Ruo Emoh still see themselves as planners. By retaining their agency that was conceded to NGOs during partnerships, citizens can hold control over informal place-making, where formal planning processes are ancillary. This allows citizens to actively shape their housingscapes according to their evolved needs. However, with an undeveloped institutionalised approach to micro-scale informal place-making, the determination of residents to meet their evolving housing needs leads to individually initiated, privatised adaptations of their houses.

By definition, individual adaptations to houses within Ruo Emoh can conform to Andres et al.'s (2021) alternative substitute place-making. However, reality differs, suggesting that citizen-led practice, centred on community goals, goes hand in hand with place-making, implying the failure of one to affect housingscapes is the failure of the other. Section 5.5 above makes clear that shaping public space surrounding households has not occurred. My argument is that, because these adaptations are isolated and coupled with the social isolation argued in section 5.4 above, the (partial) influence of adaptations on place is minimal. These adaptions, instead, represent a pursuit of isolated needs by only applying to residents' private space, despite stating that their lack of resources hinders their desires for community-level organisation. Resulting from individual place-making efforts, the collective efforts of citizens to shape their housingscape lay dormant, negating the RTC's intent. Encouraging community-organised adaptations can foster more cohesive place-making efforts. Collectively organised adaptations can then extend beyond individuality to positively shape housingscapes and enhance community-level organisation, aligning with RTC principles

While the state technically fulfils its welfare responsibilities by providing housing, it does so in a way that discourages collective, community-driven development. This leaves little room for the kinds of informal place-making that residents of Ruo Emoh attempt to engage in, further entrenching individualism over collective action. I contest the theory of even individual citizen action allowing the remake of themselves by shaping their urban environment (Lefebvre, 1996; Holston, 2008; Miraftab, 2009). Given the state's detaching from Ruo Emoh, and in response to a resident's individualised pursuit of adequacy, the state assumes the sole role of translating policies onto the urban – resulting in what I term *shallow urban transformation.* Not only is this role contrary to (welfarist) intent of provide for the citizen to place them at the (neoliberal) point of individual freedom, it is one-dimensional in terms of regulatory policy enforcement and a one-way communication channel wherein a question-answer relationship exists between the (individual) citizen and the state. Within this concept, community place-making benefits are minimal given the state's circumstantial response to individual radical insurgency being mere policy translation enforcing their neoliberal agenda. An instance of this is the state regulating individual house adaptations in Ruo Emoh (and other state-subsidised housing projects post-

handover) through the enforcement of National Building Regulations (NBRs) and the Municipal Planning Bylaw, 2015 (MPBL, 2015). In so doing, it denies any state involvement in informal place-making that could affect Ruo Emoh on a community scale. Instead, a society-state focus should extend beyond the ideal of welfare provision that the South African state partially assumes and be on sharing place-making efforts. This call for a shared role and perspective is because in an ideal (developing) world, informality is centralised in formal planning processes that benefit the community. An example more pertinent to my positionality in Development Management is advising homeowners or developers on benefits alternative development scenarios may affect on the sense of place in an area than merely accepting the proposal as is and processing it as such. From this perspective, the state actively enabling collective informal place-making initiatives can catalyse deeper urban transformation that reflects the diverse needs and aspirations of residents, creating housingscapes that benefit the collective community.

Now, I question what opportunity there is for Ruo Emoh to place-make in a now more 'formal' urban environment. On a micro-scale, and more community-focused than individual adaptations, I identify the public street[105] (i.e. Jo Crescent streetscape), as the foremost opportunity for residents to improve on place sense (see section 4.3.2.1 above.) The crescent's consistent liveliness and occupation by children between 2018, 2022 and 2023 indicates this starting quality. Public areas, like streets, are an opportunity for residents to shape their space (Chisholm et al., 2023). Implementing initiatives to encourage residents' collective and active place-making participation in policy (rhetoric and implementation), such as the revitalisation of the Jo Crescent streetscape, can significantly enhance the overall well-being and sense of ownership of residents over their surroundings. Providing opportunities for collective place-making also fosters a sense of communal pride and investment in the community. This can educate beneficiaries on planning principles and provide them with the knowledge to continue planning for their neighbourhood post-handover. Regarding community participation, given that Chisholm et al. (2023) argue planners as central to place-making, what do inactive resident-planners imply?

Resident idleness in actively shaping their housingscape detrimentally affects their lived realities, possibly leading to a diminished sense of well-being among residents who are unable to realise their aspirations. In relation to overarching social justice, the unwillingness or powerlessness of citizens to exercise their rights contests local-level democracy. South Africa's constitutional mandate for democracy presumes active citizen participation, similar to Fainstein's (2010) principle, and when this is restricted, it calls into doubt the functioning of local-level democratic processes. An implication of this is the call for increased participation levels from citizens in place-making, whereby they are encouraged as active delivery agents. This is because a collective imaginary for a community's future

[105] Although access-controlled by means of the resident-erected gate, Jo Crescent in Ruo Emoh is legally a public street.

is suppressed when citizens are unable, or unwilling, to actively shape their housingscape. Therefore, this study stresses the need for increased inter-resident and society-state collaboration, and sanctioned informal institutional systems that offer informal resident collectives a hand in practically affecting their housingscapes. While some may counterargue that 'nothing is stopping residents from affecting change,' this counterargument should be placed against the predominantly neoliberal system within which residentship operates. My argument, recognising the complexities of place-making in informal contexts, contributes to this study's current discourse on how theory should evolve with real-world contexts.

6.6. Conclusion

On Chapter 5's basis, it could have been simple to attribute my arguments to a disconnect between policy and resident realities. This is why undertaking this detailed analysis was important. This chapter offered a comprehensive understanding of the research topic and provided insights into the arguments that can inform theory, practice, and future research directions. The implications drawn from this study stress a need for a transformative shift in South Africa's housing policies and financing programmes, transcending the boundaries of state-funded mechanisms, which are purported as innovative when in reality, they are anything but progressive. Principally, the implications resonate with a call for policymakers to move beyond abstract policy formulations, fostering a housing framework that is responsive, inclusive, and aligned with the evolving citizen needs.

Prior to answering my main research question, Chapter 7 begins by reiterating this study's grounding.

7. Chapter 7: Conclusion

7.1. Introduction

With Chapter 6 having discussed the significance and implications of my arguments, Chapter 7 now concludes this study. This chapter reiterates the research problem statement and provides an overview of the subsidiary research questions guiding this study, their findings, arguments and implications before answering the main research question, arguing the contributions of this research and recommendations for future research.

7.2. Reiterating the research problem statement

Post-apartheid South Africa's struggle to fully achieve housing goals under democracy highlights the need for alternative resident-led approaches, amid inconsistencies in national housing policies and financing programmes. To make matters worse, the nation faces severe housing shortages, and democratic goals remain unmet due to inconsistencies between state-led and resident-led approaches. These inconsistencies, stemming from hegemony by urban policy decision-makers, hinder citizen agency and autonomy despite the recognition of citizen-led efforts in policy. Neoliberal policy, providing power to everyone but the citizen, shapes a housing reality evident in South Africa's history of apartheid. Although adopting a welfarist approach, post-apartheid policies, coupled with market liberalisation, limit affordable housing access in the public sector, while the private sector leads. The resistance from the private sector to engage in affordable housing provision also poses a limitation to resident-led housing processes, undermining resident engagement.

