HOUSING DELIVERY CHALLENGES IN MADELAKUFA INFORMAL SETTLEMENT IN EKURHULENI

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Johannesburg, 2022

Declaration

I declare that this study report is my own work, unaided and where I have used the ideas and words of others, I have referenced correctly. I also declare that information contained herein will be solely used for the purpose of this study only.

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October 2021

(Assumed signed if submitted electronically)

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Abstract

The report examines the underlying reasons why the community in Madelakufa informal settlement in the Ekurhuleni Metropolitan Municipality (EMM) has no access to housing structures. The report explores economic, policy and political factors that influence the delivery of houses in Madelakufa. The research question aims at establishing why the community in Madelakufa informal settlement has no access to housing structures. The study is qualitative in nature.

The data collected in the EMM reveals that municipal housing policy is aligned to the national housing policy framework and it covers government strategic documents like Reconstruction and Development Program (RDP), National Development Plan (NDP) and Medium Term Strategic Framework (MTSF). In addition, the municipal housing policy is linked and responsive to the needs of the EMM community. The main problem that is highlighted by the EMM management that blocks the delivery of houses in Madelakufa is the unavailability of habitable land. The land where the informal settlement is situated is not suitable for occupation because of the dolomite rock in the area.

The municipal management outlined how policy implementation works, how programmes and projects are implemented based on the municipal housing policy and unpacked entire value chain of housing delivery and its relations to other spheres of government. Public participation and stakeholder engagements where Integrated Development Plan (IDP) processes are debated and discussed and petitions to the council are signed is crucial in order to understand the mandate, systems and process of the municipality.

The report concludes that the reason why the community in Madelakufa informal settlement has no access to housing structures is the lack of access to land. Housing policies, programmes, projects are in place, the budget allocated for housing development is available and technical delivery skills are in abundance. In addition, economic factors like unemployment and low household income also contribute to non-access to housing.

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List of abbreviations

ANC	African National Congress
APP	Annual Performance Plan
ASGISA	Accelerated Shared Growth Initiative for South Africa
BNG	Breaking New Ground
BRICS	Brazil, Russia, India, China and South Africa
CoGTA	Department of Cooperative Governance & Traditional Affairs
DA	Democratic Alliance
DHS	Department of Human Settlements
DISHS	Development of Integrated Sustainable Human Settlements
EDC	Ekurhuleni Development Company
EMM	Ekurhuleni Metro Municipality
EPWP	Expanded Public Works Programme
FLISP	Finance Linked Individual Subsidy Programme
FSP	Financial Service Provider
GEAR	Growth, Employment and Redistribution
GDP	Gross Domestic Products
HSDG	Housing Subsidy Development Grant
IDP	Integrated Development Plan
IMF	International Monetary Fund
LEA	Law Enforcement Agency
MDG `	Millennium Development Goals
MEC	Member of the Executive Committee
MFMA	Municipal Financial Management Act

MIG	Municipal Infrastructure Grant
MMC	Member of the Mayoral Committee
MPL	Member of the Provincial Government
MTEF	Medium Term Expenditure Framework
MTSF	Medium-Term Strategic Framework
NCA	National Credit Act
NDP	National Development Plan
NGO	Non-Governmental Organisation
NHP	National Housing Policy
PPP	Public-Private Partnership
RDP	Reconstruction and Development Programme
RSP	Registered Services Provider
SADC	Southern African Community Development
SDF	Service Delivery Facilitator
SDBIP	Service Delivery and Budget Implementation Plan
StatsSA	Statistics South Africa
UN-Habitat	United Nations Human Settlements Programme
USDG	Urban Settlement Development Grant
WSG	Wits School of Governance

CHAPTER 1
BACKGROUND

1.1 Introduction

The economic, social and political climate that prevails in South Africa has triggered complex and diverse problems. One of these problems which is the area of focus in this study is the access and delivery of houses in Madelakufa informal settlement situated in Tembisa township in the Ekurhuleni Metropolitan Municipality (EMM) in the east of Johannesburg. It is therefore, inadequate to investigate housing delivery chain problems without examining factors affecting access to proper housing structures. "Informal settlements are homes to millions of people in and around the world, particularly in developing countries" (Sibiya, Aigbavboa and Thwala, 2013:33). South Africa is a developing country and is not exempted from the proliferation of sprawling informal settlements.

In the prevailing context of proliferation of these informal settlements in the EMM, there has been a wider call to understand the key contributors to these sprawling settlements as a mean of shaping appropriate policy interventions. "Continuing poverty and lack of basic needs of acceptable life imposes a great challenge for sustainable development. What is even more important, however, is the fact that most of the population growth in the world during the next 15 years will be urban growth, and the vast majority of it will take place in developing countries" (Sibiya, *et al.*, 2013:33).

"The population growth rate in years 2000-2020 is estimated to be 1.3 % in developing regions (2.4 % in Sub-Saharan Africa) compared to only 0.1 % in developed regions. There remains a huge potential for urban growth for the countries in Africa, since in the year 2000 only 37.1 % of their total populations were urban - this is estimated to grow up to 47.8 % by the year 2020. The increasing number of informal settlements is an indication that the current approaches to addressing the complex issue of informal settlements in South Africa are relatively ineffective" (Sibiya, *et al.*, 2013:33). The growth of the population in South Africa means greater demand of houses and the demand outstrips the supply of houses.

"The inhabitants of informal settlements experience a wide range of problems and challenges, such as poverty and violence, poor housing and living conditions amongst others (Sibiya, *et al.*, 2013:34). The gender based violence (GBV) that is often reported on print and social media mainly occurs in informal settlements. "It has also been indicated that due to their unauthorized nature, informal settlement communities experience a lack of full political representation, and powerlessness, which open up opportunities for political exploitation" (Sibiya, *et al.*, 2013:34). It has been widely reported in the media that most political representatives, that is, ward councillors live in upmarket in and leafy suburbs and have lost touch with the constituencies that voted them. Hence sometimes the communities, out of frustration, become violent and torch the houses of these ward councillors. Most councillors mingle with the communities when they mobilise and campaign for votes. Once they are elected and given mandate to represent the basic needs of the community, their interest shift and focuses on self-enrichment more than on delivering services to the communities.

The focus of this study is to examine and understand the housing access and delivery challenges by focusing particularly in Madelakufa informal settlement. The main reason to focus in this particular area, Jack Bloem, the Democratic Alliance (DA) Member of Provincial Legislature (MPL) and DA Gauteng Caucus Leader issued a statement in July 25, 2012 stating that:

> *"I met Ms. Boniswa Ralanti at the Madelakufa informal settlement who was promised a house by President Zuma when he visited there in November last year. He personally told her she would get a house, but nothing has happened for her and other residents who still live in shacks with poor services"* (*Politicsweb*, 2012, July 25).

This statement was issued in the wake of President Jacob Zuma's oversight visit to this community in November 2009 and promised that:

> *"COUNCILLORS could find themselves out of work if they continue to ignore community issues, President Jacob Zuma said after a surprise visit to Madela Kufa Section 2 township in Tembisa yesterday, where angry residents have staged protests over service delivery failures. Zuma said the fact that councillors were not addressing these problems almost 20 years after the informal settlement came into being, was a "serious problem"*(*Business Day,* 2009, November 20).

The study examines all angles pertaining to access to housing in this community that will cover wide range of issues that will include economic, policy and political factors. As the level of unemployment rises and urbanisation takes the centre stage, the housing demand exceeds the supply. This is evidenced by the mushrooming of sprawling informal settlements in the periphery of major industrial and urban areas. Employed and unemployed scramble for the available piece of land in order to be close to the integrated transport system, workplace and other amenities. The delivery of housing is often clogged by bottlenecks, as a result the rolling mass actions and protests against delivery of houses are often experienced in many parts of the country.

As part of the global community like the United Nations Human Settlements Program (UN-Habitat), World Bank and regional development banks, the government also needs to comply with and embrace the objectives of Millennium Development Goals (MDG) that seek to improve the lives of the people across the globe. The post-apartheid government that was introduced in 1994 developed ground-breaking housing policy documents and programmes in a view to alleviate the housing shortage and to uplift the socio-economic levels of the communities that were previously disadvantaged and didn't have access to proper housing structures.

In a view to combat the housing backlog, the government devised comprehensive plans for the development of sustainable human settlements. These key policy documents and programmes that aimed at addressing the housing delivery dilemma include White Paper: A New Housing Policy and Strategy for South Africa (1994), Reconstruction and Development Programme (RDP), the National Housing Policy (NHP), National Development Plan (NDP) – Vision 2030, Breaking New Ground (BNG), Medium Term Strategic Framework (MTSF), and municipal Integrated Development Plan (IDP). The MTSF outlines the strategic focus for the next five years and pledges sustainable human settlements and improved quality of household life (Medium Term Strategic Framework 2014-2019) and the IDP is the five-year municipal strategic plan whereby one of its objective is on human settlements. The NDP-Vision 2030 highlights transformation of human settlements towards year 2030.

The African National Congress (ANC), as a ruling political party in the government adopted a policy document on its 5th National Policy Conference held in Midrand from 30th June – 5th July 2017, that reads, "in addition to issues related to income and cost of living, social policy

is fundamental to ensuring that all South Africans enjoy a decent standard of living. The core approach in this regard is to improve human capabilities and ensure equal opportunities for all" (Strategy and Tactics of the National African Congress Discussion Document, 2017:23). "A decent quality of life requires an overarching, comprehensive social security system which will be introduced over the coming decade. At the same time, the perennial challenge of spatial economic and settlement patterns will need to be tackled head-on" (Strategy and Tactics of the National African Congress Discussion Document, 2017:24).

The ANC 54th National Conference held in Nasrec from 16th - 20 December 2017, in relation to Social Cohesion and Social Transformation through Human Settlements, the Conference resolved that "transformatory urban planning and management that changes apartheid spatial residential patterns must be focused on, with a move away from dense single-use residential areas to those with appropriate recreational and sports facilities, other socio-economic amenities and the necessary public transport systems. Human settlements housing options must include site and service schemes, options for people to build their own houses, high rise accommodation" (Report and Resolutions, Report of the 54th National Conference, 2017:69). "The sale of subsidised houses by beneficiaries should be prevented and beneficiaries who no longer need the house must be assisted to return the house to the State for compensation or allocation of an alternative opportunity in another area" (Report and Resolutions, Report of the 54th National Conference, 2017:69).

The government developed housing delivery models and utilised the services of engineers in various fields of expertise, consultants and service providers contracted from outside the government to implement these models in a view to ease service delivery bottlenecks. In 2005, about nine Service Delivery Facilitators (SDFs) (one per province) were contracted by the Department of Cooperative Governance and Traditional Affairs (CoGTA) to facilitate and fast track the delivery of services to the municipalities that were identified and declared as dysfunctional. Despite these provisions and abundance of blueprints, Madelakufa informal settlement still experiences a high rate of shack-dwelling, squalor and no access to decent housing. It is therefore, important to undertake this study in order to investigate access and housing delivery challenges in this informal settlement.

The research is interesting and useful because since the presidential oversight visit in 2009 and the promises that were made to this community nothing has changed; the community still has

no access to formal housing and proper sanitation infrastructure. The study will assist to unearth the contributing factors to access and housing delivery challenges in this community. As the local government elections are scheduled for 2021, it would be then interesting to holistically look at the access and delivery challenges as political parties will be deploying their nominated candidates to campaign and woo votes from the community. The reality on the ground is that since the president promised in 2009 access and delivery of housing structures in this area, nothing has changed and the status quo remained the same and in other sections it has deteriorated.

1.2 Context of the study

Prior to the first democratic elections in 1994, struggle in South Africa was mainly geared towards the fight against apartheid and political emancipation. After 1994, when the dream of political liberation was achieved, a new form of struggle emerged and shifted from apartheid to delivery of services and the situation deteriorated even after 25 years of democracy. The build-up towards general elections scheduled for 2021, it is more likely to be marred by violent service delivery protests. South Africa witnessed the dawn of its democratic dispensation in 1994. "As the country gained momentum in its freedom discourse, the government declared the institution of the Reconstruction and Development Program (RDP)" (Wats, 2003). "RDP can basically be considered as the ice-breaker to a mammoth of many developmental policies that were implemented to tackle the disparities that are a legacy of the apartheid era" (Muzondi, 2014:641).

"The post-democratic government of the new South African state has since 1994 committed itself to urban reconstruction and development programmes to alleviate the plight of the low-income group, the poor and the disadvantaged group" (Aigbavboa and Thwala, 2013). "South Africa experiences major shortages houses to accommodate millions of its poor citizens. This social problem has its roots in the country's pre-1994 apartheid regime and is exacerbated by population growth, migration and slow housing delivery. The post-apartheid government inherited an urban housing backlog of approximately 1.3 million units at its inception in 1994" (Goebel, 2007; Knight, 2001; Mafukidze & Hoosen, 2009:380).

"In contemporary post-apartheid South Africa a number of housing policy amendments and recommendations have been made since the drafting of the *White Paper on Housing* in 1994.

The most recent policy amendment is the *Comprehensive Housing Plan for the Development of Integrated Sustainable Human Settlements* commonly known as the *Breaking New Ground (BNG)* housing plan of 2004" (Venter and Marais, 2010:249). "This huge backlog was partially contributed by apartheid discriminatory administrations and laws such as Black Native Laws Amendment Act, No 46 of 1937and the Black Communities Development Act, No 4 of 1984 along with rapid urbanisation during the post-apartheid period" (Mafukidze & Hoosen, 2009:380). "Post 1994 the new South African government had the challenge of realising the right to adequate housing as well as address the devastatingly poor living conditions related to basic services: delivery water, sanitation, electricity" (Mukorombindo, 2014:1).

"The Housing White Paper of 1994 stipulates that the housing policy framework in South Africa suffers from the following other key constraints: lack of overall housing strategy: inadequate definition of roles and responsibilities of all role players in the housing sector, as well as the lack of a coherent overall housing strategy have contributed to the present confusion and breakdown in delivery. Over the last few years there has been a high demand in the housing sector which can mainly be attributed to urbanisation, industrialisation and the euphoria of pre-elections promises by the campaigning political parties. In South Africa, a total housing backlog of 2.1 million units exists, affecting approximately 12.5 million people. The accelerated population growth in the urban areas, including the influx of people from rural to urban areas resulted in a high demand for houses" (Meyer, 2014). "Post-apartheid South Africa faces a major challenge in ensuring that municipalities provide optimal and professional services to citizens of heterogeneous cultures" (Pretorius and Schurink, 2007:19).

Madelakufa informal settlement forms part of greater Tembisa township, which is a largest township situated to the north of Kempton Park on the East Rand in the Gauteng province. *Madela kufa* is a Nguni phrase that means "those who dare to die". Deducing from this translation, not all is well in this informal settlement. In this settlement, there is a dire shortage of proper housing structures and shacks are made mainly of corrugated iron, planks and cardboard. The settlement is under-serviced as the community is depended on communal taps and mobile toilets located on strategic points and is characterized by inadequate access to proper sanitation and bulk infrastructure system. The apartheid spatial and urban planning has created the housing challenges that need to be redressed in order to address the imbalances of the past.

The community is depended on temporary communal mobile toilets in a form of a bucket system. The stench from the toilets attracts flies and other insects that may be hazardous to the health of community. The area was invaded and grabbed by the community as a result there is no proper spatial planning. The municipality has installed prepaid electricity boxes in each household. The running water from the communal taps has created swamps and has flooded many parts of the community and it is a potential threat to the public health and that may cause an outbreak of communicable diseases. The Madelakufa informal settlement is situated in the industrial and the economic hub of the Gauteng province that consists of various economic sectors that provide wide raging opportunities of formal and informal employment. Migrations to this area and socio-economic factors have resulted in a demand of housing that exceeds the supply.

> *"Hundreds of residents from the Madelakufa squatter camp surrounded the Ekhuruleni Municipality's Tembisa Customer Care Centre to demand houses. Armed police and Metro police officers gathered on the property to keep the peace as angry residents waved placards and flags, shouted out their complaints and demanded to be heard by council officials. The residents handed over a memorandum of demands, insisting that 2 500 of Madelakufa's estimated 8 000 residents be immediately relocated to houses at nearby Strydom Land, referred to as "our promised land". Newman Mkhumalo has been waiting for a house since 1990, and currently lives in a two-roomed shack. He has eight children and five grandchildren"* (*Independent Online*, 2010, October 13).

"The inhabitants of informal settlements experience a wide range of problems and challenges, such as poverty and violence, poor housing and living conditions amongst others. It has also been indicated that due to their unauthorized nature, informal settlement communities experience a lack of full political representation, and powerlessness, which open up opportunities for political exploitation" (Sibiya, *et al.*, 2013:34). "It has been observed that informal settlements are normally located in areas whose land is environmentally poor and lacks security of tenure" (Richards *et al. 2006*). In addition to that, informal settlements lack infrastructure such as roads and proper sanitation. Moreover, the structural dwellings, are built from non-durable materials such as plastics, cardboards, metal tins, zinc sheets and timber, which do not meet the standards of housing codes.

"Furthermore, informal settlements do not have service coverage in terms of potable water, sewerage, storm water drainage and electricity" (Huchzermeyer and Karam 2006). "Having acknowledged the physical characteristics of informal settlements, it is of paramount importance to note that such conditions are a threat to health, the environment and the local ecosystem" (Muzondi, 2014:641). This study explores access and housing delivery challenges in this community. The policymakers and policy implementers are required to take cognisant of the plight of the shack-dwellers and manage the situation in order to ensure ANC long-standing slogan "A Better Life For All" is realised.

1.3 Challenges in the human settlements delivery process in EMM

Like any other municipality in South Africa, EMM faces a myriad of delivery challenges. Some of these challenges stem from lack of technical expertise, incompetent administrative leadership, lack of institutional capacity and squabbles and unstable political leadership. Motions of no confidence are often raised against the political leaderships. As a result, that impacts negatively to the communities on the ground and they do not receive basic services due to them.

