

## **TRENDS AND REALITIES: PROVISION OF LOW-COST HOUSING AT KING CETSHWAYO DISTRICT MUNICIPALITY, KWAZULU-NATAL PROVINCE, SOUTH AFRICA**

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### **–Abstract–**

Housing is one of the basic human needs, however, a shortage of adequate shelter continues to be a global problem. Provision of housing through state assisted programmes is often criticised for being number-centred ignoring livelihood aspects such as unemployment, affordability and inequality. This paper aims to review trends and realities of low-cost housing provision. It examines provisions in terms of who benefits and what constitutes access to quality and adequacy of human settlements. A sample of 169 households was drawn using both systematic sampling and purposive sampling methods. Documentary evidence was used and empirical field-based research was conducted using in-depth interviews and a structured observation checklist. The content analysis method and SPSS was used to analyse the data. Trends in housing provision are determined by state provision with partial benefits accorded certain sectors of the population. Inequality in provision with discrepancies in access to housing was found to be gender-biased. Higher rates of unemployment and the absence of income have negative implications on affordability and the development of sustainable human settlements. Factors cited as contributing to housing problems include gender inequality, unemployment, allocation procedures and communication gaps as well as corruption and fraud practices. Perpetual gender inequality regarding access to housing was observed and this calls for the adoption of a gender-based lenses where housing provision is concerned. The reality remains that, provision of housing is not the only remedy to challenges faced by intended beneficiaries' adequacy, affordability, sustainability, and livelihood generation have to be considered in low-cost housing development processes, policy formulation and implementation.

**Key Words: low-cost housing, livelihoods, sustainable human settlements, trends, reality**

**JEL Classification: R21, R31, I38, H41, H42**

## **1. INTRODUCTION**

Housing is one of the basic human needs and ranked second after food. Owning a shelter is described as a life goal, the biggest investment and a measure of personal success and a commodity guaranteeing the future of a family (Osman et al., 2018; Mohd-Rahim et al., 2019). Housing is also viewed as the prominent requirement which ensures fulfilment of aspirations, preferences and the need for shelter. However, the shortage of adequate shelter continues to be a global problem, which relegates the poor to slums, shantytowns and informal settlements, and this is particularly bad in developing countries. The main focus of most governments is on providing low-cost housing in an effort to fight poverty and improve the quality of life. The battle for access to adequate, habitable and sustainable housing for the poor is far from over. The problems experienced in terms of low income households and access to housing are directly related to other daily deprivations which include unemployment, inadequate income, inadequate access to services and unavailability of economic opportunities.

There have been limited studies on the trends and realities with regards to low cost housing provision including an understanding on who actually occupies or gains from the state provided structures and how the beneficiaries receive the efforts aimed at improving their living standard. Franklin (2011) as well as Manomano and Tanga (2018) argued that a billion new houses will have to be constructed by the year 2025 to accommodate the rapidly increasing global population and that the increase puts pressure on delivery of adequate shelter and basic utilities. Croese and Pitcher (2019) also raised concerns about the high demand for housing across all socio-economic classes in the developing countries. In support, Taiwo et.al. (2018) assert that access to housing is one of the growing problems in Africa, and this is attributed to affordability, housing choice and preferences, high construction cost and low income and/or unemployment.

Sexwale (2010), the former South African Minister of Human Settlements reflected on the rapid growth of slums and informal settlements in the country (which included a number of 'Whites only' informal settlements) that have ballooned to more than 2 700 slums. This demonstrates an ever increasing need for adequate shelter and that poverty and housing problems cut across the colour line. Studies have shown that the housing problems basically relate to

quantitative and qualitative insufficiencies (Seemann et al., 2008 & Makinde, 2014). The authors maintain that the approach adopted by most state assisted housing programmes tend to focus on numbers without any adequate output to achieve sustainable settlements or to look into how local livelihoods could be enhanced. Seemann et al. (2008) further cautioned that delivery is accounting or number-based. They pointed out that the crash at the end of a project cycle normally becomes insurmountable because the beneficiaries suddenly find themselves having a higher load of assets to manage resulting in continual selling of structures and ever increasing shacks or squatter settlements.

