



**PERCEPTIONS OF LIVING ENVIRONMENT AND QUALITY OF LIFE IN FREEDOM SQUARE
AFTER THE UPGRADING PROCESS**

BY

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DECLARATION

I, **Gift Maynard Makonyola Gondwe**, declare that the thesis, *Perceptions of Living Environment and Quality of Life in Freedom Square After the Upgrading Process*, hereby submitted for the qualification of the degree of Master of Development Studies at the University of the Free State, is my own independent work and that I have not previously submitted the same work for a qualification at another institution of higher education.

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ABSTRACT

Using a quantitative research approach and a longitudinal research design, this study investigates Freedom Square residents' living environment almost 30 years after completion of the physical upgrading process. Freedom Square is located in Bloemfontein in South Africa's Free State province. Though descriptively analysed, this longitudinal data analysis was considered appropriate, as it contrasts one-off case studies dominating informal settlement upgrading work. Thus, in addition to current quantitative secondary data, the study uses previous sets of work in the same area to evaluate the long-term effect of upgrading interventions on the living environment. Even though the initial upgrading approach in Freedom Square entailed orthodox private sector housing provisioning, the analysis finds a suitable case to evaluate, i.e., both the initial approach and flexible self-help housing that became prominent after 1993. The analysis of the 2020 study largely assents to the previous findings. This appears to be the scenario for almost all the questions regarding the changing demographics, socio-economic changes, and residents' mobility. Residents' self-assessed economic wellbeing, general living environment, satisfaction levels with aspects of housing and the location, changing needs, and social cohesion experiences have also assumed a trend similar to previous findings.

The study undertakes a comprehensive literature review from both the international housing perspective and the changing South African housing policy. Subsequently, some recommendations that can inform in-situ upgrading processes involving gradual improvement of the physical infrastructure are proposed. Firstly, upgrading programmes must be long-term oriented, and move beyond quick-win outcomes. They must be implemented in an environment of sustainable municipal management, because effective, practical, and efficient provisioning of municipal services are the focus once the initial benefits from the physical infrastructural upgrading are delivered. Secondly, the realisation of expected informal settlement upgrading outcomes is adequately ascertained through housing sustainability. Upgrading processes must therefore be allied with broad economic development themes in the upgrading environment. These broad themes must be pursued along with holistic approaches regarding socio-economic sustainability, social integration, and globalisation. They must be backed by regulatory, social, and economic principles, all of which must speak one language. In this regard, municipal authorities need to institute upgrading methods through participatory and democratic housing governance, new investments for the marginalised dwellers, and equitable delivery of essential services. All these aspects guarantee resilience, and, therefore, long-term benefits. Thirdly, comprehensive municipal capacity assessments should complement upgrading programmes to determine the ability of the municipality to meet adequate service delivery beyond the current requirements. Lastly, it is essential that the planning of an in-situ upgrading process should endeavour to develop plans towards community, location, and labour force participation so as to nurture social cohesion as an important aspect of conducive living environment in an upgraded informal settlement.

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TABLE OF CONTENTS

DECLARATION	i
ABSTRACT	ii
ACKNOWLEDGEMENTS	iii
LIST OF FIGURES AND TABLES	viii
ACRONYMS AND ABBREVIATIONS	ix
CHAPTER 1	
SETTING THE SCENE	1
1.1. Introduction.....	1
1.2. Problem Statement	1
1.3. Aim of the Study	1
1.4. Objectives of the Study	2
1.5. Importance of the Study	2
1.6. Key Terms.....	2
1.6.1. Informal Settlements	2
1.6.2. Slums.....	3
1.6.3. Informal Settlement Upgrading	3
1.6.4. Policy	3
1.6.5. Quality of Life.....	3
1.7. Research Method	4
1.7.1. The Research Study Area.....	4
1.7.2. Research Approach and Design	5
1.7.2.1. Research Approach	5
1.7.2.2. Research Design.....	5
1.7.3. Data Collection	6
1.8. Data Analysis	6
1.9. Ethics.....	8
1.10. Limitations	8
1.11. Study Outline	9
CHAPTER 2	
LITERATURE REVIEW: INTERNATIONAL HOUSING PERSPECTIVE	10
2.1. Introduction.....	10
2.2. The International Perspective of Upgrading Processes.....	10
2.2.1. The Work of John Turner.....	11
2.2.2. Criticisms of Turner’s Ideas.....	13
2.2.2.1. An Individualistic Approach?	13

