

Interrogating South Africa's People's Housing Process

- Towards Comprehensive Collaborative and Empowering Aided Self-Help Housing Approaches -

남아프리카 공화국 자조주택 건설의 주민참여에 관한 연구

- 협업과 임파워먼트 접근을 중심으로 -

굼보, 트라이노스* 오나투, 조지**
Gumbo, Trynos Onatu, George

Abstract

This paper provides an overview of the experiences of the people's housing process (PHP) in South Africa. The discussion is done against the backdrop of the different outcomes of the government public housing provision initiative, commonly known as the Reconstruction and Development Programme (RDP) that directly produced more than three million subsidized housing to formerly segregated and disadvantaged populations. Notwithstanding the huge success in providing the much needed accommodation to such previously marginalized communities, the over-reliance on direct provision has the PHP ostensibly less impactful in housing delivery. Against the backdrop of the soaring housing backlogs, concerns with housing quality and the financial difficulties as well as the shrinking fiscal space; the article recommends improved support of the PHP. This can be achieved by the adoption of innovations that make land and minimal infrastructure and services available to the urban poor and to support their initiatives of self-building.

Keywords : People Housing Process, Aided Self-help Housing, Collaborative, Empowerment, Innovations

주요어 : 주민참여, 자조주택, 협업, 임파워먼트, 혁신

I. Introduction

1. Background and study purpose

Housing has for so long been regarded as one of the basic human rights, just like food and water. However, governments in the developing countries at national, provincial and local levels have been struggling to provide adequate housing in terms of quantity and quality. The few housing units that are provided in most cases meet the quality aspects but fall short on both quantity and affordability; a critical aspect in addressing the issue of housing for the urban poor or low income earners. This results in the majority of the urban poor taking a self-building initiative as a solution to their housing problems. This self-building initiative, in most cases, results in houses that fall

out of the stipulated quality and legal frameworks. The only possible approach to the amelioration of this quagmire is for the government to provide the necessary support to the urban poor, thereby allowing them to develop their own solutions to their housing problem through such an approach commonly known as self-help housing (Turner, 1976). This approach has numerous variants that have developed over the years.

The article focuses on experiences of the people housing process (PHP); the version of aided self-help housing development approaches in the South African context. The article starts by presenting the purpose of the research, the background that informed the study; a brief exploration of the relevant literature, the research design and methodological approaches that were applied in study. The paper proceeds to give an overview of South Africa's housing policies and lastly it provides a critical evaluation of the application of the PHP in the country. It does so by analysing the performance of South Africa's aided self-help approach commonly referred to as the People's Housing Process (PHP). It seeks to answer the main research question that is: To what extent has the South African PHP contributed to housing delivery against the backdrop of other housing policies such as the Reconstruction Development Programme (RDP) that has been used by the government to

*Senior Lecturer, Department of Town and Regional Planning, University of Johannesburg, South Africa

**HOD, Department of Town and Regional Planning, University of Johannesburg, South Africa

Corresponding Author: Dr Trynos Gumbo, Senior Lecturer, Department of Town and Regional, Planning, University of Johannesburg, South Africa. E-mail: tgumbo@uj.ac.za

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provide houses directly to the urban poor? Specifically; the article answers the following sub-questions; 1. What is the South African housing policy and the space for self-help housing (PHP)? 2. What is the level of stakeholder participation in the PHP? 3. What has been the contribution of the PHP in housing provision in South Africa? 4. What are the challenges of the PHP in South Africa?

2. The evolution of aided self-help housing development approaches

The practice of housing *by* the people; *for* the people and *with* people has been in existence since time immemorial (Jenkins & Smith, 2001; Gumbo, 2014a, 2014b). Infact, some scholars consider the concept as old as the human race itself (Ward, 1982; Parnell & Hart, 1999; Pugh, 2001). According to Harris (1998, 1999, 2003) several communities, particularly in Asia, South America and Africa applied the self-help housing concept for centuries before it was later entrenched in government housing policies and programmes.

The interventions by governments to support the efforts of low income earners who pioneered the self-help traditional wisdom transformed the practice and brought to the fore the concept of sites and services schemes. This gave birth to Aided self-help housing schemes in most developing countries. Mayo & Gross (1987) contend that sites and services emerged around the 1940s and 1950s in countries such as the Union of South Africa, Kenya and Chile as governments commenced with the process of supporting the deserving poor by providing surveyed plots, serviced sites or core houses serviced with utilities and community facilities. Mainstreaming the idea of self-help housing in the housing literature during the 1970s by such scholars as John Turner, generated a lot of interest globally, and gave rise to extensive policy shifts in housing provision approaches. Consequently, international organisations such as the World Bank took up the ideas and supported several hundreds of sites and service projects in a number of developing countries.