"On the 4th March 2011, the EMM was awarded level one and two accreditation by the National Minister of Human Settlements and the Gauteng MEC for Local Government and Housing. Level one and two accreditation means that EMM is officially delegated the powers to perform housing functions that were previously performed by the Gauteng Department of Local Government and Housing. The delegated functions include beneficiary management, including the processing and approval of beneficiary housing subsidy applications at the municipal level, subsidy budget planning and allocation and full programme management and administration of housing programmes at the local level" (Ekurhuleni Metropolitan Municipality Annual Report, 2014/15:66).

"Challenges in the human settlements delivery process experienced include housing and services backlog consisting 119 informal settlements, 152 000 families in informal settlements & waiting list, 217 000 housing backlog. Securing suitable land for housing development due to dolomite and wetlands, suitable land is located in the outskirts far from socioeconomic facilities and privately owned land expensive to acquire. Population growth and in-migration lead to densification and growth of settlements. Land invasion has negative impact on

upgrading of the Informal Settlements Programme as vacant land is invaded thus there is no decrease in the backlog" (Ekurhuleni Metropolitan Municipality Annual Report, 2014/15:67). EMM faces the challenge of illegal land grabbing and invasion. This is evidenced by the violent removal of these land grabbers by the Red Ants security services. Land grabbing make it difficult for EMM to plan properly in its 5-year strategic plan because some of its land earmarked for property development is illegally occupied.

"Approximately 29 percent of the households in the EMM are classified as living in informal dwellings. Many of these informal dwellings are constructed from unsafe materials and are situated in inappropriate locations, for example, where settlements have been established over a Sasol pipeline, on undermined land, close to landfill sites and in flood areas. Land matters are of particular significance to the EMM. The numerous confrontations over illegal occupancy of land have resulted in lengthy and costly legal processes" (The Development of Integrated Sustainable Human Settlements in Ekurhuleni, 2004:10). Annexure E shows some of these shacks that are made from unsafe material. Some of these shacks are constructed out of hard cardboard that make these easy to catch fire. During rainy days, shacks are flooded with water because they are poorly constructed.

"Land for about 37 000 erven needs to be identified to accommodate the present backlog, but factors such as shallow undermined land, dolomite zones, radiation and differentiation in land ownership complicates this process. The reclamation and rehabilitation of redundant mining areas is, however a time consuming process. Waiting periods up to 10 years can be imposed before certain areas can be safely developed for human habitation" (The Development of Integrated Sustainable Human Settlements in Ekurhuleni, 2004:10).

Table 1: Capital expenditure (Year 2014/15) on Human Settlements Services

Capital expenditure (Year 2014/15) on Human Settlements Services R'000				
Capital Projects	**Budget**	**Adjustment Budget**	**Actual Expenditure**	**Variation from the original budget**
Total	**329,992**	**328,749**	**178,604**	**-85%**
Acquisition of Land for New Human Settlements	7,000	16,200	9	-82253%
Human Settlements, Pre Planning Fees	–	40,000	21,513	100%

Refurbishment of Rental Property	37,212	37,212	37,228	0%
Tembisa Urban Renewal Framework Projects	50,000	-	-	0%

Source: Ekurhuleni Metropolitan Municipality Annual Report, 2014/15:69

"Many of the challenges are not a result of a vacuum in policy, but rather insufficient institutional capacity, a lack of strong instruments for implementation and a lack of coordination" (National Development Plan, 2011). This study will seek to unearth challenges pertaining to access and delivery of houses in the Madelakufa informal settlement.

1.4 Differentiation of constitutional and legislative mandates amongst the three spheres of government

"South African government operates in a three tier system, i.e. national, provincial and local (municipality). Each tier should be saddled with clearly defined goals and specific responsibilities toward ensuring effective housing delivery" (Jiboye, 2011:181). "Whilst the national government is performing its primary role of ensuring and providing the needed policy direction and operational framework, it should also act as facilitator to other tiers of government as well as the private sector and the individuals at the community level in other to make them relevant in urban development and housing delivery issues" (Jiboye, 2011:182).

"Although the legislation requires municipalities to play an integral role in the provision of public services including housing, municipalities in South Africa have not been practically and largely involved in public housing provision since this is largely the competence of provinces" (Phago, 2013:6). "Local government needs to change from an institutional to a developmental organization. There is, however, a critical institutional developmental challenge, which constitutes the crux of the success or failure of municipal leadership" (Pretorius and Schurink, 2007:20). "A coordinated delivery programme should be worked out to ensure effective housing delivery of sustainable housing. Housing policy in South Africa requires that government departments at the different spheres should be able to coordinate their activities to facilitate a realisation of housing provision" (Phago, 2013:1).

“Renewed effort is needed to ensure that national, provincial and local government work together in reshaping the built environment to achieve smarter and fairer development. South Africa's intergovernmental system of spatial planning has been slow to develop and coordination has been poor. The complex division of powers and functions between local, provincial and national government has contributed to the problem and, in addition, ambiguities in the Constitution about who is responsible for spatial planning have created uncertainty. Provincial land-use management functions overlap with municipalities, creating confusion and conflict. One of the problems with Integrated Development Plan (IDP) at municipal level is there is no effective system for them to gain the national and provincial support that they require to be meaningful” (National Development Plan, 2011).

The three spheres of government should be able provide a co-ordinated policy advice, technical assistance and financial resources to the economic deprived and underprivileged communities. Intergovernmental relations and collaborative government should be able to devise holistic interventions and strategies that will assist to address the delivery problem that include macro-economic reform and provision of capital subsidy based on socio-economic status and encourage self-funded projects. Table 2 below shows differentiation of roles amongst the national, provincial and local sphere of government in Gauteng.

Table 2: Constitutional and legislative mandates of the different spheres of government in the delivery of housing.

National Department of Human Settlements	Provincial Human Settlements Department	EMM Human Settlements Department
In addition to the mandate derived from the Constitution, the Department of Human Settlements derives its responsibilities from section 3 of the Housing Act (1997). According to the Act, the Department must, after consultation with provinces and municipalities, establish and facilitate a sustainable national housing development process by: ❖ determining national policy, including national norms and standards, in respect of housing and human settlements development ❖ setting broad national housing delivery goals ❖ monitoring performance of provinces and municipalities against housing budgetary and delivery goals; ❖ building the capacity of provinces and municipalities; and ❖ promoting consultation with all stakeholders in the housing delivery chain, including civil society and the private sector. Source: National Department of Human Settlements Annual Report, 2014/15:18	The Department's mandate is derived from chapters 3, 6 and 7 of the Constitution of the Republic of South Africa, 1996 (Act No. 108 of 1996). Section 26 of the Constitution guarantees the right to have access to housing. It terms of the Constitution, where the function in Schedules 4A and 5A can best be administered locally, a provincial or national department could, by agreement assign/delegate such a function to a municipality provided that the municipality has the capacity and resources to perform the function. Through its legislation, the Gauteng Human Settlements is carrying out its legislative imperative as set out in the Housing Act, 1997. Section 2 of the Housing Act, 1997 (Act No. 107 of 1997) compels all three spheres of government to give priority to the needs of the poor in respect of housing development (section 2(1) (a)). In addition all 3 spheres of government must ensure that housing development: ❖ provides as wide a choice of housing and tenure options as is reasonably possible ❖ is economically, fiscally, socially and financially affordable and sustainable; and ❖ is based on integrated development planning. Source: Gauteng Department of Human Settlements Annual Report, 2014/15:17	The role of the EMM regarding Human Settlements can be defined as the Planning, Development and Management of sustainable human settlements. To achieve this, EMM forms partnerships with communities, other government departments both national and provincial, private sector non-governmental organisations, organised groups, funding agencies, housing agencies and any other organisations. On the 4th of March 2011, the EMM was awarded level one and two accreditation by the National Minister of Human Settlements and the Gauteng MEC for Local Government and Housing, means that EMM is officially delegated the powers to perform housing functions that were previously performed by the Gauteng Department of Local Government and Housing. The delegated functions include: ❖ beneficiary management, including the processing and approval of beneficiary housing subsidy applications at the municipal level ❖ subsidy budget planning and allocation ❖ full programme management and administration of housing programmes at the local level. Source: EMM Annual Report, 2014/15:66

1.5 Problem statement

Reports indicate that Madelakufa has been in the spotlight of housing delivery protests and it subsequently became political playfield where political leaders endeavour to score political points by utilising the plight of Madelakufa residents. This is evidenced by statements of both Jacob Zuma, the former President of the Republic of South Africa and Jack Bloem, the DA MPL in Gauteng Provincial Legislature. There's a limited empirical research on access and housing delivery challenges since the inception of the new municipal system post-1996 local government elections. The lack of such research has become an issue of concern as many seek to find out why there are still informal settlements within the context of existing housing policies on the delivery of houses. There's little information on the impact of government housing policies. The government has made strides to incrementally implement housing projects in line with policy provisions to reduce the backlog. Many people in Madelakufa still live in overcrowded informal settlements without adequate access to social infrastructure. "There is a housing backlog with 134 000 shacks in the informal settlements and 36 000 backyard shacks" (Ekurhuleni Metropolitan Municipality, The Growth and Development Strategy 2025:7).

Since 1994 policies and programmes like the RDP were developed to alleviate the housing delivery challenge and to transform the living conditions of the poor and the marginalised to sustainable living conditions. The lack of such research that examines the causes of non-access to proper housing sparks a public debate on the role of public, private and the accountability of political leadership to its constituencies. Most previous studies focus on the challenges and experiences faced by housing beneficiaries in terms of housing quality and sustainability, perceptions of informal settlement dwellers towards government housing delivery mechanism and general challenges faced by communities living in the informal settlements. The research paper will seek to respond to the following problem:

There's a lack of knowledge and understanding of key contributors that hinder the community in Madelakufa informal settlement access to housing structures

The study looks at the key drivers that contribute to access and housing delivery challenges in this community by juxtaposing the experiences of the community and the views of the municipal and political authorities. By so doing the researcher will be able to capture the

common ground and prevailing perceptions and views in relation to non-access to housing structures.

It is against this background, that it is imperative to conduct a study of this nature within the context of the national housing policy imperatives and programmes. “High quality and well-managed housing is a cornerstone of sustainable communities. The location, planning, layout and design of housing make an important contribution to sustainable development. The quality and condition of housing has a major impact on health and well-being” (Jiboye, 2011:181). Despite the plans and programmes contained in key government strategic plans and documents, that is, the IDP, MTSF and the NDP, Madelakufa has not yet been transformed to be a sustainable human settlement.

1.6 Purpose statement

The purpose of this research is to explore key drivers that contribute to access and delivery challenges in this community. The findings of this study may assist the government to (i) try to understand the gap between government policy provisions and the real-life situation (ii) ease the delivery backlogs and remedy the *status quo,* and (iii) uncover those underlying factors that underpin the non-delivery in the housing delivery chain.

1.7 Research question

In line with the overall problem the study is focused on, the following question will provide direction to the study –

Why the community in Madelakufa informal settlement has no access to housing structures?

A number of sub-questions that underpin the question above will be explored as part of the study. These sub-questions will provide a framework to the bodies of knowledge to be explored and guide as the establishment of the conceptual framework. The sub-questions are outlined below as follow –

a) What economic factors that account for non-access to housing in Madelakufa?
b) How the government housing policies impact on access and delivery of housing structures in Madelakufa?
c) What political factors contribute to the access and non-delivery of houses in Madelakufa?

The question and sub-questions will guide literature review and provide a framework for the body of knowledge to be explored and the establishment of an appropriate research approach and methodology. The next chapters will focus on (i) literature review, (ii) research methodology, (iii) data presentation, (iv) data analysis and findings, (v) conclusion and recommendations,.

CHAPTER 2
LITERATURE REVIEW

2.1 Introduction

The focus of this literature review is to highlight and expand on the existing knowledge in this area of research conducted by previous researchers whose interest was on housing delivery. The author will explore the existing field of knowledge and conduct a critical review of the literature. The author will also endeavour to identify gaps in the existing knowledge and contribute to already existing field of knowledge. Literature review provides a conceptual framework for the study and provides integrated review of the field of study. It helps to demonstrate researcher's familiarity with the area under consideration.

2.1.1 Policy factors

"Informal settlements are an indication of a failure of the public sector, legislative framework and the economy to provide conditions through which the poor may be housed formally, whether this is through government programmes or through private means" (Huchzermeyer and Karam, 2006:20). "The Neo-Marxist school of thought is that the state has a fundamental role to play in the delivery of houses not the private sector" (Chereni, 2010:2). "The Neo-Marxist theory is based on the fact that the poor are vulnerable to exploitation in the capitalist mode of housing delivery. Neo-Marxist thought focuses on the role of the state in the process of capital accumulation, including its role in housing. The state's role in this process is twofold: to support capital accumulation and to maintain social stability" (Smit, 2006). "Because shelter is one of the three basic needs a person requires for a minimal standard of living, Karl Marx and his disciples argue that the state should embrace the social responsibility of housing provision to the disadvantaged sections of the society.

"The state should embrace the social responsibility of housing supply because the market is always not efficient. Because shelter is one of the three basic needs a person requires for a minimal standard of living, Karl Marx and his disciples argue that the state should embrace the social responsibility of housing provision to the disadvantaged sections of the society. Therefore the state is seen as the main driver of the processes of shelter provision" (Chereni, 2010). "This Marxist Socialist school of thought acknowledges the fact that the supply of

housing is not always adequate hence the mushrooming of informal settlements especially in the sub-Saharan Africa and the rest of the developing countries. Like the Neo-Marxist approach, the Marxist Socialist tradition embraces the notion that the state should be the main provider of the housing to the underprivileged communities of the society. Until the early 90s this thinking has been the inspiration behind housing policies in Asian socialist countries and other African countries which shared the same ideologies" (Chereni, 2010). EMM needs to develop flexible housing policies and implement housing programmes that are responsive to community needs and yield the desired results. "Therefore the state is seen as the main driver of the processes of shelter provision" (Chereni, 2010:2).

The argument above places the burden of housing delivery squarely on the shoulders of the government and private sector. The economic situation of the country is unstable and the government is unable to develop housing programmes through its housing policy framework. A huge chunk of public funds is channelled to pay public servants salaries (operational budget) than to fund programmes that will provide favourable conditions for the poor to be house favourably. The exploitation of the proletariat and low-income earners is a result of a profit maximisation drive by the capitalist's bourgeoisie. The Neo-Marxist theory is, therefore, advocating that the means of housing delivery to be solely rest in the hands of the government.

"It follows that the scale of informal settlements in a country is an indicator of the performance of a number of sectors of government and of the economy" (Huchzermeyer and Karam, 2006:20). The performance of the economy is not stable and Moody's rating company has previously downgraded the country to a junk status. Currently, the number of informal settlements in South "Africa has increased from around 300 informal settlements to over 2600 informal settlements and according to estimates by Statistics South Africa (StatSA) these settlements are homes to almost 1.4 million households" (Sibiya, Aigbavboa and Thwala, 2013:33).

"Government has a social responsibility therefore to ensure adequate housing provision for the people. In order to achieve this goal, there is the need for a redirection and redefinition of existing policy framework which should be made relevant to the present developmental needs and realities, and formed within the context of global sustainable housing and urban development realities" (Jiboye, 2011:181). In most cases, municipal policy documents are not linked or responsive to community needs. The policy implementation thereof is hindered by

lack of basic infrastructure, and programme implementation is impeded by municipal by-laws and regulations. “Sustainable housing provision is thus contingent on such underlying factors as policy formulation and decision making, policy execution and monitoring, and social acceptability and economic feasibility” (Jiboye, 2011:182).

“There are number of internal and external (global and local) challenges that have contributed to the government’s (national and provincial) failure to eradicate the housing backlog by 2014. The BNG policy implemented since 2004 has also not adequately realised the intended outcome on the ground due to other factors such as poor workmanship, delays in procurement, poor municipal planning and bulk infrastructure challenges. Slow housing delivery as a result of insufficient budget partly due to escalating construction costs is one of the major contributing factors to slow housing delivery not only in the Eastern Cape but nationwide” (Mukorombindo, 2014:2).

The escalating costs mainly are a result of contractors colluding with government officials and inflate project costs. The government as provider of tenders to prospective bidders, often deviates from supply chain directives without following proper processes and allocate huge budget to incompetent bidders. This budget exceeds the projected project costs in order to receive kickbacks. In some instances, contractors deliberately prolongs the project lifespan and timelines in order to siphon more funds from the government coffers. These contractors act as conduits and project funds end up in government officials.

“However, as Napier (2003) correctly indicates, the PHP was, to a certain extent, a “latecomer” on the scene, in the context of the South African housing policy environment” (Marais, *et al.*, 2008). “The realisation of the ambitious commitment to eradicate informal settlements by 2014 over the last decade has been largely hindered by poor performance and insufficient funding. The on-going influx of people toward urban areas in search of employment remains a key driver of housing demand and the challenge of growing informal settlements” (Mukorombindo, 2014:7).

Flaws in bidding, allocation of tenders and the disregard of Public Financial Management Act (PFMA) and Municipal Financial Management Act (MFMA) result in poor performance and insufficient funding. Incompetent contractors that have a track record of managing shoddy projects are awarded multi-million contracts to build RDP houses. Most of these houses are

left unfinished due to lack of technical and project management expertise and mismanagement of allocated project funds. Tenders are improperly awarded, without following due diligence and proper procedures, to undeserving contractors. In most cases, these tenders are awarded through nepotism.

“Inappropriate housing policies and economic difficulties confronting the country have both exacerbated the housing crisis in most urban centres in the country. The only tangible effect of these policies has been deepening service delivery struggles, increasing poverty and prolonged suffering for the urban poor, whose right to basic social services and amenities is perpetually violated” (Gukurume, 2012:2).

2.1.2 Economic factors

“The new South Africa housing policy was announced in 1994 and soon after its principal financial and administrative mechanism – a capital subsidy – was introduced” (Jenkins, 1999:431). “Advocates of this theory view solutions to housing problems through a capitalist lance. They suggest that if the market is left to operate, it generates growth of the Gross Domestic product (GDP), improves levels of industrialisation, and creates more jobs. When employment levels increase, the poor will save and manage to purchase houses from the housing market” (Chereni, 2010:2).

