
CONSENT AND CONTRADICTION: SCHOLARLY RESPONSES TO THE CAPITAL SUBSIDY MODEL FOR INFORMAL SETTLEMENT INTERVENTION IN SOUTH AFRICA

MARIE HUCHZERMAYER

INTRODUCTION

The 1990 proposal by the influential Urban Foundation for a national housing policy (Urban Foundation, 1990) may be seen as a benchmark in the South African informal settlement intervention debate and practice. The proposal was based on the principle of a standardised, household-based capital subsidy, defining the individual plot size, service level and form of tenure. This model was implemented throughout the 1990s, first through the government-funded Independent Development Trust and, in the latter half of the decade, through the national housing policy. As a result, government resources, both before and after the 1994 elections, were channelled into the delivery of serviced sites with freehold title. This has undoubtedly entailed some improvement for the beneficiary households, mostly living precariously in urban informal settlements. However, a substantial body of recent research literature in South Africa points to detrimental implications of this deterministic, product-driven and individualised approach. In this paper, I contrast South African informal settlement literature that has supported the capital subsidy model of intervention with literature that presents evidence of its flaws. I therefore ask, how scholarly debates in South Africa in the 1990s have responded to the influential Urban Foundation promoted position and practice.

The Urban Foundation was created in 1976 as a think-tank on urban development. This was in response to increasing conflict between state and community, in particular the police massacre of protesting school children in Soweto. The Foundation was funded by leading South African compa-

nies spanning mining, construction, banking and retail (Urban Foundation, 1994). Underlying this seemingly humanitarian initiative was an economic downturn, which industrialists in part associated with instability in the skilled workforce, and limited consumer markets (Seidman, 1990:8). As from its inception, the Urban Foundation promoted freehold tenure for Africans in urban areas, as a means of stabilising the workforce and improving economic prospects. However, the Foundation also commissioned research on influx control and the role of cities. In 1985, this research initiative was formalised through the Private Sector Council on Urbanisation (Urban Foundation, 1994:25). Indeed, most of the informal settlement research in South Africa in the 1980s was commissioned by the Urban Foundation. While this research uncovered many important aspects of the phenomenon of informal settlements, the findings as such appear not to have influenced the policy proposals put forward by the Foundation in 1990. Much rather, the proposal is based on concerns for the profit-making development industry and for the commodification of the low income housing sphere.

The bulk of the informal settlement research commissioned by the Urban Foundation, was undertaken in the 1980s. As from 1990, the Urban Foundation turned its attention to the formulation of a national policy, and being seen to have fulfilled its function, was disbanded after the 1994 elections. The main body of the Urban Foundation research on informal settlement itself, therefore, is not the subject of this paper, which focuses on the literature of the 1990s, subsequent to the influential Urban Foundation proposal.

I begin this paper by briefly comparing the Urban Foundation promoted capital subsidy approach with the World Bank's influential position on informal settlement intervention in the 1970s, and subsequent shifts. I discuss the relationship of the World Bank position with international scholarly debates and forums, as an example of the relationship between research and policy. I then turn in more detail to the South African informal settlement research literature.

First, I examine the work of influential liberal scholars, who as academics, consultants or Urban Foundation staff, agreed with the market-oriented stance of the Urban Foundation. Through the Foundation, they had formed a unanimous market-oriented position on low-income housing, and were influential in developing this into the capital subsidy model, the basis of the 1990 Urban Foundation proposal for a national housing policy. Throughout the 1990s, the work of these same scholars has defended this position, promoting informal settlement intervention simply as a form of housing delivery, dismissing a role for community organisations, supporting the imposition of individual freehold titles and promoting increased stakes for the private sector.

Second, I examine the work of scholars who have contradicted these very tenets of the capital subsidy model. Their findings expose the social, physical and legal complexity of informal settlement, therefore suggesting that successful intervention cannot simply be treated as a form of housing delivery. These studies underline the importance of community organisation, question the relevance of freehold titles and individualisation, and expose the negative impact that commodification may have on poverty. In the final section, I briefly discuss the relationship between research and policy in South Africa. I then examine in more detail the biases in the research literature, showing that it represents only a partial view of the informal settlement reality. This leads me to some suggestions for more effective informal settlement research in the future.

POSITIONING THE URBAN FOUNDATION PARADIGM

The Urban Foundation position may be broadly characterised as neoliberal or market-oriented. Central tenets are an emphasis on private sector delivery of a standardised product, financed through a once-off household-based capital subsidy. Associated with this are the individualisation and commodification of access to land and basic services. In many respects, the Urban Foundation proposal of the early 1990s is comparable with the benchmark in international practice, the twin approach of sites and services and slum upgrading promoted by the World Bank in the early 1970s (see Pugh, 1995). Parallels lie particularly in the product-based and civil works oriented nature of the intervention. It falls into a category of externally designed comprehensive intervention, and contrasts with socially or radically inspired support-based intervention approaches (see for instance Lankatilleke, 1990; Mitlin and Thompson, 1995). One difference between the Urban Foundation inspired model and that promoted by the World Bank in the 1970s lies in the mechanism of finance. The World Bank envisaged expenditures to be recovered from the beneficiaries, thereby burdening fragile household economies. In contrast, the South African intervention through the Urban Foundation-inspired capital subsidy is recovered from national coffers. Nevertheless, the delivery of individual freehold title through the capital subsidy in South Africa is intended to tie the beneficiary household into a system of payment of rates, taxes and service charges. It is therefore also in expectation of a regular financial contribution by the beneficiary households.

Scholarly response to the World Bank promoted position and practice has led to shifts in policy statements since the mid 1980s (though not necessarily followed through in practice). Important in confronting the product orientation of the World Bank's approach was the growing awareness

in the 1980s that the spatial concentration of poverty was shifting from rural areas to the cities. With an increased emphasis on urban poverty, socially oriented poverty analysis tools (first developed for the alleviation of rural poverty) were applied to urban areas (Mitlin and Thompson, 1995). The subsequent urban poverty debate, partly co-ordinated or hosted by initiatives of the UNCHS (Habitat) and including the articulation of urban poverty concepts for various dimensions of vulnerability and resilience, then gave recognition to alternative support-based intervention approaches emerging in various developing countries (see for instance Bolnick, 1993; Cabannes, 1997; Denaldi, 1995; Lankatilleke, 1990). These alternative approaches focus on social processes rather than predetermined, standardised products. In World Bank urban policy, the prescription of a product-oriented approach gave way to concerns for enablement, productivity, governance and urban poverty alleviation (for a detailed comparison between current World Bank and South African housing policy see Jones and Datta, forthcoming). To some extent, these shifts have been driven by the inadequacies exposed through socially-oriented research. However, the independence or critical stance of international development research has been compromised (or in Bond's (1995:150) words 'coopted') by its consultancy relationship with bilateral and multi-lateral agencies, all largely following the example of the World Bank (Baken and van der Linden, 1993; Mabogunje, 1994).

In contrast to the international arena, scholarly responses exposing flaws in the deterministic capital subsidy model for informal settlement intervention in South Africa have been funded independently. Nevertheless, they have had no significant influence in national policy-making. After discussing this literature in detail, I will return to the relationship between research and policy-making in South Africa.