Essentially, John Turner rightly observes that housing is not only the physical structure but also includes the development process whereby the urban poor should be accorded the necessary control and freedom to participate in its planning, designing, building and management (Turner, 1972, 1976). It is important to note that deviations from, and non-adherence to, the ethos of the conventional wisdom of self-help by housing projects tend to affect the quantity, quality and levels of satisfaction of dwellers (Gumbo, 2014b). Sadly, in some instances it has been observed that the adoption and implementation of sites and services schemes that aimed at

reducing dweller control and promote freedom to build have repeatedly been discovered to be exploitative to the urban poor and, to a considerable extent, retrogressive (Burgess, 1982, 1985). This is more apparent in places where there is greater control of the planning and management of the housing development processes by state institutions (Pugh, 2001; Harris, 2003).

II. Perspectives on Self-Help Housing

Blending the conventional/formal and unconventional/informal housing development approaches (Drakakis-Smith, 1981) give rise to self-help housing development approaches. Blending is a process where the urban poor who normally produce informal housing units are integrated in a more formal system to develop standard houses for themselves. The mainstreaming of self-help housing development approaches in housing and practice during the 1960s led to the concept becoming popular with governments and international organisations. However, this resulted in contending views about the efficacy of self-help housing in solving the urban poor's housing problems. Generally, there are three perspectives about self-help housing and these are the 1. Supportive/participatory 2. Structuralist and 3. Market orientated perspectives.

1. Supportive and participatory perspective

It has been scientifically observed that the urban poor, if given support and latitude by relevant stakeholders, can build themselves better houses in terms of quality and size progressively (Turner, 1976). Incremental housing development gives the urban poor freedom to decide when to extend their houses and control over their expenditure and the construction processes and materials. Thus, this affords them better satisfaction from their housing products compared to state provided houses (Turner, 1972; Ward, 1982; Bromley, 2003; Ntema, 2009).

The dwellers enjoy and exercise control over their housing decisions and construction processes. Governments and their agencies as well as professionals and experts assist them where necessary. Community based organizations (CBOs) and non-governmental organizations (NGOs) assist in mediating as well as providing advisory and management services of building processes and communal infrastructure development programmes where there are conflicting issues. However, caution should be taken not to reduce sweat equity to the investment of labour by beneficiaries for the purposes of reducing costs of providing the houses for the government and its agencies (Harris, 2003). They rather participate in the planning and management processes.

2. Structural perspective

The structural view regards the dominance and exploitation of the poor by political and economic elites who seek to perpetuate their rulership by exploiting the poor through self-help housing programmes (Burgess, 1987). The programmes are used as vehicles for control rather than seeking long lasting solutions to free the poor from their dependence syndrome (Deepti, 2011). The sentiments are also shared by Castells (1977) who, through the Marxist lens, sees housing as a commodity influenced by forces of supply and demand. The working low income people receive housing mainly from the government as private firms are motivated by profit and therefore prefer to remain neutral and not participate in low income housing provision. The proponents of the structural perspective are against the idea of making the urban poor key and central role players in aided self-help housing as such a development promotes the abdication of duty by governments and capitalists as they escape their responsibility of providing houses to the poorer classes and workers (Burgess, 1982).

3. Market-Oriented Perspective

The participation of the private sector in low income housing complements efforts by governments that lack the resources to provide adequate housing efficiently. By making land accessible to the poor for self-building and playing an enabling role to facilitate the participation of the private sector to provide other services, governments help to reduce the costs of housing (Pugh, 1991).

Shifting responsibilities to other stakeholders and concentrating on providing sites and services, core houses, affordable loans, subsidies and affordable building technologies, governments improve affordability of housing to the poor Stein 1991; Pugh 1992 (Stein, 1991; Pugh, 1992; World Bank, 1993).

III. Research Design and Methods

This is work adopted a case study research design. The PHP in South Africa was selected from a very broad housing policy framework in the country. The study focused on the experiences of the government and selected civil society organisations that have participated in the PHP in South Africa. Qualitative research approaches were applied to explore and aid the understanding of the performance of the PHP in South Africa. A distillation of literature sources was done to highlight the experiences of the PHP in other countries and make comparisons with South Africa. Interviews were conducted with key informants working for relevant government departments and civil society organisations such as PlanAct and uTshani Fund that are involved in PHP projects in the country. Document

and content analysis of the documents and data that were collected from the organisations and key informants were done to derive meaning and create categories and themes that helped to answer the questions of the research.