2.2.2.2.	Self-Housing Policies and Practices.....	13
2.2.2.3.	Commodification	13
2.2.2.4.	Class Segregation.....	13
2.2.2.5.	Levels of Control	14
2.2.2.6.	State Interests	14
2.2.2.7.	Power and Empowerment	14
2.2.3.	The Importance of Turner’s Ideas.....	15
2.2.4.	The World Bank Housing Programme.....	15
2.2.5.	World Bank’s Changing Housing Strategy.....	16
2.2.6.	Structural Adjustment Programmes	17
2.2.7.	Criticism of The World Bank’s Housing Policy	17
2.3.	Informal Settlement Upgrading: Changing Approaches.....	18
2.3.1.	Site-and-Service	18
2.3.2.	In-Situ Upgrading	20
2.3.3.	Philanthropic Slum Upgrading.....	21
2.3.4.	Public-Private Partnerships (PPPs) and Urban Housing.....	22
2.3.5.	Community Empowerment Slum Upgrading.....	23
2.3.6.	Relocation	24
2.4.	Long-Term Benefits of Upgrading Programmes	24
2.4.1.	Health Upgrading Outcomes.....	25
2.4.2.	Physical Environment Upgrading Outcomes	26
2.4.3.	Socio-Economic Upgrading Outcomes.....	27
2.5.	Conclusion	28

CHAPTER 3

LITERATURE REVIEW: SOUTH AFRICA’S HOUSING POLICY	31	
3.1.	Introduction.....	31
3.2.	Housing Policy Before and During the Apartheid Era.....	31
3.2.1.	The Impact of the NP’s Changing Economic Policy on the Housing Policy.....	34
3.2.2.	Housing Provisioning by the Urban Foundation	34
3.2.3.	The Independent Development Trust and World Bank Housing in South Africa	35
3.2.4.	The De Loor Housing Report.....	36
3.2.5.	The Changing Housing Strategy and Policy Soon Before 1994	37
3.3.	South Africa’s Housing Policy After Apartheid.....	38
3.3.1.	Housing Strategy and Policy From 1994 To 2003.....	38
3.3.1.1.	Stabilising the Housing Market.....	39
3.3.1.2.	Creating a Culture of Savings	40
3.3.1.3.	Subsidy Assistance.....	40

3.3.1.4.	Capacity Building	40
3.3.1.5.	Efficient Land Allocation.....	40
3.3.2.	New Housing Policy Development Principles	41
3.3.3.	Sustainable Human Settlements: 2004 To 2014	42
3.3.4.	South Africa’s In-Situ Upgrading and the NUSP After 2004.....	43
3.3.5.	South Africa’s Housing Strategy and Policy From 2014.....	45
3.4.	Conclusion	46
CHAPTER 4		
FINDINGS	48
4.1.	Introduction.....	48
4.2.	Changes in Demographic, Socio-Economic Profile and Residential Mobility.....	48
4.3.	Residents’ Self-Assessed Ranking of Their Wealth	49
4.4.	Living Environment	51
4.5.	Satisfaction Levels With Housing Aspects	53
4.6.	Changing Development Needs.....	55
4.7.	Social Cohesion Changing Experiences	57
5.1.1.	Level of Goodwill Within the Community and Relationships With Neighbours	57
5.1.2.	Relationship Between Community and their Leadership, and Relationship With Councillor.....	58
5.1.3.	Experienced Personal Safety Levels	58
4.8.	Conclusion	58
CHAPTER 5		
CONCLUSION AND RECOMMENDATIONS	60
5.2.	Introduction.....	60
5.3.	Overview of the Literature Review.....	60
5.3.1.	Overview: Chapter 2	60
5.3.2.	Overview: Chapter 3	61
5.3.3.	Overview: Chapter 4	61
5.4.	Main Findings and Conclusions.....	62
5.4.1.	Residents’ Changing Needs	62
5.4.2.	Upgrading Programmes and Resident Wealth	63
5.4.3.	Municipal Services and Resident Satisfaction	64
5.4.4.	Impact of In-Situ Upgrading on Residents’ Preferences and Mobility	65
5.4.5.	Housing as a Verb in Freedom Square.....	66
5.4.6.	Social Cohesion and Community Goodwill.....	66
5.4.7.	Quality of Life in Freedom Square	67
5.5.	Recommendations.....	68
5.6.	Recommendation for Further Research	69