SCHOLARLY RESPONSES WITHIN THE URBAN FOUNDATION PARADIGM

Most of the studies in support of the Urban Foundation paradigm are evaluations of the informal settlement intervention that took place either through the IDT capital subsidy scheme or, after the 1994 elections, through the National Housing Policy's capital subsidy. These studies have examined the intervention experience primarily from the perspective of project managers and the private sector. A particularly influential private-sector funded study by McCarthy *et al.* (1995) provides direct continuity with the Urban Foundation thinking. Bond (1997:93), critiquing this report from the perspective of the academic left, traces the association of the authors (as staff or consultants) with the Urban Foundation, the IDT and the National

Housing Forum. Indeed, Bond labels them as 'some of the leading architects' of the current housing policy, and in his review of the report points to 'the residue of UF [Urban Foundation] arguments and ideology' (*ibid.*). Bond critiques this report primarily on its deviation from the ANC's Reconstruction and Development Programme (RDP), which promised the mass delivery of housing to specified minimum standards. According to Bond's argument, McCarthy *et al.*'s (1995) presentation of informal settlement 'upgrading' and incremental housing delivery as the only option, has discouraged the exploration of mechanisms for the delivery of a higher standard of housing. The questions I ask of this and similar studies are not about the obstacles to adequate standards of mass housing. They are about the relevance of the Urban Foundation's approach as a universal model for informal settlement intervention in South Africa. I identify four areas of concern: first, the assumption that informal settlement intervention is simply another form of housing delivery; second, the dismissal of community-based organisation; third, the market assumptions that support the delivery of individual freehold titles; and fourth, the stakes placed for the profit-making sector.

Informal settlement intervention: simply a form of housing delivery?

Characteristic of the studies I review in this section is that they do not clearly differentiate between informal settlement intervention and the establishment of new development sites. This position then agrees with the current standardised intervention through the capital subsidy, which indeed leads to the replacement of informal settlements with orderly township layouts. The only difference between this so-called '*in situ* upgrading' and greenfield development is that in the former case, the development site is already occupied. The social objective of minimal disruption to the informally established urban fabric (and to the intrinsic social ties), as defines 'upgrading' internationally, does not apply.

Instead, a 'roll-over' upgrading procedure is common practice in South Africa. This means removal of all shacks from the land, their temporary reconstruction on nearby land, and the installation of layout and infrastructure according to conventional greenfield procedures. As the formal layout generally results in increased plot sizes and wider access routes, dwelling densities are reduced considerably. Only a portion of the original population is then re-allocated sites within the 'upgraded' settlement. Others are assumed to be allocated sites elsewhere. Examples are Millers Camp, KTC and other settlements within Cape Town's Integrated Serviced Land Project (see Holistic Settlements, 1996). Where original settlement densities correspond with those of planned settlements, shacks may be 'shifted' (and not entirely removed) in order to accommodate a standardised layout. This

prodecure of shack 'shifting' has been described in detail for Winnie Mandela Park in Khayalami near Johannesburg (see Housing in Southern Africa, 1998). Where informal plot sizes exceed the prescribed maximum plot size, as in the case of Weilers Farm (now Kanana Park) south of Johannesburg, a roll-over procedure is justified by the need to increase densities (Huchzermeyer, 1999a,b).

In accordance with this practice then, McCarthy *et al.* (1995:2,3) state in their evaluation that '[o]nce an informal settlement has been upgraded in-situ, it does not differ fundamentally from a settlement where housing has been delivered on an incremental basis' - the term 'incremental' refers to the current policy of delivering a serviced site with a starter house. McCarthy *et al.* (1995), in their lengthy study (for the National Business Initiative - NBI) which sets out to evaluate 'informal settlement upgrading and consolidation projects,' include case studies of greenfield as well as so-called 'in-situ upgrading' projects. The 'Choice of Case Studies' (*ibid.*:9) gives no explanation to this, other than 'to provide a different perspective' and the conclusions of the study do not differentiate between what was found in the 'in-situ upgrades' as opposed to the greenfield situation.

The same limitation applies to the voluminous USAID-funded evaluation study by Mary Tomlinson of the Centre for Policy Studies (Tomlinson, 1995a-1998). This study is not as biased to the private sector perspective as that of McCarthy *et al.* (1995). It also examines the 'views' of government and 'beneficiaries' and is willing to point to contradictions in the policy. However, it too evaluates the national housing subsidy scheme without differentiating between so-called '*in situ* upgrading' and greenfield development. This delivery-oriented perspective on informal settlement intervention then clearly does not seek to address the complex social, political and economic realities of poverty manifested in informal settlements. It does not recognise the popular initiative that created the informal layout. Nor does it accept popular ideas and capacities for settlement improvement. The obstacles identified through the delivery-oriented evaluations are those that impede formal delivery, rather than those experienced by the informal settlement households and their community representatives, in their endeavours to improve their living conditions. The perception then of informal settlement as simply a form of housing delivery supports the private sector oriented assumptions on community organisation, the land market and the role of the formal profit-making sector, which I discuss in the following paragraphs.

Dismissing a role for community-based organisations

Studies in support of the Urban Foundation paradigm and the current informal settlement intervention approach argue for the relevance of an

individualised intervention, therefore supporting the notion of a standardised, household-based once-off capital subsidy. Intervention structured in this manner makes the individual household a player in the development, alongside government and the delivering private sector. The role of community organisation and leadership is reduced to that of serving the project objectives. Thus McCarthy *et al.* (1995:69) recommend:

‘Essentially civics need to withdraw from the managerial and financial aspects of the development process and focus essentially on ensuring full community participation in the development process while acting as monitor and watchdog over development and future local authority servicing and maintenance of upgraded areas’ (*ibid.*:69).

This position does not allow for people’s collective control over development, which, as Bond (1997:102) points out, is the objective of many civic organisations. McCarthy *et al.*’s position on the role of civics does not acknowledge the challenges that organised community groups in informal settlements present against the Urban Foundation paradigm (see Huchzermeyer, 1999a). The Homeless People’s Federation/People’s Dialogue alliance, with its radical people-driven development approach and strong criticism of private sector interests in development (see People’s Dialogue, 1994:14), are portrayed by McCarthy *et al.* (1995:39) as no more than ‘an organisation mainly of women which seeks to promote housing through self-help saving and loans schemes coupled with collective construction.’

The Tomlinson study likewise, though less explicitly, dismisses the relevance of community organisations in the housing subsidy interventions. Her set of publications separately examine the views of implementers (1995a), developers (1995b), beneficiaries (1996), financial institutions (1997a), national and provincial legislators (1997b) and local governments (1998), yet entirely omits the views of civic or other community-based organisations. This Tomlinson does not explain. However, she does state her view that alongside developers and ‘others with an interest in particular forms of housing,’ civics pursue ‘their interests in a way which disadvantages beneficiaries’ unless sanctioned or given an incentive to act on the contrary (Tomlinson, 1996:51). Further, she suggests that government is ‘perhaps the only institution capable of representing beneficiary interests’ (*ibid.*:52). In a separate publication addressing questions of citizenship in a sites and services area, Tomlinson with Bam and Mathole (1995:57) state the same position in their conclusion, namely that ‘communication between residents and the state is impeded by the existence of civic groups which seek to act as intermediaries between them and the state.’

The dismissal of civic and other community organisations as exploitative, corrupt and self-seeking obstacles to government delivery gives justifica-

tion to an intervention approach that ensures that the government administration interacts (be it via a developer) directly with the individual beneficiary through a standardised capital subsidy (linked to freehold title), rather than with a collective community representation. This position has been justified particularly from studies that have examined the phenomenon of violence in the informal settlements in Durban in the early 1990s, concluding that informal settlements, due to the power of community representatives, are intrinsically associated with violence. Thus Morris (1992:97) states:

'As long as the inhabitants do not have an individual *de jure* right and *de facto* control over their own reproductive resources, shantytowns will always be intrinsically violent, since their reproduction is based on forcible control, patronage and arbitrary extraction of surplus in the form of cash, kind, labour or quasi-military service to those who control social resources.'

Morris (1992:98) then recommends intervention that creates individualisation in informal settlements. Hindson and McCarthy (1994) argue along similar lines, concluding their synopsis of the informal settlement problem in Durban by stating:

'The challenge at present is to recast power relations within these communities, and more widely within urban areas, through the creation of rationalised, integrated and democratic local authorities which are accountable to residents. The reconstitution of local government in this way should entail a shift in power elites towards new governmental structures, and a shift from local political organisations towards individual residents who are the beneficiaries of development' (Hindson and McCarthy, 1994:28).