The above view is based on the Neo-Liberal Theory. The neo-liberal approach views industrialisation will improve the economic status of individuals and the poor and the disadvantaged will be employed and save towards house ownership. Economic difficulties lead to high rate of unemployment as a result of retrenchments and lay-offs. The impact of COVID-19 virus in economy and employment has contributed in the job losses in major industries. The loss of jobs lead to lack of access to capital, loan facilities and cash flow problems. Borrowing capital from registered financial services provider is limited due to affordability qualifying criteria, and low credit ratings. “Economic growth and urbanization have become inextricably linked” (UNFPA, 2010).

Once the GDP improves, the levels of unemployment drop and employment opportunities are created that will give the poor the economic power to purchase low-cost housing. The growth of property value has led to an overall average house price that has made housing unaffordable

to many South Africans, and has further excluded participation in the property market by historically excluded groups. The growth has largely benefited middle- and higher-income groups.

"Government legislations and regulations imposed on privately-owned entities should be limited to sanction free markets which will allow prices for goods and services to be set freely by consent between suppliers and consumers. Financial capacity or affordability to an individual has the immediate effect of transforming this need or requirement into a sound reality" (Nair, Enserink, Gopikuttan, Vergragt, Fraaij and Dalmeijer, 2005:4430). "The current macroeconomic climate has rendered the neo-liberalist view ineffective. In South Africa in 2004, the political aim of "eradicating" informal settlements was translated more sensibly into a 10-year upgrading programme, coupled with initiatives that aim "to grow the economy, including intervention in the second (informal) economy to which the poor have access and to which the production of informal settlements is linked" (Huchzermeyer and Karam, 2006:20).

"The Neo-Marxist theory view that the capitalists exploit the poor by lending housing subsidies at interest rates above prime lending rate regardless of the economic class. The banks and other financial services providers like building societies and property developers epitomise capitalism and causes of class divisions. As the private is profit driven, it is more maximise its profits at the expense of the poor and vulnerable segment of the society" (Chereni, 2010:2).

"International neo-liberal theories advocated by the World Bank had an impact on the content and development of low-income housing policy in South Africa. Under the influence of the World Bank's policies, governments in developing countries initiated housing projects that concentrated on sites and services as well as *in situ* slum upgrading" (Venter and Marais, 2010:251). "Governments rigidly following the "market-first" approach imposed by lending institutions such as the World Bank and International Monetary Fund (IMF) may find themselves serving elite interests in a way that is repressive towards informal settlements residents, rather than responding directly to the organised demands of the poor" (Huchzermeyer and Karam, 2006:21).

"To assist the bankrupt economies of developing countries, the World Bank and the International Monetary Fund developed macro-economic reform packages of structural adjustment. With the limited success of aided self-help and macroeconomic reform policies to

meet the demand for housing, the mid-1980s to the mid- 1990s saw a shift to the enablement approach. Within this timeframe, the United Nations' approach to development, which includes elements of environmentalism and sustainability, was also increasingly directed at the housing policy agenda" (Venter and Marais, 2010:251).

"The scale of informal settlements and the rate at which they increase are an indicator of skewed access to the economy and to public intervention, and indeed a visible sign of levels of inequality" (Huchzermeyer and Karam, 2006:33). Jenkins (1999:445) argues that while a wide range of housing delivery options should be promoted (public-private partnerships and private sector employer-based housing for instance) community-based housing is a critical component of national housing policy and needs more effective government support. To conclude, the BNG policy is an example of a neo-liberal and capitalist approach deeply embedded on macroeconomic policies.

According to Marais, *et al.,* (2008) the People's Housing Process policy was commonly criticised for being neo-liberal (Jones & Datta, 2000) and consequently, for providing a housing product that was too small (Tomlinson, 1996). "The small housing product was commonly associated with macro-economic motivations (national budget constraints, savings on labour costs), and never with the concepts of housing satisfaction and dweller-control, which could have been achieved through self-help and expansion of the core housing unit" (Marais, Ntema and Venter, 2008).

"Therefore, it is against this backdrop that the government should take the responsibility to ensure that those who are marginalised and not in the economic mainstream are not exploited by capitalist tendencies and are catered for in the housing delivery mechanism. The housing delivery must be aimed to reduce the inequality of housing between social classes" (Nair, *et al.*, 2005:4430).

2.1.3 Political factors

"The lack of consistency and continuity of policies is often the bane of the execution of government programmes. Sustainability in housing provision can only be achieved if government policies are based on the real needs of the people and not informed by selfish political reasons" (Jiboye, 2011:181). The unstable political governance and leadership,

especially in the metros, impacts negatively in the housing delivery. The ever-changing political leadership through motions of no confidence, change in political direction, priorities, political membership alignment influences access to housing. The Liberation Culture Theory "provides a selective approach to the allocation of resources especially in post-colonial states. This is because of their historical specificities which relate to the liberation struggle. This in turn defines new forms of citizenship and belonging which determines who has to benefit. Those who participated in the struggle or at least linked to the ruling party stand a better chance to benefit compared to those who did not participate" (Chereni, 2010).

The Liberation culture theory is more synonymous to the South African culture. The fourth democratic dispensation that took over the reins in 2009 established the Department of Military Veterans to administer the needs of the former freedom fighters. In most cases, preference is given to the former combatants in terms of access to housing. The Liberation Culture theory confirms that a member of the society should be affiliated to the dominant political party in that particular area in order to receive government services.

"Meeting set targets should be a priority concern of government at every point in time irrespective of the political leaning of the initiator of the policy. The quantitative housing needs of the urban poor have to be realistically estimated, and their multidimensional nature taken into consideration. This is an important component of strategies for policy formulation and decision-making which forms a basis for setting targets for housing development programmes" (Jiboye, 2011:181).

"The South Africa Government is a signatory to the United Nations Millennium Development Goals, which provide for the significant improvement in the lives of at least 100 million slum dwellers by 2020. In addition to these conventions, South Africa also adheres to the following declarations under the UN Habitat programme: the Vancouver Declaration on Human Settlements (1976), the Istanbul Declaration on Cities and Other Human Settlements (1996) and the Habitat Agenda (1996); the focus of which is to address the plight of persons without adequate housing living in informal settlement" (Sibiya *et al.*, 2013:34).

2.2 Theories on housing delivery and access

Housing forms a fundamental basis of human livelihood. There are different theories that explain why there's inadequate housing in South Africa. These include neo-liberal, neo-Marxist, Marxist socialist tradition and liberation culture theory. The table below summarises ideological theories that have been discussed at length in the literature review.

The following table summarizes the core themes, concept and theories, and the authors in the area and the central explanatory terrain of focus.

Table 3: Summary of housing delivery theories

Themes, concepts and theories	Author/s	Central terrain of focus
Neo-Liberal	Chereni (2010) Nair, Enserink, Gopikuttan, Vergragt, Fraaij and Dalmeijer (2005)	Solutions to housing problems through a capitalist lance
Neo-Marxist	Chereni (2010) Smith (1999)	Poor are vulnerable to exploitation in the capitalist mode of housing delivery
Marxist Socialist Tradition	Chereni (2010)	State should embrace the social responsibility of housing supply
Liberation Culture Theory	Chereni (2010)	Defines new forms of citizenship and belonging which determines who has to benefit

2.3 Conceptual framework

Most research reports cast the problem statement within the context of a conceptual framework and theoretical assumptions. The conceptual framework will operationalise theories that inform the study and bring clarity and help to organise the research questions more clearly. It will also assist to make unequivocal what we already know and think about the area of focus and topic and communicating ideas about research. Lastly, it will help in communicating ideas about research and researcher's own position in the problem and gives direction to the study and contribute to the existing body of knowledge. The researcher will build from the existing body of knowledge and explore basic assumptions that support this study. This section will link the literature review and the methodology.

"For example, the conceptual framework and research question would be different for a formative evaluation study than for a summative study, even though their variables might be similar. Scholars argue that a conceptual or theoretical framework always underlies a research study" (McGaghie, Bordage and Shea, 2001:923). As the conceptual framework underlies a research study, in order to establish the appropriate framework for this study, the problem statement will be embedded within the context of a conceptual framework. The conceptual framework will set a stage and provide backbone for the study and this chapter will unpack the problem statement and explore the bodies of knowledge. The literature review reveals that conceptual framework can be based on three factors, that is, economic, policy and political factors. These three dominant concepts will guide the direction of the study as they form the basis and framework of the study.

2.4 South Africa's policy framework on housing

"South Africa's government housing development policy stems from section 26 of the Constitution of the Republic of South Africa" (Mukorombindo, 2014:1). "Two significant features influencing the housing policy environment in contemporary South Africa are, firstly, the democratic election of April 1994, which resulted in a radical transformation in the local government and policy structures, and, secondly, the immense scale and need of housing as a result of urbanization. South Africa had no coherent and legitimate housing policy before 1994" (Maylam 1995; Goodlad 1997; Venter and Marais, 2010:251). "Many developmental policies were implemented to tackle the disparities that are a legacy of the apartheid era. Amongst such policies are the Growth, Employment and Redistribution (GEAR), Accelerated Shared Growth Initiative for South Africa (ASGISA), the New Development Path and the latest National Development Plan" (Nthema and Lochner, 2013; Muzondi, 2014:641). "All the afore-mentioned developmental policies were implemented respectively, with a vision of bringing about socio-economic development, equitable service delivery and development for all" (Muzondi, 2014:641).

"In line with World Bank proposals, the National Housing Forum developed the basic foundations of the South African housing policy during the early 1990s –the policy framework is set out in the *White Paper on Housing of 1994.* The *Housing Act (Act No 107 of 1997)* established the legislative framework for housing policy" (Venter and Marais, 2010:251). "Most of the influential planning and developmental policy documents advocate integrated

development and greater equity with regards to housing provision" (Aigbavboa and Thwala, 2013:17). "Drawing from the need to deal with informal settlements, the then Minister of Housing in 2004, stressed the importance of government interventions to improve the living conditions in informal settlements" (Ackelman and Anderson, 2008; Muzondi, 2014:641). "From this discourse, two areas were identified to be requiring improvements and these are: lack of infrastructure and ineffective governance" (Muzondi, 2014:641).

Section 26 of the *Constitution of the Republic of South Africa*, (RSA, 1996), in terms of housing, states that:

"(1) everyone has the right to have access to adequate housing. (2) The state must take reasonable legislative and other measures, within its available resources, to achieve the progressive realization of this right. (3) No 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'' (Muzondi, 2014:643).

*The Housing Act RSA; 107 (*RSA, 1997) positions that all the tiers of government have a mandate of ensuring that citizens have access to safe housing with sustainable services. Furthermore, the local government should according to Section 9:

" (1) Every municipality must, as part of the municipality's process of integrated development planning, take all reasonable and necessary steps within the framework of national and provincial housing legislation and policy to (a) ensure that (i) the inhabitants of its area of jurisdiction have access to adequate housing on a progressive base'' (Muzondi, 2014:644).

"The National Housing Code (DHS, 2009**)** which forms part of the Housing Act of 1997 provides guidelines on human settlement development" (Muzondi, 2014:644). "Upgrading of Informal Settlements Program (UISP) (DHS, 2009) was established in terms of the Housing Act and is also part of the National Housing Code. Basically, the program is aimed at providing funding to municipalities to upgrade informal settlements *in situ* through improved access to services and security of tenure. The program further encourages that the interim services should be considered as the first phase of the upgrading" (Muzondi, 2014:644).

"A redirection of policy was brought about through the Comprehensive Plan for the Development of Sustainable Human Settlements in 2004 (commonly known as "Breaking New Ground")" (Marais, Ntema and Venter, 2008). "*The Breaking New Ground (BNG)* (DHS, 2004) is aimed at promoting progressive informal settlement eradication" (Muzondi, 2014:644). "There is a lack of enabling policies and implementing instruments to support the development of an appropriate housing mix in inner cities" (National Development Plan, 2011). "Policy to address informal settlements, therefore, should reach into these sectors, rather than simply deal with the symptoms. Most governments are concerned about visible presence of such settlements in their cities, but policies often tend to focus on eradicating the symptoms" (Huchzermeyer and Karam, 2006:20). "An accurate understanding of the scale and trends of informal settlements should imperative to the policy-making and budgeting process" (Huchzermeyer and Karam, 2006:26).

"Informal settlement policy is determined by state-society relations. In African cities, these have been classified as either oppositional (hostile, repressive or exploitative), indifferent (neglecting, tolerating or ignoring) or co-operative (co-opting or integrating). Hostile, repressive or exploitative state society relations may also emerge where governments are not openly oppositional" (Huchzermeyer and Karam, 2006:21). "Indifferent state-society relations with regard to informal settlements may result under several conditions: first, where the ruling party considers these settlements necessary for political support" (Huchzermeyer and Karam, 2006:21). "The proliferation of informal settlements paves way for political organisations prior to elections sustain their political existence by campaigning in the informal settlements and pledge delivery of houses. Second, where their existence does not pose a threat to the principle of private property and third, where they are recognised as supporting the economic and social system" (Huchzermeyer and Karam, 2006:21).

2.5 Conclusion

This conceptual framework establishes an appropriate basis and a cornerstone for this study and it shows the roadmap the study should follow. The research question and the sub-questions are drawn from the literature review. The overall conceptual framework captures the central issues that emerge from the areas covered in the literature review including core themes, concept and theories that explain housing delivery challenges locally and internationally. It is therefore, important to capture the central issues that emerge from the areas covered in the literature review.

Based on the body of knowledge reviewed and the literature reviewed, it is evident that economic, policy and political factors are key drivers to the housing delivery in Madelakufa informal settlement. This links to central emergent propositions as derived from the literature review in Table 4. Central emergent propositions seeks to find out what (i) economic factors account for non-access to housing in Madelakufa, (ii) how the government policies impact on access and delivery of housing structures, and (iii) what political factors contribute to access and non-delivery of houses in the informal settlement. Different authors have touched on these three factors and that inspired the researcher to consider them as conceptual framework that will guide the study. As it has been indicated in the introduction, the focus of the literature review is to highlight and expand on the existing knowledge in this area of research conducted by previous researchers whose interest was on housing delivery. This literature review is able to provide a conceptual framework for the study and integrated review of the field of study.

“Drawing on the above summation of the central issues it is possible to construct a framework to guide the exploration. The framework serves as the bases for the research approach that would be used for the study and the methodology for collecting, collating and analysing the data and related qualitative information” (Unpublished thesis, 2015). The researcher will explore all possible areas that may contribute to access and delivery challenges and will be linked to the research question and conceptual framework. The research questions will be conceptualised and framed in order to answer the overall question.

The conceptual framework is shaped in line with the sub-questions that inform the literature review as indicated in the table below:

Table 4: Central emergent propositions as derived from the literature review

Question	Central explanatory propositions	Theory
a) What economic factors that account for non-access to housing in Madelakufa?	❖ **Access to loan facilities:** borrowing is limited due to affordability qualifying criteria, and low credit rating ❖ **Access to capital:** barriers to access the capital funding to initiate and sustain self-help projects ❖ **Unemployment:** lack of consumer power to purchase low-cost housing and entering property markets ❖ **Economic decline:** lower economic growth and stable income enables people to spend less on houses ❖ **Cash flow problems:** banks tightening lending on high credit risk customers ❖ **Job stability:** restricting factor to access loans ❖ **Migrant labour:** temporary settlement for the duration of the project ❖ **Income issue:** low income that prohibits participation to home-loans	Neo-Liberal Neo-Marxist
b) How the government housing policies impact on access and delivery of housing structures in Madelakufa?	❖ **Policy development:** policy documents and linkages to community needs ❖ **Policy implementation:** provision of inadequate basic infrastructure by the municipality ❖ **Programme implementation:** restrictions by municipal by-laws and regulations ❖ **Leadership:** lack of good management practices and effective leadership to effect policy implementation ❖ **Monitoring & evaluation:** less regular monitoring and evaluation of the policy implementation process	Marxist Socialist Tradition
c) What political factors contribute to the access and non-delivery of houses in Madelakufa?	❖ **Political dynamics:** liberation culture approach that implies that government housing will be accessible to those fought in the struggle ❖ **Political affiliation:** membership of a dominant political party influences access to housing ❖ **Changes in political governance:** new political agenda and priorities as a result of leadership shake-ups after elections ❖ **Corruption:** housing allocation based on nepotism and manipulation of beneficiary allocation processes	Liberation Culture Theory

CHAPTER 3
RESEARCH METHODOLOGY

3.1 Introduction

This chapter outlines the research methodology followed in the study. Topics that are covered and discussed include research paradigm, research design, data collection strategy, sampling strategy and criteria, validity, reliability, ethics and analysis.

3.2 Research paradigm

"Designing research studies begins with selecting a topic and a paradigm that reflects the framework of beliefs and values for investigating that topic" (Wagner, Kawulich and Garner, 2012:58). "In selecting a paradigm and methodology, the researcher must ask several questions that include what is the relationship of an individual with her environment? Is she conditioned by the environment or is the environment created by her? From the answers from these questions, you can then determine which paradigm your questions fit into and select the methodology that is appropriate" (Wagner *et al.*, 2012:58). "A research paradigm is a general organizing framework for the theory and research that includes basic assumptions, key issues, models of quality research and methods for seeking answers" (Neuman, 2006:81).

"The paradigm of thinking is based on epistemology, i.e. how we know what we know. Epistemology enquires into the nature of knowledge and truth" (Wagner *et al.*, 2012:51). "On the question of what is truth, the researchers within this paradigm maintain that knowledge is true, if it can be turned into practice that empowers and transforms the lives of the people" (Wagner *et al.*, 2012:57). "True knowledge in this context lies in the collective meaning-making by the people, which can inform individual and group action that improves the life of people. Knowledge is constructed from the participant's frame of reference" (Wagner *et al.*, 2012:57). "Every researcher has his/her own view of what constitutes truth and knowledge and these views guide our thinking, our beliefs and our assumptions about society and ourselves, and they frame how we view the world around us" (Schwandt, 2001).

3.3 Research design

The study is qualitative in nature. “Qualitative research is concerned with the understanding the processes and the social and cultural contexts which shape various behavioural patterns. It strives to create a coherent story as it is seen through the eyes of those who are part of that story, to understand and represent their experiences and actions as they encounter, engage with, and live through situations” (Wagner *et al.,* 2012:126). The four qualitative research designs that can be used to collect qualitative data include ethnography, action research, grounded theory and phenomenology.