The overpowering influence of the private sector further diminishes resident capabilities, perpetuating the housing deficit. While arguments exist for state-facilitated housing policy and citizen participation, this thesis challenges these notions, focusing on how radical insurgent practices of citizens fare against state-led delivery. The central problem lies in the ineffective implementation of alternative housing delivery to poorer residents, emphasising the need to centralise them as key change agents. Through a capabilities approach, this research aims to shed light on contemporary issues affecting housing outcomes and critically analyse governance intersections. By examining the agency of Ruo Emoh in Mitchells Plain, the study delves into how the radical insurgent practices of citizens confront state-led delivery. Ultimately, the research aims to shift the housing delivery paradigm by identifying challenges inhibiting resident roles and advocating for socially just housing strategies.

This study's findings, arguments, and their implications are now synthesised.

7.3. An overview of the subsidiary research questions, the findings, arguments, and their implications

Prior to answering the main research question, Table 7.1 below presents an overview of my subsidiary research questions, findings, arguments, and their implications.

Table 7.1: An overview of the subsidiary research questions, findings, and implications

Subsidiary research questions:	**Derived from:**	**Main arguments**	**Key discussion points:**	**Implications:**
[Section 5.2] How are citizen-led housing initiatives empowered by policy?	Chapter 2	[Section 6.2] *The unfounded language-policy nexus* systemically limits opportunity for the democratic mobilisation of citizens against the power-central state's delivery	[Section 6.2.1] <u>Language influencing citizen democratic participation opportunity:</u> • The Ruo Emoh scheme, initiated in 1995, lacked awareness of informal housing collectives in political spaces due to the state's early transition to citizen-centric policies. • By the time policy progressed, it led to inter-, and intra-policy contradictions, worsening fraught market conditions. • Misaligned policies leading delivery dismisses informal housing collectives, reinforces the state's preference for entrepreneurial governance and perpetuates systemic exclusionary inequalities. • The intentional obscurity of policy rhetoric implies the state evading accountability for housing infrastructure delivery, showing its complicity in perpetuating systemic inequalities. Language then becomes critical in realising a citizen's right to access adequate housing themselves. • Language analyses of contemporary housing policies reveal misappropriated and ambiguous terminology and misaligned objectives that negatively impact citizen-centric interpretation and implementation. • Failure of the 1994 White Paper on Housing and Breaking New Ground (BNG) policy to acknowledge the role of informal housing collectives, and contradictory policy rhetoric in the 2014 Social Contract for the Development of Sustainable Human Settlements, 2016 Integrated Urban Development Framework (IUDF) and National Development Plan 2030 (NDP) regarding informal settlements are attributed to language ambiguity. This ambiguity ultimately limits state support to informal housing collectives.	[Section 6.2.2] <u>Recognising citizen capabilities through appropriate and clear language:</u> • Implement precise and clear language in housing policies to ensure that intended outcomes are effectively communicated to all stakeholders, and to align policy objectives with outcomes and provide guidance for implementation, thereby providing citizenship with a form of power: language cognisance. • Develop a framework for comparative policy analysis that examines the alignment between policy rhetoric and intent, highlighting inconsistencies and providing insights into how language influences policy outcomes. • Adopt an interdisciplinary approach to reform where linguistics, policy studies, urban planning, and sociology can positively address misappropriated language, neglecting diverse citizen contexts, and its influences on citizens' lives. • Call for housing policies to unequivocally recognise and incorporate informal community and citizen autonomy in housing initiatives. • Emphasise the importance of understanding intricate power dynamics between formal and informal governance systems in shaping delivery, informing policy decisions to better address contemporary citizen-based housing challenges.

			• Language impacts policy understanding and implementation by state entities, undermining citizen empowerment and perpetuating state control. • A contradiction exists between the existing legislated opportunity for citizen-led initiatives to take leading roles in delivery versus the systemic oppression they succumb to. • The omission of informally led initiatives from policy can be viewed as either a form of the corruptor state's systemic oppression, or an opportunity to include a more citizen-led approach.	
			[Section 6.2.3] <u>Participatory governance does not guarantee citizen empowerment:</u> • Policy language ambiguity and systemic barriers hinder citizen empowerment in participatory governance. • Citizen powerlessness is argued as a result of discursive misalignment and systemic barriers encountered during delivery. • A contradiction exists between participation promoted by the policies versus how Ruo Emoh residents have participated. Despite policy promoting citizen activation, there is minimal skills transfer in practice, hindering socio-economic advancement. • Construction skills are relevant for addressing broader housing crises and can align with the commitment of citizens to housing goals. • Lack of post-learning support diminishes the impact of skills transfer initiatives, stressing the need for ongoing state mentorship and support. • Empowerment is argued, against its neoliberal background, to connote a learning of irrelevant skills, failing to address diverse challenges and contextualised needs. • Merely providing technical and administrative skills does not guarantee meaningful and sustainable empowerment. • Targeted skills transfer aligned with contextualised needs is necessary for effective empowerment.	[Section 6.2.4] <u>Targeting policy's empowerment rhetoric to enable power transfer to the citizen:</u> • Develop clear and precise policies for administering the Enhanced People's Housing Process (EPHP) to minimise discretionary decision-making by the state and empower scheme members in decision-making processes. • Integrate concrete measures into policy to address systemic barriers that hinder increased beneficiary participation and decision-making influence, ensuring that empowerment rhetoric translates into tangible actions. • Implement programmes aimed at re-assessing skills transfer and fostering deeper citizen-led engagement within contemporary housing policy frameworks to genuinely empower communities in delivery. • Reframe the conceptualisation and implementation of empowerment within housing policies to disassociate it from neoliberal ideologies and place power in the hands of beneficiaries, promoting genuine empowerment and autonomy. • Re-examine society-state power dynamics to prioritise community-centric approaches over centralised power, ensuring that decision-making processes are inclusive and empower citizens at all levels. • Target the conceptualisation and implementation of empowerment to delink it from its neoliberal ideology. In this sense, actioning *discretionary state-society delegation* to transfer power to citizens directly, imposing boundaries and roles for them to act in the delivery process, albeit temporarily.

[Section 5.3] How are citizens' participatory aspirations shaped by state-centric planning and policy?	Chapter 2	[Section 6.3] A *detachist, silent corruptor state* does not fulfil democratic participatory aspirations and debases citizen insurgency	[Section 6.3.1] <u>Citizen insurgency versus the state's inherent decision-making power</u> • State-provided infrastructure has been used to pacify citizens, viewing them as claimants, consumers, or criminals, contrary to Lemanski's (2020) infrastructural citizenship approach. • Citizen inactivity, caused by forfeiting autonomy in favour of intermediaries, solidified the state's perception of resident passivity, limiting society-state relations. • The state's misunderstanding of urban poverty, where poverty is understood only through statistics, contributed to misinterpreting the needs of the poor (Plummer, 2013). • The lack of cooperation between society and state fails to address inadequate infrastructure delivery. • Absent infrastructure leads to a decay in citizens' expectations of state services, weakening their influence over housing issues (Lemanski, 2020). • The influence of Ruo Emoh's resident-led history on the national housing problem was negligible despite its success story image. • The state's determination of citizens' social standing, based on their choices, creates inequities (Thumbran & Sacks, 2022), with Ruo Emoh's resistance eventually seen as passive subservience. • Meaningless collaboration throughout their housing process is suggestive of the dissatisfaction of citizens with the state's ineffective communication, contributing to their perception of a silent state. (Naidoo & Ramphal, 2018; Selepe, 2023). • In view of empirics suggesting the silencing of the resident and a detachist state, weak linkages between democracy and citizens in urban policy hinder the ability of citizens to transform society-state relations. • Radical and insurgent planning theory fails to acknowledge the opposition of persisting autocratic governance and its systemic influences. As a result, self-help theory fails as citizens lack substantive influence over society-state relations, and their housing power remains limited (Fainstein, 2010; Miraftab, 2009).	[Section 6.3.2] <u>Institutionalising citizen-led engagement in the participatory processes of housing:</u> • Challenge once-acceptable forms of current participatory processes in South Africa's institutionalised housing governance, highlighting the importance of adapting state-citizen interactions to meet changing demands. • Re-evaluate intermediary roles as partnership with intermediaries, originally seen as protective agents for beneficiaries, is criticised for compromising citizens' autonomy and rights advocacy. • Ensure effective citizen inclusion in decision-making processes by enabling direct society-state interaction, essential for understanding evolving participatory needs. • Re-examine already-enacted policy frameworks given the policy intent-reality gap suggesting the generalised negative impact of the state's neoliberal ideologies on delivery to the citizen, albeit welfare oriented. • Give formal recognition to community-led engagement in housing policy, independent of external partnerships and without the state's presence – vital to empower beneficiaries and foster collaboration within communities. • Create priority communication channels *to* the housing-seeking citizen, promoting transparency *from* the state, and fostering collaborative partnerships *with* the beneficiary to facilitate meaningful engagement, shared decision-making, and community autonomy. • Address systemic participatory barriers like skills gaps, inaccessible training frameworks, and the lack of support mechanisms among residents through policy strategies to enhance community participation. • Strengthen critical linkages between policy and housing outcomes through reciprocal communication and mutual negotiation to align housing outcomes with policy participation as empowerment, and outcomes with citizen needs and aspirations. [Section 6.3.3] <u>(Re)distributing housing resources towards community:</u> • Shift housing resources to informal citizen collectives to capitalise on historic citizen agency and autonomy in informal settlements and strengthen society-state communication and collaboration.