REFERENCES	70
ANNEXURES	78
Annex 1 Letter from Language Editor.....	78
Annex 2 Plagiarism Report.....	79

LIST OF FIGURES AND TABLES

Figure 1.1: Freedom Square as Located in Bloemfontein-Botshabelo-Thaba Nchu (Ntema et al., 2018).....	4
Table 4.1: Reasons for Settlement After 1995	49
Table 4.2: Perceived Self-Wealth Ranking in Freedom Square at Time of Settling (2008, 2014, & 2020)	50
Table 4.3: Positive and Negative Aspects of Life in Freedom Square (1990 – 2020).....	52
Figure 4.2: Levels of Satisfaction with Crucial Aspects of Houses and Stands in Freedom Square (1993, 1998, 2008, 2014, 2020).....	53
Figure 4.3: Average Level of Satisfaction with Housing Aspects (1993, 2008, 2014, 2020).....	54
Table 4.4: Freedom Square Respondents’ Development Needs (1990, 1993, 2008, 2014, 2020)	56
Table 4.5: Average Ratings of Statements About Cohesion (1 Low, 5 High).....	57

ACRONYMS AND ABBREVIATIONS

ANC	African National Congress
ASGI-SA	Accelerated and Shared Growth Initiative – South Africa
BNG	Breaking New Ground
CODI	Community Organisations Development Institute
DCGTA	Department of Co-operative Governance and Traditional Affairs
GEAR	Growth, Employment and Redistribution
IDT	Independent Development Trust
NDHS	National Department of Human Settlements
NDP	National Development Plan
NHC	National Housing Code
NHF	New Housing Forum
NP	National Party
NUSP	National Upgrading Support Programme
NGO	Non-Governmental Organisation
PPP	Public-Private Partnership
RDP	Reconstruction and Development Plan
SAHRC	South African Human Rights Commission
SESRIC	The Statistical, Economic and Social Research and Training Centre for Islamic Countries
UF	Urban Foundation
UISP	Upgrading Informal Settlements Programme
USDG	Urban Settlements Development Grant
WHO	World Health Organization

CHAPTER 1

SETTING THE SCENE

1.1. Introduction

The enhancement of quality of life remains a central theme in human development. Housing provision in urban setups has become a measure of addressing critical human development needs (Turley, Saith, Bhan, et al., 2013). Adequate housing provision lays the foundation for a conducive living environment (Ghasemi, Zangeneh, Rajabi-Gilan, et al., 2019). Hence, studies focusing on living environments and quality of life have increased along with rising global urbanisation. Currently, over 50% of the global population is urbanised (Huchzermeyer, Karam, & Maina, 2014). As a result, increasing informal settlements remains a threat to improved quality of life (Holland, 2019), and providing services, government subsidies, and infrastructure maintenance has been central to addressing urban poverty (Marais & Ntema, 2013). However, not many studies distinctively focus on long-term quality of life improvements that are brought about by informal settlement upgrading. This study investigates the changes in residents' living environment in an upgraded informal settlement, almost three decades since the upgrading of its physical environment.