The recommendation, therefore, is to reduce the power and role of community-based organisations. This might be appropriate in exploitative situations, assuming that local government councillors and officials are more committed to assisting individual informal settlement communities. However, accountable civic and other community organisations do exist, as does local government incapacity and lack of will to act upon demands for informal settlement upgrading (see Huchzermeyer, 1999a). In that context, a blanket reduction in the role of community organisations, as recommended by Morris (1992), Hindson and McCarthy (1994) and McCarthy *et al.* (1995), and implied by Tomlinson's various studies, clearly impacts negatively on the process of settlement improvement.

Market assumptions: support for individual freehold titles

Support for the individualised approach to informal settlement intervention through the capital subsidy then translates into support for the delivery of

individual freehold titles. This is a theme in two evaluations of the Freedom Square informal settlement upgrading in Bloemfontein (Botes, Stewart and Wessels, 1996; Marais and Krige, 1997). Marais and Krige (1997) discuss the results of a post-upgrading opinion survey, on aspects most appreciated by the beneficiaries. The overwhelming majority is reported to appreciate land ownership above infrastructure and services. On this finding, the authors base their recommendation that 'ownership might be administratively advisable' (*ibid.*:186). However, the survey and the discussion in their paper fail to explore the concept of tenure security in the light of options to freehold title, be they leasehold, communal ownership or the formal recognition of the existing informal tenure system. Instead, they defend individual freehold tenure against their own evidence of its shortcomings. Acknowledging that 'a number of stands have been vacated since sites were registered in the names of the owners,' they suggest that 'most residents do not have an understanding of the value of their sites' (*ibid.*:185).

This suggestion of ignorance on the part of the beneficiaries is based on questionable assumptions, which are invalidated through the evidence in the literature I review in the following section. The one assumption is that a property market, operating similarly to that in a middle class suburb, is created by imposition of individual freehold titles on an informal settlement. Coupled with this are the assumptions, on the one hand, that the exchange value of an upgraded site is equivalent to the subsidy investment, and on the other hand that the poor do not understand the market. Along these lines, McCarthy *et al.* (1995) argue that 'people have an imprecise view of the market value of their properties (and this is especially true of the less educated)' (McCarthy *et al.*, 1995:22). These authors ignore the basics of the functioning of property markets, namely that property value is related to the economic power of the demand. The researchers fail to acknowledge that in most instances there is no demand for buying into upgraded settlements at a price that would recover the subsidy amount. Indeed then it is not the residents, but the private sector oriented researchers, that fail to understand the market. Moreover, the researchers show ignorance of the universally recognised problem of downward raiding (see Bond, 1997:96), i.e. the selling of subsidised low income units to middle income buyers who would be able to pay the subsidy amount or more. McCarthy *et al.* (1995:57), by lamenting the lack of a 'viable market in housing within the informal settlements,' are in fact promoting downward raiding and displacement.

Botes *et al.* (1996) present an even more questionable explanation of the vacating of sites by registered owners without selling. They argue that '[b]ecause delivery was free, some registered owners later simply abandoned their stands and vanished without trace. ... If people had paid even a nominal amount for their stands, they would have made more of an effort to sell

them when they moved away' (Botes *et al.*, 1996:463-4). It is apparent that the evaluators have made no attempt to understand the reality of household mobility, a survival strategy that has been documented by socially oriented researchers and to which I return in the following section. From the perspective of project management, Botes *et al.* (1996) portray this survival strategy as a *problem*, not only after issuing of titles, but throughout the development process. Thus they state:

'Absentee shack-owners soon became a problem that the Problem Solving Committee had to deal with. A number of shacks, apparently deserted or at least temporarily abandoned, posed a financial threat to the development because the capital subsidy guaranteed by the Independent Development Trust would only be paid once ownership of the land had been transferred' (*ibid.*:457).

From this perspective it is understandable that the authors do not articulate any need to revise the capital subsidy approach with its blanket imposition of individual freehold title. Instead they suggest that a 'monetary contribution may be required ... to entrench ownership of a stand' (Botes *et al.*, 1996:266).

Increased stakes for the private sector

The promotion of commodification and individualisation of land, and the flawed market assumptions supporting this, form part of a larger agenda of increasing the stakes of the profit-making sector through informal settlement intervention. Thus, with reference to McCarthy *et al.*'s (1995) report, Bond (1997:93) emphasises the powerful private sector interests that 'clouded the analytical judgement of the NBI researchers.' The private sector interests then are promoted at two levels. At one level, are the direct stakes in the delivery process, which is funded through the individual household-based subsidies. Thus McCarthy *et al.* (1995:41) ensure that the 'private sector (business)' be included in the list of essential actors required to 'make upgrade a success.' They further argue that 'the role of the local authority itself has to change so that its role is very substantially modified ... [with] much stronger involvement of the private sector in development, servicing and maintenance' (*ibid.*:53,54).

At a separate level, McCarthy *et al.* (1995) promote individualisation and housing delivery on the grounds that it encourages consumerism among the beneficiaries. Thus they state that:

'Upgrading can unleash the huge consumer markets in informal settlements. The introduction of electricity, for example encourages the consumption of "white goods" [meaning refrigerators, stoves, washing machines and freezers], kitchen appliances, television sets, etc.' (*ibid.*:77)

In the following section I will discuss research evidence that confirms that the current intervention approach encourages individualism and consumerism (and debt). Indeed, one may assume that such intervention does contribute to the urban economy. However, in the absence of any direct economic upliftment accompanying the housing intervention, it must be asked, how individualisation and commodification impacts on people's ability to cope with ongoing poverty? Should state-funded informal settlement intervention be designed primarily to respond to demands for growth in the urban economy (as implicit in the McCarthy *et al.* (1995) report, and indeed the current intervention approach in South Africa), or should it respond to the realities of poverty, as experienced by the inhabitants of informal settlements? This brings me to the research evidence in the South African literature that contradicts the market-oriented tenets of the current informal settlement intervention framework in South Africa from various angles.

SCHOLARLY RESPONSES CONTRADICTING THE URBAN FOUNDATION PARADIGM

While there are various studies and debates challenging the relevance of individual freehold tenure for informal settlement residents, no studies in South Africa have explicitly challenged the relevance of the capital subsidy model as a whole for informal settlement intervention. I return to this point later in this paper. In this section, I draw out from the literature empirical evidence that contradicts the various positions I have discussed above, which have been used to support the capital subsidy. A few studies have highlighted problems with the standardised product-driven funding mechanism for informal settlement intervention, some have cast light on the realities of civic or community organisation, various studies have pointed to the social impacts of the imposition of freehold titles and individualisation, and yet others have exposed the impacts of commodification and consumerism.

Questioning housing/service delivery as a means of informal settlement intervention

An important case for examining the relevance of the capital subsidy and associated delivery-oriented model of informal settlement intervention is that of Besters Camp in Inanda, Durban, documented by van Horen (1996) and Merrifield, van Horen and Taylor (1993). The Besters Camp intervention was the first attempt at *in situ* upgrading in South Africa. Though initiated

by the Urban Foundation in 1989, the initial stages of the intervention preceded the articulation of the capital subsidy approach by the Urban Foundation. The Informal Settlement Division of the Urban Foundation at the time was not dictated to by the model later promoted by the Foundation, and could therefore explore an upgrading approach that was building on the 'de facto' situation in Besters Camp. Indeed, 'the lack of local or national precedent provided Besters Camp with considerable room for manoeuvre in the formulation of the planning approach' (van Horen, 1996:22). Initially funded through a grant, the intervention allowed for the establishment of community facilities, including community halls, health and education facilities, and for the mobilisation of NGOs and government agencies' involvement in health and education programmes (*ibid.*:18). Planning principles that were adopted at this stage were grounded in an understanding of the constant social and physical change in the settlement. The 'ideal end state' was to be developed with the residents over a period of time, and was to be based on the existing layout (*ibid.*:20). External planning and imposition of a standardised layout was considered inappropriate. Planning itself was seen as 'only one element of what needs to be a multi-disciplinary approach to the upgrading process.' However, this responsive approach was stopped in its tracks in 1991 with a switch in the 'funding regime', from a relatively flexible grant, to the capital subsidy scheme of the IDT, which required 'the delivery of serviced sites' and freehold tenure through a standardised household-based budget (*ibid.*:18). As a result, the broader social and developmental aspects of the intervention were discontinued, and the intervention instead was limited to the delivery of services and freehold title (Merrifield *et al.*, 1993).