			• Ruo Emoh's engagement with NGOs, as intermediaries in negotiations with the state, shifted power from citizens to NGOs. The scheme's dependence on external actors weakened its autonomy, reducing its insurgent potential against the neoliberal institutional framework (Friedmann, 1987; Maharaj & Narsiah, 2002; Miraftab, 2009; Sandercock, 1998). • The manipulative society-NGO dynamic resulted in forfeited autonomy, contradicting ACC (2018) and PEP (2016), who claimed to uplift Ruo Emoh's social footing. • The failure of institutionalism to recognise Ruo Emoh's informal structure reflects a lack of proper stakeholder analysis in housing research (Healey, 1999; Malik & Tariq, 2021). • The savings scheme was rejected by the neoliberal welfare model, despite the significant value of citizen-led initiatives (Friedmann, 1987; Maharaj & Narsiah, 2002; Miraftab, 2009). • The case shows that contemporary institutionalism does not fulfil its ethical role in shaping housing policies and improving citizen influence (Clemens & Cook, 1999).	• Necessitate state intervention in the manipulative society-NGO dynamic to address exclusionary partnerships between NGOs and beneficiaries. • Minimise sole citizen dependence on the state by creating reciprocal relationships that foster interconnection between citizen-led initiatives and intermediaries (after the state-less citizen-centric governance called for in section 6.3.2). • Develop a citizenship skill set that (re)distributes housing resources to citizens, which will allow them to engage with intermediaries and the state above the deficit it becomes subject to from the neoliberal institutional framework. • Dismantle structural hindrances in shifting power to citizenship, realising *mobilised residentship*: an institutionalised society-state relationship where a subservient state only assists residentship in realising their housing goals by providing resources and skills. Within this relationship, the state, and policymakers and implementors are urged to positively reinforce socio-historicities and livelihood strategies of informal settlement. Additionally, institutional and stakeholder analyses are implied as a solution to identify roles for informal housing actors and accessible resources to unlock and capitalise on citizen capabilities (Clemens & Cook, 1999; Healey, 1999; Malik & Tariq, 2021). Thereafter, a governance structure can be formed, wherein capabilities are highlighted to formal institutions, enabling broader participation.
[Section 5.4] How is citizen-led community-centric housing practice impacted by the state's centralist regime?	Chapter 3	[Section 6.4] Citizen collectives attaining temporally goaled housing does not guarantee continued community nor sustained social capital wealth	[Section 6.4.1] <u>Fragile community practice, decreasing social capital and homeownership:</u> • Conflict can arise within a group, adding to external pressure and straining citizen collectives. • Internal conflicts negatively affect community unity and society-state relationships, correlating with infrastructural outcomes. • Intra-community conflict leads to inequality among citizens and negatively affects decision-making. • Power-transfer to an internal or external representative implies the nullification of a citizen's exercised agency and represents a decline in citizen commitment to challenging neoliberal market-led delivery, albeit welfare oriented.	[Section 6.4.2] <u>The prevailing 'collective action paradox':</u> • Addressing the *collective action paradox* in Ruo Emoh requires repairing fragmented intra-community dynamics by addressing infrastructural challenges, alleviating state oppression, and enhancing participatory inclusion, thereby revitalising the community practice associated with self-help ideology. • Recognise the socio-historicities of informal settlements and backyard dwellings to re-approach housing interventions that balance individual needs with community needs, fostering a more cohesive community development approach. • Capitalise on the demands of mobilised residentship for improved housing policies, increased budgetary allowances, and greater delivery participation

			• The society-state dynamic suggests a two-party zero-sum game: while the state achieved the goal of providing housing against the nation's backlog, it was at the cost of the collective citizen autonomy. • Weakened trust results in decreased social capital, minimising mobilised residentship. The mutual inclusivity of homeownership to social capital is doubted due to broken community practice and the lack of trust. • Ruo Emoh challenges notions of continuous community and sustained social capital due to its un-institutionalised process. • South Africa's institutionalised housing framework minimised Ruo Emoh's true resident-led values and hindered community practice.	through indisputable integration into existing policy to resist exclusionary policy practice and empower communities to exercise their autonomy effectively. • Establish formal roles and responsibilities within community-based organisations (after the state-less citizen-centric governance mentioned in section 6.3.2 and reciprocal interconnection between citizen-led initiatives and intermediaries of section 6.3.3), with the aims to generate trust-building within mobilised residentship to enhance citizen autonomy and promote social cohesion. • Establish institutionalised society-state channels for communication to develop a formally institutionalised sense of collective identity and purpose within mobilised residentship, fostering trust-building and enhancing social cohesion. • Critically examine the presumed correlation between homeownership, social capital and socio-economic well-being in neoliberal contexts to refine contemporary welfare policies and to distinguish between homeownership and social cohesion, rather than assuming the creation of one means the creation of the other. • Community-based organisations (CBOs) should take proactive steps – in addition to the formal NGO registration and recognition and the representation by a democratically elected project steering committee – to seek formal recognition within the state's housing governance framework that can legitimise community-level efforts. • Promote social connections and collective participation alongside housing supply efforts to fortify intra-community ties, nurturing a sense of ownership and involvement among beneficiaries that is conducive to community cohesion. • Acknowledge the crucial role of trust in community creation, integrating trust-building measures into delivery to promote collective insurgency ideals. • Recognise the impact that social capital corrosion has to proactively rebuild inter-resident trust, empowering them to collectively address concerns, thereby restoring community resilience.