1.2. Problem Statement

The attainment of quality of life through a better living environment remains a goal of informal settlement upgrading programmes (Aiga, Arai, Marui, & Umenai, 1999). However, studies on informal settlement upgrading mainly focus on once-off case studies, the process of the original upgrading, and the provision of houses or sites. Often, informal settlement upgrading projects disregard their potential long-term impact. In the process, longitudinal research designs and studies on long-term perspectives on informal settlements are limited. Freedom Square, an informal settlement in Bloemfontein, Free State, was upgraded using IDT funds and the housing consolidation subsidy between 1992 and 1998. Over the years, several studies built on research related to Freedom Square (Marais & Ntema, 2013; Marais, Ntema, Cloete, & Lenka, 2018; Ntema, Massey, Marais, et al., 2018). This study builds on these existing works, but focuses on the residents' long-term living experience to assess the effectiveness of the upgrading intervention. Informal settlement upgrading programmes ought to be thoroughly researched to ensure effective and efficient use of valuable resources.

1.3. Aim of the Study

The study investigates the living environment in an upgraded informal settlement almost 30 years after completion of the physical upgrading process.

1.4. Objectives of the Study

This study has the following objectives:

- a) To investigate residents' satisfaction with the prevailing living environment and service delivery following the physical upgrading;
- b) To evaluate the effect of the living environment on socio-economic outcomes in an upgraded informal settlement; and
- c) To assess the residents' quality of life due to the prevailing physical environment and socio-economic developments following the physical upgrading.

1.5. Importance of the Study

Up to the 1990s, there were disjointed activities and efforts to reverse the bad living conditions in informal settlements by low- and medium-income countries (Huchzermeyer et al., 2014). Renewed efforts resumed after the 2000 Millennium Declaration by the United Nations, which states that “lives of at least 100 million slum residents” should be improved by 2020 (Ghasemi et al., 2019). However, upgrading programmes are not keeping pace with growing levels of urban poverty, signalling a poor living environment and hence low quality of life (Turley et al., 2013). While there has been an improvement in the lives of residents in informal settlements (Marais et al., 2018), it is vital to ensure effective and efficient investment of valuable resources in ways designed by appropriate settings. Thus, strategies used in the upgrading process should depend on the best empirical evidence to meaningfully solve the challenges facing informal settlements. Many studies do not focus on the residents' perspective of the living environment after completing the upgrading; this study therefore builds on previous studies to evaluate the aftermath of informal settlement upgrading interventions beyond physical upgrading, which also impacts quality of life.

1.6. Key Terms

The definition of the following terms is essential as they are consistently used in this study.

1.6.1. Informal Settlements

Informal settlements, otherwise referred to as slums,

exist[s] where housing has been created in an urban or peri-urban location without official approval. Informal settlements have inadequate infrastructure, poor access to basic services, unsuitable environments, uncontrolled and unhealthy population densities, inadequate dwellings, poor access to health and education facilities and lack of effective administration by the municipality (Huchzermeyer et al., 2014: 158).

Though “informal settlement” and “slum” are terms that have often been used interchangeably, a more detailed definition of the latter is prudent.

1.6.2. Slums

The UN-Habitat (2006) is more elaborate in defining a slum. A slum comprises slum households. Thus,

“a slum household is defined as a group of individuals living under the same roof in an urban area and who lack one or more of the following:

- a) Access to improved water (access to sufficient amount of water for family use, at an affordable price, available to household members without being subject to extreme effort);
- b) Access to improved sanitation (access to an excreta disposal system, either in the form of a private toilet or a public toilet shared with a reasonable number of people);
- c) Security of tenure (evidence of documentation to prove secure tenure status or de facto or perceived protection from evictions);
- d) Durability of housing (permanent and adequate structure in non-hazardous location);
- e) Sufficient living area (not more than three people sharing the same habitable room)” (Turley et al., 2013: 9).

1.6.3. Informal Settlement Upgrading

Informal settlement upgrading involves upgrading or improving social, environmental, legal, and economic conditions in those settlements. These interventions relate to land tenure, infrastructure, housing, health services, employment, and social integration (Henson, Ortigoza, Martinez-Folgar et al., 2020).