Due to the nature of this study, the researcher used phenomenology research design. “Phenomenology purely and simply describes a person’s experience, i.e. how he or she experiences something; it does not attempt to explain the experience” (Wagner *et al.,* 2012:132). As it has been mentioned in the problem statement above, most previous studies focused on explaining the experiences faced by the beneficiaries in terms of quality and sustainability of the RDP houses, phenomenology does not attempt to explain experiences but how she or he experience something.

The researcher sought to collect data from the natural environment, that is, where the phenomenon takes place and how the participants perceive events / processes. Hence the data was collected in various households in Madelakufa. The researcher explored how participants perceive the processes, i.e. access to housing and the entire housing delivery model and value chain. The literature reviewed in this study pointed mainly towards the socio-economic and policy associated issues such as access to capital and environmental issues as major key drivers of contributing to access and delivery challenges.

3.4 Data collection strategy

“Qualitative research studies generally rely on three basic data gathering techniques; observations, interviews and document or artefact analysis” (Wagner *et al.,* 2012:132). As a qualitative study, basic data gathering technique used in this study is the interview technique. “An interview is a two-way conversation and a purposive interaction in which the interviewer asks the participant questions in order to collect data about the ideas, experiences, beliefs, views, opinions and behaviours of the participant” (Wagner *et al.,* 2012:133).

The researcher developed an interview schedule, which is attached as Annexure A that contains basic structured questions that seek to answer the research question and address the research problem. The questions are mostly embedded on the three categorised sub-questions of the research question and the central emerging proposition derived from the literature review. The data collected in the interviews will also be useful to fill the gap identified in the existing body of knowledge.

Data was collected from primary and secondary sources. Primary data was collected from the selected Madelakufa community, the ward councillor, the authorities from the EMM municipality and an official Nedbank Home Loans. The secondary data was collected from EMM officially published documents including IDP and the annual report. Participants were encouraged to answer questions as truthful as possible and they were informed that there's no reward involved thereof. In order to appease gate-keepers at government level, the researcher obtained a written request from the Wits School of Governance (WSG) asking for permission to conduct the study. A different approach to gain access was used with the community as the researcher is familiar with the community and the area.

As the research design is based on phenomenology, structured interviews were conducted on an individual basis in order to gather experiences and opinions regarding access and housing delivery challenges in Madelakufa. Open and closed ended questions were asked in order for the researcher gain an insight and profound experiences of the participants. The participants were able to provide their experiences and opinions regarding the access and delivery challenges. The interviews were conducted in the environment familiar with the respondents so that they provide a full account of their knowledge and experiences. "The purpose of interviewing them is to allow us to enter into other person's perspective" (White, 2004). Secondary data was sourced from other sources, for example, Ekurhuleni Department of Human Settlements (DHS) Annual Report 2014/15, Gauteng Department of Human Settlements Annual Report 2014/15, National Department of Human Settlements Annual Report 2014/15, media reports and government publications.

Considerable amount of time was spent asking participants standard set of questions. In order to obtain experiences of the participants, it was of utmost importance to conduct face-to-face interviews with identified participants. Although permission was sought, for ethical considerations, the participants were informed that if they do not agree with recording of the

interview, the researcher will only take written notes to collect the data. Participants were more comfortable with note-taking than audio-recording. Prior to the interview, the participants were requested to fill in the consent forms. The interviewer ensured that the trust of the participants is won without promising any resolve to the problem.

3.5 Primary source data (profiles of the research participants)

3.5.1 Madelakufa community

The selected participants were interviewed in a period between October 2016 and January 2017. The sample comprised of mainly female participants from diverse background in terms of socio-economic status. The main aim of the basic information is to provide a broader picture of the background of the participants regarding, *inter alia,* arrival period in the area, reasons for settling in the area, access to housing, educational and income levels. These question are important because the researcher wants to capture detailed and holistic information that will help to understand the background of the participants. The data collected will assist to understand the experiences of the Madelakufa community in answering the research question.

3.5.2 Ward Councilor, Ward 8, Tembisa

Ward 8 in Tembisa where Madelakufa informal settlement is demarcated, is under the political leadership of an ANC ward councilor. The councilor was elected and inaugurated as a ward councilor of Ward 8 after the local government elections of 2016 and was interviewed on 17 January 2017 at the municipality offices in Rabasotho, Tembisa. Prior to that, the councilor was an active member of the ANC in the area and a link between the community and political leadership in different government structures. The councilor has been the resident of Ward 8 for more than 10 years and well conversant with socio-economic and political situation in the area.

3.5.4 Divisional Head: Community Services and Relationship Management, EMM

The Divisional Head: Community Services and Relationship Management is responsible for driving and managing rental stock of the city, coordination in relation to the prevention of land

invasion. The divisional head was interviewed at the Department of Human Settlements in Kleinfontein Office Park in Benoni on 25 June 2019.

3.5.5 Divisional Head: Strategy and Planning, EMM

The Divisional Head: Strategy and Planning is responsible the provision of strategic, macro planning and project settlement planning. Strategy and Planning also develop plans for the department, research and conduct social audit. The divisional head was interviewed at the Department of Human Settlements in Kleinfontein Office Park in Benoni on 25 June 2019.

As the other set of data was collected from two Divisional Heads in EMM housing department, it must be taken into account the fact that the envisaged minimum number of managers in the department to be interviewed was five in total. Due to the busy schedule of other managers it was impossible to schedule interviews with them owing to the fact that the timing of the interviews clashed with the end of the financial year of the municipality. After countless attempts to secure interviews with the managers, the Office of the City Manager made two managers available to be interviewed. The data collected will assist to identify if government policies, especially those formulated at municipal level are responsive, aligned to the social needs and are able to address the non-delivery of houses in Madelakufa.

3.5.6 Home Loans Manager: Nedbank, Woodlands Branch

The Home Loans Manager was selected to get a perspective from the commercial bank on criteria used in allocation of home loans and mortgage bonds. The data collected will be used to assess the role of the commercial banks in assisting potential homebuyers and its contribution to housing ownership.

3.6 Secondary source data

The secondary data was sourced from the municipal official published documents including IDP, EMM Annual Report and Development of Integrated Sustainable Human Settlements (DISHS). “Population growth and in-migration has led to densification and growth in settlements. Urban sprawl has resulted in inequality where, due to the high cost of service provision, migrants have opted to stay in land that is not suitable for housing development,

such as dolomitic area and wetlands" (Ekurhuleni Metropolitan Municipality IDP, 2015/16). "The perceived available economic opportunities that individuals see in Ekurhuleni has resulted in the continuous demand for affordable accommodation, which often becomes a backyard shack, informal settlement or hostel as these still remain the most affordable entry-level housing options. For instance, projections indicate that due to the high demand for housing in the metro, by 2019 backyard rental income would reach half a billion" (Ekurhuleni Metropolitan Municipality IDP, 2015/16).

"Housing and services backlog consisting: 119 informal settlements, 152 000 families in informal settlements and waiting list, 217 000 housing backlog. Securing suitable land for housing development due to: dolomite and wetlands, suitable land is located in the outskirts far from socioeconomic facilities, privately owned land expensive to acquire, population growth and in-migration lead to densification and growth of settlements, land invasion has negative impact on upgrading of the Informal and Settlements Programme as vacant land is invaded thus there is no decrease in the backlog" (Ekurhuleni Metropolitan Municipality Annual Report, 2014/15:67).

"These informal dwellings are constructed from unsafe materials and are situated in inappropriate locations, for example where settlements have been established over a Sasol pipeline, on undermined land, close to landfill sites and in flood areas. Land matters are of particular significance to the EMM. The numerous confrontations over illegal occupancy of land have resulted in lengthy and costly legal processes" (Development of Integrated Sustainable Human Settlements, 2004).

3.7 Sampling strategy and criteria

Due to the nature of the study, sampling strategy is non-probability sampling. "Non-probability sampling is also equally useful in qualitative studies. There are four types of non-probability sampling; convenience, snowball, quota and purposive sampling. For the purpose and the nature of this study, the researcher used convenience sampling. This is the most expedient form of sampling that there is, because the researcher simply uses whoever is readily available" (Wagner *et al.,* 2012:92). "There are no rules concerning the most appropriate sample sizes in qualitative research. Generally owing to the intense and in-depth nature of qualitative studies,

sample sizes tend to be small. Sample sizes in qualitative research should not be so small that it is difficult to achieve the data saturation" (Wagner *et al.*, 2012:88).

In this regard, in order to achieve data saturation the targeted sample size was limited to 20 participants. In this study 13 participants were from Madelakufa, a ward councillor, five senior officials from EMM and Nedbank housing loans consultant, in order to shed light on housing loan application and the qualifying criteria. The sample was deliberately made to be more diverse in order to holistically capture different experiences and views from different perspectives. The diverse sample will assists the researcher to arrive to a systematic and concrete conclusion and also be able to answer the research question more holistically. A total of 17 out of 20 targeted participants were interviewed. The researcher visited various households on different dates between October 2016 and January 2017. Since convenience sampling was used and the sampling strategy was non-probability, the researcher interviewed available participants or those that are the easiest to get hold of. Because Madelakufa, as the name suggests, is a violent informal settlement, the researcher looked who was available or chose those that are easiest to get hold of. The researcher also approached participants in their shacks during the day as most of them are unemployed. The ward councillor was interviewed in municipal office in Rabasotho section in Tembisa on 17 January 2017 and the two EMM senior officials, that were available at that time, were interviewed at the Department of Human Settlements in Kleinfontein Office Park in Benoni on 25 June 2019.

3.8 Data analysis

"Analysis of qualitative data follows from the purpose and theoretical framework of the study" (Wagner *et al.*, 2012:231). "When you conduct a qualitative research study, you probably will end up with lots of data from interviews. To make your job of analysing your data easier, you will need to keep track of what you have collected. Maintaining the data in their original form, leaving audiotapes, transcripts and documents unaltered, and securing them in a safe place are required elements. This enables you to go back to the original documents and other sources as needed to verify accuracy, and it provides an audit trail, if you are asked to substantiate your findings" (Wagner *et al.*, 2012:228).

There are different approaches of analysing qualitative data and the most commonly used approaches include narrative, thematic, phenomenological and discourse analysis. In this study

phenomenological approach was used. “A phenomenological analysis begins with the life of single individual who is uniquely situated in a particular phenomenon. A phenomenological analysis then moves on to describe the meaning of a small group of individuals who have shared lived experiences. The aim of the phenomenological study is to give an account of what all research participants share in common as they experience the same phenomenon” (Wagner *et al.,* 2012:238).

“Like any other qualitative design, phenomenology is used in a variety of social science disciplines. Data analysis, however, focuses on what participants experienced and how they experienced it. Analysis typical begins with an in-depth study of one individual’s experience, then expands to include others’ experiences of that phenomenon, followed by the researcher’s interpretation of the underlying meaning and structure of the phenomenon, based on the collective descriptions” (Wagner *et al.,* 2012:132).

“In conducting phenomenological analysis, researchers are concerned with the similarities in how individuals perceive phenomena and thus construct a shared view of reality that plays out in their everyday lived experiences. Thus the purpose of phenomenological analysis is to identify some shared phenomenon and the description of shared experiences. Two basic questions are essential. First, what did the social actors or individuals experience? Second, how did they experience it? Two approaches to phenomenological analysis are prominent in social science research. Hermeneutic phenomenological analysis oriented toward lived experience and interpreting the ‘texts’ of life. Empirical phenomenological analysis focused more on the experiences of the participants” (Wagner *et al.,* 2012:238).

3.9 Credibility and trustworthy

“Qualitative researchers, who are rarely, if ever, concerned with accurate measurement, tend to refer to use the terms credible and trustworthy rather than reliable and valid. You need to recognise your own subjectivity and biases, consider how they may influence your findings, and use strategies to overcome them as much as possible” (Wagner *et al.*, 2012:137). Two strategies were used to ensure the credibility and trustworthiness of the study.

“The first strategy was unobtrusive measures. As the researcher was collecting data from the natural environment, that is, where the phenomenon takes place, it was imperative for the

researcher not to disturb the scene. The less you disturb the scene, the longer you spend time in the setting, and the deeper you penetrate the situation, the closer you will get to authentic data" (Wagner *et al.,* 2012:137). "To achieve high levels of trustworthiness, therefore, the research must ensure that the situation within which data is collected is safe and non-threatening, and the relationship with the participants is open and relaxed and trusting" (Wagner *et al.,* 2012:137). "It is for this reason the researcher wore casual in order to facilitate the casual atmosphere. They need to be reassured that all information revealed will be treated confidentially and with necessary sensitivity" (Wagner *et al.,* 2012:137). Hence the participants were made to sign a consent letter that clearly states that confidentiality is guaranteed and were verbally told that the data collected will not be used for other purpose other than for this research.

The second strategy was participant validation. "While analysing interview transcripts you should constantly ask yourself; how do I know that what I was recorded was in fact what happened? Have I grasped the participants' experiences, feelings and problems correctly? One useful strategy is called member checking: in other words verifying your understanding with those observed" (Wagner *et al.,* 2012:138). As the data was collected from the natural environment, that is, where the phenomenon takes place, it was easy for the researcher to verify what was understood to what was observed in the setting.

3.10 Limitations of the study

The limitations the researcher faced in Madelakufa included the limited number of the male participants because most of them were job-hunting in the industrial areas and that somewhat may created gender bias. For the researcher to overcome this gender biasness, as it has been mentioned in the sampling strategy, a convenience approach will be use to interview whoever who is readily available. Certain factors, like the level of crime in the area and time constraints were considered hence convenience sample was convenient to the researcher. Another limitation with the ward councillor was that the previous councillor was replaced after the local government elections of August 3, 2016. The new ward councillor interviewed was a new ANC deployee and had limited knowledge of the situation and the plight of Madelakufa community. The three participants out of the five targeted from the municipality were not available for the interviews citing various reasons and busy work schedule as it was the month of June and that marks the end of the municipality financial years. The officials were busy with the compilation

of the financial and annual report as per Municipal Financial Management Act (MFMA) of 1996 provisions.

3.11 Ethics

For the duration of the study, ethical issues were taken into consideration. “Ethical considerations included gate-keeping, harm to participants, reciprocity, deception, power and social justice, informed consent and anonymity and confidentiality. The researcher decided to make the names of the municipal officials and ward councillor known as they are public figures and represent the interests of the community. Gate-keeping is those people who enable researchers to gain entry into a community to conduct research” (Wagner *et al.*, 2012:64). “It is the researcher’s responsibility to “make sure that participants are in no way harmed as a result of participation” (Wagner *et al.,* 2012:65). Informed consent was requested and the participants filled in the consent forms. An introductory letter stating the research purpose was read / presented to the participants. Participants were not be promised any gift in exchange for participating in the study. “Giving gifts to them for participating can raise ethical concerns, and most importantly, jeopardise the validity of the findings” (Wagner *et al.,* 2012:66).

The researcher may, however, share research results with the participants. The respondents may be provided with the research results as a “reward” for taking part in the study. The researcher was on the opinion that some participants may refuse to participate or limit their contribution to the study due to the fear of reprisal. The participants were reassured that they will remain anonymous throughout the study and confidentiality will be guaranteed to protect their identity. The researcher was aware of the volatile and political situation in the community after the local government election of August 03, 2016. The researcher ensured that this study will neither raise the hopes of the community nor promise access and the delivery of houses.

3.12 Conclusion

The research methodology provides a roadmap on how the researcher will conduct the study and what tools that will be deployed in collecting data.

CHAPTER 4
DATA PRESENTATION

4.1 Introduction

In keeping with the articulated research approach and methodology, this chapter presents a summary of the data collected. The data will be presented in line with the conceptual framework. This chapter presents primary source and secondary data sets. A brief profile of the participants and the data collected will serve to record the experiences and views of Madelakufa community, ward councillor and municipal officials towards service delivery challenges. The bank official provided an insight on housing loan procedures. The data is presented according to the core themes outlined in the conceptual framework. Under each theme, an effort is made to ensure that the data is presented in summary form and where possible, linkages are established between different questions posed.

4.4 Data and perspective from the study

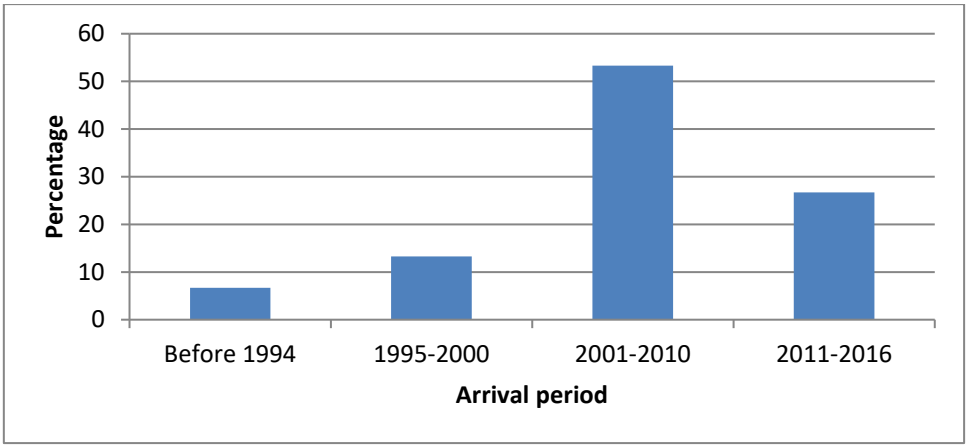
The data collection in the Madelakufa community was conducted between October 2016 and January 2017. The sampling approach was non-probability. As it was indicated earlier in the study, the research design is based on phenomenological approach; the paradigm of thinking is based on epistemology and on convenience sampling. The researcher visited various households and interviewed willing and available participants at that moment. The researcher approached participants in their shacks during the day as most of them are unemployed and this approach is more convenient for the researcher. The researcher seeks to put it on record that two officials were made available by the EMM, through the Office of the City Manager, instead of the five that was targeted.