Using the lenses of the human rights approach, this paper critically examines current trends and realities in low cost housing provision at King Cetshwayo District Municipality as a research setting which could inform future approaches in provision processes and systems. It attempts to provide insight into the nature of provision; that is, who gains access, at what costs and related problems and challenges experienced in provision and receiving. This paper starts with an outline of trends, ideals and realities in housing provision using available international, national and local level evidence. The rights-based approach provides the basis for analysing and understanding the trends and realities in housing provision. The second part describes the methodology and sources of data presented in the study. This is followed by the empirical evidence on realities in provision looking specifically at how houses are provided, who has a better advantage of gaining access to ownership, the challenges experienced, what informs provision and the attitudes of the beneficiaries towards housing provision - including issues of affordability, sustainable provision and satisfaction. The results are presented and discussed and the last section of the paper provides the conclusion and recommendations.

## **2. LOW COST HOUSING PROVISION AND HUMAN RIGHTS**

The human rights issue is encapsulated in a number of international and national instruments such as The Universal Declaration of Human Rights (UDHR) of 1948, the International Covenant on Civil Political Rights (ICCPR) of 1966, and the International Covenant on Economic, Social and Cultural Rights (ICESCR) of 1966. All of these prohibit discrimination in whatever form whether it is political, property, race, gender, national, religious or social in origin (Human Rights Watch, 2012). In the South African housing context, the rights of individuals are guaranteed in the Constitution of the Republic of South Africa (1996), which embodies the Universal Declaration of Human Rights. The South African state is party to all international human rights treaties. The founding values of the

Constitution of 1996 also include human dignity, equality and freedom. Chapter 2 of the Bill of Rights encapsulates socio-economic rights that relate to housing, health care, food, water and social security.

Section 26 (1) of the Constitution of 1996 stipulates that every individual has a right to have access to adequate shelter and a secure place to stay, and the state has to ensure that it takes reasonable legislative and other measures within its available resources to achieve the progressive realization of this right. The Housing Act 107 of 1997 defines housing development as the establishment and maintenance of stable and sustainable residential environments. It states that all spheres of government have to ascertain that housing development is affordable and sustainable economically and socially. The Human Rights Commission Equality Report (2017/18) argued that South Africa remains one of the most unequal countries in the world in terms of income and wealth. An extreme concentration of income and wealth seems to be in the top deciles of society. Trends in poverty, income inequality and wealth inequality indicate that poverty and inequality continue to manifest along the lines of race, gender and disability. The report also indicates that the enjoyment of social goods such as housing, education and health remain unequally distributed.

The rights-based approach adopted in this study is closely linked to the equity approach and suggests that no one should be viewed as a passive beneficiary of development. The principle of equality and non-discrimination, for a rights-based approach imply that the development effort should focus on the groups that may be excluded or discriminated against on the basis of race, socio-economic class, cultural or political factors (Ljungman, 2005). With reference to housing, a rights-based approach holds that a person whose rights remain unfulfilled lives under poverty and lacks access to basic human services and resources. A rights-based approach is based on the premise that others have obligations to facilitate and fulfil people's rights and fundamental freedom.

The approach further suggest that people are entitled to participate in and contribute to economic, social and political development or that people are to participate in development to the maximum of their potential, but the state has to provide a conducive and supportive environment (Ljungman, 2004). The integration of social and economic rights in the Constitution of 1996 has significant impact on development. Slack (2010) argues that theoretical analyses of rights discourses, legislation and jurisprudence are conducted by human rights lawyers and the practical analysis of government policy regarding the social and

economic rights is conducted by development theorists and this reflects lack of engagement between human rights and development schools.

### **3. PROVISION OF SUSTAINABLE AND AFFORDABLE HOUSING**

The review of the period between 2002 and 2012 noted a broadened access to adequate housing but also indicated challenges hampering implementation of progressive policy shifts such as capacity and ineptitude, poor planning and monitoring (Selebalo & Webster, 2017). It is further noted that the proportion of households currently living in formal dwellings has increased by 5.6% and 2016, almost 8 in every 10 South African households were in a formal dwelling (Selebalo & Webster, 2017). However, an increase in households living in informal settlements has also increased. In 2016, 1 in 7 households is living in informal housing and the figures are prone to under-estimation or under-capturing informal dwellings (Selebalo & Webster, 2017). The calculations may leave out households in backyards or in dwellings adjoined to other formal structures. The authors also raise concerns about trends in housing provision which show a persistent decline in delivery and a decline in budget allocation for housing between 2014/2015 and 2016/2017; yet, the demand continues to increase.