Van Horen (1996) and Merrifield *et al.*'s (1993) case studies of Besters Camp reflect doubt over the relevance of structuring informal settlement intervention as simply another form of housing or services delivery. This position is supplemented by positions in recent research and debate on urban land tenure. Cross (1999:15) analyses the blockages in the delivery of secure tenure to informal settlement residents. She suggests that access to secure tenure through the 'gold-plated vehicle' of the capital subsidy, which ties the delivery of freehold title to that of services and housing, neither meets the social reality in informal settlements, nor is it likely to address the current and future scale of the informal settlement phenomenon. The reality of ongoing social change in informal settlements, has led to an awareness of the limitations of a rigidly imposed inflexible tenure intervention (as occurs through the capital subsidy). Davies (1998) proposes alternative land management, based on the concept of 'social change'. This takes into account and gives support to existing community-based mechanisms of land control (see Davies, 1998; Davies and Fourie, 1998). However, the relationship between this approach and the national hous-

ing finance mechanism, the capital subsidy, is yet to be explored. I return to the land tenure options, and in particular the evidence of continuous social change in informal settlements, later in this paper when discussing research that has questioned the relevance of imposing freehold titles in an informal settlement intervention. Indeed, it is the attachment of freehold title to the capital subsidy, a central objective of the Urban Foundation (see Urban Foundation, 1994), that has been questioned most rigorously in the literature.

Acknowledging the importance of community organisation

The Urban Foundation paradigm associates violence and resulting mobility in informal settlements with the particular pattern of leadership and power that these settlements enable. The intervention then seeks to create social stability, by ensuring individual access to services and individual freehold titles. The assumption that imposed individualised development leads to settlement stability is contradicted by experience of the IDT-funded capital subsidy intervention in the Phola Park informal settlement on the East Rand near Johannesburg, documented by Royston (1993), Adler (1994) and Bremner (1994). In this settlement, the prospect of being tied to private plot ownership and payment for individual access to services (through the IDT-funded capital subsidy intervention) brought social division in the settlement to the fore. While the majority of residents originated from backyard shacks in the neighbouring township and were willing to settle permanently, the same prospect deeply threatened the livelihood of a separate grouping, the migrants, who were planning instead to consolidate in the rural areas (Bremner, 1994, drawing on Royston, 1993). This was associated with the pressure of increasing dependency of a rural survival on wages from family members in the city (*ibid.*:37). A third grouping, illegal immigrants, were threatened by the enforcement of a registered title, as their survival depended on an unregistered existence. Thus, Bremner (1994:40) argues that the very intention of creating 'stability, order and efficiency, ... contradicted the function of the informal settlement in a sub-region where personal security was limited and economic opportunities scarce.'

The inflexible plans to impose freehold title and services to all households then undermined community cohesion at Phola Park. Royston (1993), in analysing the community organisation prior to the IDT intervention, notes that cohesion existed due to the unifying need for access to the city for survival. At the same time, the civic organisation had co-existed with a number of other organisational structures, including traditional as well as illegal groupings. It was the formal development process, requiring the civic organisation to represent all residents, that triggered conflict between the various groupings (*ibid.*). The finding then that the capital subsidy model

is underpinned by a flawed assumption of community cohesion is supported by household level research in Cape Town (Spiegel, Watson, Wilkinson, 1994, 1996a). While not exploring the challenges of community organisation in the development process, the Cape Town study reveals a complexity of household ties among the African urban population, often spanning the city and the region. This leads the authors, likewise, to warn policy-makers of the assumption that people sharing one locality also share common interests and priorities regarding development.

The IDT intervention approach (the basis of the current intervention framework) was built on a flawed perception of community representation. Assuming community cohesion, it expected full community commitment to the development. The civic organisation was placed in a difficult position between, on the one hand, a divided community it was to represent, and on the other hand, a disempowering project structure. With reference to the Phola Park case, Bremner (1994) mentions two aspects of the funding mechanism that undermined the civic organisation's role in the development. Firstly, rigid time limitations attached to the funding did not allow space for a community-driven process. Secondly, control over the capital subsidy funds was placed not with the community organisation but with developers and private consultants (as is the case with most current projects). Bremner (1994:39) highlights the poor record of these private sector stakeholders—'speculation, corruption, poor standards of work and unwillingness to facilitate community consultation.' Her conclusion then is that '[s]hort term measures should have been adopted to address the immediate needs, while longer term solutions to political conflict, marginalisation, urban poverty and spatial segregation were worked out' (*ibid.*:41).

A similar recommendation results from a study examining the reasons for continuous on-migration by poor households in the Durban Functional Region (Cross, Bekker and Clark, 1994). Tying household mobility to the high incidence of violence in informal settlements (*ibid.*:95), the authors identify the need to stabilise the population. However, unlike the Morris (1992) and Hindson and McCarthy (1994) studies reviewed above, Cross *et al.* (1994) are cautious in recommending development as a means of stabilisation. As Bremner (1994), they argue that development interventions are 'problematic since they may provoke violence and competition' (Cross *et al.*, 1994:95). Rather than promoting individualisation, they emphasise the importance of 'community capacity' in informal settlements 'to cope with service delivery and violence' (*ibid.*:96). Thus the core of their conclusion relates to the interface between development intervention and informal settlement leadership structures, whose credibility plays an important role in settlement stability.

The impact of formal development prospects on civic organisations is particularly evident in settlements that have been confronted with official

plans of relocation. Ardington's (1992) documentation of the Canaan settlement in Durban discusses this point. A strong cohesion among the residents of Canaan had been fostered around the common threat of eviction. This was reflected in the formation of a settlement committee. However, as the invaded land was officially classified as 'not upgradable for low-income residential purposes,' the official solution was to relocate the residents. Within this official process, the community organisation was expected to ensure that no further shacks were constructed in the settlement. However, neither the relocation site, nor the moratorium on formal construction (prohibiting even the construction of pit latrines), met the diverse realities of the residents. Community cohesion disintegrated once it became evident that the common resistance to eviction had failed—residents were once again needing to make individual decisions about their future. Thus Ardington (1992:33) concludes that 'Canaan which appeared well on the way to developing a strong civic authority is weak, divided and unable either to press its own demands or react to those of the authorities.'

A further collective social relation that may be impacted upon by prospects of serviced sites delivery in informal settlements is that between informal settlement residents and neighbouring communities. Crankshaw (1996) examines this through the case of the West Rand township of Bekkersdal, where social division and conflict exists between council tenants, home-owners, backyard shack tenants, 'squatters' and hostel residents. Crankshaw (1996) emphasises the threat that the population growth (through in-migration) in backyard shack accommodation and informal settlement poses to 'the ethnic and political dominance of established Bekkersdal residents' (*ibid.*:63). Crankshaw (1996) points to various reasons why the 'upgrading' of informal settlement in this context may polarise social divisions. On the one hand, such intervention 'could be interpreted by established residents as politically partisan' (*ibid.*:63). On the other hand, upgrading may be seen to encourage the formation of new informal settlements in anticipation of sites and services delivery. The resulting movement from backyard shack accommodation into new informal settlements may be perceived as undermining the private rental sector, in itself an important source of income. Crankshaw's (1996) recommendation therefore is that the benefits of upgrading should not be limited to the residents of one particular housing type.