IV. Case Study: People Housing Process (PHP) in South Africa

The South African government has made great strides in the provision of housing for low income people. In the last 20 years the government with the support other stakeholders managed to deliver over 4 million housing units (<http://www.dhs.gov.za>). By African standards, this is a great feat to achieve for the new democratic government that has always been faced with serious social, economic, spatial and environmental challenges emanating from apartheid policies that were implemented over several decades. At international level, too, the success by the Republic of South Africa is to some extent comparable to fast emerging economies that have managed to provide housing directly to their citizens such as Singapore (see Hardoy & Satterthwaite, 1997)

1. The South African housing policy context and the space for aided self-help housing (PHP)

In 1994, the country witnessed the end of apartheid and the ushering in of a democratic government that was led by the black majority. Given the serious inequalities, grave housing shortages, unacceptable poverty levels, economic and spatial marginalization and fragmentation as well as high unemployment levels, the new government was faced with a mammoth task and had to be hard in its efforts to reform, restore, reconstruct and redistribute resources and development opportunities (<http://www.dhs.gov.za>). It immediately became imperative for the government to find ways of getting all relevant stakeholders and like-minded people such as the National Housing Forum to agree to support the national consensus to adopt an all-encompassing, democratic and progressive national housing policy that has commonly been referred to as the Bosthabelo Accord (DHS, 1994a; Rust, 2006).

In December 1994, the Housing White Paper was released and the government was forced to concentrate on direct production of housing units for the formerly disadvantaged black majority (NDH, 1994). As a consequence, the quantity of housing units delivered became more important to reduce the backlog that was over one million of houses. This was necessitated by the adoption of the Reconstruction and Development Programme (RDP), an overarching economic instrument that became the domain for the implementation of a holistic development agenda, particularly speedy delivery of

all the basic needs to the country's citizens (RSA, 1994).

In line with international practices and imperatives, the government recognized housing as a basic human right, whereby every South African should have access to adequate housing in the constitution that was adopted in 1996 (CSA, 1996). The same commitment and emphasis on the importance of making housing accessible to every citizen was expressly stressed and espoused in the National Housing Act of 1997 (RSA, 1997). The legislative instrument spelt out the functions and duties of governments at all levels, from local, provincial to national (NDHS, 2014). The government enacted the Housing Act in 1997 to buttress the ideals that had been espoused in the 1996 constitution. As a result, all the three spheres of government were charged with the task of promoting the provision of adequate housing to the country's citizens. However, to demonstrate lack of confidence in its citizens' capacity to initiate and complete housing projects with minimum external control, the government enacted a raft of conditions that limited the adoption of the real views of aided self-help housing development approaches as espoused by the first proponents such as John Turner (see Turner, 1976) and as they were practised centuries back in the country. The consequence of this is the pursuit of 'quantity' against 'quality' (www.dhs.gov.za). It suffices to mention other variants of aided self-help housing approaches had been in existence and were implemented to provide housing units for the urban poor well before the democratic government came into existence in 1994. However the approaches were mainstreamed in the housing policy some years into the democratic rule. The housing units delivered between the year 1994 and 2000 more than doubled based on the target set by government of delivering 1 million houses in 10 years. It was only in 1998 that the new government brought the approach into its formal policies housing policy frameworks.

Although both the National Housing Accord and the Housing White Paper of 1994 acknowledged the need for beneficiaries to progressively develop their houses (NDHS, 2014), there were no mechanisms put in place by the government to support such efforts before 1998. As such, it is appropriate to assume that the inclusion was necessitated by the realisation that the 15 m² housing unit on a 200 m² plot that was provided by the government still needed to be extended through the efforts of the beneficiaries. Also, it is meaningful to assume that the government lacked the strategy on how to encourage and negotiate such an approach with the beneficiaries. Another possible explanation of including such self-help related terms in the government policy as early as 1994 is the amount of the home ownership subsidy of R15 000-that has, of course been reviewed and increased over the years but still remained insufficient for an adequate structure for a standard

family of six in terms of space and quality. This was also noted by Huchzermeyer (2001) as she points out that the first housing policies at the attainment of the democratic dispensation was silent on the forms of support that were available to beneficiaries of the RDP houses to engage in self-help extension of their houses.