[Section 5.5] To what extent are citizens' housing and infrastructural needs being fulfilled or provided by the state?	Chapter 3	[Section 6.5] Retrogressive state-provided housing does not meet the evolving infrastructural and place-making needs of residents	[Section 6.5.1] <u>The maladjusted corruptor state, and evolving housing infrastructure and financial needs:</u> • Lemanski (2020) argues that state-provided infrastructure is planned for passive residentship, contradicting Ruo Emoh's historic mobilisation. As a result, her approach is centred on the state's inception of housing from funding to delivery and, as such, is viewed from a state lens as right-based. • Despite a continuous collaboration being advocated in theory, the state's post-handover detachism implies infrastructural commitment ends after delivery, neglecting long-term housing sustainability. • Lefebvre's (1996) right to the city (RTC) theory emphasises citizen infrastructural responsibility but fails to consider residents' constraints. • Concerns for architectural design and the construction quality of BNG units, and the failure to address privacy and protection against the elements, indicate inadequate housing, thereby implying state-dictated housing adequacy as the norm and the ultimate inadequacy of the BNG unit. • The infrastructural by-product delivered with freehold ownership produces *settlement contentment*: overlooking the initial demands of residents (based on aspirations) for the sake of homeownership. • Housing adequacy is relative and cannot be applied uniformly throughout global contexts, let alone different locales. • Residents' infrastructural concerns reflect desire for contextualised housing, aiding residentship responsibilities to shape their housingscape. • Residents adapt homes individually due to limited state capacity, emphasising the need for improved infrastructure planning and maintenance. • Infrastructure should extend beyond housing provision to consider long-term sustainability and residents' well-being.	[Section 6.5.2] <u>Rethinking inflexible neoliberal infrastructure provision in light of evolving needs:</u> • Recognise the limitations of state-provided housing as an opportunity to promote proactive micro-scale place-making by empowering residents to adapt their housing to meet their specific evolving needs, thereby aiding more flexible and responsive delivery. • Advance contemporary delivery beyond the delivery of static housing units and consider broader aspects that contribute to well-being, such as access to quality infrastructure, public services, social amenities, and opportunities for meaningful participation, emphasising the contextual appropriateness of delivery. • Critically re-examine the definition and measurement of housing adequacy, taking into account the diverse and evolving needs, circumstances, and priorities of households and individuals. • Develop comprehensive and interconnected housing interventions that involve contextualising adequacy within the local context and integrate various stakeholders into delivery, thereby ensuring effective policy implementation and the prioritising of the importance of mobilised residentship – emphasising the needs of the beneficiary. • Shift state delivery from sole market preference to one that is inclusive of less formal delivery. Within this shift, the state should prioritise addressing the homeownership-affordability gap, especially for low-income citizens. • Investigate the prolonged financial feasibility of the current state-led delivery model. In addition, re-approach national housing financing programmes by increasing budgetary allowances. • Explore alternative less-formal financing mechanisms, whether initiated by the state or citizen collectives, to support residents post-handover.

			[Section 6.5.3] Inadequate neoliberal infrastructure placing housingscapes at a place-making disadvantage: • Regressed infrastructure provision implies the state's infrastructural inadequacy and affordability challenges. • The housing adaptations of residents demonstrate infrastructural agency but counteract efficient realisation of their right over their housingscape as these are isolated and individualised initiatives. This is contrary to theory idealising collective creation of urban spaces beyond liveable housing. • Lemanski (2020) assigns the state the role of planning for urban dwellers, implying state-driven but resident-assisted place-making. • The state's unmet responsibility in place-making and poor infrastructure provision hinders residents' ability to affect urban change. • RTC theory (Lefebvre, 1996) fails to address global south contexts, neglects evolving needs and the rights of the urban poor and, in turn, prioritises the rights of urban middle and upper classes. On this critique's basis, the place-making power of informal collectives is restricted by poor infrastructure provision.	[Section 6.5.4] Mobilised residentship as the only remaining means to transform the city post-state intervention: • Allow citizens to retain their agency that was conceded to NGOs during partnerships, so that they hold control over informal place-making, where formal planning processes are positioned as ancillary. • Encourage community-organised adaptations that foster more cohesive place-making efforts. Collectively organised adaptations can then extend beyond individuality to positively shape housingscapes and enhance community-level organisation, aligning with RTC principles. • Actively support and enable informal place-making initiatives that catalyse deeper urban transformations given the current *shallow urban transformation:* minimal place-making benefit given the state's circumstantial response to individual radical insurgency being mere policy translation enforcing their neoliberal agenda. These deeper transformations reflect the diverse needs and aspirations of residents, creating housingscapes that benefit the collective community. • Encourage residents' active place-making participation in policy (rhetoric and implementation) that can significantly enhance residents' overall well-being and sense of ownership over their surroundings. Providing opportunities for resident place-making also fosters a sense of pride and investment in their community. • Strengthen local-level democracy by fostering greater citizen collective participation in housing decisions in order to realise a collective vision for the community's future. By establishing formal mechanisms for society-state collaboration and recognising the value of informal institutional systems, informal resident collectives are empowered to actively transform their housingscapes.

7.4. Answering the main research question

Given that findings and arguments have been derived from these subsidiary research questions, and the significance and implications of these arguments discussed, the main research question that asked '*how do citizens' radical insurgent practices in the pursuit of socially just, adequate housing fare against state-led delivery,'* can now be answered. Despite Ruo Emoh being considered a 'success story' to many external observers, some residents (like Allan) – in terms of benefitting from homeownership, and my 2018 research, the span of time (i.e. six years) has proven challenging for mobilised residentship to flourish. However, instead of painting Ruo Emoh as some uninspiring story that would be a disservice to residents, there are things to learn from this case that may inspire other informal collectives in their pursuit of a socially just alternative to resident-led housing governance.

First, the criticality of language in policy stems from inconsistences between multi-level policy rhetoric and empty intent. Misappropriated and ambiguous policy language constitutes systemic limitations that restrict the abilities of citizens to mobilise against the power-central state's delivery. To this end, language is argued as a tool for deprivation. State-controlled policy implementation essentially limits the opportunity for citizens to exercise agency and engage in delivery that, in turn, controls their autonomy. Resulting from language's limitation over citizen agency, the opportunity for residentship to benefit from politicised empowerment strategies is at the state's whim. Abstractly legislated empowerment rhetoric contributes to the policy intent-reality gap. Ruo Emoh's out-of-context skills learned, for instance, further reveal only short-term positive impacts, if any, of empowerment rhetoric. Despite minimally engaging with external partners, Ruo Emoh's case suggests that participatory governance, systemically rooted in language, does not guarantee empowerment. This first argument already indicates an exclusionary practice perpetuated by the centralist state through contemporary policy language. Although language is an inexpensive way for the state to enable citizen-led initiatives, what makes things worse is its misappropriation, making it difficult for these initiatives to benefit from policy by perpetuating the endurance of state control over collective citizen insurgency.

Second, the contrary policy paradigm shift that now centralises inclusionary citizenship creates an expectation for citizens to hold power within the delivery model. While resident-led approaches offer inventive solutions, they often operate within a complex, state-instituted network of policies that produce a contrast to rhetoric. This restricted network solidifies Fieuw and Mitlin's (2018) argument that urban development in South Africa prioritises professional, top-down planning over community-driven development. Infrastructure is a main citizen pacifier of the state, which maintains control over self-help initiatives through exclusionary practices. To access the centralist state and housing resources, citizens partner with external actors, whose involvement can lead to a loss of community autonomy, further entrenching top-down delivery. My mobilised residentship concept aims to address structural

hindrances for citizen power and minimise the sole dependence of residentship on a single externality. While mobilised residentship attempts to overthrow the systemic oppression of institutionalised state-dominated delivery and NGO-driven planning, informal collective efforts – if not institutionalised – prove ineffective against the systemic disempowerment of citizens in policy that, in turn, advances the state's ingrained control. As a result of this disempowerment, citizen-centric mobilisations concede to external influence, compromising their autonomy to meet the state's metric goal of housing supply against its backlog. However, once the state's goal of supply is met, the silent state and non-governmental organisations (NGOs) prevail, suggesting a detachist approach post-handover. This detachment, grounded in the state's perception of citizen passivity, leaves residentship further disempowered beyond the already-identified policy empowerment limitations. Therefore, although policy is framed to promote inclusionary equity and fairness, this framing is purely ideological.