Crankshaw's (1996) study gives some insight into the complex social relations surrounding informal settlements that are embedded in African townships. However, most studies on the relationship between informal settlement and the neighbouring formal 'communities' have focused on invasions that challenged the racially defined group areas (see Sapire, 1990), and particularly the exclusivity of middle to high income areas (see Gardener, 1992; National Housing Forum, undated; Emmett, 1992; Nathan and

Spindler, 1993; Oelofse and Dodson, 1997). I return to the implications of this research bias below. A finding in economists Nathan and Spindler's (1993) study of the informal settlement intervention process in Hout Bay (a suburb of Cape Town) gives some explanation to this research bias, while also casting light on the nature of community organisation. Nathan and Spindler (1993) apply the theory of pressure group reaction, or pressure group competition, to the Hout Bay situation. In the context of waning repression of land invasions by government around 1989, they analyse how the threat that the land invasions posed to the property owning class in Hout Bay induced mobilisation. A Property Rights Association was formed with the aim of asserting pressure on government to act against the invasion. 'In response to this induced rise in political pressure, squatters were induced to form a proactive lobby ... which would capture increased gains by increased cohesion' (*ibid.*:484). Government's response of reassigning public land for the permanent settlement of the squatters within Hout Bay in turn led to the formation of 'new counteractive and proactive lobbies' (*ibid.*:485). Nathan and Spindler (1993:485) therefore refer to a continuing process of adjustment, as 'new groups entered the political arena to protect self-interests or to gain new property rights.' Their study then provides a useful explanation for the attention received by informal settlements within formerly white Group Areas.

Questioning the relevance of freehold titles and individualisation

The aspect of the capital subsidy model that has been challenged the most in the South African literature is that of imposing individual freehold titles on the informal settlement situation. This aspect has been questioned from various angles. Some studies have examined diversity at the household level, exposing a range in household types, changes in household composition, and mobility of households. These studies then disagree with the notion of a stable nuclear household, to which the capital subsidy model ties freehold tenure. In contrast to the Urban Foundation oriented researchers, who portrayed social phenomena such as household mobility as a 'problem' in the development process (see Botes *et al.*, 1996), these studies understand social change as a response to a complex condition shaped by various degrees of poverty and by regionally specific situations. It is the evidence of diversity, both locally and regionally, that renders questionable the blanket solution of delivering individual freehold titles to informal settlement households. A separate set of studies has examined the informal system of tenure and land management, which was promoted in urban informal settlements by the civic movement. These studies have highlighted the responsiveness of this system to the realities of urban poverty. Yet other studies have examined to what extent a legal 'property market' has

materialised subsequent to the delivery of freehold titles. These studies expose in particular the misfit between the cost of legal transfer of property and the economic reality within which post-intervention mobility takes place.

In Cape Town, household change through the adjustment of household composition has been researched through the concept of 'domestic fluidity', as a coping strategy of the urban poor (Spiegel, Watson and Wilkinson, 1994-1999; Ross, 1993, 1996). These studies do not make explicit reference to the universal concepts of urban poverty promoted internationally in the 1990s, in particular multiple asset-ownership spanning infrastructure and services, housing, labour, adjustments to household compositions and inter-household reciprocity or social capital (see Moser, 1995). However, these South African studies give important insight into the mobilisation of the non-monetary assets of 'household relations' and 'social capital'. The contribution that Spiegel, *et al.* and Ross make to the understanding of household relations as an asset of the urban poor, is in the finding that adjustments to household composition are made at an expense. The poorer households were found to remain unchanged for relatively long periods, as 'they could not afford to relocate members or to call on others who might have the resources to support them' (Spiegel *et al.*, 1994:14). The Spiegel *et al.* study draws its conclusions from surveys across the range of African low-income residential environments in Cape Town (family housing, backyard shacks, hostels and informal settlements). Their finding is that the poorest households, least likely to draw on adjustments in household composition, are most prevalent in urban informal settlements (*ibid.*:19).

The impoverished context of a peri-urban informal settlement near Cape Town, with high tenure insecurity, is examined by Ross (1993, also reviewed in Spiegel *et al.*, 1994). This study found a more localised and thus affordable form of domestic fluidity, with considerable movement of individuals among homes within the settlements - so much so that Ross 'was led to argue that the very idea of household as a simultaneously co-residential, comensal and co-productive unit was wholly inappropriate' (Spiegel *et al.*, 1994, referencing Ross, 1993). In relation to inter-household relationships, Ross found that 'the resources with which to sustain intense, long-term relationships of the type associated with kin networks were scarce. Consequently people often utilised other relationships of friendship and reciprocity' (Ross, 1996:60). It must be added, however, that the settlement Ross researched had a largely 'coloured' population (Spiegel *et al.*, 1994:20), with the important distinction that origin and kinship ties are not comparable, culturally or in terms of distance, to those of the African population (researched by Spiegel *et al.*), whose rural origin would be at a distance of at least 900km from Cape Town.

The importance of kinship ties to African informal settlement households in Cape Town is evident from Lohnert's (1998) study in two informal

settlements and one relocation scheme. Her finding was that both informal settlements contained concentrations of people originating from the same rural magisterial districts. Kinship relations had played an important role in people's residential decisions, and many households appeared to actively maintain such networks. Thus Lohnert (1998) highlights the importance of urbanised kinship networks within informal settlements. This leads her to question the practice of reallocating sites, as is commonly associated with the delivery of standardised plots with freehold tenure through the capital subsidy. She makes particular reference to the absurdity of the technocratic site allocation practice that applied to the sites-and-services scheme she surveyed, to which people from 14 different informal settlements within the Integrated Serviced Land Project (iSLP) area had been relocated (Lohnert, 1998:388).

A further condition, specific to the African population, is the occurrence of households that are 'parts of spatially divided income-sharing units with bases in both urban and rural areas' (Spiegel *et al.*, 1996b:20). The ongoing 'circulatory migration' between the urban and rural base 'allows households to gain access to a wide variety of income generating activities (and services such as schooling) and to 'spread its risks' as far as exposure to the various sectors of the economy are concerned' (Spiegel *et al.*, 1994:9). The particular significance of informal settlements in the circulatory migration system is, firstly, that 'they make up much of the urban and peri-urban accommodation of the African population' and secondly, that they give 'access to a cheap place to live' (*ibid.*:10). However, Spiegel *et al.* argue that there is no clear evidence whether circulatory migration in South Africa is transitional and eventually leads to permanent migration (*ibid.*), as is assumed with the issuing of freehold tenure through the once-off capital subsidy. Again, it is the poorest households, that do not have the resources to travel, for whom the move to the urban area is permanent. Here Spiegel *et al.* (1999:153) refer to a 'fatalistic pragmatism rather than a belief that urban life is appropriate and right.' It is evident then that in Cape Town, where the rural base of migrants is likely to be at least 900 km from the city, the cost of transport places a particular restriction on circulatory movement, thus giving urban poverty a dimension of deprivation that might not be as acute in other South African cities. The particular tenure needs of such households have not been explored in the literature. However, Ross's (1993,1996) study (though examining a largely coloured and not African community) made the finding, as mentioned above, that extremely poor households resort to more localised mobility and high degrees of household fluidity as a mechanism of survival. This does not suggest that tying such households to freehold tenure, in isolation of economic upliftment, is an appropriate intervention.

The regional diversity in poverty and coping strategies then is a further challenge to the uniform delivery of individual freehold title. I have men-

tioned above that in the case of Durban, the particular phenomenon of 'on-migration', from one urban location to the next, has caused concern among researchers. Cross *et al.* (1994) have explained the high occurrence of on-migration as a response to violence, and as a strategy to improve the residential situation. Again, the relevance of tying households to one locality through a once-off capital subsidy and freehold title is questioned (*ibid.*).