2. Emergence of the PHP in South African housing provision practice

The dominant South African RDP housing approach has continued to show signs of budgetary constraints as evidenced by the declining housing units that are being delivered. In terms of quality, some houses have been built either without separating walls or with toilets and kitchens too close for appropriate health of dwellers. In most cases, the subsidies have been too small to give a decent and quality housing structure. As a result, very small structures measuring 15 m² were provided for years before they were increased to 40 m² (NDHS, 2014). Similarly, in the majority of cases houses have been built with cheap and poorly fabricated materials that are hot and cold during summer and winter seasons respectively. This is so because the materials used housing do not have the capacity to regulate temperatures and cannot insulate noises.

To improve both housing quality and quantity as well reduce the government adopted the PHP process in 1998 for the first time after the attainment of the democratic rule and this can be considered to have come as an afterthought to the relevant and respected authorities. According to the NDHS (2014), the People's Housing Partnership Trust (PHPT) came into existence as one of the housing agencies in 1998 to drive the implementation of the government's national capacitation programme specifically in support of the People Housing Process (PHP).

The adoption of the PHP approaches was partly a realization that the direct provision of housing to the urban poor by the government alone was not bearing the intended fruits as the first target of one million housing units in five years that had been set was proving to be difficult to achieve. By the end of three years after the target had been set, which was in 1997, only a quarter of the housing units had been delivered. For that reason, there was a need to diversify the approaches to housing the urban poor. It is also possible that the government had realized that there was a proven record that very few countries had made success with direct housing provision alone. This realization could have prompted the government to rope in the urban poor to participate in the processes and programmes, thus opting for the market-oriented perspective of self-help housing approaches that has been discussed above.

The Comprehensive Plan for the Development of Sustainable

Human Settlements popularly known as the Breaking New Ground (BNG) was adopted in 2004. The BNG brought in a lot of changes ranging from the promotion of active participation of urban poor in housing development programmes and increasing the subsidy amounts. Such adjustments promoted the adoption and application of the supportive and participatory perspective of self-help housing approaches that has been alluded to above. With respect to the total number of housing unit delivered there was a recognisable increase between 2004 up to 2009 resulting from the introduction of Breaking New Ground Comprehensive Housing Programme (BNG). For the first time the slums problems were conceptualised not merely as a housing problem but as the product of an “underlying socio-economic predicament that need to be addressed” (Ziblim, 2013:24). The policy saw housing as a catalyst to achieve broader socio-economic goals, including economic growth, job creation, poverty-alleviation and social cohesion. This innovation was only effected after the realization that housing backlogs were continuing to increase. Although the serviced sites that were rendered for the purposes of supporting the PHP increased during the middle of the decade which started in 2000, the government was forced to review the PHP process and adopted the Enhanced People's Housing Process to counter problems were faced during implementation. The underlying governance challenge in applying the PHP within the Upgrading of Informal Settlements Programme (UISP) relates to the existence of gaps between policy prescriptions and its implementation resulting to nominal lack of community involvement in the slums upgrading processes and lack of access to suitable land for upgrading amidst limited funding resulted to the decline in the total units. This resulted in the decline of the number of the total housing unit that can also be attributed to global mortgage and economic crisis that impacted in the state capacity to deliver more housing to projected scale.

3. Stakeholder participation and contribution to housing in the PHP

The support of the urban poor's participation of in finding solutions to their housing problems is necessitated and vindicated by several previous studies and scholarship that have repeatedly indicated that in the majority of cases public housing programmes have proved to be too expensive and too few for the demand (Rodell & Skinner, 1983; Baross, 1990; Gilbert, 1997; Berner, 2000; Gumbo, 2014b). Besides, state driven housing programmes that seek to house the poor end up delivering poor quality housing products.

Basically, there are three key stakeholders that have been have been participating in the PHP, albeit at varying degrees as

the governments and the civil society organization have been very actively involved whilst the private sector has been just providing minimal assistance.

1) Governments Participation and Contribution to PHP

The government has been very active in the PHP. Since its inception the government managed to deliver 903 543 serviced sites (<http://www.dhs.gov.za/content/peoples-housing-process>). However the over reliance on the direct housing provision programme to the poor explains the late adoption and inclusion in the national housing policy and resistances of the approach by the urban poor in the country. Over the years the character of aided self-help housing approaches has totally been transformed to encourage participation in the PHP. For example, the kind of criticisms the policy prescription received during the middle 2000s, led to its revision in 2009.