Third, the deterioration of intra-community and society-state relationships also immobilises residents at the point of state intervention, hindering their ability to participate in delivery and solidifying the probable outcome of inadequate housing. While theory emphasises the value of collective action in exercising residentship rights over the city, its assumption of a functional community unity and guaranteed social capital among citizens is criticised. Community idealism is argued to originate externally, in that outsiders are more likely to view homogeneity and harmony in places where complexity and conflict exist (Berner & Phillips, 2005). A society-state, two-party zero-sum game is suggested by this thesis in that, while the state achieved the goal to provide housing against the nation's backlog, it was at the cost of the collective citizen autonomy. The collective action paradox argues deep-rooted neoliberal pressures causing inter-party conflict and influencing self-help's pooling of resources, whether financial or human. Based on the broken community practice, homeownership's mutual inclusivity to social capital is doubted and considered idyllic, at most.

Last, the infrastructural by-product delivered with freehold ownership in fact produces settlement contentment: overlooking the initial demands of residentship (based on aspirations) for the sake of homeownership. However, this does not supress residents' infrastructural aspirations. The state's paradigm shift from 'housing' to 'sustainable human settlement' suggests it once acknowledged dissatisfactory delivery. Yet the current infrastructural concerns of residents, in fact, question why dissatisfactory delivery still exists and challenge the dated intent of the 1994 White Paper, emphasising the importance of considering not only the provision of housing units but also the long-term sustainability, functionality and affordability of state-provided housing. Although this carrot-dangling housing process has succeeded in partially meeting the state's goals to provide housing against its backlog, this thesis reiterates the inadequacy of housing delivered to residents in light of their evolved, and evolving, housing infrastructural needs. This inadequacy represents the solving of a problem with a problem in which concerns of poor quality and dissatisfactory infrastructure provision call for

contextualised housing adequacy and increased budgetary allowances relating to state-facilitated housing delivery. Given the already-established relationship between infrastructure and place-making, regressed infrastructure provision suggests that state-led efforts to house citizens actually prescribes more challenges, undermining policy intent. In less-developed countries, as in South Africa, the unheeded housingscape, caused by inadequate infrastructure and inherited by beneficiaries, hinders a resident's ability to affect urban change, worsening the footing in which they engage in urban governance. This, together with fragmented community dynamics, actually argues against a collective's self-reliance to place-make, resulting in inactive urban space where a once-active collective movement gave rise to dissension.

Despite the surge of self-help housing approaches in the 1970s, and argument of self-help as partial to empowerment movements in the mid-2000s (Berner & Phillips, 2005), this study's arguments demonstrate that, almost 19 years later, the South African detached and silent corruptor state has not progressed its society enough to allow a separate standing in housing delivery. This is contradictory to the clear trajectory of housing policy, which is making strides to thin the majority of its welfare elements. Although the 2023 draft White Paper for Human Settlements does represent a policy paradigm shift acknowledging citizen capabilities, it is argued that it only begins the process of centralising housing-active and housing-seeking citizens almost 30 years after apartheid's collapse and its acknowledgement of only self-build inadvertently excludes residents as place-shapers. The policy shift is also not instant and requires subsequent policy support to transcend existing rhetoric with time.

Therefore, this thesis provides an extension to Berner and Phillips (2005) that, while self-help approaches are a start-to-an-end, resident-led processes are an argued policy ideal only and cannot achieve their housing goals independently from state-funded mechanisms because of systemic pressures residentship succumbs to. This is attributed to the integral role the state had in Ruo Emoh's policy implementation and monitoring, infrastructure provision, and funding, albeit leading to inadequacy and dissatisfaction. Instead, what I find is that resident-led processes can only contribute positively to housing delivery, with an opportunity for residents to play an increased role in constructing houses and subsequently, meeting their contextualised needs. In other words, while community-driven approaches do not represent a completely independent alternative to state-led approaches, they have much to offer the state in adequately addressing the housing backlogs in post-apartheid South Africa. In this light, the investment of skills into residentship can perpetuate a process of state-driven yet self-help-assisted delivery. Alternatively, these pressures can be reversed to form foundations for an alternative resident-led housing governance model and addressing these pressures would ensure a higher rate of success for mobilised residentship. Moreover, the continuous mobilisation of communities is argued to avoid the neoliberal challenges faced by residents, or better, to improve the well-being of marginalised citizens.

The main contributions of this study are now discussed.

7.5. Main contributions of this research

The main contributions of the study can be summarised in the points below:

1. This thesis's classification of the 'detachist, silent corruptor South African state,' perpetuating neoliberal policy over and against radical insurgent housing movements, provides a distinct perspective of how democratic movements fare in the current political climate. The concept of a detachist, silent corruptor South African state is not only based on the analysis of policy (which reveals unclear, imprecise and duplicitous content) but also on inter-party and intra-community analysis (using institutional and stakeholder analyses, revealing hegemonies and internal flaws). This classification appropriates foregoing neoliberal critique, and the arguments in this thesis provide a nuance to the neoliberal welfarist ideology by outlining the tools used by a corruptor state in co-opting democratic, radical practices. This concept – not to be confused with any claims of corruption in state dealings – suggests the state's duplicitous policy approach causing abandonment of their sworn obligations and, as a result, a corruptor state causes the disintegration or ruin of citizen agency and autonomy. It is acceptable for the state to be both silent and corrupting. Despite the state's minimal presence, it still operates in a broader legislative framework that affords it power over self-help initiations. In this sense, the debasing is an aftermath of the centralist state's operation. This classification is important to identify the state's true role in working for or against social justice movements and, resulting from this lens onto the state, pressures facing democratic movements can be identified.
2. Just as this study investigates the case study six years after handover, the importance is held with the process of time, where the long-term impacts of policies are analysed. On this principle, academics suggesting benefits of policy, like Huchzermeyer's (2001) of the then People's Housing Process (PHP), is argued relatively soon after enactment. Assessing the long-term impacts of policy against more contemporary housing development provides opportunity for re-evaluating policy efficacy. Such re-evaluation is important given South Africa's incomplete addressing of the backlog and informs not only policy but professionals too in delivering heterogeneous housing that meets the participatory and infrastructural aspirations of beneficiaries. Heterogeneity would potentially minimise residentship unrest, allowing the state to channel more focus on addressing shortages. By increasing the long-term benefit of housing, residents' perception of the state is likely to improve, building a foundation on which positive society-state relationships can be formed that, in turn, are crucial for effective governance. Ultimately, this shift towards longer-term assessment can lead to more sustainable housing

solutions and positive outcomes for both residents and policymakers that align with the (currently) idealised contemporary policy.