1.6.4. Policy

Policy is described as “the goals or strategies of the leaders; specific acts such as decisions, announcements and statutes; an overriding logic of action; and a structure of practice” (Colebatch, Hoppe, & Noordegraaf, 2010: 11).

1.6.5. Quality of Life

As a concept, quality of life describes how human needs tend to be fulfilled. It is a yardstick for understanding peoples’ level of satisfaction or dissatisfaction regarding various features of their lives (Ghasemi et al., 2019). The definition by the World Health Organization’s (WHO) emphasises “the individuals’ perception of their position in life in the context of the culture and value systems in which they live and concerning their goals, expectations, standards and concerns” (cited in Turley et al., 2013: 149).

1.7. Research Method

The current study employs a set of longitudinal surveys to analyse the long-term effect of upgrading Freedom Square. In addition to existing works on the exact geographical location, the study uses secondary data collected from the ongoing research project in Freedom Square by the University of the Free State to analyse according to the required research ethics. The study employs quantitative measurements using SPSS software to analyse the data descriptively.

1.7.1. The Research Study Area

Developments in Freedom Square have been influenced by South Africa's urbanisation and political background (Ntema et al., 2018). Under Apartheid rule, housing policies that restricted Black occupation of urban areas were implemented, along with the implementation of homeland development to cater for ethnic groups such as Indians, Black South Africans, and others. The creation of homeland areas confined other races away from urban areas designated as being for Whites only. In the Bloemfontein region, similar arrangements took place, as Black South Africans were settled in Mangaung Township. In contrast, Whites lived in Bloemfontein as the central economic hub, and Coloureds were settled in Heidedal (which never graduated to the homeland). The State made sure it removed any prospects of Black urbanisation in Bloemfontein by constructing many rental housing units for Blacks under the guise of improving housing environments.

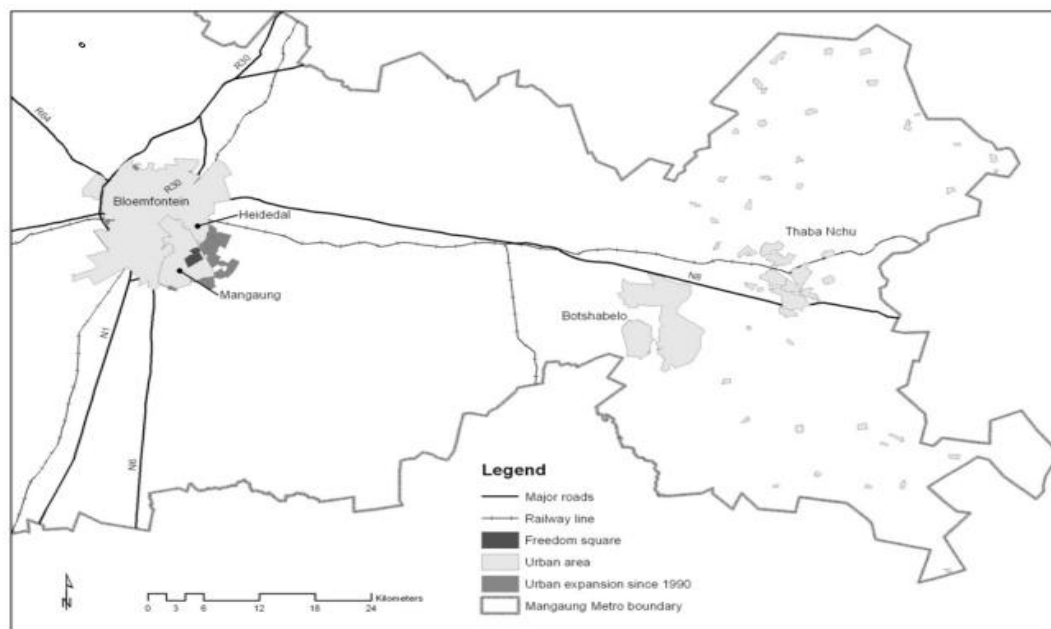


Figure 1.1: Freedom Square as Located in Bloemfontein-Botshabelo-Thaba Nchu (Ntema et al., 2018)