2) Civil Society Participation and Contribution to PHP

Several Non-governmental Organisations (NGOs) and community based organisations are participating in the PHP in South Africa. Two such examples that have been studied include PlanAct and uTshani Fund.

In early 2000 PlanAct a Non-Profit Organisation was enlisted to assist the Vosloorus Extension 28 community. Its first task was to establish the legitimacy of the various committees springing up and conduct a need assessment to establish the community's priorities. Part of the needs assessment was to determine the viability of PHP as a strategy to meet the community's housing needs, through looking at all possible subsidy forms.

This is an informal settlement with 1350 service sites, approximately 25km from the CBD of Boksburg on the East Rand. The community is relatively poor with 70% of the community were women-headed households, 60% were unemployed, 40% formally employed as domestic and factory workers. In 1987, the Vosloorus South African National Civil Organisation (SANCO), after being approached by backyard dwellers, single-sex hostel dwellers, extension 25 squatter camp dwellers and homeless people about housing needs, decided to start a process of identifying land that could accommodate those people.

A site allocation committee was elected to identify suitable land for relocation and a community office was also set up to register potential beneficiaries with a fee of R110 (\$10). Land was identified where presently extension 28, Phase One is located. Infrastructure was installed in 1990 through the IDT Capital Subsidy scheme and overtime electricity and proper tarred road as well were constructed. The community with time developed through strong social network and was able to organize Block Area Committee and Community Development Forum as well as ward committee. In Vosloorus, the community

did not want a developer to run the project as this might limit the use of local labour. PlanAct started off with training and workshop on leadership skills, finance and effective project management so as to assist the elected members to make well-informed decision. Another important role played by PlanAct was to establish a relationship with the municipality and securing their support for the PHP. Based on this the council took a decision to support the project and provided needed technical and management assistance.

The engagement with the municipality is very significant in that it enabled them to see the benefit of PHP and to value it as community social services that need maintenance even afterwards. A business plan was prepared and submitted to the Provincial government which is the second tier government. The plan was approved in 2001 and set out the general relationship for the management of the PHP as well as paved the way for the subsidy application and fund commitment. The local authority was designated as the account administrator, PlanAct as the project manager and the role of the Steering Committee is also indicated.

The first phase of the project began with the approval of 250 subsidy application. At PlanAct's insistence the team for the construction workers consists of 30% women mostly emerging contractors. The contractors were offered building skills training through the Department of Labour. A building brigades consisting of 10 members were also established, though some of them dropped out of the process later. The construction work started in January 2003 and was completed in September with 250 houses. The lesson from this case study is the level of participation by the beneficiaries as they took ownership of the project with commitment.

Women were also encouraged to participate at all levels of decision making and all the forums. Opportunities for job creation and skills transfer to 150 beneficiaries were also noted and this not only added economic value but also capacity to the area. The project provided habitable environment to the community in terms of tenure security. PlanAct also trained 27 Home Based Care (HBC) workers in the area of HIV/AIDS and this is of fundamental consideration in this poor community. Some of the challenges of the project includes: pocket of discrimination against female workers and the overly prescriptive stance of PlanAct in some instances. The greatest benefit of the project has been the empowerment of the community as it gave them a sense of pride and achievement that the committee was able to deliver what they promised.

The second NGO, Utshani Fund is a non-profit organisation that works with the members of the Federation of the Urban and Rural Poor (FEDUP) as well those of the Informal Settlement Network (ISN). The organisation supports the poor

with finance and technical so that they can build their houses through the PHP. It has managed to support the construction of over 11 000 houses in the countries' provinces that include Eastern Cape, Western Cape, Mpumalanga, North West, Gauteng, Free State and Kwazulu Natal.

3) Private contractors

The private sector companies have in most instances only been participating to do the actual construction of houses on behalf of the beneficiaries for payment purposes by the government. This fulfills the structuralist perspective on self-help housing approaches that proffers that private organisations prefer not to participate in non-profit housing development as discussed in preceding sections.

4. Challenges of the PHP in South Africa and differences with other self-help programmes in other countries

The critical urgency of the housing matter has, given prominence and rationale for direct housing provision to the urban poor by the government has led to either complete relegation of the people's housing process in some instances or (where they were initiated) excessive government involvement defeating the spirit and purpose of self-help housing.