Housing inadequacy for low-income groups is attributed to provider perceptions about the housing needs of the people, planning inconsistencies and ineptitude, and the centralisation of policy implementation (Croese & Pitcher, 2019). Governments have development aspirations that fail to meet the needs and practices of ordinary people (Charlton, 2018). Governments tend to use socially disruptive approaches such as forced removals and the demolition of informal houses and the resettlements of the poor. Gilbert (2007), however, claims that the term 'housing problems' complicates the delivery process because campaigns aimed at improving living conditions of the poor tend to create settlements that eventually become social ghettos and very few of the efforts have proved successful. The number-centred focus in provision of houses in the developing countries mostly ignores the crucial livelihood aspects such as poverty and high levels of unemployment and sustainable provision. Smet and Van Lindert (2016) argue that housing provision should look into connectivity to employment centres. The focus should also be directed to the economic and social opportunities particularly those that have potential to stimulate the development of neighbourhood economies and thus enhance livelihoods within human settlements.

In support, Seemann et al. (2008) maintain that provision of formal structures to the poor raises concerns as it suggests adjustment in livelihood strategies and

household expenditure in that people have to accommodate extra costs incurred with ownership, such as service charges, maintenance of housing units and a somewhat different style. It is therefore acknowledged that the development of new neighbourhoods has to take into account critical livelihood issues such as poverty, affordability levels, unemployment and other challenges. Housing inadequacy seems to be understood as an outcome and aspect of income poverty. A sustainable habitat approach prioritizes the basic needs of the poor, health, environment and livelihood aspects which include empowerment of the poor and provides a feeling of self-worth. Although affordability is not an inherent characteristic in housing, it determines the trends in provision and the relationship between income and access to appropriate and adequate shelter (Robinson et al., 2006). While Bolnick (2018) asserts that the needs of the poor are consistently ignored and the financial institutions regard investment in low cost housing as too risky. Measuring affordability seems to be a complex process which is influenced by factors such as income level, location, employment status and other factors. The idea of affordable housing recognizes the needs of low income households, cost of transportation and access to employment, basic services and facilities. The capital subsidy scheme makes it possible for the poor to gain access to shelter but there are a number of factors that come into play and these involve asking questions such as “Affordability to whom?”; “On what standard of affordability?”; “For how long?” (Stone, 2006).

Robinson et al. (2006) points to the ‘shelter-first approach’, which assumes that the first priority on the household budget is given to housing maintenance, bond repayment or rental and other costs are met with the remainder. Contrary to this assumption, Taiwo et al. (2018) claim that the main determinant of the housing demand is the household size with income, affordability, preferences and choice playing a secondary role. Charlton (2018) alludes to the mismatch between the housing programme and the intended target population relating the assumption to the South African home-ownership strategy, which suggests that households are homogenous; therefore, RDP houses suit the shelter needs of households. Charlton (2018) and Taiwo et al. (2018) argue that housing delivery approaches and strategies adopted worldwide tend to ignore existing heterogeneity and fluidity among households and that housing is heterogenous and a complex product.

On the other hand, Stone (2006) correctly claims that households may prefer to reside in unsafe, inaccessible shelter and in conditions that fail to meet physical standards of decency if the costs of obtaining or living under satisfactory conditions prove to be prohibitively expensive and unaffordable. Low-cost

housing provision in South Africa is characterized by high levels of beneficiary movement out of the newly created settlements back to the slums or squatter settlements (Gilbert, 2004). The argument is consistent with that of Cross (2006) and Mitlin (2008) that improvements might miss the target of building decent houses for human occupancy due to the diverse needs of the poor, social expectations and realities of unaffordable living costs in new settlements. Two fundamental questions are raised. First, is the capital housing subsidy a solution to the complexity of the housing needs of low income groups? Second, does the housing policy through the subsidy scheme provide adequate benefit to the intended users which takes into account access to employment opportunities?