Thus, in a continued effort to close Black urbanisation in Bloemfontein, the State shifted the homeland for Black South Africans to two districts east of Bloemfontein, namely Thaba Nchu, 68km away, in

1968, and Botshabelo, 55km away, in 1979. Of the two, only Thaba Nchu materialised as a homeland (Marais et al., 2018). This arrangement by the State seemed, at the time, to work, as many Black people settled over 50km away in either Thaba Nchu or Botshabelo in the 1990s. The State further introduced subsidised bus transport to reduce the cost and time of travel for those who worked in Bloemfontein. Still, many low-income Blacks could not afford to move between homelands and the city centre. Hence, by 1968, the State allowed land expansion in areas like Mangaung; however, low-income groups could still not afford to settle there, due to expensive mortgage financing. This resulted in the proliferation of backyard dwellers who opted to commute daily to the city hub (Marais & Ntema, 2013). When the new South African political dispensation came to be, most of the Black community, especially backyard dwellers, were inspired to invade unoccupied land, leading to the formation of Freedom Square around 1990 (Ntema et al., 2018). Several developments took place after the initial invasion, until around 1994, when the place became a township and invaders attained formal ownership, though in an uncondusive environment. In the years that followed, the democratic period saw the State giving site and services subsidies to the area. This development contributed to the upgrading of the location.

1.7.2. Research Approach and Design

A quantitative research approach has been used along with a longitudinal research design to investigate residents' living environment following the physical upgrading of Freedom Square.

1.7.2.1. Research Approach

A quantitative research approach is used to investigate whether, almost 30 years later, Freedom Square's informal settlement upgrading intervention achieved the expected socio-economic outcomes after the initial upgrading intervention.

Quantitative research, in this regard, involves the analysis of secondary data. Quantitative data, rather than qualitative descriptive measurements, form the basis of this study, and reliability and validity are ascertained in that way (Bhattacharjee, 2012). The quantitative approach is used to evaluate residents' perceptions regarding the settlement's living environment, which is amenable to the changing quality of the upgraded facilities and municipal services such as maintenance, refuse collection and funding. Therefore, the principal concern of the study is to establish causality (Saunders, Lewis, & Thornhill, 2009) behind the poor quality of life in an upgraded informal settlement by explaining the link between independent variables (maintenance, refuse collection, etc.) and the dependent variable of the physical living environment.

1.7.2.2. Research Design

The study uses a longitudinal research design. According to Bryman (2012: 47), "a research design provides a framework for collecting and analysing data". In this regard, the longitudinal design taken in this study allows "some insight into the time order of variables and therefore may be more able to

allow causal inferences to be made”, hence its suitability for this research. In support of this choice, the study uses a secondary data analysis design which provides the capacity to study change and development over a period of time (Bhattacharjee, 2012). In this particular case, it allows the investigation of whether informal settlement upgrading intervention in Freedom Square achieved the expected socio-economic outcomes that determine the quality of life of those who live there. Despite the time and cost constraints inherent in longitudinal studies, the researcher considers it appropriate because secondary data on Freedom Square already collected and compiled for other purposes are used to meet the objectives (Bryman, 2012). More importantly, an opportunity for adequate time to be dedicated to data analysis other than data collection is ensured by the availability of secondary data. Further, the design is suitable because the study is interested in tracking the time order of different variables (Bhattacharjee, 2012). The design ensures the validity and reliability of the results while also allowing for replication, because high-quality data, though collected for other research, is used in this study (Bhattacharjee, 2012). The generalisation of the results is guaranteed due to access to good quality and a large amount of secondary data collected longitudinally for similar purposes in the same geographical study area (Bryman, 2012).

1.7.3. Data Collection

The use of secondary data from ongoing research on the socio-economic impact of settlement upgrading in Freedom Square undertaken by the University of the Free State, implies that the researcher was not involved in the actual collection of data. However, the principal task was to engage with one of the supervisors of the ongoing study in order to access relevant secondary data for this study.