The data is broadly presented within the overall conceptual framework of the study. The first part provides some basic information on the respondents. The second part focuses on the socio-economic situation of the respondents, the third part looks at how policy factors impact on housing delivery and the fourth part centres around political issues and how they influence the delivery of houses in Madelakufa informal settlement.

4.4.1 Background of the participants

In order to understand when respondents arrived to in Madelakufa, Figure 1 below reveals that 7 percent arrived before 1994, 14 percent arrived during the period between 1995 and 2000, 53 percent and the most of the respondents interviewed arrived in the period 2001 to 2010 and 26 percent arrived in the period between 2011 and 2016. An inference can be drawn on the fact that people flocked in this area after second democratic elections, millennium and during the build-up to the 2010 FIFA® World Cup. The question sought to highlight how different milestones may have contributed in the increased the numbers of people from outside the province to settle in this area.

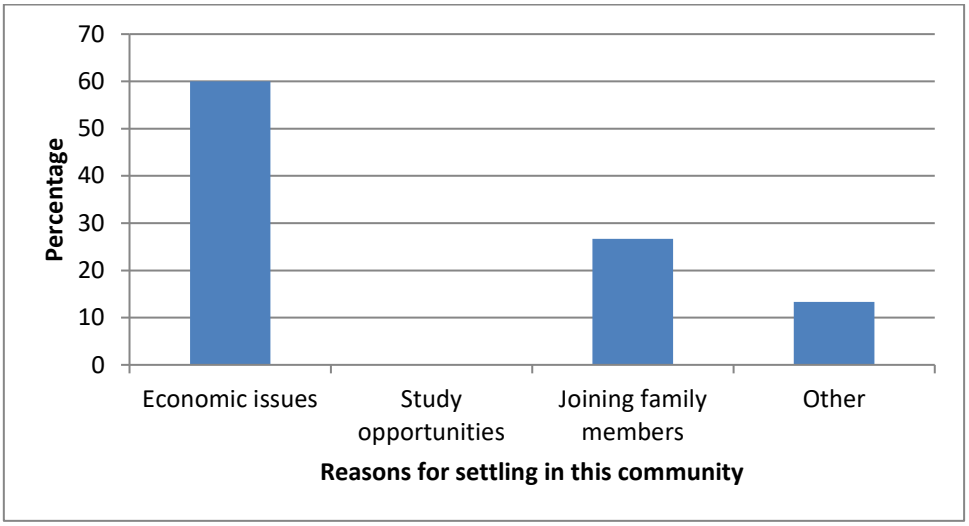
Figure 1: Arrival period in Madelakufa



Source: Survey data, 2016-17

The reasons for settling in Madelakufa were used to highlight the pulling factors that made people to build shacks in this area. In order to determine the main motives for of settling in this area, as the respondents mainly come from outside the province, respondents were asked to choose the main reason for coming to Madelakufa. Figure 2 provides a summary of responses.

Figure 2: Reasons for settling in this community

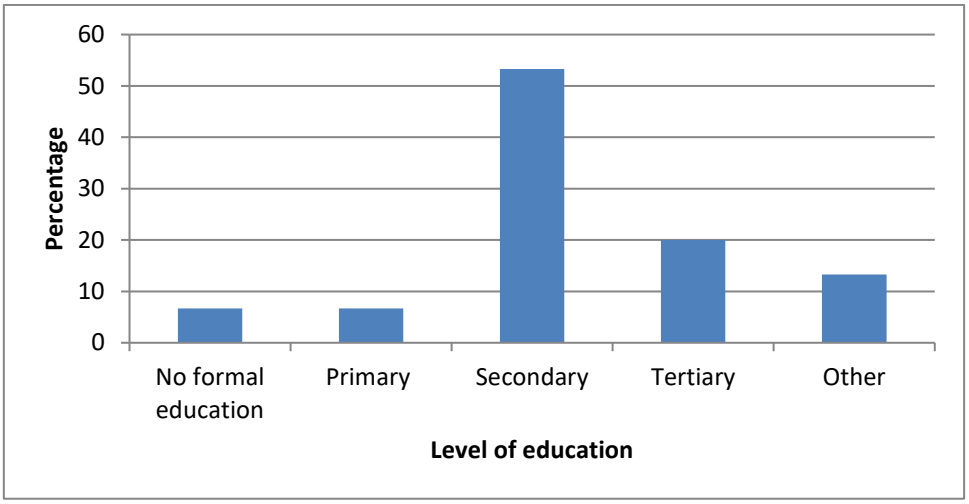


Source: Survey data, 2016-17

Based on the responses recorded, 60 percent indicates that economic factors like job opportunities and entrepreneurship are the main drivers for settling in Madelakufa. Most respondents come from impoverished rural areas in other provinces and in the neighboring countries. 27 percent was joining families and in a black migrant worker setup, the males go out to look for employment opportunities in urban areas. Once the job is secured the family back in the rural areas will join the male figure who has already settled in the urban area.

About 13 percent had other reasons to settle in Madelakufa. Normally, in an African culture, once you reach a certain stage, one need to leave parent's household and settle somewhere and fend for themselves, others leave for independency and self-sustainability. No respondent raised the issue of study opportunities. It is, therefore, evident that socio-economic factors are the key drivers to the respondents as it has been alluded to earlier that most respondents come from other provinces and countries seeking employment opportunities.

Figure 3: Levels of education



Source: Survey data, 2016-17

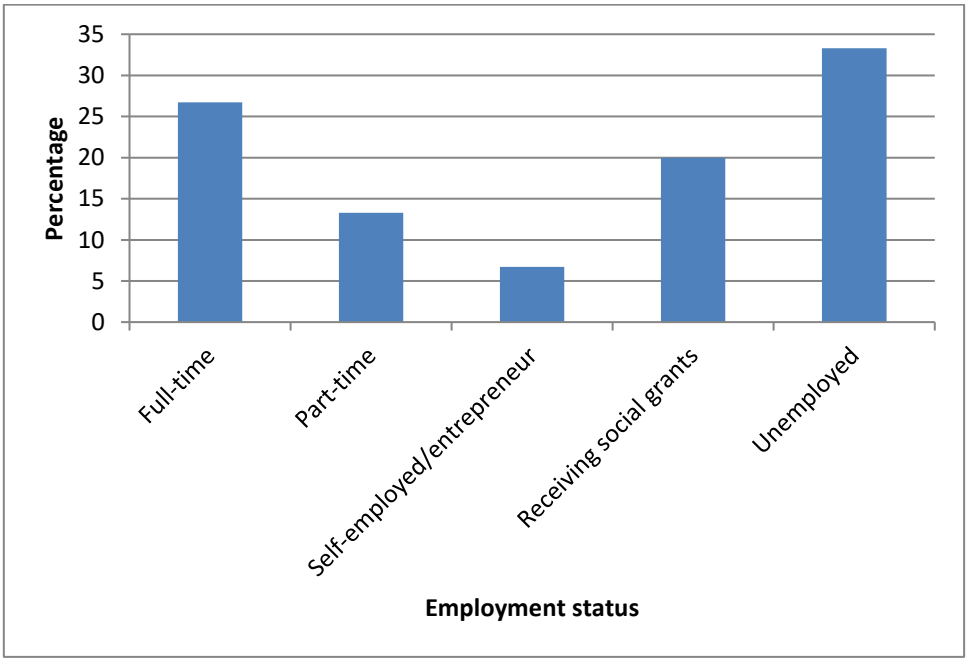
The level of education is used to determine the literacy levels amongst the participants as advanced education and acquisition of skills often associated with higher chances of access to employment. The researcher intends to have an idea with regards to levels of education as this is more often associated with access to job opportunities. Out of 13 respondents interviewed in Madelakufa informal settlement, 53 percent has achieved secondary level and this scenario suggests that the respondents lack technical or advanced skills that would probably assists in securing better paying jobs that will stimulate the access to bonds. Only 20 percent that has achieved tertiary education level, 7 percent has no formal schooling and another 7 per cent only has primary schooling and 13 percent has completed technical training. The graph above indicates that 57% of participants who have achieved a secondary level than any other levels and there are few who have primary of no schooling at all.

4.4.2 Economic factors

In order to understand socio-economic conditions of the respondents, it was imperative to probe individuals' economic status in line with the conceptual framework. According to a survey conducted by Statistics SA in 2016, the unemployment rate increased to 26.6 per cent[1].

[1] Survey conducted by Statistics SA in 2016

Figure 4: Employment status



Source: Survey data, 2016-17

Employment status provides an insight and a broader picture of an economic situation in Madelakufa. The situation is clearly defined by the number of employed participants versus unemployed, self-employed and social grant recipients. Based on the responses provided by the participants interviewed in the sample, 27 percent of the respondents work full-time, 13 percent part-time, 7 percent self/employed / entrepreneur, 20 percent receive social grants, and 33 per cent is unemployed. The 33 per cent that is unemployed is neither receiving social grants nor self-employed or engaged in any form of entrepreneurship or informal trading. These figures demonstrate a high level of unemployment in Madelakufa. Included in the sample are the respondents that are the recipients of a social grant for child support, which is R350[2] per month.

In the conceptual framework, the researcher listed economic factors that account for non-access to housing in Madelakufa informal settlement. Job stability and low income issue are some of the restricting factors to access loans. About 13 percent working part-time, 7 percent self/employed / entrepreneur, 20 percent receive social grants, and 33 per cent is unemployed. The 33 per cent that is unemployed is neither receiving social grants nor self-employed or

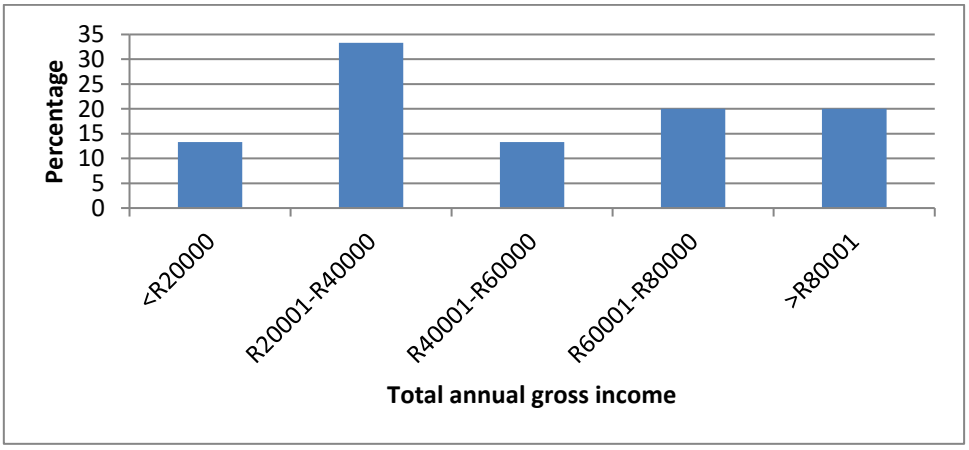
[2] Department of Social Development

engaged in any form of entrepreneurship or informal trading. All these factors restrict access to funding and housing loans.

This advocates the neo-liberal theorists that "view solutions to housing problems through a capitalist lance" (Chereni, 2010:2). "They suggest that if the market is left to operate, it generates growth of the Gross Domestic product (GDP), improves levels of industrialisation, and creates more jobs. When employment levels increase, the poor will save and manage to purchase houses from the housing market" (Chereni, 2010:2). Their view is based on the premise that "once the GDP improves the levels of unemployment drop and employment opportunities are created that will give the poor the economic power to purchase low-cost housing" (National Development Plan, 2011). "The neo-liberal approach views industrialisation will improve the economic status of individuals and the poor and the disadvantaged will be employed and save towards house ownership" (UNFPA, 2010).

On the other hand, The Neo-Marxist theory view that the capitalists exploit the poor by lending housing subsidies at interest rates above prime lending rate regardless of the economic class. The banks and other financial services providers like building societies and property developers epitomise capitalism and causes of class divisions.

Figure 5: Total annual gross income



Source: Survey data, 2016-17

The annual gross income determines the socio-economic conditions per household that may hinder access to housing. These figures illustrate the economic status of Madelakufa community. 13 percent has a household total annual gross income of less that R20000 per annum, 33 percent has an income of between R20001 and R40000, 13 percent has an income of between R40001 and R60000, 20 percent takes home an income between R60001 and R80000 and 20 per cent is earning more than R80000 per annum. The majority of the respondents earns between R20001 and R40000 per annum.

In the conceptual framework, the researcher listed economic factors as barriers to housing access. Access to loan facilities is limited due to affordability qualifying criteria and low credit rating. According to the neo-liberal approach, "the growth of property value has led to an overall average house price that has made housing unaffordable to many South Africans, and has further excluded participation in the property market by historically excluded groups. The growth has largely benefited middle- and higher-income groups" (National Development Plan, 2011). "The scale of informal settlements and the rate at which they increase are an indicator of skewed access to the economy and to public intervention, and indeed a visible sign of levels of inequality" (Huchzermeyer and Karam, 2006:33). This means that those who earn more in the society have better chances to access to property market than those who earn less. The majority of the interviewed participants earn at the range of between R20000 and R40000 per annum. That on its own means that they have limited access to the housing market as there is stringent measures in place.

4.4.3 Policy factors

Respondents were asked government policy related issues, that is, housing policy implementation and its impact in the delivery of houses.

Table 5: Policy factors

Question	**Y(%)**	**N(%)**	**Don't know**
Municipal acts and prescripts linked to the community needs?	6 (40%)	9(60%)	
Municipality provide necessary infrastructure for housing development?	3(20%)	12(80%)	
Municipal by-laws hinder policy implementation?	5(33.3)	10(66.7%)	

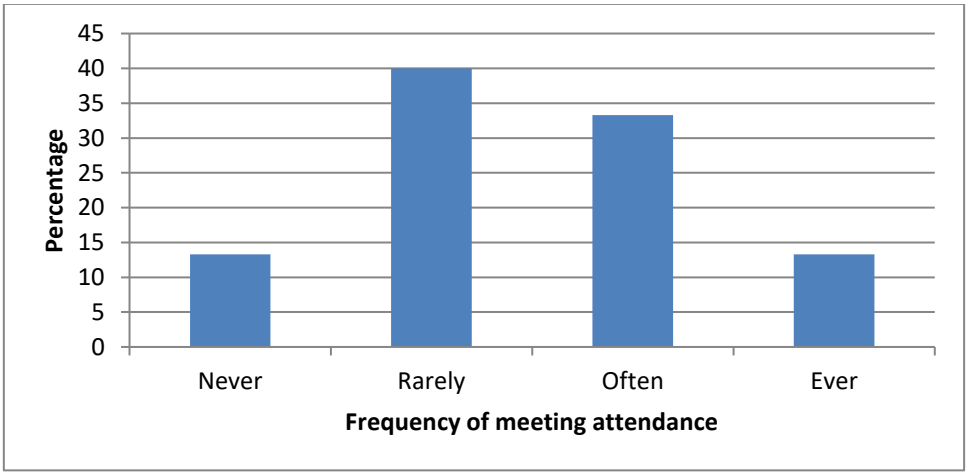
Do you think government policies work to ease housing backlogs?	4(26.6%)	6(40%)	5(33.3%)
Municipal authorities have necessary skills to effect housing policy implementation?	6(40%)	9(60%)	

Most respondents, about 60 percent, are on the opinion that municipal acts and prescripts are not linked to the community needs, whereas 40 percent agrees that acts and prescripts are not linked to the community needs. About 80 percent of the respondents revealed that municipality does not provide necessary infrastructure for housing development and 20 percent is in affirmative.

4.4.4 Political factors

The respondents were asked about their frequency in attending community meetings that deal with service delivery issues, belief that political affiliation has in impact to the access to free government houses, councilor engagements to the challenges and the interaction with the community and their perception of corruption amongst political leadership.

Figure 6: Political factors



Source: Survey data, 2016-17

As most of the issues and challenges are raised in community meetings, it is therefore imperative to look at the trends and patterns of meeting attendance. 13 percent never attended any community meeting, that means every meeting held in the community they attend, 40 percent rarely attends meetings, 33 percent often attends, and another 13 percent ever attends community meetings. Some of the respondents alluded to the fact that a register is circulated

and marked in every meeting and they have to write down their names and shack numbers. The list is kept at the councilor's house who, in turn, prioritises people who regularly attend meetings.

Table 6: Political party affiliation

Question		No of participants	Percentage
Do you think you need to belong to a particular party in order to gain access to housing	**YES**	6	40%
	NO	4	26.7%
	Don't know	5	33.3%
Total		**15**	**100%**

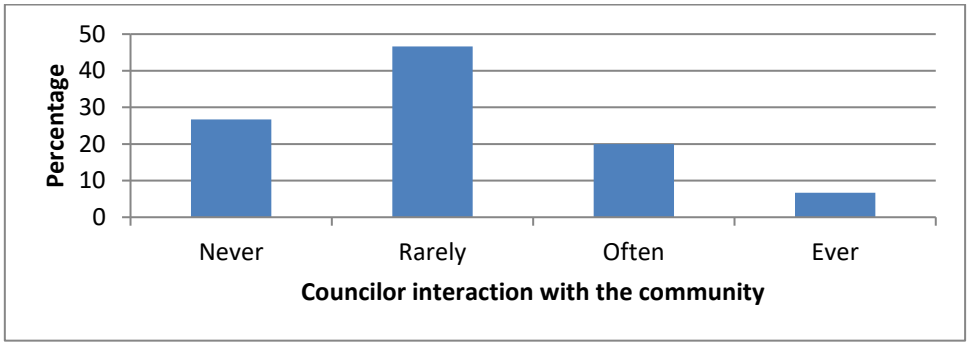
Source: Survey data, 2016-17

Interviewees were asked whether one need to belong to a particular party in order to gain access to housing. Table 6 above shows that 40 percent think that one need to belong to a particular party in order to gain access to housing, 27 percent think one needs to and 33 percent doesn't know.

"Yes, if you are not an ANC here forget, you'll never get anything. The other time they asked us one by one in the meeting which political organisations do we belong to. This happened after the formation of the EFF".