3. This research, combining both emic and etic perspectives, critically examines the skills transfer initiatives within an executed state-subsidised housing project. This study is the first to unmask the actual minimal value of skills transfer in Ruo Emoh, and in light of South Africa's (supposed) empowering political realm, Ruo Emoh is regarded as unsuccessful, suggesting that the state-controlled implementation of abstract empowerment leads to long-term disempowerment. This thesis points out the state's dogmatic control over self-help approaches in Cape Town, and larger South Africa, that refutes participation as empowerment. As a result, in order to increase the probability of empowerment, the systemisation of gatekept participation within housing policy must be addressed. This study's arguments contest empowerment policy rhetoric and previous studies romanticising participation and homeownership as empowerment (as in McKee, 2011 and Ndinda, 2009). To this end, the arguments problematise South Africa's contemporary housing delivery model for prioritising housing supply as the only state obligation, unaffecting socio-skillsets and neglecting citizen-level circumstance. The importance of this problematisation is held against the state's constitutional responsibility to enable access to adequate housing and residentship power transfer. Although the challenges identified in this thesis may be argued as contextual to the Ruo Emoh case, this research provides a comprehensive perspective on urban housing governance that adversely affects communities. As a result, the conventional neoliberal assumption to govern its welfare from a distance (McKee, 2011) is challenged. This study contributes to the broader discourse on the limitations of skills transfer as a standalone intervention within housing policies, urging policymakers to delink abstracted power processes from its neoliberal ideologies and to re-evaluate their approaches and to consider more circumstantial empowerment. This thesis, therefore, provides the state with targets for citizen-scale-lensed intervention in the devolution of state power.
4. Although the BNG units were provided through state subsidy in Ruo Emoh, in light of lacklustre Enhanced People's Housing Process (EPHP) implementation that left Ruo Emoh residents disempowered, this study is also the first to conceptualise 'mobilised residentship' as an institutionalised practice, centring a society-state relationship where a subservient state only assists residentship in realising their housing goals by providing resources and skills. This notion, not to be conflated with South Africa's neoliberal enabling approach, is fundamentally underpinned by an amalgamation of citizenship perspectives as discussed in section 2.8 above. This concept is contextualised to housing needs in state-provided housing, taking into account the four arguments mentioned in Chapter 5 as pillars to be addressed in realising a mobilised residentship. This residentship is also to positively reinforce the socio-historicities and livelihood strategies of informality – especially considering that South Africa's housing policies fail to

develop a cohesive stance on informal settlement. Within this notion are institutional and stakeholder analyses implied as a solution to identify roles for housing actors and accessible resources to unlock, and capitalise on, less formal strengths (advised by Clemens & Cook, 1999; Healey, 1999; Malik & Tariq, 2021). Thereafter, a governance structure could be formed and attributed to the self-organised efforts and capabilities of communities, and could be highlighted to formal institutions that ultimately enables broader participation. This concept is important in minimising the state's control over collective insurgency and state-induced opportunity for spatial injustice endurance.

5. This research is also the first to contest Adebayo and Adebayo's (2001), D'Cruz and Mudimu's (2013) and Sibiya's (2002) idealised notions of continuous community practice within self-help housing initiatives. The exploration of fragmented intra-community dynamics and the breakdown inter-party relationships layers existing theories on self-help housing (like Holston, 2008; Lemanski, 2020; Miraftab, 2009; Sandercock, 1998; Turner, 1969, 1976; Turner & Fichter, 1972; Ward, 1982) by demonstrating the true impacts of neoliberal forces as structural challenges that weaken collective citizen insurgency in the face of institutionalised housing systems. The study introduces the concept of 'the collective action paradox,' outlining inveterate challenges in achieving collective unity and effective governance within mobilised residentship over time. Thus, this study challenges external community idealism and stresses the need to address internal power dynamics, trust issues, and diverging community interests in radical initiatives to ensure a stronger community identity that strengthens the resistance to oppression. This is most important for the housing-seeking resident as, in most cases, larger magnitudes of voices are likely to be heard by those in power, prompting a more direct communication of aspirations. On the other hand, state intervention is likely to be more effective when advancing a community rather than individuals. Although the state does adopt a community-scale approach to urban intervention, its inadequate outcomes counter community creation support.
6. By revealing the decreasing social capital over time, this thesis challenges neoliberal theory (as in Bourdieu, 1986; Lin et al., 2017; Grinstein-Weiss et al., 2013; Manturuk et al., 2010; Van Der Gaag & Snijders, 2005; Woldoff, 2002) by arguing the mutual exclusivity of homeownership, social capital and socio-economic well-being. This thesis provides a contextualised history, representing the indurability of social capital in informal self-organised collectives given the persistent top-down housing delivery in South Africa. Additionally, social capital fragility contributes to the understanding of its role in community well-being, arguing that increased social cohesion is likely to improve community quality of life through (easily ignited) collective action. This contribution clarifies that any social capital building must be done from an intra-community perspective and provides an internal lens through which policymakers and implementors should

plan housingscapes for communities. To this end, community-centric planning can foster substantial inclusionary practice and proactivity.

7. This study is the first to criticise Lemanski's (2020) idealised ongoing state-society relationship against the context of South African housing. By outlining intra-community tensions and failed participatory aspirations in the case study, this thesis exposes the vulnerability of society-state relations. This contributes to academic discourse on the complexities of society-state relationships, moving beyond utopian externally produced value to acknowledge communication breakdowns, power imbalances, and evolving dynamics within communities. Once policy actors take cognisance of these tensions that are based on divergent inter-party interests, the planning processes of state-led urban interventions can be automatically refined to remedy exclusionary practices. This cognisance also equips policy actors with the ability to intervene in local-level democratic processes that, if present and functional, are likely to produce a residentship satisfied with its government and housing output.
8. While Lefebvre's (1996) RTC has been reviewed and criticised by many, this research identifies specific difficulties faced by global south citizens in claiming their housing right to the city and transforming their housingscape. The failure of the residentship in this case study to realise its right to the city flaws Lefebvre's (1996) right at its roots. By delving into the infrastructural challenges, bureaucratic delays, and unmet responsibilities of the state, this research contributes to an understanding of how the RTC theory, rooted in Western contexts, falls short of addressing the global south's complex dynamics in view of neoliberal urbanisation. This research, outlining the neoliberal challenges residentship faces to place-make, argues that the institutionalisation of the RTC is needed, despite Lefebvre's (1996) defiance, to ensure the success of state-assisted radical practices. The success of these practices is then likely to affect larger impact on housing spaces that are already criticised for its limited effectiveness in addressing enduring disparities from apartheid-era spatial planning (Huchzermeyer & Misselwitz, 2016; Musvoto & Mooya, 2016; Tissington, 2011; Williams, 2016). By identifying what I term 'shallow urban transformation,' this research can act as a catalyst for deeper social and policy reform that activates the state beyond its regulatory role and views infrastructure as an amenity rather a static public good. Equally, in cases where state-dormancy is prevalent in infrastructure provision and its presence is minimal, this citizen-scale lens can offer opportunity for targeted residentship intervention. In so doing, this lens can improve society-state relationships and educate residentship of local-level spatiality that is otherwise ignored in community development.

With the main contributions of this research discussed, future research avenues are recommended.