With the prevalence of household change in informal settlements, it has been asked, how informal systems of tenure and land management have responded to this social reality. Cross (1995), examining informal urban tenure in the Durban Functional Region, illustrates how the informal tenure practices 'have adapted to mobility and to a considerable extent represent portable land rights' (Cross, 1994:187). They comprise 'systems of relative social rights, rather than systems of property rights' (*ibid.*). Cross (1994), describes how the civic movement in the late 1980s came to control informal settlements on Durban's periphery, abolishing the practice that associated access to land with the payment of rent. Cross (1994) describes how the 'widespread urban system of rent tenancy' (*ibid.*:180) comprising the lodging of rooms, backyard structures, and site rental, with landlords making profits or securing business clientele, and shack lords securing political or personal support, gave way to a 'powerful social movement against the practice of paying rent for access to land' (Cross, 1995:31). The spread of the civic movement then comprised a shift 'away from the ethic of private tenure' (albeit rental and not freehold), towards a system that has similarities with communal land holding practices in African rural areas (*ibid.*:34).

While appearing then to draw on African rural traditions, the urban informal tenure system promoted by the civic movement was not restricted to African settlements. In Cape Town, a study by Dewar and Wolmarans (1994) documents four current informal settlements in the Western Cape (Bloekombos in Kraaifontein; Sun City near Somerset West; Site 5 in Noordhoek; Waterworks in Grabouw); compared with historical data on the Crossroads transit camp, each with a mixed population of African and 'coloured' people, therefore no common reference to traditional rural practices. The tenure system described by Dewar and Wolmarans (1994) is that referred to by Cross (1994, 1995). Newcomers require introduction to the committee by a resident, are screened and then offered a 'choice of two or three sites,' in the vicinity of their sponsors if possible, and in negotiation with the neighbouring residents (Dewar and Wolmarans, 1994:90). Precise boundaries are negotiated between neighbours, with the committee intervening in the case of a dispute (*ibid.*).

The informal tenure system as promoted by the civic movement provides free of charge access to land for the urban poor. However, it is not necessarily responsive to the most needy. Cross (1995) raises concern over the sidelining of single people in the entry process into informal tenure. Par-

ticularly single women, and women with young children, are not welcomed into established settlements, thus often having to resort to a) 'clientship arrangements with established householders,' frequently resulting in suspicion from established female residents, b) entry into new settlements that are still in the recruitment stage, or c) lodging and tenancy within an informal settlement, which then allows the collection of local information in the search for sites (Cross, 1995:35). Thus the finding from the international literature on informal settlement, that lodging in informal settlements ranks lowest in the residential hierarchy and is largely occupied by women (Volbeda, 1989; Yapi-Diahou, 1995), appears to apply to some extent to the South African situation.

While there are problems inherent in the informal tenure system, its responsiveness to those in greatest need is further impeded by official intervention that requires a moratorium on further construction. I have mentioned the practice of affording transit camp status to informal settlements. This is associated with the numbering of shacks and a freeze on shack construction, as a first step in a process of stabilisation that ultimately ties households to individual freehold tenure and regular service charges. The settlement committee (usually a civic organisation) is expected to enforce the building moratorium. Inevitably, this impacts on the ability of the informal tenure system to accommodate needy arrivals, while also changing the role of the committee from that of enablement to that of strict control. This role in turn is undermined by the pressing demands for living space. Dewar and Wolmarans (1994:81) describe the case where a settlement committee responded to the official imposition of a settlement freeze by prohibiting settlement growth. Ongoing densification then appeared to take place without consultation of the committee, as established households would cede portions of the land they were occupying 'to incoming friends or extended family who would construct their own shacks' (*ibid.*:92). In addition, lodging was being practised, with rent being paid 'in return for a bed or a room' (*ibid.*). Thus both the collective control over settlement expansion, and the concept of free access to living space, were undermined.

There is evidence then that the imposition of a settlement freeze may induce practices of subletting. Cross (1994:187) goes further to warn that the imposition of private title through the development process may 'contribute to a loss of equity and a re-emergence of rent tenancy.' This has parallels with Mayekiso's (1996:163-4) concern about new forms of exploitation induced through the privatisation of public housing in townships, and therefore reintroduction of the exploitative landlord-tenant relationship in the backyard shack situation.

The impact of the commercialisation process, induced through close on a decade of issuing freehold title through the capital subsidy system in South Africa, has not been adequately researched. Nonetheless, the misfit be-

tween individual freehold title and the reality on the ground has been pointed out, particularly with regards to the cumbersome system of title registration, thus refuting the property market assumptions made by the Urban Foundation oriented researchers. In the case of Besters Camp, van Horen (1996:25) reports that subsequent to the expenditure of the R7 500 capital subsidy of the IDT on the delivery of services and individual freehold titles, beneficiaries were selling the serviced sites for R800 to R3 500. This, he argues, 'is marginally higher than average pre-upgrade house selling prices - hardly in keeping with inflation rates—and in any event considerably lower than the value suggested by the average [IDT] subsidy' (van Horen, 1996:25). Barry (1995), likewise questioning the relevance of the title registration system in the low income context, mentions similar findings from Khayelitsha in Cape Town, where serviced sites were being exchanged informally for R600 to R1 000. Barry adds the useful detail that the legal transfer fee 'would probably be in excess of R400' (Barry, 1995:154). Barry (1998:23) casts light on a further area of misfit. In a study of land occupation patterns in sites and services schemes, he found an alarming number of dwellings (up to 28 %) encroaching over legal boundaries. While the causes of this phenomenon were still under investigation at the time of his writing, this finding clearly indicates that middle class property-ownership behaviour does not necessarily apply to sites and services schemes in South Africa. It may be added that Davies and Fourie (1998:242) acknowledge that formal tenure could 'revert to an informal form of tenure over time.' This is also a suggestion in current tenure research on urbanised former homeland areas where freehold titles are being issued as part of a tenure upgrading process (Ambert, 1999).

What then, have been the recommendations by research that has questioned the imposition of freehold tenure through the capital subsidy model of intervention? While Barry (1995) explores systems of communal land ownership, Cross (1994:188) recommends the formalisation of the informal tenure system, in other words 'a formal version of what impoverished shack communities produce for themselves.' This, she argues, 'while disliked by planners, offers flexible site access to its users and can usually secure their rights in terms of accepted understandings against anything short of violence or government intervention' (*ibid.*:187). As mentioned earlier in this paper, Davies (1998) (see also Davies and Fourie, 1998) developed a 'social change' approach to land management in informal settlements. Their understanding of informal settlements centres on the legal status of the land occupation, and its relationship to the local authority. It consciously accommodates the concept of change by acknowledging a continuum of (il)legality and of development. Their approach to land management then allows for 'the transformation of indigenous land tenure over time' (Davies and Fourie, 1998:241). The approach seeks to draw together the 'extensive local knowledge' of community leaders, and official techni-

cal expertise (*ibid.*:242). The authors recommend that community-based land management systems are assisted 'even if they contravene existing legislation' (*ibid.*:243). In the South African literature reviewed, this represents the only explicit proposal for a support-based alternative to the Urban Foundation inspired approach to informal settlement intervention.

Exposing the impact of commodification on poverty

The relevance of individualisation and commodification of land has been questioned through the discussion above. Here I turn to recent studies that have critically examined the unleashing 'of huge consumer markets in informal settlements' through 'upgrading', as predicted by McCarthy *et al.*'s (1995:77) promotion of the capital subsidy model. One anthropological study (Yose, 1999, reviewed and discussed by Spiegel, 1999) examines the ways in which a relocation from an informal settlement (Marconi Beam in Milnerton, Cape Town) to a standardised 'incremental' housing scheme nearby (Joe Slovo Park) impacts on lives and livelihoods. The study indeed confirms that consumer markets are unleashed. The orderliness and permanence of the new environment inspired modern aspirations. New furniture and appliances were being purchased on credit. The individualisation of access to services implied an individualisation of household chores such as laundry washing, which in the informal settlement had been conducted at public taps, with the sharing of bathtubs among women. Each household was now purchasing its own wash tub, this corresponding with 'a breakdown of the kinds of inter-household links that had previously prevailed' (Spiegel, 1999:5, with reference to Yose, 1999). Households in the relocation scheme were clearly impacted upon by the individualisation, which directly undermined 'mutual assistance' or reciprocity. In addition, they were being burdened with down payments on their purchases. Some households incurred further expenses by transporting old furniture to distant rural homes (Spiegel, 1999:6).