Most of the people who do not know are mainly from the neighboring countries, they may be not interested in regional or local politics. Interviewees raised the fact that if one does not belong to the party that is ruling that particular ward, is not likely to be in the list of those who are waiting for services. In the conceptual framework, the researcher listed political factors contribute to access and non-delivery of houses in Madelakufa. 40 percent think that one need to belong to a particular party in order to gain access to housing. "The liberation culture theory defines new forms of citizenship and belonging which determines who has to benefit" (Chereni, 2010).

Figure 7: Councilor interaction with the community



Source: Survey data, 2016-17

The interviewer sought to know the whether the ward councilor does interact with the community regarding housing delivery to the community. According to figure 7, 26 percent responded that the ward councilor never interacted with the community, 47 percent claim the ward councilor rarely interacts with the community, 30 percent agrees that the councilor do often interacts and 7 percent concurs that the councilor ever (that is on a regular basis) interact with the community in order to hear their demands.

"Rarely, she's always in her office in Rabasotho. It's only the ward committees who convene the meetings here. She only comes once in a while to write down our list of grievances and thereafter she disappears".

Table 7: Corruption amongst political leadership

Question		**No of participants**	**Percentage**
Is corruption amongst political leadership a contributor to non-delivery of housing?	**YES**	10	66.7%
	NO	1	6.7%
	Don't know	4	26.6%
Total		**15**	**100%**

Source: Survey data, 2016-17

One of the central explanatory propositions in the conceptual framework is corruption, that is, housing allocation is based on nepotism and manipulation of beneficiary allocation processes. The respondents were asked about their opinion on corruption amongst political leadership with regards to housing delivery. 67 percent perceives that there's corruption amongst political leadership a contributor to non-delivery of housing and 7 percent believes that there's no

corruption amongst political leadership with regards to housing delivery and 27 percent, mainly foreign nationals don't know.

"That is a definite yes. Here there are people who just arrived here who have title deeds. If you have money you bribe our leaders, in fact people from Zimbabwe have title deeds. How does that happen? Maybe that title deed it's mine, but due to the fact that I don't have this 'tjotjo'[3] to give them, that house will be illegally given to somebody else. There are lot of Pakistan and Somali people here they have stands or RDP, tell me how foreigners have an access to an RDP house? They use them as spaza shops etc. So, to cut matters short, the municipality is rotten to the core. The problem is we elect hungry people to the positions of authority thinking that because they know the situation, they will do better for us".

The participants were asked what are the main reasons for people not having access to proper housing in this Madelakufa. One of the responses emphasised corruption amongst municipal authorities.

"*There are lot of them, including those that I have mentioned earlier in our conversation. Corruption, you must be a known person in the community, must have money to bribe. Another thing you see most people are not working here. I'm not working; it's only my husband who is working. He is getting his wages fortnightly and that is enough to buy clothes, electricity and foodstuff".*

One participant was asked about the role of government and private sector in the delivery of houses. The participant response supports the Neo-Marxist Theory view that government should play a leading role in the provision of houses.

"The government is playing a big role in addressing the housing shortage, instead the money to address housing shortages not only here in Madelakufa but all over South Africa is misused. For example look at the millions that were spent in Zuma's house in Nkandla. Hundreds of thousands of millions spent in one person's house and then you tell me government doesn't have money? No that's a lie. Government has money. Even the municipality I think it has money, but our leaders are hungry and corrupt, they divert that money for their personal gains.

[3] An informal word for bribe money paid to somebody in exchange for something.

Also I think they withhold the money and then before elections and go all out and built houses so that people can have faith in ANC and say 'ja' this ANC is working for us. These councillors also selling the houses that are meant for us others are rented out to the foreigners. You find out a councillor has five houses. How does that happens? With the private sector I don't know maybe like in mines, the private sector build its employees hostels, I don't know. NGO's I don't know".

The participant also highlighted that economic factors are the reason for not being able to secure accommodation in the market.

"'Bhuti' you know 'moss' I'm not working, so where am I going to get the money to buy a house? My husband salary is just peanuts. I can call it a disgrace salary".

4.5 Perspective of the EMM municipal management and ward councilor

4.5.1 General qualifying criteria

The EMM municipal housing management and the ward councilor spelt out basic requirements in order qualify for an RDP house. A household must earn a combined salary of less than R3500 per month. An applicant must be 18 years or older and be a South African citizen, a foreigner must have obtained permanent citizenship of the Republic of South Africa. The Divisional Head: Strategy and Planning's strategy team visits the informal settlements and conduct demand survey and profiling to determine who is staying there and link that information to current projects. Data collection of those who qualify for government houses is conducted by checking minimum basic requirements such as level of income, citizenship etc.

4.5.2 Policy development

The councillor remarked that the housing policy makes provision that every legal citizen of the country, by birth or naturalisation, has access to housing. This provision is in line with the requirements of the Constitution. The National Department of Human Settlement develops policies which are ratified by the provincial government and implemented at a local government level. Policies provide authorities with a mandate that they need to implement at a

local government level. Policymakers do have a leading role in addressing and preventing homelessness.

The ward councilor further argues that the municipality does make access to home ownership a priority in its housing policy. The housing policies of the municipality are fine, and they are responsive to the needs of the people of EMM and they are guided by the national housing policy. In terms of policy development, the councillor concluded that all the municipal policies developed are linked to national government policy framework and documents like NDP, MTSF, MTEF and so forth.

"The housing policy makes provision that each an every citizen of the country has access to basic services. The Constitution of South Africa stipulates that every citizen must have access to basic housing. All our policies are derived from the Constitution and other housing pieces of legislation and are aligned accordingly. All the municipal policies developed are linked to national government policy framework and documents like National Development Plan, Medium Term Strategic Framework, Medium Term Expenditure Framework (MTEF) etc."

4.5.3 Policy implementation

The Divisional Head: Community Services and Relationship Management explained that the bulk of the work in housing delivery falls within the scope of the provincial government. A Category III municipality has all the powers to deliver houses, it receives budget and reports to the national department. EMM falls under Category II and currently, there's no Category III municipality in South Africa. The role of the municipality in the entire value chain of housing delivery is to facilitate the delivery by ensuring the availability of land and provisioning of infrastructure. The councilor outlined entire process from policy development to housing delivery and concluded the provincial government has a responsibility of delivering houses. According to Divisional Head: Community Services and Relationship Management, currently EMM falls under Category II, which means it can carry out some of the functions in housing delivery, mainly to facilitate, not the entire process. It also manages the needs register (formerly known as waiting list).

The Divisional Head: Strategy and Planning agrees that the introduction of the Urban Settlement Development Grant (USDG) assists the redevelopment of informal settlements to

enable beneficiaries to pay for land and bulk infrastructure. That also assists to alleviate the burden on the already over-stretched municipality. USDG is provided for by DHS and it is only earmarked for the metros. Housing Subsidy Development Grant (HSDG) is provided for by the DHS to province and then to the municipality. It is only district and local municipalities receive Municipal Infrastructure Grant (MIG).

4.5.4 Programme implementation and milestones

Building space has been made available for a mega project in Clayville Extension 45 that will cater for the needs of Madelakufa residents. The migration plan to move people, in phases, from Madelakufa to Clayville is currently underway and it is handled by the municipality. After the place has been completely vacated, it will be re-developed to build amenities that will be helpful to the surrounding communities. After the municipality conducted an assessment of the Madelakufa in 2013, the council resolved to develop two housing mega projects, one cluster-type housing project in Clayville Extension 45 and one in Esselen Park which would comprise of erfs with serviced stands. The municipality is expected to deliver about 9000 of these serviced stands that have the bulk infrastructure, electricity and outside toilet across the municipal area. Although there is enough budget for these projects, challenges were attributed to the uncontrollable movement and influx of people. To date, (as of 25 June 2019) more than 10,000 households have been relocated, either in Esselen Park or Clayville Extension 45 area. The Clayville housing cluster is developed by the provincial Department of Human Settlement and the municipal department is managing the relocation of beneficiaries and provision of budget for the bulk infrastructure.

The audit of the occupants has been completed and age category engagement with the community is yet to be registered. The verification process to determine if the applicant has not benefited before in the RDP is underway and will be submitted to the provincial government for further processing. The housing allocation process is transparent because it takes place at community meetings facilitated by the ward councilor. The movement of people has been marred by glitches whereby the informal stand left by the beneficiary is re-occupied by another person who will eventually register for an RDP house. The municipality has embarked on a re-blocking process whereby an empty stand will be de-registered from the municipal database.

As an interim measure, the municipality has provided temporary infrastructure in Madelakufa like mobile toilets and water. The ward councillor indicated that, currently, there's ±3000 shacks and about 2500 will be relocated and 500 will remain as the area next to Extension 2 was proclaimed in year 2000 and is earmarked for communal housing development. The ward councillor emphasized that the community will be moved, in phases, from the area and will be relocated to a place that will have the necessary amenities. People are relocated in phases to the areas where the houses are built. The municipality does have the infrastructure to provide for the development of houses. Land surveyors go out to a land earmarked for housing development to assess whether it is habitable. If it is habitable, spatial planning and zoning is followed by the basic infrastructure like bulk water system network and electrification. The councillor emphasised that electrification and provision of water in the Madelakufa area is only a temporary arrangement.

4.5.5 Leadership

According to the ward councillor, there are municipal policies in place that were developed by the previous mayor and council, the current mayor is yet to implement those policies in order to redress the housing challenges in the entire EMM in line with the government timeframe of totally eradicating informal settlements by 2056. The ward councillor pointed out that those have a leading role in addressing and preventing homelessness are the people who are at national level and she doubt if they come to the ground. They give the mandate to the local authorities to implement.

4.5.6 Income issue

The bank consultant has set out criteria a would-be home buyer should meet in order to qualify for a housing loan based on income, creditworthiness, affordability, among other things. With the promulgation of the National Credit Act, No. 35 of 2005, the banks and other registered financial services providers also look at affordability issues whether the applicant can keep up with the bond payments for the prescribed period of 20 years.

4.5.7 Access to capital

There are stringent criteria set by the financial institutions for an applicant to secure a housing loan or a mortgage bond. Due to the high rate of repossessed houses due to defaults in repayment of the bond, the banks are in many times at a loss because the houses that are sold at an auction and sometimes do not generate profit to the bank. In most cases the houses are sold to the highest bidder at a bargain or below the market price. The applicant is rated and if the score is low in the credit rating, the bank declines the application. The bank consultant indicated that banks participate in the public-private partnership (PPP) with government whereby the banks invest money in a property development that will make provision for affordable and quality houses for the "the missing middle" , that is, those who earn more to qualify for the RDP and earn less to qualify for a bond.

4.6 Policy implementation challenges

The ward councillor pointed out that policies play a major role but we must admit that other policies are in conflict with other municipality by-laws and it makes it difficult for us to action service delivery in other instances. Programme implementation is hindered by the fact some of the available habitable land is situated in a dolomite rock that makes it impossible to build houses. The Divisional Head: Community Services and Relationship Management outlined the role and challenges facing EMM including that the municipality inherited the backlog caused by the apartheid legacy and spatial planning as a result of rapid urbanization and migrant labor. One of the challenges faced by the municipality is the acquisition of the habitable land as most of the West Rand area was operated by mining industries and have left sinkholes that make it impossible to accommodate people in such risky areas.

"Programme implementation is hindered by the fact that situated in a dolomite rock that makes it impossible to build houses. Electrification of the area is just a temporary arrangement and the community will be moved, in phases, from the area and will be relocated to a place that will have the necessary amenities. People are relocated in phases to the areas where the houses are built. The most important housing problems that lead to non-delivery is the lack of proper systems to record people who have been allocated houses. Another problem once a person is allocated a house and moves, another person comes and erects a shack and it becomes a never-ending cycle and a permanent solution to this is to move a certain section at

the same time instead of moving people at random. Ext 2 is situated in a dolomite rock that makes it impossible to build houses".

The ward councilor indicated that housing budget is available, but the problem is the availability of land which is mostly privately owned. Negotiations to buy privately owned land is at an advanced stage and as soon as the land becomes available, development will start immediately. According to the Divisional Head: Strategy and Planning, the challenge faced by the municipality is the availability of land and expectations versus what can be delivered. Beneficiaries are expecting stand-alone houses where's the municipality can only deliver multi-storey structures due to scarcity of land. In other words, policy does not meet the beneficiary expectations. The proposal by the municipality to renovate and convert the existing hostels into family unit has been met with resistance. The community does not want the hostel arrangement as it restores apartheid memories and racial segregation.

The Divisional Head: Community Services and Relationship Management revealed that EMM is currently accredited at Level II and it has no direct mandate to deliver houses and has only operational capacity. The changing landscape in the community in terms of socio-economic status contributes to housing delivery challenges because other applicants abandon the process of applying after getting more paying job and the municipality spends lot of time and resources trying to locate the beneficiary. Another challenge is the land invasion and this delays the provision of houses to the communities. In order to evict the land grabbers, the municipality is required to follow a lengthy legal process and that delays the implementation of housing projects.

The ward councillor complained about RDP beneficiaries who sell or rent out the houses mostly to foreign nationals and come back to Madelakufa and re-erect shacks. According to the ward councillor, a beneficiary may not sell or rent out your RDP house for profit. The Housing Amendment Act stipulates that the beneficiary can sell an RDP house after eight years, but if decided to sell it before that period, the money received from selling the house must be handed over to the Department of Human Settlements. This becomes a never-ending cycle. If people can stop that habit the municipality will be able to have an audited number of beneficiaries, in that way authorities will be able to tell who has benefited and who has not. Although there is a database of beneficiaries it gives the authorities extra work to go and verify the previous recipients because the same people who received tittle deeds re-apply.

The ward councillor noted that the most important housing problems that lead to non-delivery is the lack of proper systems to record people who have been allocated houses. Another problem once a person is allocated a house and moves, another person comes and erect a shack and it becomes a never-ending cycle and a permanent solution to this is to move a certain section at the same time instead of moving people at random. The disadvantage with the area of Tembisa and the surrounding areas is that there is no more land available. The movement towards the urban residential areas has been also met with resistance by the homeowners fearing the RDP houses will de-value their properties.

CHAPTER 5
DATA ANALYSIS AND FINDINGS

5.1 Introduction

This chapter provides an analysis of data and findings of the study. In order to facilitate the engagement, the exploration of the key issues that emerge, the framework of the broad research question, sub questions and the central explanatory propositions outlined in the conceptual framework of the study will be discussed. The analysis begins with a discussion of the study area and the core of the analysis centres on the explanatory factors that account for access to housing. This incorporates factors hinder access to housing. Of particular importance are the economic, policy and political factors that play a major role in accessing housing.

In this study phenomenological data analysis approach was used. "A phenomenological analysis begins with the life of single individual who is uniquely situated in a particular phenomenon. A phenomenological analysis then moves on to describe the meaning of a small group of individuals who have shared lived experiences. The aim of the phenomenological study is to give an account of what all research participants share in common as they experience the same phenomenon. In conducting phenomenological analysis, researchers are concerned with the similarities in how individuals perceive phenomena and thus construct a shared view of reality that plays out in their everyday lived experiences" (Wagner *et al.,* 2012:238).

5.2 Description of the study area

Madelakufa informal settlement forms part of greater Tembisa township in the EMM, which is one of largest townships in Gauteng Province. It is situated between R21 and N1 highway north of Kempton Park on the East Rand, east of Johannesburg and south of Pretoria. Madelakufa is surrounded by other informal settlements which also have serious challenges of accessing low-cost housing.

The researcher was informed that there are no formal streets and water is collected from the communal taps that serve, on average, 20 households. Mobile toilet facilities are also shared by a certain number of households. The area is mostly inhabited by migrant workers coming from all over South Africa and Southern African Development Community (SADC) region,

for example, Zimbabwe, Mozambique and so forth. Many households mainly headed by males, and females came only to join their spouses. The level of literacy is low and many people are either working part-time ("piece-jobs"), unemployed or self-employed (for example, street vendors, entrepreneurs and so forth). The housing structures are mainly built with corrugated iron sheets and boards. Most of the community members are working in the industrial areas of the East Rand and Olifantsfontein.

5.3 Analysis of data and findings

The analysis of the findings is based on that data collected an will be interpreted based on the conceptual framework. There's a lack of knowledge and understanding of key contributors that hinder the community in Madelakufa informal settlement access to housing structures. "In conducting phenomenological analysis, researchers are concerned with the similarities in how individuals perceive phenomena and thus construct a shared view of reality that plays out in their everyday lived experiences. Thus the purpose of phenomenological analysis is to identify some shared phenomenon and the description of shared experiences" (Wagner *et al.*, 2012:238). Most of the identified themes share commonalities that will assist the researcher understanding of key contributors that hinder the community in Madelakufa informal settlement access to housing structures. Findings emanating from the analysed data reveal that it is not necessarily about economic, policy and political factors but about limited access to land. Economic, policy and political factors may contributes to non-delivery of houses and it also emerged that the availability of land is the major contributor. The findings also reveal that the Madelakufa community is not aware of the legislative mandate of the municipality in terms of housing delivery. The municipal authorities also highlighted the availability of the habitable land as another contributor to housing challenges in Madelakufa.

Although EMM does not have a full legislative mandate to deliver houses, it came to light that the municipal budget is sufficient and it can facilitate the delivery. The issue that constantly highlighted by the participants is that vacant land is dolomite and has sinkholes as a result of the mining operations in the area. According to the municipal participant, the perceived non-delivery by the municipality stems from the fact that people do not know the scope of responsibility of the municipality in the entire value chain of the delivery of houses. The role of the municipality is limited to facilitation and provisioning of bulk infrastructure and budget. The project manager in the delivery of houses is the provincial government.

5.3.1 Economic factors

It has been highlighted that the level of income and employment status is the determining factor in granting of a housing loan. Employment status and the granting of a loan advocates the neo-liberal theorists that "view solutions to housing problems through a capitalist lance. They suggest that if the market is left to operate, it generates growth of the Gross Domestic Product (GDP), improves levels of industrialisation, and creates more jobs. When employment levels increase, the poor will save and manage to purchase houses from the housing market" (Chereni, 2010:2).