#### **4. METHODOLOGY**

The study was conducted at King Cetshwayo District Municipality, the third largest district municipality within the province of KwaZulu-Natal and is characterized by both affluent and poor communal settings. Three local municipalities were considered for the study on the basis of having state-subsidized housing projects and for the proximity of projects to economic activities. The paper draws on documentary evidence available from reviewed articles on housing as a human need, trends in provision, the right to adequate shelter and processes and challenges in housing delivery. The empirical field-based research conducted in the selected areas provided insight into realities in provision within the district. The study comprised a sample of 169 participants as beneficiaries of state-provided housing projects. The face-to-face interviews using open-ended questions and a structured observation checklist were used to collect the required data. The paper focuses on aspects such as access to housing, livelihood issues, allocation procedures, ownership, meeting of needs and discrepancies, satisfaction, affordability and sustainable housing development. Content analysis was used to analyse the qualitative data. The Statistical Package for the Social Sciences (SPSS) was used for the quantitative data. The chi-square test was used to test statistically significant relationships between access and income, employment and income, perceptions, and the cost of living and access and income.

#### **5. RESULTS AND DISCUSSION**

The results presented in this section provide insights into realities related to access, livelihood issues and allocation, satisfaction and affordability.

### **5.1. Access to housing**

The study areas are also characterised by a relatively youthful population (above 60%). Participants over 50 years of age accounted for just below 20% of the sample. Only 23% of the participants had acquired tertiary education with more than 60% having no education or having dropped out of school without secondary school education. The results also showed a significant number of single-parent households in the area mostly headed by women. A high household dependency ratio of 1:5 was also noted. Housing, in selected areas is mainly provided through the state capital subsidy scheme which is graded on a sliding scale on the basis of the household monthly income. Houses are supposedly provided on the basis of ownership as the main form of tenure; however, a shift away from this was noted in the results. Most participants occupied the houses on rental basis not as owners of the properties, suggesting that the majority of participants in the study were occupants and not owners of properties.

The most striking finding which has implications for access to housing was a skewed gender distribution of the sample participating in the study: women comprised 56% of the total participants whilst men made up 44%. The results provided a different position in terms of access to housing in that 75% of male participants who are permanently employed owned state subsidized housing units. Whereas only 60% of permanently employed females had access to state-provided housing ownership. Of males in occasional employment, 25% were provided with subsidized housing and very few females were allocated free housing in this employment category. The study also showed that 71% of permanently employed females gained access to credit-linked type of home ownership as compared to 50% males.

The reality displayed indicates perpetual gender inequality concerning access to assets, particularly if more females seem to experience circumstantial pressure from external forces that determine access to a decent shelter. The argument stems from the point that more males gained access to free housing as compared to the percentage for females and one is tempted to relate this to gender inequality. The results depict that gender inequality exists particularly with access to assets, and suggests a substantial percentage of female participants gaining access to housing through the use of mortgage bonds, housing loan facilities or any other form of credit facilities available. This is contrary to the Constitution of 1996 and the right to adequate shelter as proposed in The Universal Declaration of Human Rights and the International Covenant on Economics, Social and Cultural Rights, treaties that reflect global and national agreements and commitments on human rights that

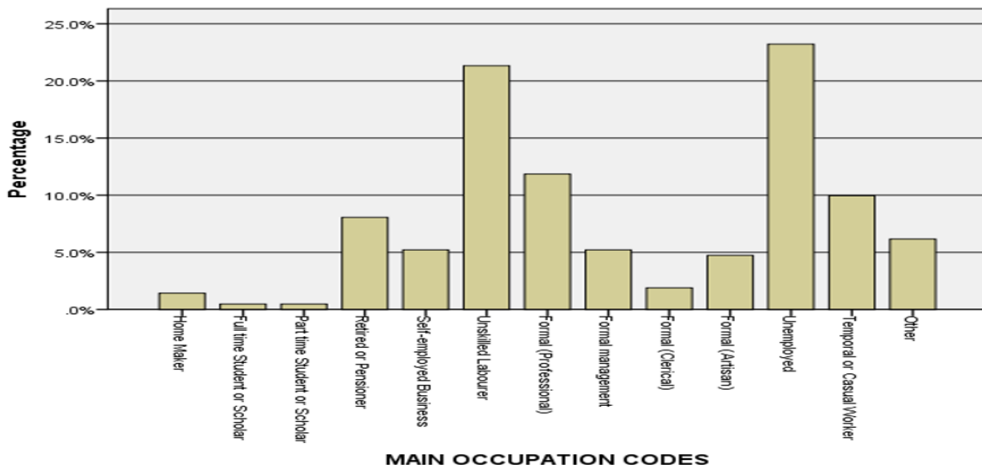


people equally have a right of access to adequate shelter. Interpreting this scenario, Turok and Scheba (2017) claim that a rights-based agenda has yielded partial benefits or has selectively benefited a certain section of the population.