In discussing these findings, Spiegel (1994) explains that the perception of 'urban' among inhabitants of informal settlements and townships is associated with orderliness and individualisation, whereas informal settlements, though located in urban areas, are perceived as 'rural'. Though not referring explicitly to the current model of informal settlement intervention which entrenches individualisation, Spiegel (1999:11), in his conclusion, refers to the 'confidence trick' of modernity. While promoters of the capital subsidy model would argue that the modern lifestyle is what the poor aspire to and should not be denied, it is of course evident that in the absence of economic upliftment, individualisation is a burden to the urban poor. Spiegel notes that there is indeed evidence of 'popular suspicion of modernity' (*ibid.*). He implicitly supports community-based and communal

alternatives by stating that: 'Once we can see people consciously recognising the cruel hoax that has been modernity's promise, we need also to take note that there is chance for them to begin to valorise other forms' (*ibid.*).

A related warning comes from Cross (1999:5), who presents evidence of beneficiaries of 'incremental' capital subsidy housing having 'moved out again after two months, reportedly due to cost factors that were unsustainable on the household's income.' Referring to Spiegel's (1999) paper on the implications of commodification, she adds the considerable drain that service charges place on household economies. This leads her to question official attempts at integrating the poor 'into the urban fabric by subsidising the up front cost of their move from informal into formal accommodation' (*ibid.*:6). Those households that move out of the delivered housing due to economic problems 'will not be eligible for a housing subsidy again' (*ibid.*). Therefore, such a move 'may result in the permanent loss of tenure security' (*ibid.*).

I have noted in the discussion on tenure above, that the impact of individualisation commences with the official numbering of shacks and imposition of a moratorium on building. With reference to this particular stage in the informal settlement process, Makhatini (1994) notes that the economic opportunities that are created by settlement growth, namely clandestine building activity and the growing demand for household commodities, are lost once the official numbering of shacks occurs and the settlement committee is given the official mandate to prevent further construction. While the individualisation process then removes economic stakes for the clandestine and informal sector, it promotes stakes for the formal private sector. That the private sector itself is not necessarily efficient and ethical in fulfilling its delivery role has been suggested by Bremner (1994), as mentioned earlier in this paper. Cross (1999) gives evidence of how the cost of mismanagement by a private developer in Macassar, Cape Town, is borne by the beneficiaries. With the developer having 'folded his operation' due to overspending, and the municipality refusing to cover the 'cost overruns', the prospective home owners wait indefinitely for the completion of their capital subsidy units (Cross, 1999:15). While warning also of illicit practices on the part of powerful community leaders, therefore sceptical of alternatives that place financial responsibilities with community representatives, Cross seriously questions the relevance of the 'route to tenure security' through the capital subsidy approach (*ibid.*:17).

LIMITATIONS IN CHALLENGING THE URBAN FOUNDATION PARADIGM

In the section above, I have reviewed a body of evidence indicating that the current model of informal settlement intervention in South Africa is based

on flawed assumptions and is therefore not responding adequately to the realities of urban poverty as manifested in informal settlements. Why then, has the Urban Foundation inspired model for informal settlement intervention not been successfully challenged?

An analysis of the political economy of the South African transition suggests that the 'structural underpinnings of the transformation' led to a balance of power within which an alternative to market led policies could not gain footing (Marais, 1998:2). Was it then inevitable, that as from the late 1980s, individual South African scholars shifted from their former Marxist positions towards neoliberal orthodoxy, and came to occupy comfortable and powerful positions within the Urban Foundation (see Bond 2000:130)? Their articulate influence in the housing policy negotiations from 1992 to 1994 contributed to the sidelining of an alternative mass-based proposal (Bond and Tait, 1997:19; Bond, 2000:133), articulated by the South African National Civic Organisation (SANCO), which demanded the decommodification of land and housing and the formation of a National Housing Bank (see Mayekiso and Hanlon, 1994). Whereas this position was incorporated into the Reconstruction and Development Programme (RDP) of the ANC (Bond, 2000:138), the ANC government's first Housing White Paper later in 1994 (Department of Housing, 1994) reverted to the commodified capital subsidy model promoted by the Urban Foundation. In its last annual review before closure (Urban Foundation 1994), the Foundation congratulates itself on this achievement of influence over South Africa's future (*ibid.*:4). The socially-oriented academic positions that opposed the capital subsidy model neither impacted independently on the policy-making process, nor did they explicitly support the mass-based position.

Many recent articles have presented different perspectives on housing policy formulation during the political transition in South Africa (Goodlad, 1996; Bond and Tait, 1997; Wilkinson, 1998; Laloo, 1999; Hendler, 1999; among others), some of which I have drawn on above. While there might have been broader constraints to the direction housing policy could take (as some have argued), it is necessary also to critically examine why the work of socially-oriented scholars critiquing the capital subsidy model, failed to influence policy discourse and policy formulation. Only then is it possible to suggest how critical research might more effectively contribute to positive change.

A number of informal settlement researchers in South Africa do see their role as agents of change with regard to the informal settlement situation. Individual academic research initiatives have built relationships with informal settlement communities, developing techniques to contribute to the improvement of living conditions. An example is the Urban GIS Research team in the Department of Civil Engineering at the University of Cape Town,

which is exploring a GIS supported and community managed approach to informal settlement intervention with the residents of the Kanana informal settlement in Guguletu, Cape Town (see Abbott, 2000). Another example is a team at the Centre for Land Development, Housing and Construction at the University of Pretoria, which is building a support-based relationship with informal settlement communities in the Eastern District Council, functionally part of the city of Pretoria (see Allanic and Pienaar, 1999). However, these pragmatic informal settlement research initiatives tend to be isolated from one another, and from the policy discourse of the two main popular movements that apply to informal settlements, the Homeless People's Federation and the civic movement. The tendency is to conduct such research on an *ad hoc* basis.

Most informal settlement researchers in South Africa are concerned with analysing and explaining the informal settlement situation, rather than actively engaging in change. Thorold's (1997) honest account of an anthropologist team's arbitrary attraction to an informal settlement that happened to be visible from their office windows, illustrates how informal settlement research comes to be conducted not with the aim of impacting on policy or supporting a popular struggle, but merely to satisfy academic curiosity. This tendency is perpetuated by overseas academic researchers, whose valid findings are lost to the South African process of policy formulation, as they are published primarily in overseas journals serving their own academic community, or presented only at overseas conferences (Van Horen's (1996) detailed work on the Besters Camp upgrading process is a valid example). Research by overseas scholars is often not presented in a South African language -for many of the French, German and other European scholars recently engaging with the post-apartheid urban problematic, publication in English is not a priority.

Where research explicitly claims to be policy-directed, as was the case with Spiegel *et al.* (1994-1999), the research initiatives have undertaken to represent the realities of the poor to the policy-makers. However, the body of informal settlement research as a whole, does not adequately represent the informal settlement reality, as its coverage is incomplete and skewed by strong biases. I expand on these below.

As I have mentioned earlier in this paper, it is the tenure aspect of the intervention question that is currently being actively debated, with increasing networking among researchers and discussions with policy makers. This debate has been sharpened through a recent workshop, 'Tenure Security Policies in South African, Brazilian, Indian and Sub-Saharan African Cities: A Comparative Analysis' in Johannesburg (see reference to Cross (1999) for the full details). It is then also from the tenure perspective that alternatives to the Urban Foundation inspired model for informal settlement intervention are being developed and promoted (see Davies 1998; Davies and

Fourie, 1998; Barry, 1995). As yet, however, popular movements do not participate in this debate. Indeed, critical informal settlement research in South Africa has not strengthened popular movements in the policy-making process. It has also largely ignored pragmatic initiatives confronting the capital subsidy model at a community-based level (literature on the Homeless People's Federation is mainly written by the staff of its supporting NGO, People's Dialogue, while the civic movement's particular role in informal settlements as opposed to formal townships, has only been marginally researched). Instead, as argued by Adler (1994:110), research on the capacities of organised communities has tended to be based on investigations in particularly violent informal settlements, few exceptions being Seethal (1996) and Pickholz (1997). This then has skewed our understanding of community organisations, their vulnerabilities, and the role they are able to play in the improvement of living conditions in informal settlements.