The neo-liberal theorists view is based on the premise that, according to Chereni (2010), once the GDP improves the levels of unemployment drop and employment opportunities are created that will give the poor the economic boost and power to purchase low-cost housing. The neo-liberal approach views "industrialisation will improve the economic status of individuals and the poor and the disadvantaged will be employed and save towards house ownership" (UNFPA, 2010). On the other hand, "the Neo-Marxist theory view that the capitalists exploit the poor by lending housing subsidies at interest rates above prime lending rate regardless of the economic class. The banks and other financial services providers like building societies and property developers epitomise capitalism and causes of class divisions" (Chereni, 2010:2).

In the conceptual framework, the researcher listed economic factors as barriers to housing access. Access to loan facilities is limited due to affordability qualifying criteria and low credit rating. According to the neo-liberal approach, the growth of property value has led to an overall average house price that has made housing unaffordable to many South Africans, and has further excluded participation in the property market by historically excluded groups. The growth has largely benefited middle- and higher-income groups (National Development Plan, 2011). "The scale of informal settlements and the rate at which they increase are an indicator of skewed access to the economy and to public intervention, and indeed a visible sign of levels of inequality" (Huchzermeyer and Karam, 2006:33). This means that those who earn more in the society have better chances to access to property market than those who earn less.

5.3.2 Policy factors

The data collected reveals that policy development is aligned to the national policy framework and it is linked to government strategic documents like NDP. The policies are linked and responsive to the needs of the community. There are policies in place that were developed by the previous mayor and council, the current mayor is yet to implement those policies in order to redress the housing challenges in the entire EMM in line with the government timeframe of totally eradicating informal settlements by 2056. The findings reveal that the issue of scarcity of land and the delivery value chain of houses is not known by the community. The community is not aware that there is separation of delivery mandates between the province and the municipality. The participants do not understand municipal policies, IDP and budgeting process, SDBIP, national housing framework and public participation to understand the budgeting process, municipal priorities as informed by the IDP and budget allocations for a financial year.

The municipality is currently relocating the Madelakufa community in phases to Esselen Park and Clayville Extension 45 in multi-storey housing project. The pledge made by the municipality to deliver about 9,000 serviced stands shows municipal commitment in delivering on its legislative mandate. About 10,000 households have been relocated to these areas. The budget is sufficient to find the identified projects. The municipality currently provides basic infrastructure and the province delivers housing structures. The ward councillor indicated that the rapid programme implementation process is hampered by the dolomite surface that makes it impossible to build houses. Another problem that leads to delays in the delivery of houses is the lack of proper system to record people who have been previously benefitted from the program. The verification process consumes lot of time that could have been utilised for effective programme implementation. The uncontrolled movement of people back to the settlement poise a serious problem to the municipality and it must speed up the process of re-blocking the empty stands.

5.3.3 Political factors

The phased-in re-location has raised anxieties in communities and their perception is that there is nepotism and manipulation of beneficiary allocation process. The researcher's assessment of the responses of the Madelakufa participants were based on common assumption that

politicians are generally corrupt and deliberately divert budget earmarked for the housing developments for their personal gains. This is based on the premise that it is the policy of the government to provide free government houses to the unemployed and those who cannot afford. The ward councilor emphasized that if someone, even if it is a councillor or the member of the ward committee, tells a beneficiary to pay a fee to get onto the waiting list that is corruption and it is against the law. A beneficiary does not need to pay for an RDP unless that prescribed period has expired. People who want upfront payments should be reported to the relevant municipal authorities.

Some of the participants claim that the ANC cadre deployment policy has put a halt in the service delivery machinery, because the deployed candidates lack relevant technical skills of project management and implementation. When this kind of statement is compared to the municipal authorities' statements, it comes to light that this is anecdotal account based on personal view rather than facts or research. The municipal authorities' account is that EMM is well equipped with the requisite technical skills and advanced expertise and competencies required for programme implementation and management and to develop effective and integrated housing policy. It has been uncovered that the beneficiaries claimed to be placed on a waiting list for more than 10 years it is either they don't qualify according to the national policy requirements or they have benefitted before and that clogs the system. Corruption, as highlighted as prevalent in the municipal structures, is not a contributor to non-access to housing. These are merely baseless participants' general and anecdotal views and assumptions that have no evidence to back them up. Based on the empirical evidence of housing development provided by the municipal officials, the researcher used its independent assessment and judgement and came to a conclusion that non-access to land is the primary contributor to the non-delivery of house for the community.

CHAPTER 6

CONCLUSION AND RECOMMENDATIONS

6.1 Introduction

The overall purpose of this study was to explore key drivers that contribute to access and delivery challenges in Madelakufa Informal Settlement. The findings of this study may assist the government to (i) try to understand the gap between government policy provisions and the real-life situation (ii) ease the delivery backlogs and remedy the *status quo,* and (iii) uncover those underlying factors that underpin the non-delivery in the housing delivery chain. The data collected and presented in Chapter 4 and analysed in Chapter 5 provides more detailed insights of the factors that contribute to access and non-delivery of houses. The research was in part driven by the need to explore in more detail factors that contribute to housing problem in Madelakufa. To engage with the key lessons that can be derived from the study, the conclusions from the analysis are captured within the overall framework of the core research questions of the study.

The problem statement seeks to answer the key contributors that hinder the community in Madelakufa informal settlement access to housing structures. Consequently, study seeks to answer the following question: why the community in Madelakufa informal settlement has no access to housing structures? The conceptual framework pointed towards economic, policy and political factors. It is more than 20 years after the democratic government was elected and promises about building RDP houses were made in elections campaigns. Not all those promises were fulfilled and, according to the participants' sentiments, that was only an electioneering ploy. In his oversight visit to Madelakufa in November 2009, former President Jacob Zuma promised that councillors could find themselves out of work if they continue to ignore community issues.[4] Many years gone by since the presidential oversight visit but still there is no change, situation is the same, if it is not deteriorating.

Boniswa Ralanti at the Madelakufa informal settlement told the DA MPL and the DA Gauteng Caucus, Jack Bloem in 2012 that she was promised a house by former President Zuma when he visited there in November last year. He personally told her she would get a house, but

[4] Business Day, 2009, November 20

nothing has happened for her and other residents who still live in shacks with poor services.[5] These and other reason promoted the researcher to conduct this study to examine the underlying issue that may be the hindrance to the housing development.

Housing delivery problem is a thorny issue and has been a subject of violent protest and clashes between the law enforcement agencies (LEA) and the communities has been widely reported in the media and forced removal of land invaders by the security company, Red Ants, has been under the spotlight since the dawn of democracy. It is a concern that needs to be addressed and the authorities need to find out the underlying causes and come up with workable solutions to address the problem. Although the government housing budget might be tight and the availability of a habitable land might be a problem, authorities need to find the innovative ways to provide for the poor who can't access capital funding to purchase houses.

The Department of Rural Development conducted a land audit and the results showed that some 14% is registered state land and 4% recently surveyed state land while 79% is in private hands. Of this 79%, a significant percentage is owned by private individuals, companies and trusts.[6] Hence there are violent land invasions and forced removals in some instances, because the government owns a fraction of the land. Section 25 of the Constitution is under review to redress the imbalances of the past and to expropriate land without compensation. This is a political process that could be prolonged because there would be extensive consultations, referendums etc. The provision of housing is not solely the responsibility of the government; the community has a responsibility to provide for its basic needs.

6.2 Conclusion

The lack of knowledge and understanding of key contributors that hinder the community in Madelakufa access to housing structures has been uncovered and brought to the fore. Based on the introduction in 6.1 above, it is therefore concluded that the reason why the community in Madelakufa informal settlement has no access to housing structures is the lack of access to land.

[5] Politicsweb, 2012, July 25
[6] Department of Rural Development, Land Audit, p7

Policies, programmes, projects are in place, the budget allocated for housing development is available and necessary delivery skills are in abundance. Policy and programme implementation is not a contributing factor in the non-delivery of houses Madelakufa. Municipal authorities outlined how policy implementation works, how programmes and projects are implemented based on the municipal policy, the limited legislative mandate of the municipality in the entire value chain of housing delivery and its relations to other spheres of government. The lack of understanding of the mandate of the municipal policies and programmes resulted in the politicisation of the housing delivery process. Public participation and engagement of stakeholders where IDP processes are debated and discussed and petitions to the council are signed is crucial in order to understand the limited mandate, systems and process of the municipality.

As the paradigm of thinking was based on epistemology, the key contributors to non-access to housing have been identified and that knowledge can be turned into practice that empowers and transforms the lives of the people. This can be done by speeding up parliamentary processes of reviewing Section 25 of the Constitution regarding the appropriation of land to make the privately owned land available to the general public. From the phenomenological point of view, the participants described their personal experiences regarding the situation in Madelakufa and the data was collected from the natural environment, that is, where the phenomenon takes place and how the participants perceive events / processes. The researcher explored how participants perceive the processes, i.e. problems with access to housing and the entire delivery process. The research findings pointed towards access to land as the main contributor to housing delivery challenges in Madelakufa informal settlement in EMM.

6.3 Recommendations

Based on the above conclusion, it is recommended that –

As a first aerotropolis city in Africa, EMM should support growth and economic development of the region to enable the community to be a self-sufficient and self-sustaining community. Furthermore, besides housing policy, it should implement policies that stimulate economic growth in a view to expand social infrastructure and improve standard of living in the entire Tembisa. The emphasis must be in those who are recently relocated to new houses to sustain their livelihoods to be able to pay municipal rates not to solely depend on government free

basic electricity and water. It came to light that some of the reasons the beneficiaries dispose of houses prior to the expiry of the prescribed period (that is, eight years) is that they neither afford to sustain nor service the house because of unemployment. The municipality must invest capital on job creating projects so that the community can generate income. In a view to achieve decent living standards, the municipality, in conjunction with other spheres of government, must stimulate economic growth that will create sustainable jobs and eradicate the Expanded Public Works Program (EPWP) which is not sustainable and has a lifespan of no more than one year.

The Divisional Head: Strategy and Planning of the EMM alluded to the fact that the municipality has the sufficient budget for housing but people must not wait for the government to provide houses. In line with *Vukuzenzele*, the government self-help initiative, Tembisa community must initiate community self-help groups, contribute monies on a monthly basis and bank the contributions on a central *stokvel* account. Once a certain targeted amount has been attained, the contributions are allocated to the first beneficiary to purchase building material. The monies will rotate amongst the members of the group until the last beneficiary has a house and after that the group can be dissolved.

The implementation of Finance Linked Individual Subsidy Programme (FLISP), the programme that was developed by the Department of Human Settlements to enable sustainable and affordable first time homeownership opportunities to South African citizens and legal permanent residents earning between R3 501 and R22 000 per month, (the 'affordable' or 'gap' market), will assist to alleviate the housing problem. Individuals in these salary bands generally find it hard to qualify for housing finance; their income is regarded as low for mortgage finance, but too high to qualify for the government 'free-basic house' subsidy scheme.

The amendment of Section 25 of the Constitution, as it has been a debate in parliament and appropriation of land may alleviate the problem of land that it is in the private hands. It has been indicated earlier in the report that the Department of Rural Development land audit revealed that 79% of the land in South Africa is in private hands. Of this 79%, a significant percentage is owned by private individuals, companies and trusts. Land appropriation will reduce the incidences of unlawfully land grabs and violent forced removals that mainly result in burning of tyres, blockages of roads, deliberate destruction and damaging of public and private properties. In terms of policy issues, the political structure on the ground and municipal

officials must rigorously engage and embark on roadshows to extensively educate the community on municipal policies and IDP and ensure that the community entirely understands what is expected of the municipality in terms of the service delivery. The Madelakufa community is not familiar with the contents of the IDP and other policy documents of the municipality. The stakeholder engagements and public participation forums may assist the community to gain knowledge about the services and the contents of the IDP of the EMM. It is also imperative for the councillor to be at the coalface of service delivery and conduct door-to-door visits in order to obtain first-hand problems facing communities and familiarise the community with municipal policies and programmes either on one-on-one basis or by means of stakeholder engagement meetings. The municipality should have capacity focusing on monitoring and evaluation that will be responsible for monitoring programme development and evaluation of programme implementation and perform impact assessment on projects implemented.

The political party responsible for the deployment of councillors to enter in a performance agreement with the councillor based on IDP priorities and be assessed on a quarterly basis to determine whether the performance outcomes agreed on have been met. The allocation of houses should be conducted in a fair and transparent manner irrespective of political and ideological differences. It is further recommended that the political leaders to be deployed to the communities be screened and vetted before deployment to minimise the risk of appointing corrupt individuals and politicians who have a compromised and chequered past.

The political head of the municipality, the mayor of Ekurhuleni, Cllr Mzwandile Masina, together with his Member of the Mayoral Committee (MMC) and the entire portfolio committee on human settlements should conduct a walk-about or a surprise visit in Madelakufa in order to acquire first-hand experience of the *status quo.* The mayor should also enter into performance agreements with councillors whereby the councillors submit the monthly or quarterly progress report on achieved targets and milestones as per municipal scorecard and Annual Performance Plan (APP). In that way the mayor will identify those councillors who are under- performing and also not delivering on their mandates and take appropriate remedial action.

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ANNEXURE A: INTERVIEW GUIDE

PART A: BASIC INFORMATION

1. When did you arrive in this area?
   A. Before 1994
   B. 1995 – 2000
   C. 2001 – 2010
   D. 2011 – 2016

2. What was the reason for settling in this community?
   A. Economic issues
   B. Study opportunities
   C. Joining family member/s
   D. Other (specify) _____

3. What is your level of education?
   A. No formal education
   B. Primary level
   C. Secondary level
   D. Tertiary level
   E. Other (specify) _____

4. Were you born in Gauteng province?
   A. YES
   B. NO

5. If NO, which province / country you coming from?
   Answer: _____

6. What mode of housing delivery do you know?
   A. Government RDP
   B. Self-help housing scheme
   C. Subsidised housing
   D. Bonded housing

7. In the last 20 years, have you ever been an RDP house beneficiary?
   A. YES
   B. NO

8. If YES, what happened to the house?
   A. Sold
   B. Rented out
   C. Uninhabitable

D. Other (specify) _____

9. In the last 10 years, is your household registered on any housing waiting lists?
   A. YES
   B. NO

10. In the last 10 years, how many times did you apply for an RDP house?
    A. Never
    B. Once
    C. More than once
    D. Can't remember

PART B: ECONOMIC FACTORS

11. Are you working or do you get any other form of income?
    A. YES
    B. NO

12. If YES, what type of income?
    A. Working full-time
    B. Working part-time
    C. Self-employed / entrepreneur
    D. Receiving social grant
    E. Unemployed

13. What is the households' total annual gross income?
    A. <R20000
    B. R20001 – R40000
    C. R40001 – R60000
    D. R60001 – R80000
    E. >R80001

14. If working full-time, do you have employer's housing subsidy / allowance?
    A. YES
    B. NO

15. In the last 10 years, did you ever approach a finance institution for a housing loan?
    A. YES
    B. NO

16. If YES, was the application successful?
    A. YES
    B. NO

17. How would you rate access to finance housing?
    A. Very Poor
    B. Poor
    C. Don't Know
    D. Good
    E. Very Good

18. In the last 10 years, do you or any other household members already have a mortgage, own a property or recently sold a property?
    A. YES
    B. NO

19. In the last 10 years, do you or any other household members his/her house repossessed by a financial institution?
    A. YES
    B. NO

20. Have you ever been a part of a Self-Help Housing Project where individual form a scheme and contribute monies for building a house?
    A. YES
    B. NO

PART C: POLICY FACTORS

21. In your opinion, are the municipal acts and prescripts linked to the community needs?
    A. YES
    B. NO

22. Does the municipality provide necessary infrastructure for housing development?
    A. YES
    B. NO

23. Do municipal by-laws hinder policy implementation?
    A. YES
    B. NO

24. Do you think government policies work to ease housing backlogs?
    A. YES
    B. NO
    C. Don't know

25. Do you think municipal authorities have necessary skills to effect housing policy implementation?
    A. YES
    B. NO

PART D: POLITICAL FACTORS

26. How often do you attend community meetings on that deal with service delivery issues?
    A. Never
    B. Rarely
    C. Often
    D. Ever

27. Do you think you need to belong to a particular party in order to gain access to housing?
    A. YES
    B. NO
    C. Don't know

28. If so, which political party you believe can make your lives better?
    A. ANC
    B. DA
    C. EFF
    D. IFP
    E. Other (specify)_____

29. Is the ward councillor engages the community in a form of izimbizo / stakeholder engagements regarding housing delivery?
    A. YES
    B. NO

30. How often the ward councillor interacts with the community with regards to housing delivery of houses?
    A. Never
    B. Rarely
    C. Often
    D. Ever

31. Is affiliation to a certain political party contributes to access to housing?
    A. YES
    B. NO
    C. Don't know

32. In your own opinion, is corruption amongst political leadership a contributor to non-delivery of housing?
    A. YES
    B. NO
    C. Don't know

SECTION B: INTERVIEW GUIDE (FOR THE COMMUNITY)

33. What are the main reasons for people not having access to proper housing in this Madelakufa?

34. What role does the government, private sector and NGO's play in addressing housing shortages in this area?

35. What are your expectations from the government in relation to the delivery and access to housing?

36. What are the reasons for not being able to secure accommodation in the market?

37. What are the most common obstacles that hinder access to proper housing structures in this area?

38. What kind of assistance do you think the government could offer in order to open up access to housing?

39. Do you think the government is doing enough to ensure that every citizen of the country has access to housing?

40. What have you done so far in order to improve your housing condition?

41. What must be necessarily done for the improvement of your housing condition?

SECTION C: INTERVIEW GUIDE (FOR GOVERNMENT OFFICIALS & WARD COUNCILLOR)

42. In your knowledge, what are the aims of public housing policy in relation to access to housing?

43. What role housing policies can play in preventing and addressing housing shortage especially in this community?

44. Which decision-making level leads on the issue of housing or who is responsible in ensuring that communities have access to housing (local, regional, and national)?

45. Do housing policy makers have a leading role in addressing and preventing homelessness?

46. What are the most important housing related problems that lead to non-delivery of housing?

47. What do you think can be a permanent solution for people who do not have access to proper housing structures?

48. Does the government make access to home ownership a priority of their housing policy? If so, how?

49. On what basis RDP housing allocated to people? Is there any prescribed criterion that guides the allocation?

50. Does this legislation adequately facilitate the securing of housing finance operations to communities?

51. Does the municipality have the necessary infrastructure to provide for the development of houses? If so, how is it rolled out, if not what are the plans in place to ensure it is in place?