## 5.2. Livelihood issues

Trends in livelihood generation issues were explored using variables such as employment status, sources of income, affordability and location. A significant number (just below 25%) of participants were unemployed (see Figure 1), with just above 20% employed as unskilled labourers hired mostly as temporal or casual workers. It should be noted that a substantial percentage served as volunteers in community services without any specified remuneration. Less than 5% were classified as involved in education (learners). Furthermore, 39% of the respondents receive their income from other types of employment such as seasonal, part time, temporal and occasional employment. Out of 61% in fulltime employment, 44% earned below R4 800 household income per month and 24% earned between R4 801 and R9 600 per month. 19% were in various types of employment earning between R0 and R1 000 per month and 87% of this group was not employed on a fulltime basis. More than 60% of the beneficiaries earn an income that is below R4800 per month and the majority are in fulltime employment. This has implications in terms of access to housing and affordability levels and suggests a relatively high proportion of people, who though employed, are highly dependent on the state support for their livelihood.

**Figure 1: Employment Status and Main Occupation Codes**



Source: Author Survey Data, 2018

It is noted that the income pattern shows that fulltime employees are more or less distributed across most of the income bands, whereas non-fulltime employees are almost all clustered in the lower two income bands (R0-R1000 and R1 001 –R4 800). The results also pointed to housing development that failed to provide opportunities for employment in construction sites. The participants felt that the developers hired workers from other areas which deprived them of wage employment. This defeats the aspect of housing provision as a developmental process which looks into the needs of beneficiaries, job creation, livelihood generation and active participation of the users of space.

The question raised relates to whether housing provision alone could be regarded as sufficient to address livelihood issues. The results revealed widespread poverty, existence of various forms of gender inequality among the beneficiaries and occupants of state-provided houses, high rates of under-and unemployment with a heavy reliance on the social support provided by the state. Of the participants, 32% were dependent on various forms of social grants such as the old age pension, welfare grant for the disabled and child grants. Gilbert (2014) cautioned against provision of housing assuming that job opportunities could be created, as this does not guarantee any significant changes in the quality of life of the beneficiaries. The creation of job opportunities could ideally be envisaged but not in reality. There is a notable increase in the number of people in what is termed ‘housing-cost-induced-poverty’ which refers to people’s experience of poverty when their affordability levels are affected by a sudden change in housing costs and related charges such as payment for service charges which normally occur when people move to improved housing units.

Gilbert (2014) maintains that provision of housing to the poor might not be a cure or remedy to problems experienced but entail additional expenses such as utility bills, maintenance costs which may prove excessive thus drive the poor back to squatter settlements. The results raise a number of questions. Does provision of free housing units to lower income groups contribute to housing poverty reduction? If it does, why do people or recipients move out of freely provided housing units? Is it due to lack of affordability, quality of the houses, or that the units do not address the housing needs of the poor? Tunstall et al. (ibid) argue that there appear to be a close relationship between people’s experience of poverty, material deprivation and housing conditions and that these factors are closely intertwined. Similarly, Mitlin (2001 & 2008) sees a relationship between urban poverty and inadequate shelter and that the lowest income households dispose of their upgraded structures because of additional costs incurred by living in an improved area.

### 5.3. Satisfaction and cost of living

When comparing perceptions on the cost of living with the monthly household income, it was observed that all respondents with no income were dissatisfied and 54% of those earning between R1000 and R4 800 household income per month also expressed dissatisfaction with the cost of living (see Table 1). However, 43% of the respondents in the higher income category were satisfied with the cost of living. This seems to be contrary to the normal trend where higher income groups tend to be dissatisfied due to higher living standards, thus higher expenses and expectations. However, it is concluded that the higher the income, the more satisfied households are with the cost of living. Thus, an increase in level of income results in more satisfaction with living conditions.