7.6. Recommendations for future research

The aim of the study was to critically examine the implementation and outcomes of housing policies, particularly those related to citizen-led initiatives and resident-centric empowerment in the context of Cape Town, South Africa. During this research, a number of arguments were made and discussed, with the study's contributions outlined. Potential areas for future research are as below:

- Considering that this study is the first to classify a 'detachist, silent corruptor state,' future studies can use this classification and analyse other housing collectives or movements with radical insurgent roots. Future research endeavours should identify corruptor states elsewhere, dissect its evolutions, analyse its institutions that provide it power, examine the society-state dynamic beyond the housing realm, and identify policy implications. These endeavours can assist in nuancing the concept and understanding the relationships between the corruptor state and society.
- Considering the introduction to 'mobilised residentship,' future research should also investigate more radical insurgent self-help housing initiatives to contribute to a framework for this conceptualisation. The intent is for mobilised residentship to guide these initiatives in navigating urban issues and empirical evidence, supported by theory, can assist in further developing a contextually appropriate understanding of the concept.
- Further time-based policy research, wherein the sustainability of policy benefits over time is highlighted against contemporary housing development, can reveal long-term implications of housing policy. An instance being longitudinal research on residentship argued to have undergone, and benefitted from, skills transfer initiatives to evaluate whether skills acquired, in fact, translate to sustained long-term empowerment. Understanding the long-term implications of policy empowerment rhetoric can over and above evaluating policy efficacy, identify areas for re-evaluation.
- Further research should be done into executing comparative policy analysis. Research should explore patterns in policy-formulating networks to identify how policy language relates to political dominance and citizen action. Comparative policy analysis can provide insight into the effectiveness of housing policies by cross-examining language with context. This analysis can highlight variations in housing outcomes, language, and political dominance.
- Given the lack of knowledge by residentship of policy and the subsequent need to engage in manipulative partnerships, future research should critically analyse the use of imprecise policy language and its impact on universal comprehension. The intent is to ascertain to which extent policy contextualisation is needed, seeking the bridging for the policy intent-reality gaps.
- On the basis of this study's reframed residentship perspective, future research should also be directed into how society can change the state's resident perspective, potentially removing the state from its typical 'citizen as a passive consumer' belief. Research can allude to the implications of

this perspective on residents' autonomy, intra-community dynamics, and intra-state interactions. Refining this redefinition in the context of mobilised residentship could provide insight into how communities navigate and negotiate their roles in housingscapes.

- Given NGOs, in this case, being classified as manipulative, future research could explore the role of NGOs in housing delivery and their impact on the autonomy and agency of residents. By analysing residents' emic experiences with NGO-driven processes, researchers can identify opportunities to enhance the participation and decision-making of residents in delivery. Within this recommendation, alternative models of NGO engagement that prioritise citizen action are to be explored. This, in turn, evaluates the effectiveness of current NGO roles in housing delivery. This critical examination is essential to optimise the society-NGO relationship by querying its genuine prioritisation of residentship.
- Provided that current citizen engagement within housing policy is argued as insufficient, a comprehensives analysis of contemporary inclusionary practices is to be conducted. Within this, research should further investigate the impact of neoliberal participatory ideologies and strategise systemising increased citizen-based participatory processes.
- Fragmented intra-community dynamics calls for further research into the factors contributing to this breakdown. These can take the form of in-depth case studies on insurgently initiated, radically driven self-help housing movements. The aim of this future research should be to develop strategies to strengthen collective citizen autonomy, unity, and commitment.
- With the case study arguing that homeownership is in no way related to social capital, future research should be directed towards analysing the inadequacy of current housing impact and whether autonomous remnants hold potential to contribute to reinvigorated social capital. Throughout this exploration, the aim is to address the root cause of resident inaction in collective place-making and socio-spatial justice pursuits.
- Future research endeavours could delve deeper in the conceptual notion of 'settlement contentment.' While the cost of ownership in South Africa has been presented in literature before, the settlement contentment notion pertains specifically to the newer BNG model of delivery. Other factors of residents' satisfaction in housing delivery, particularly their willingness to overlook inadequacies due to the allure of freehold ownership, requires further exploration. This could provide insights into the interaction between citizen expectations, government policies, and the state's constitutional obligations.
- The institutionalisation of Lefebvre's (1996) right to the city is to be explored in future research, given that this study's arguments call for such by suggesting its global south context's inefficiency. Against the RTC theory, resident-led housing case studies are to be conducted in the global south to analyse how historical injustices, contextual housing needs and evolving social identities

influence spatial justice. This can provide insight into complex urbanisation dynamics of the global south and highlight opportunities for micro-level place-making and urban transformation for community-driven initiatives.

- Future research should elaborate on the concept of 'shallow urban transformation' introduced in this study. Researchers may delve into case studies or comparative analyses to assess the prevalence of state-dormancy in various urban settings and its consequences for housing outcomes. This elaboration might also prompt alternative models of state engagement that prioritise a mutually beneficial, reciprocal and equitable society-state relationship that influences deeper transformation of housingscapes.

7.7. Conclusion

In conclusion, *Chapter 1* presented the main problem under study and the research aims. The chapter provided an overview of the housing backlog and the crisis to which it alludes. The main and subsidiary research questions were established before the social justice framing, theoretical framework, and research design were introduced. Here, the case under study was also introduced, Ruo Emoh in Mitchells Plain, Cape Town. The chapter then went on to introduce the limitations of this study and its larger importance.

Chapters 2 and 3 constituted the theoretical framework. *Chapter 2* delved into housing governance by the state. By discussing the challenges that were rooted in its historical apartheid context that extended into South Africa's post-apartheid era, the beginning of this chapter set the scene. Then, this chapter discussed neoliberal and welfarist political ideologies by critically analysing contemporary, though pertinent, housing policies and financing programmes, seeking resident-centricity. This chapter most importantly identified the inherent criticisms in South Africa's neoliberal political realm, justifying the need for a progressive, alternative resident-centric approach to housing that aligned with welfare intentions against the problematised housing delivery model. *Chapter 3* contrastingly delved into housing governance by the citizen. This chapter reviewed governance and planning literature that deepened the argument of the ingrained neoliberal, centralist, and corruptor governance model in South Africa and its effects on informal housing collectives. This chapter, guided by this thesis's social justice normative framing, was broadly centred on resident capabilities in resisting neoliberal oppression and mobilising collectives to achieve a shared goal and formally or informally affecting their housingscapes (i.e. place-making). Through the contrastingly coupled theoretical framework components, this thesis importantly developed an intra-organisational perspective of citizen-driven initiatives that deepened analysis of Ruo Emoh's insurgent activation and radical practices. The last section of the chapter provided an in-depth view of the case study, Ruo Emoh in Mitchells Plain.

Chapter 4 discussed the qualitative research design, including the methods and techniques employed to collect data for this study. This chapter also included discussion on sampling methods, conducting ethical research, and data validity. Then the chapter discussed how the findings were analysed. In closing, limitations of the study were identified, with an opportunity for critical reflection.

Chapter 5 answered the subsidiary research questions by using findings, culminating in this thesis's core arguments. To recap, this research's core arguments are that: (i) the unfounded language-policy nexus systemically limits opportunity for the democratic mobilisation of citizens against the power-central state's delivery; (ii) a detachist, silent corruptor state does not fulfil democratic participatory aspirations and debases citizen insurgency; (iii) citizen collectives attaining temporally goaled housing does not guarantee continued community nor sustained social capital wealth; and (iv) retrogressive state-provided housing does not meet the evolving infrastructural and place-making needs of residents. *Chapter 6* discussed the arguments, their significance and implications.

Thereafter, the main research question was answered in *Chapter 7*. To reiterate the answer to the main research question asking 'how do citizens' radical insurgent practices in the pursuit of socially just, adequate housing fare against state-led delivery,' the argument is that, while self-help approaches are a start-to-an-end, resident-led processes are an argued policy ideal only and cannot achieve their housing goals independently from state-funded mechanisms. This is because of the important role the state had in Ruo Emoh's policy implementation and monitoring, infrastructure provision, and funding, albeit leading to dissatisfaction. Instead, what is found is that resident-led processes can only contribute positively to housing delivery, with an opportunity for beneficiaries to play an increased role in constructing houses and, subsequently, meeting their contextualised needs. In other words, while community-driven approaches do not represent a completely independent alternative to state-led approaches, they have much to offer the state in adequately addressing the housing backlogs in post-apartheid South Africa. In this light, the investment of skills into residentship can perpetuate a process of state-driven yet self-help-assisted delivery. Alternatively, these pressures can be reversed to form foundations for an alternative resident-led housing governance model and addressing these pressures would ensure a higher rate of success for mobilised residentship. Moreover, the continuous mobilisation of communities is argued to avoid the neoliberal challenges faced by residents, or better, improve the well-being of marginalised citizens. Taking into consideration the arguments demonstrating systemic neoliberal pressures onto resident-led, housing-seeking social movements, it is worth reiterating that "[n]o community is an island, and macro systems act to structure local choices." (Berner & Phillips, 2005, p. 7). What this study puts forth is that should residents wish to hold power over choice, then the external *and internal* systems identified to limit their power and choice must be resisted.