1.8. Data Analysis

Quantitative statistics provides the basis for data analysis in this research. Thus, quantitative measurements using SPSS software is employed to analyse the data descriptively. The data relates to the Freedom Square geographical area, which is then also the unit of observation. The unit of analysis is the physical living environment in Freedom Square following the physical upgrading almost 30 years ago. Thus,

quantitative research can be construed as a research strategy that emphasises quantification in the collection and analysis of data and that entails a deductive approach to the relationship between theory and research, in which the accent is placed on the testing of theories (Bryman, 2012: 36).

Quantitative research, as opposed to qualitative research, “incorporates the practices and norms of the natural scientific model and positivism in particular; and embodies a view of social reality as an external, objective reality” (Bryman, 2012: 36-37).

As regards analysing data descriptively, the researcher “refers to statistically describing, aggregating, and presenting the constructs of interest or associations between these constructs” (Bhattacharjee, 2012: 128).

To answer the research questions, the researcher, having understood the well managed secondary data from the ongoing research on the socio-economic impact of settlement upgrading in Freedom Square, analysed the data in the following manner.

- a) In investigating residents’ satisfaction with the prevailing living environment and service delivery following the physical upgrading, the researcher quantitatively analysed the secondary data collected in the 2020 survey on the following:
 - i. The residents’ satisfaction levels with crucial aspects of housing, social cohesion, and changing experiences, including security concerns; and
 - ii. Satisfaction levels regarding expectations, as well as positive and negative aspects of the location.

The analysed 2020 data on the above variables (i and ii) was compared with analysed data in the previous works of 1990, 1994, 1998, 2008, and 2014 (Ntema et al., 2018) to draw the longitudinal viewpoint of understanding the living environment in Freedom Square.

- b) In evaluating the effect of the living environment on socio-economic outcomes in an upgraded informal settlement, the researcher quantitatively analysed secondary data from the same 2020 survey on the following:
 - i. Residents’ residential mobility which reflected changing residents’ preferences and the existence of formality or informality; and
 - ii. Residents’ self-assessed wealth ranking and changing development needs was used to analyse the socio-economic status of the residents.

The analysed 2020 data on the above variables (i and ii) were compared to two different previous works, namely the interpreted data on changes in demographic profile and changing development needs in 2020. These were compared with analysed data in the earlier works of 1990, 1994, 1998, 2008, and 2014 (Ntema et al., 2018) to draw the longitudinal viewpoint of the living environment in the area. Similarly, analysed survey data on self-assessed wealth ranking from 2020, which reflects the economic wellbeing of the residents, was compared with data previously analysed in 2008 and 2014 (Marais et al., 2018). This was done in order to draw a longitudinal view of the residents’ economic status in Freedom Square.

- c) In assessing the residents’ quality of life due to the prevailing physical environment and socio-economic outcomes following the physical upgrading, the assessment of all the above in (i) and (ii) above informed the conclusion on the level of quality life for the investigated population. Thus, “quality of life measures could include validated instruments such as health-related quality of life

or self-reports of subjective wellbeing such as life satisfaction or happiness” (Turley et al., 2013: 17).

The longitudinal data analysis is in contrast to one-off case studies that dominate research on informal settlement upgrading. They are essential in understanding how upgrading of informal settlement contributes to residents’ experiences and socio-economic development.

1.9. Ethics

According to research practice, ethics is understood as

as conformance to the standards of conduct of a given profession or group that are defined at a disciplinary level through a professional code of conduct and constitutes acceptable and non-acceptable behaviours in the professional conduct of science (Bhattacharjee, 2012: 137).