SECTION D: INTERVIEW GUIDE (BANKING SECTOR)

52. What types / packages of home loans do you offer?

53. What are the qualifying criteria?

54. What makes applicants to be unsuccessful in the process of securing a home loan?

55. Is the banking sector play a role in the provision of housing to the poor?

This is the end of the interview. Thank you very much for your assistance!

UNIVERSITY OF THE WITWATERSRAND, JOHANNESBURG

Research Title: Housing Delivery Challenges In Madelakufa Informal Settlement In Ekurhuleni

Name of the researcher: Zanovuyo Evidence Potwana

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 I can volunteer to take part in the study	YES NO
I agree that the interview may be audio recorded	YES NO
I agree that direct quotations from my interview may be used by the researcher in their research report	YES NO
I agree that my participation will remain anonymous (my name will not be used by the researcher in their research report)	YES NO
I agree that other researchers may use the information I provide in my interview but my name and any personal information will not be used or passed on	YES NO

…… (signature)
…… (name of participant)
…… (date)

…… (signature)
…… (name of researcher/person seeking consent)
…… (date)

UNIVERSITY OF THE WITWATERSRAND, JOHANNESBURG

Dear Sir / Madam

My name is Zanovuyo Evidence Potwana. I am a Masters student in the Faculty of Commerce, Law and Management at the University of the Witwatersrand, Johannesburg. My supervisor is Prof Pundy Pillay. I am conducting a research study about housing delivery challenges. The study title is **Housing Delivery Challenges In Madelakufa Informal Settlement In Ekurhuleni**.

I am inviting you to take part in an interview. It is a single interview and if you decide to take part, your participation in this research study will last about one hour. The interview/research activity will take place at a place convenient to you between 09:00 and 17:00. During the research activity, I will need to ask for some personal information about you including level of education, employment status and annual gross income. The information will be stored in a lockable safe.

The interview will be confidential and anonymous. I will not tell anyone what you told me. The identity of the participant will not be disclosed. When I share the results of the research study, I will not include your name or anything else that could identify you. With your permission, other researchers may use the data collected from this research study, but your name and any personal information will not be used or passed on. The data will be used for educational purposes only.

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. This research study will be written up as a research report.

If you have any questions during or afterwards about this research study, feel free to contact me 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. My supervisor's contact details are +27(0)11 717 3808 or email pundy.pillay@wits.ac.za.

Yours sincerely

Researcher

Zanovuyo Evidence Potwana, 1162233@students.wits.ac.za

ANNEXURE D: AN EXAMPLE OF A DETAILED UNEDITED INTERVIEW TRANSCRIPT

Participant 1

(This interview was conducted with vernacular, that is, in Xhosa language, the language the participant and the researcher understands)

PART A: BASIC INFORMATION

Question (Q) : When did you arrive in this area?

Answer (A) : I arrived in this community in 1992 from Tsolo in the former homeland of Transkei.

Q: What was the reason for settling in this community?

A: I came here to join my husband who was working in the construction company at that time.

Q: What is your level of education?

A: I dropped out at Standard 9 and thereafter I couldn't continue.

Q: Were you born in Gauteng province?

A: No. obedient

Q: If NO, which province / country you coming from?

A: I was born in Eastern Cape in the Transkei.

Q: What mode of housing delivery do you know?

A: I only that government build houses for people like me who are not working and those who have money buy material and build houses.

Q: In the last 20 years, have you ever been an RDP house beneficiary?

A: *No, 'bhuti'[7] I don't know how many times I applied for the RDP in the last 20 years or so, my name never even appear in the waiting list and I'm forced to reapply every now and then.*

Q: If YES, what happened to the house?

N/A

Q: In the last 10 years, is your household registered on any housing waiting lists?

A: Yes, as I have said earlier that I don't know how many times, but my name never appeared anywhere, you see people who arrived after you receiving title deeds and keys.

Q: In the last 10 years, how many times did you apply for an RDP house?

A: '*Tjoo' more than once, I lost count.*

PART B: ECONOMIC FACTORS

Q: Are you working or do you get any other form of income?

A: No, I'm not. I used to work on a casual basis at Rainbow Chickens at Olifantsfontein industrial but not anymore.

Q: If YES, what type of income?

A: N/A

Q: What is the households' total annual gross income?

A: It is less that R20000

Q: If working full-time, do you have employer's housing subsidy / allowance?

A: N/A

[7] A formal and respectful way of addressing a male person.

Q: In the last 10 years, did you ever approach a finance institution for a housing loan?

A: No

Q: If YES, was the application successful?

A: N/A

Q: How would you rate access to finance housing?

A: I don't know because I have never applied for finance because I can't afford and I'm not working that's why we begging the government to give us houses.

Q: In the last 10 years, do you or any other household members already have a mortgage, own a property or recently sold a property?

A: No, I don't think we'll have it even in the near future.

Q: In the last 10 years, do you or any other household members his/her house repossessed by a financial institution?

A: No

Q: Have you ever been a part of a Self-Help Housing Project where individual form a scheme and contribute monies for building a house?

A: No

PART C: POLICY FACTORS

Q: In your opinion, are the municipal acts and prescripts linked to the community needs?

A: No

Q: Does the municipality provide necessary infrastructure for housing development?

A: Yes, I think the problem is with our leaders.

Q: Do municipal by-laws hinder policy implementation?

A: No, I don't think so.

Q: Do you think government policies work to ease housing backlogs?

A: No

Q: Do you think municipal authorities have necessary skills to effect housing policy implementation?

A: No, they all corrupt.

PART D: POLITICAL FACTORS

Q: How often do you attend community meetings on that deal with service delivery issues?

A: Ever, I don't miss any community meeting unless I'm sick or I'm not around because where these delivery issues are discussed, and the ward committees mark a register per household. If you are a person who does not attend meetings, you'll never get anything.

Q: Do you think you need to belong to a particular party in order to gain access to housing?

A: Yes, if you are not an ANC here forget, you'll never get anything. The other time they asked us one by one in the meeting which political organisations do we belong to. This happened after the formation of the EFF.

Q: If so, which political party you believe can make your lives better?

A: I would say it's EFF. Although I don't belong to any political organisation, the way they speak and with that energy they have, I think it can make lives better for us, not this ANC. We were promised things during Mandela time, even now they keep

promising us. They think we are toys. They only come before elections, when they get elected they disappear and come back in the next elections.

Q: Is the ward councillor engages the community in a form of izimbizo / stakeholder engagements regarding housing delivery?

A: No, she doesn't.

Q: How often the ward councillor interacts with the community with regards to housing delivery of houses?

A: Rarely, she's always in her office in Rabasotho. It's only the ward committees who convene the meetings here. She only comes once in a while to write down our list of grievances and thereafter she disappears.

Q: Is affiliation to a certain political party contributes to access to housing?

A: Yes, as I have said earlier, why do they ask us which political party do we belong to? Obviously if we mentioned any other political organisation, we won't get any houses. It's political.

Q: In your own opinion, is corruption amongst political leadership a contributor to non-delivery of housing?

A: That is a definite yes. Here there are people who just arrived here who have title deeds. If you have money you bribe our leaders, in fact people from Zimbabwe have title deeds. How does that happen? Maybe that title deed it's mine, but due to the fact that I don't have this 'tjotjo'[8] to give them, that house will be illegally given to somebody else. There are lot of Pakistan and Somali people here they have stands or RDP, tell me how foreigners have an access to an RDP house? They use them as spaza shops etc. So, to cut matters short, the municipality is rotten to the core. The

[8] An informal word for bribe money paid to somebody in exchange for something.

problem is we elect hungry people to the positions of authority thinking that because they know the situation, they will do better for us.

SECTION B: INTERVIEW GUIDE (FOR THE COMMUNITY PARTICIPANT)

Q: What are the main reasons for people not having access to proper housing in this Madelakufa?

A: There are lot of them, including those that I have mentioned earlier in our conversation. Corruption, you must be a known person in the community, must have money to bribe. Another thing you see most people are not working here. I'm not working; it's only my husband who is working. He is getting his wages fortnightly and that is enough to buy clothes, electricity and foodstuff.

Q: What role does the government, private sector and NGO's play in addressing housing shortages in this area?

A: The government is playing a big role in addressing the housing shortage, instead the money to address housing shortages not only here in Madelakufa but all over South Africa is misused. For example look at the millions that were spent in Zuma's house in Nkandla. Hundreds of thousands of millions spent in one person's house and then you tell me government doesn't have money? No that's a lie. Government has money. Even the municipality I think it has money, but our leaders are hungry and corrupt, they divert that money for their personal gains. Also I think they withhold the money and then before elections and go all out and built houses so that people can have faith in ANC and say 'ja' this ANC is working for us. These councillors also selling the houses that are meant for us others are rented out to the foreigners. You find out a councillor has five houses. How does that happens? With the private sector I don't know maybe like in mines, the private sector build its employees hostels, I don't know. NGO's I don't know.

Q: What are your expectations from the government in relation to the delivery and access to housing?

A: I expect the government to get rid of these corrupt councillors and bring people who have the community interests at heart. I also expect to government, if it has no money to build houses for us, at least to give stands with the necessary infrastructure, so that we can build decent houses ourselves. In many cases, people erect shacks in any vacant land that is available, and Metro Police comes and demolish those shacks and the community is told the land belongs to so-and-so or is for development. This place Madelakufa people invaded this land by force, that's why is called Madelakufa. Government must give us land, after that they can give us a starter-pack sort of, something like R20000 each household, at least we can buy basics like zincs, fence, etc.

Q: What are the reasons for not being able to secure accommodation in the market?

A: 'Bhuti' you know 'moss' I'm not working, so where am I going to get the money to buy a house? My husband salary is just peanuts. I can call it a disgrace salary.

Q: What are the most common obstacles that hinder access to proper housing structures in this area?

A: Money. If you don't have money where and how do you think you'll get a house? If the government fails to give you a house, you must buy it. Then if you don't have money, how are you going to have a house? You can't.

Q: What kind of assistance do you think the government could offer in order to open up access to housing?

A: Land with all the basic infrastructure, start-up kit like R20000 so that a person can have a foundation or a starting point, and also, very important thing, to get rid of these rotten councillors.

Q: Do you think the government is doing enough to ensure that every citizen of the country has access to housing?

A: I think so, but the problem is corruption. Look at the Nkandla issue or maybe those people who are responsible are also a corrupt lot.

Q: What have you done so far in order to improve your housing condition?

A: As I have said earlier I don't know how many times I have applied for the RDP house and now I have given up. What you see in this thing that I call house is what I and my husband done to improve our condition. Other than this, there's nothing else.

Q: What must be necessarily done for the improvement of your housing condition?

A: Government must provide a house or at least building material so that I can build myself. If it can't afford that, it must create job opportunities for those who have skills so that they can have money to buy houses or building material.

SECTION C: INTERVIEW GUIDE (FOR GOVERNMENT OFFICIALS & WARD COUNCILLOR)

The researcher interviewed ward councillor at Rabasotho Offices on 13 January 2017)

Q: In your knowledge, what are the aims of public housing policy in relation to access to housing?

A: The housing policy makes provision that each an every citizen of the country has access to basic services. The Constitution of South Africa stipulates that every citizen must have access to basic housing. All our policies are derived from the Constitution and other housing pieces of legislation and are aligned accordingly. All the municipal policies developed are linked to national government policy framework and documents like National Development Plan, Medium Term Strategic Framework, Medium Term Expenditure Framework (MTEF) etc.

Q: What role housing policies can play in preventing and addressing housing shortage especially in this community?

A: Policies play a major role but we must admit that other policies are in conflict with other municipality by-laws and it makes it difficult for us to action service delivery in other instances. There are radical policies in place that were developed by the previous mayor and council, the current mayor is yet to implement those policies in order to redress the housing challenges in the entire Ekurhuleni municipality in line with the government timeframe of totally eradicating informal settlements by 2056.

Q: Which decision-making level leads on the issue of housing or who is responsible in ensuring that communities have access to housing (local, regional, and national)?

A: As far as I know, the national Department of Human Settlement develop policies which are ratified by the provincial government and implemented at a local government level. Also the provincial government has a responsibility of delivering houses.

Q: Do housing policy makers have a leading role in addressing and preventing homelessness?

A: Those are the people who are at national level and I doubt if they come to the ground. They give us a mandate that we need to implement. Municipality does make access to home ownership a priority in its housing policy. Policymakers do have a leading role in addressing and preventing homelessness. The municipality has provided temporary infrastructure in Madelakufa like mobile toilets and water. The ward councillor indicated that, currently, there's ±3000 shacks and about 2500 will be relocated and 500 will remain as the area next to Ext 2 was proclaimed in year 2000 and is earmarked for communal housing development. Housing budget is available the problem is the availability of land which is privately owned. Negotiations to buy privately owned land is at an advanced stage and as soon as the land becomes available, phase 1 of development will kick off immediately.

Q: What are the most important housing related problems that lead to non-delivery of housing?

A: Programme implementation is hindered by the fact that situated in a dolomite rock that makes it impossible to build houses. Electrification of the area is just a temporary arrangement and the community will be moved, in phases, from the area and will be relocated to a place that will have the necessary amenities. People are relocated in phases to the areas where the houses are built. The most important housing problems that lead to non-delivery is the lack of proper systems to record people who have been allocated houses. Another problem once a person is allocated a house and moves, another person comes and erects a shack and it becomes a never-ending cycle and a permanent solution to this is to move a certain section at the same time instead of moving people at random. Ext 2 is situated in a dolomite rock that makes it impossible to build houses.

Q: What do you think can be a permanent solution for people who do not have access to proper housing structures and what is a qualifying criteria?

A: Another problem is that RDP beneficiaries sell or rent out the houses to mostly foreign nationals and come back to Madelakufa and re-erect shacks. This becomes a never ending cycle. So if people can stop that habit we will be able to have an audited number of beneficiaries, in that way we will be able to tell who has received who has not. Although we have a database of beneficiaries it gives us extra work to go and verify the previous recipients because the same people who received tittle deeds re-apply. In order to qualify for an RDP house you must have a monthly household income of under R3 500 before deductions, be a South African citizen, be married or live with a long-term partner or have dependents, 21 years or older and be a first time owner. Remember you may not sell or rent out your RDP house for profit. The Housing Amendment Act says you can sell your RDP house after eight years, but if you sell it before that period, the money from selling the house must be returned to the Department of Human Settlements. These houses are built to help those who can't afford their own. If you can afford a house, then you need to let the municipality so that they can give the RDP house to someone who really needs it. RDP house are given to people who qualify as I have mentioned earlier the qualifying criteria.

They can't be bought. You can only buy an RDP house from someone after they have had it for eight years or more. If someone, even if it is a councillor or the ward committee, tells you to pay a fee to get onto the waiting list that is corruption and it is against the law. You don't need to pay for an RDP unless that prescribed period has expired. People who want upfront payments should be reported to the relevant municipal authorities so that the law can take its course.

Q: Does the government make access to home ownership a priority of their housing policy? If so, how?

A: Yes, because once you get a title deed from the government, that is your house and you are the owner of it until you dispose of it after a certain time or inherited by your family / dependants should you die.

Q: On what basis RDP housing allocated to people? Is there any prescribed criterion that guides the allocation?

A: You must be 18 years of age and above and most important, you must be a South African citizen who hasn't received an RDP before, regardless of any political party that you belong to. You must be unemployed or earning a certain amount of income that does not make you qualify for a bond.

Q: Does this legislation adequately facilitate the securing of housing finance operations to communities?

A: I can say no with the housing legislation and yes with the National Credit Act because it regulates who qualifies and who does not qualify so that the bank don't give a person who won't afford to pay the bond.

Q: Does the municipality have the necessary infrastructure to provide for the development of houses? If so, how is it rolled out, if not what are the plans in place to ensure it is in place?

A: The municipality does have the infrastructure to provide for the development of houses. Land surveyors go out to a land earmarked for housing development to assess whether it is habitable. If it is habitable, a spatial planning and zoning follows and the basic infrastructure like bulk water system network, electrification follows.

SECTION D: INTERVIEW GUIDE (BANKING SECTOR)

Q: What types / packages of home loans do you offer?

A: There are various tailor-made packages to suit your pocket.

Q: What are the qualifying criteria?

A: A home loan applicant should be at a certain income bracket in order to qualify for a low cost property on the market. The commercial banks have a standard criteria set to determine who qualifies for a loan based on income, creditworthiness, affordability, among other things. With the promulgation of the National Credit Act, No. 35 of 2005, the banks and other registered financial services providers also look at affordability issues whether the applicant is able to keep up with the bond payments for the prescribed period of 20 years. There are stringent criteria set by the financial institutions in order to secure a housing loan or a mortgage bond. The National Credit Act (NCA), No. 35 of 2005 regulates access loans and other credit facilities. Due to the high rate of repossessed houses due to defaults in repayment of the bond, the banks are in many times at a loss because the houses that are sold at an auction do not generate profit to the bank. In most cases the houses are sold to the highest bidder at a bargain or below the market price.

Q: What makes applicants to be unsuccessful in the process of securing a home loan?

A: Banks, amongst other things, look at creditworthiness, credit history and affordability in terms of loan repayments. The applicant is rated and if the score is low in the credit rating, the bank declines the application.

Q: Is the banking sector play a role in the provision of housing to the poor?

A: Yes, banks do have what you call a public-private partnership whereby the banks invest money in a development that will make provision for affordable and quality houses for the poor.

This is the end of the interview. Thank you very much for your assistance!

ANNEXURE E: PHOTOS OF MADELAKUFA INFORMAL SETTLEMENT

Figure 1: Corrugated communal toilets adjacent to Sam Molele Drive

Source: Author (2017/01/28)

Figure 2: An informal street winding through the settlement

Source: Author (2017/01/28)

Figure 3: Another angle of Madelakufa Informal Settlement from the north-west direction

Source: Author (2017/01/28)

Figure 4: An informal trading stall along Sam Molele Drive (main economic activity)

Source: Author (2017/01/28)