**Table 1: Monthly Income and Perceptions on the Cost of Living**

		COST OF LIVING						Total
		Very Satisfied	Satisfied	Neither satisfied nor dissatisfied	Dissatisfied	Very Dissatisfied	Unsure/ don't know	
<b>MONTHLY INCOME</b>	<b>No income</b>	0	0	2	0	0	0	<b>2</b>
	<b>R1 – R1000</b>	0	11	5	17	6	0	<b>39</b>
	<b>R1000-R4 800</b>	0	25	9	38	5	2	<b>79</b>
	<b>R4801-R9 600</b>	1	14	2	2	0	0	<b>19</b>
	<b>R9601-R19 200</b>	0	10	10	3	0	0	<b>23</b>
	<b>R19 201-R38 400</b>	0	1	0	2	0	0	<b>3</b>
<b>TOTAL</b>		<b>1</b>	<b>61</b>	<b>26</b>	<b>64</b>	<b>11</b>	<b>2</b>	<b>165</b>

Source: Author Survey Data, 2018

Determining whether there exists statistically significant correlation between monthly income categories and satisfaction or dissatisfaction with the cost of living, it was hypothetically concluded that there is a marked difference between the monthly income categories and perception on the cost of living, with those in higher income categories feeling more satisfied than those earning less (see Table 2). Indeed, a significant difference between the groups of people with various income and their perception on the cost of living was observed in that, the chi-

square value was 52, 69; the degree of freedom was 25 and the level of significance was less than 0, 05 (See Table 2).

**Table 2: Chi-Square Tests**

	Value	Df	Asymp. Sig. (2-sided)
Pearson Chi-Square	52.689 <sup>a</sup>	25	.001
Likelihood Ratio	50.710	25	.002
Linear-by-Linear Association	13.544	1	.000
N of Valid Cases	165		

a. 25 cells (69.4%) have an expected count less than 5. The minimum expected count is .01.

Source: Author Survey Data, 2018

#### **5.4. Allocation procedures and tenure options**

The most common trend with regard to allocation procedures suggests state controlled allocation because similar results were obtained in the study area showing that construction and allocation has solely been under municipal control. Almost all participants indicated that they were informed of their completed units, ready for occupation and were never invited in the development process including decisions on ‘who lives where’. It transpired that some of the beneficiaries unsuccessfully tried to locate their housing units, which suggested allocation only on paper. The reality is that some of the unfortunate beneficiaries still do not have access to adequate housing. These people could be disadvantaged because they would never benefit from the state if the government database have inaccurate records or suggest that they were allocated. Tissington et al. (2013) explained that the system may record these beneficiaries as having qualified or received their houses when they have not been officially and physically given possession of their housing units. Corruption, fraudulent practices and illegal occupation present allocation challenges and are to a certain extent responsible for maladministration.

The selection and allocation criteria of housing units is not a transparent process and tends to create tension because it is more top-down in approach. It is prone to corruption and appears to be done on the basis of access to resources and power and ignores individual household needs. Studies have shown that the allocation and delivery of services by professionals or government or any persons other than the beneficiaries has a tendency of breaking the fabric of society. It deprives people of practices such as reciprocation and other forms of economic and social support the poor usually engage in their attempt to generate a living. Gilbert (2007) maintains that relocation tends to be disruptive to existing networks, both

social and economic, and raises costs for the poor in terms of maintenance of structures and transport to work as it lengthens the journey to work and other services.

## **6. CONCLUSION AND RECOMMENDATIONS**

The study concludes that the rights based agenda with reference to housing provision has yielded partial benefits that are not equally enjoyed by all deserving citizens. Women predominate but experience difficulties when it comes to access to housing. The common trend remains the state provision, which is characterized by the development aspirations that fail to complement the housing needs of the beneficiaries. Human settlement development should not be guided by the number of units constructed and should not trivialise issues of equality, sustainable provision and affordability. These should be truthfully considered and implemented.

The reality remains that continued distribution of free housing units does not translate to improved living standards. It is concluded that a correlation exists between sustainable settlement creation and livelihood generation. The policy and low-cost housing provision strategies have to be informed by the housing needs, aspirations and affordability standards of the beneficiaries. The paper recommends that:

- Post occupancy evaluation has to be conducted to inform future trends in low cost housing provision.
- Provision should be guided by targeted interventions and a housing development process that take into consideration critical issues of affordability, sustainable provision and the livelihood generation aspect.

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