A further bias in the informal settlement literature, which I mentioned earlier in this paper, has been created by the tendency to research settlements that invaded formerly white 'group areas' or are located in formerly 'white' local administrations. This research bias applies to South African informal settlement data in general. Although urban administrations at times commission comprehensive informal settlement inventories (see Henessy and Smit, 1994; Abbott and Douglas, 1999; Gauteng Province, 1997), these studies are limited to descriptive background data derived mainly from aerial photography and are seldom backed up with data from the field. These studies do not redress the imbalance in understanding of social relations and community organisations. Everatt, Rapholo, Davies, *et al.* (1996) comparing information on Ivory Park (a land invasion in a former white municipality) and Tladi-Moletsane (an invasion in the African township area of Soweto) find that:

'The mere fact of being in a formerly white area means that although the residents were under-resourced, the local authorities had resources to survey the population within their areas. We know more about areas such as Ivory Park, only a few years old, than we do about our Soweto neighbours who have been living in suburbs such as Tladi-Moletsane since 1955' (Everatt *et al.*, 1996:8).

The bias on the part of administrations is not redressed, but mirrored, by the academic research community. This is illustrated by the Cape Town context, where much academic literature is available on the informal settlements in Hout Bay and their relocation site within that same suburb (see Sowman and Gawith, 1994; Nathan and Spindler, 1993; Lohnert, 1998; Oelofse and Dodson, 1997, among others), and the Marconi Beam informal settlement in Milnerton (see Lohnert, 1997, 1998; Saff, 1996, 1999; Yose, 1999). Little in turn has been asked about those settlements embedded in,

or on the verges of, the African townships of Nyanga, Guguletu, Langa and Khayelitsha.

It appears that much of the research focusing on the interface between high income formal residential areas and neighbouring impoverished informal settlements in the early 1990s was conducted in the anticipation of future urban restructuring, with expectations that vacant land in proximity to high income areas would be developed for low income groups. This vision of the future South African cities would have stemmed partly from an assumption in the early 1990s that the post-apartheid state would intervene in the urban land market, creating more equitable and efficient cities by removing many of the stakes that were upholding the privileged, exclusively white property markets. Partly, it would have stemmed from the precedent set by a small number of high profile land invasions within formerly white group areas, which induced municipalities to reassign land for low-income residential purposes within the former exclusively middle- to high-income areas. It was perceived that these challenging land invasions and the subsequent allocation of land to low income groups represented the beginning of a new and growing trend. Sowman and Gawith (1994:561) thus argue that the relevance of their case study of the Hout Bay informal settlements and their relocation site lies in the fact that this is representative of 'a new pattern of urban growth.'

However, such predictions have not materialised, nor has much research since the 1994 elections been conducted on how to deal with the 'interface' between high and low income settlements. Instead the reality of 'post-apartheid social polarisation' has drawn recent academic attention (see Lohnert, Oldfield, Parnell, 1998; Singh, 1997). Nathan and Spindler (1993) correctly anticipated the actual post-apartheid property market mechanisms (explaining, in part, the continuing racial non-integration of the city). In 1993 they predicted 'new, countering, rent-seeking innovations and interest-group empowerment which may modify, stay, or even reverse the present course' (Nathan and Spindler, 1993:490). The prediction was supported by evidence of 'changes in private behaviour and activity in Hout Bay,' such as fencing and patrolling of privately owned vacant land, and pressure to develop vacant land 'in order to eliminate attractive squatting targets' (*ibid.*).

A further bias in the informal settlement research body then results from our lack of understanding of the dynamics of the post-1994 land invasions in relation both to the predicted 'counter-redistributive activities' and to the deterministic intervention that sets out to stabilise and individualise settlement populations. Indeed, patterns of post-apartheid exclusion in relation to the informal settlement question have not been explored by critical scholars. Instead, unfounded statements such as the following by Botes *et al.* (1996:456) in support of problematic official positions remain uncontested:

'Land invasions and illegal occupation of land, which started out as strategies to oppose apartheid structures, have since denigrated into a culture of entitlement and queue-jumping to gain access to development funding. This was acknowledged by late Joe Slovo, then minister of Housing. (with reference to Sunday Times, 14 August, 1999, page 2)

One can, therefore, not presume that the needs of those participating in recent invasions are presented to policy-makers through the research community.

Returning, finally, to the understanding we do have of the informal settlement reality, I have shown that the South African informal settlement literature gives important insights into the diversity of household situations, the variety of coping strategies, and their implications. This body of research, however, remains isolated from the international debate on urban poverty to which I referred in the introduction to this paper. South African policy continues to associate poverty in informal settlements with social pathologies (see Department of Housing, 1997:4), indicating that detailed poverty insights represented in the socially oriented informal settlement literature in South Africa have had minimal influence on official policy discourse in the 1990s.

CONCLUSION

In this paper I have shown that the influential Urban Foundation inspired capital subsidy model of informal settlement intervention is underpinned by unsubstantiated assumptions. Critical literature of the 1990s contradicts the Urban Foundation position, yet fails to impact substantially on the informal settlement policy-making, which has remained on a continuum since the late 1980s. The need for a more flexible intervention approach that is sensitive to the realities of poverty and to the particular collective social dynamics in and around individual informal settlements has been identified from various angles. However, the isolated way in which informal settlement research is conducted in South Africa has meant that individual aspects of an alternative approach are being articulated in isolation of one another.

It appears that, to successfully challenge the by now well-entrenched capital subsidy model for informal settlement intervention, will require co-ordination among researchers in order to develop a cohesive and convincing position. Engagement with the international debates on urban poverty, and the concepts that have promoted an awareness of alternative intervention approaches internationally, would strengthen such a position. However, the ease with which influential international development (and lending) agencies have adopted socially-oriented rhetoric, and compromised (or co-opted) social researchers, should act as a warning to the, as yet, largely independent informal settlement research community in South Af-

rica. For an effective intervention approach to be developed for South Africa's informal settlements, researchers should seek their primary alliance not with international agencies (increasingly involved in the funding and definition of research on South African urban poverty, as the neoliberal state rolls back its support for academic work), but with local and national networks and with the existing popular initiatives struggling for the improvement of informal settlements. With such a relationship in place, lessons from abroad (for instance *favela* upgrading in Brazil, compound upgrading in Zambia, slum upgrading in India) may be drawn into a meaningful search for appropriate informal settlement intervention in South Africa.

A starting point would be an inclusive critical debate, creating a common academic, professional and popular awareness of the shallowness of the wisdom that underpins the current capital subsidy model. Indeed, of all role players, the academic discussion that I present in this paper is of most direct relevance to organised informal settlement communities themselves. Firstly, they should not be required to accept the official position that informal settlement intervention is simply another form of housing delivery, therefore needing to replace all signs of popular initiative in settlement formation through the once-off provision of a standardised environment consisting of freehold tenure, services and an incremental house. Secondly, they should not have to accept the dismissal of their ability to lead the process of improvement. Thirdly, the limitations of individual freehold titles should be fully understood before households are made to commit themselves to this form of tenure. Fourthly, there is no reason why the stakes of the private sector in the settlement improvement process should be increased, if organised communities have the capacity to undertake their own settlement improvement. Likewise, the stakes of the formal retail sector (delivering, for instance, the 'white goods') should not replace those of the informal sector, to which livelihoods in informal settlements are directly tied. It is the reality of these organised informal settlement communities, rather than those of project managers and implementers, that should be central to the informal settlement intervention debate.

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