The self-help housing programmes in South Africa is different from those of other developing countries such as Brazil, India and other African countries such as Nigeria and Zimbabwe. The main differences are in the levels of state control and support. The South African version has too many prescriptions and controls. The deviations, stringent controls and excessive involvement of the government through its agencies and other representatives could explain its low uptake and low delivery of houses through this approach. Some of the conditions could also explain the dwindling numbers of serviced sites that have been delivered since 2006, as they have been showing a rapid sign of decline. The offer for financial support by the government that demands institutional arrangements to get approval of subsidies by the provincial government is too limiting for the participation of households and communities in the PHP. Given the excessive involvement of provincial governments in the PHP, one may be conclude that the market oriented perspective of making houses accessible to the urban poor and not empowerment *per se* was adopted by the government. It can only become acceptable if provincial governments facilitate the delivery of land, provision of infrastructure and planning purposes rather than them acting as developers, a developmental approach that defeats the purpose of the PHP. A worrying condition is the imperative for a household to join support organizations that is then tasked with the establishment of self-help groups commonly referred to as housing support centres.

Although some of the objectives of the PHP policy, which, amongst others, the establishment of partnerships at all levels of government, civil society, the private sector and other role players, skills transfer, community participation and empowerment are noble, one questions how the process of maintaining its people-driven flavour is sustained when an external organisations is tasked with the responsibility of setting up the self-help groups. In practice, the projects and programmes are still controlled by state through appointed agencies and institutions and the people driven factor becomes secondary or academic. There seems to be no acceptance to housing delivery processes that are incrementally because they are deemed slow and yielding very few housing units. There is a bias towards large scale delivery approaches that are controlled and commissioned by the state and officials. This is apparent in that both the state and officials end up intervening in the PHP in order to speed up the process and control the location of houses, their designs and quality. As a result the PHP is reduced to sweat equity where dwellers only contribute labour to reduce the costs of houses but with no say towards the planning, development and management of their houses.

V. Conclusions

The article has revealed that the government has made tremendous achievements in housing development and the provision of millions of completed housing units to low income people and the urban poor. However, the housing challenge is still persistent as manifested by the ever bulging housing list that is currently at 1994 figures of over a million housing backlog. This includes prevalent street homes, overcrowding and proliferating informal settlements. Hence, there is need to double the efforts and diversify the approaches to delivering houses to the needy, particularly empowering them to find solutions to their housing problems. Such initiatives include active participation of the populace and improvements in land delivery and creating employment opportunities at local levels to support development at very small scales. Although this is the case, the article insists that a lot could have been done had the government promoted and scaled-up the allocation of sites and services to the urban poor for incremental development and active participation in the development of their houses.

The article recommends innovations in land and housing provision strategies; strengthen and prioritize self-help housing by suing the scarce resources to acquire the land, plan the housing plots, provide minimal infrastructure particularly trunk water and sewer lines; main roads and allocate to the urban poor to incrementally develop their houses as well as

starting with on-site infrastructure to superstructures of their houses.

Although in general, the housing programme has progressively reduced housing shortages the reality of the situation is that the country is increasingly facing financial difficulties and the fiscal space to continue providing free houses against the backdrop of other pressing social needs such health and education is becoming extremely limited as the government suffers deficits and debt as the tax system has already been overstretched.

This analysis has been done at a time when the RDP is facing scathing criticisms and challenges emanating from the inadequacy in terms of quantity and sub-standard nature of the housing units that are of poor quality as well as the inappropriate location of housing units, far away from economic opportunities and transport facilities. Once again, the review is done at a time when the government, through the department of human settlements, is making reviews to the public housing provision programme and changing its target and priorities due to constrained budget and increasing pressure on state resources as other sectors such as education and health are competing to have large shares of funding from the national purse. Lastly, the article has been written done at a time when clarion calls are being made from various sections to encourage and promote active participation by the urban poor in the planning, development and provision of their houses as opposed to passively receiving complete housing units from the government.

It is noted in this article that rolling out several hundreds of thousands housing plots and allocating to civil servants, women, youths and those on the housing waiting lists, deserving and organised could greatly contribute towards the delivery of millions of housing units and reduce housing poverty.

The successes of a few sites and services housing that have been commissioned as well as the levels of investments in millions of informal houses in the country are testimony to the capabilities and commitment of the urban poor to contributing towards finding solutions to their housing problems; efforts and experiences that should be harnessed. It is most likely that such innovations in land and housing provision may not only significantly contribute to millions of housing units but also create massive employment opportunities to youth and women. It is believed that youths and women that are hungry for life improving opportunities could benefit as they do not only develop the superstructure, but also produce building materials and on-site infrastructure, which may also help to educate, provide skills and create employment opportunities through the Youth Build Infrastructure Development Programme.

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