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Annexure A: Ethical approval for this research from the University of Witwatersrand's Human Research Ethical Committee (Non-Medical)

UNIVERSITY OF THE WITWATERSRAND, JOHANNESBURG

Research Office

HUMAN RESEARCH ETHICS COMMITTEE (NON-MEDICAL)
R14/49 Jacobs

CLEARANCE CERTIFICATE	**PROTOCOL NUMBER: H22/06/12**
PROJECT TITLE	Alternative resident-led governance in the housing sector: The case of Ruo Emoh, Cape Town
INVESTIGATOR(S)	Mr J Jacobs
SCHOOL/DEPARTMENT	Wits School of Governance/
DATE CONSIDERED	24 June 2022
DECISION OF THE COMMITTEE	Approved Risk Level: Low
EXPIRY DATE	26 July 2025

DATE 27 July 2022 **CHAIRPERSON** _____
(Professor J Watermeyer)

cc: Supervisor : Dr C Abrahams

DECLARATION OF INVESTIGATOR(S)

To be completed in duplicate and **ONE COPY** returned to the Secretary at Room 10004, 10th Floor, Senate House, University. Unreported changes to the application may invalidate the clearance given by the HREC (Non-Medical)

I/We fully understand the conditions under which I am/we are authorized to carry out the abovementioned research and I/we guarantee to ensure compliance with these conditions. Should any departure to be contemplated from the research procedure as approved I/we undertake to submit an amendment of the protocol to the Committee. **I agree to completion of a regular progress report. For Minimal and Low studies, this is due annually on 31 December. For Medium and High Risk studies, this is due twice annually on 30 June and 31 December.**

_____ 28 /07 /2022
Signature **Date**

PLEASE QUOTE THE PROTOCOL NUMBER ON ALL ENQUIRIES

Annexure B: Information and consent sheet

UNIVERSITY OF THE
WITWATERSRAND,
JOHANNESBURG

Participant information sheet

Dear Sir / Madam

My name is Jevon Jacobs. I am a PhD student in Governance at the University of the Witwatersrand, Johannesburg. My supervisor is Dr Caryn Abrahams. I am conducting a research study about resident-led alternatives to housing delivery. The study title is **alternative resident-led governance in the housing sector: the case of Ruo Emoh, Cape Town.**

I am inviting you to be interviewed. The interview may require a follow-up based on whether clarification is needed on the data gathered during the interview. Based on the preference of the participant, this follow-up may take the form of an email, telephone call (at the expense of the researcher), or an additional interview. If you decide to take part, your participation in this research study will last no longer than 3 hours. The interview will take place at a time and location that is mutually decided upon between the participant and researcher.

Should you choose to partake in the interview, I would like to audio record the interview with your permission. This data will be stored in digital form, in a password-protected computer. The data will also be stored for future secondary analysis. Only the researcher will have access to the data. However, any recordings of interviews or participant feedback may be used by academic staff (my supervisor, examiners/ moderators) if access to this information is required.

During the research activity, I will need to ask for some personal information about you. The data collected from the interview will be confidential. However, you are afforded the opportunity to choose to remain anonymous or not during the research reporting, by means of the consent form each participant is required to complete. When I share the results of the research study, I will not include your name or anything else that could identify you, unless you choose to not remain anonymous.

If you decide to take part in the research study, it should be because you want to volunteer. You do not have to take part. You can stop being in the study at any time. You do not have to answer any questions if you do not want to. You will not get any direct benefits if you choose to join the research study. You will not lose any services, benefits or rights you would normally have if you decide not to join. Taking part in the research study will not cost you anything. You will not be paid for being in this research study.

The risks for this research study are no more than what happens in everyday life. In the event that some of the questions asked make you feel sad or upset, I will stop the interview and continue another time. If you need some support or counselling services following the interview, these are available free of charge at Lentegeur Hospital, located on Highlands Drive, Lentegeur, Cape Town, 7786.

This research study will be written up as a research report. The report will be available on the university library website. If you would like to receive a summary of this report, I will be happy to send it to you.

If you have any questions about this research study during or after the interview, feel free to contact me or my supervisor on the details listed below. If you have any concerns or complaints about the ethical procedures of this research study, you are welcome to contact the University Human Research Ethics Committee (Non-Medical), telephone +27(0) 11 717 1408, email hrecnon-medical@wits.ac.za.

Yours sincerely,
Jevon Jacobs

Researcher:
Jevon Jacobs, 1713690@students.wits.ac.za, 079 966 9943

Supervisor:
Caryn Abrahams, Caryn.Abrahams.@wits.ac.za, 011 717 3697

Consent form for community members

Title of project: Alternative resident-led governance in the housing sector: the case of Ruo Emoh, Cape Town.

Name of researcher: Jevon Jacobs

I, ……., agree to participate in this research project.

I agree to the following:

(Please circle the relevant options below)

The research study was explained to me. I understand what this study is about.	YES	NO
I understand that I am volunteering to take part in the study.	YES	NO
I understand that even if I agree to participate now, I can withdraw at any time or refuse to answer any question without any consequences of any kind.	YES	NO
I wish to remain anonymous (my name will not be used by the researcher in their research report).	YES	NO
I do not mind my name being used in the research write-up.	YES	NO
I understand that all information I provide for this study will be treated confidentially.	YES	NO
I agree that direct quotations from my interview may be used by the researcher in their research report.	YES	NO
I understand that I will not benefit directly from participating in this research.	YES	NO
I agree to the data collected from the interview being stored for secondary analysis (only applicable if the participant is being interviewed).	YES	NO
I agree that the interview may be audio recorded (only applicable if the participant is being interviewed).	YES	NO
I agree that the researcher may take notes during the interview (only applicable if the participant is being interviewed).	YES	NO

…… (signature)

…… (name of participant)

…… (date)

…… (signature)

…… (name of researcher/person seeking consent)

…… (date)

Consent form for the NGO sector

Title of project: Alternative resident-led governance in the housing sector: the case of Ruo Emoh, Cape Town.

Name of researcher: Jevon Jacobs

I, ……., agree to participate in this research project.

I agree to the following:

(Please circle the relevant options below)

The research study was explained to me. I understand what this study is about.	YES	NO
I understand that I am volunteering to take part in the study.	YES	NO
I understand that even if I agree to participate now, I can withdraw at any time or refuse to answer any question without any consequences of any kind.	YES	NO
I wish to remain anonymous (my name will not be used by the researcher in their research report).	YES	NO
I do not mind my name being used in the research write-up.	YES	NO
I understand that all information I provide for this study will be treated confidentially.	YES	NO
I agree that direct quotations from my interview may be used by the researcher in their research report.	YES	NO
I understand that I will not benefit directly from participating in this research.	YES	NO
I agree to the data collected from the interview being stored for secondary analysis (only applicable if the participant is being interviewed).	YES	NO
I agree that the interview may be audio recorded (only applicable if the participant is being interviewed).	YES	NO
I agree that the researcher may take notes during the interview (only applicable if the participant is being interviewed).	YES	NO

…… (signature)

…… (name of participant)

…… (date)

…… (signature)

…… (name of researcher/person seeking consent)

…… (date)