As such, according to section 16(1)(d) of the South African Constitution (cited in Massey, 2014), the study observes that the right of every individual to academic freedom as well as freedom of scientific research are not violated. Fundamentally, the study is committed to respecting all persons, as also demanded by the Helsinki declarations of 1974 and 2008, which seek observance of human dignity and the requirement to minimise harm and maximise benefits to the study subjects and their community. As such, following the principle of non-maleficence, the study, while using already anonymised secondary data, ethically and professionally uses consent obtained by the University. Such consent was extended to me and I preserved confidentiality and, in a similar manner, handled, analysed data, and reported results without causing harm to any stakeholder in the process, while focusing on objectivity. Above all, the study abides by the University of the Free State’s code of ethics to guide the design and conduct of the research.

1.10. Limitations

The study expects to encounter several limitations, which it contains for as the study progresses. More importantly, because secondary data is the only information to be used by the study, information gaps on certain variables are likely to ensue. The need to consult with the concerned stakeholders who initially collected and organised the information, including the supervisor, aided in traversing the challenge. Another limiting factor might be that the available secondary data may sometimes not match the purpose of this study due to factors such as different research objectives and different time coverage, or the secondary data having already been subjected to aggregations for initial purposes. The study supervisor and key initial data collectors or organisers were earmarked to be consulted for guidance. If possible, access to primary data was sought to understand its initial manipulation so as to smoothen out the differences. As there is little control over the data quality, care was always taken in handling the data correctly. Nevertheless, the study does, fortunately, use secondary data collected and organised by the ongoing research study focusing on similar objectives in the same area. To thoroughly understand

the purpose for which the data was collected, its organisation, and the meaning of different variables, the data was accessed in good time to allow timely familiarisation with the variables, levels of data organisation, and aggregations. The data in published journal articles was easily accessed from the university library. The study also ensured continuous cordial and close contact with the supervisors to achieve timely progress of the study work.

1.11. Study Outline

Following this chapter, the study comprises four more chapters that follow the order below.

- a) Chapter 2 (**Literature Review: International Housing Perspective**) looks at the international historical background of informal settlement upgrading, upgrading policy developments at the global level, strategies or approaches to upgrading processes, and expected upgrading outcomes;
- b) Chapter 3 (**Literature Review: South Africa's Housing Policy**) also investigates the literature review, but from a South African perspective. The chapter looks at the historical background of housing policy developments in South Africa, the struggle towards embracing an all-race housing policy both pre-and post-Apartheid, and the development of sustainable housing policy according to the rights-based housing provisioning provided for by the Constitution of South Africa;
- c) Chapter 4 (**Findings**) deals with data analysis and deriving of findings of the study using descriptive quantitative analysis of secondary data; and
- d) Chapter 5 (**Conclusion and Recommendations**) relates to the main findings and recommendations of the study. This chapter presents a systematic analysis of the study results, and the subsequent proposals on human settlement provision are made. Finally, recommendations are suggested for further research.

CHAPTER 2

LITERATURE REVIEW: INTERNATIONAL HOUSING PERSPECTIVE

2.1. Introduction

Informal settlement upgrading became important after World War II when urban poverty levels heightened in the urban squatter settlements. Thus, upgrading processes have since then targeted social, economic and health-related housing challenges to bring equitable development to urban dwellers (Bolton, 2020). In this regard, several informal settlement upgrading programmes emphasise the quantity of housing units built, beneficiary identification, financing, and repayments for the housing delivery service. However, the objective of the programmes has largely been the attainment of sustainable and better living environment for the residents' long-term better quality of life. Other than focusing on the ultimate quantity of the housing units delivered, upgrading programmes should also concentrate on the long-term impact of upgrading process on the living environment. Further, upgrading programmes need adequate research so as to guarantee effective use of scarce resources.

The literature review investigates the international historical background and approaches to developing appropriate housing solutions and informal settlement policies. In this regard, John Turner's advocacy work is analysed along with divergent views from its critics. Following a discussion of Turner's contribution, the chapter turns to the World Bank's subsequent work. The review looks into various slum upgrading strategies in order to contextualise how different upgrading approaches work for different locations; hence, the long-term socio-economic and health-related benefits of upgrading processes receive specific attention. Known upgrading outcomes from the literature provide a benchmark against which to measure the results of this study.

2.2. The International Perspective of Upgrading Processes

The United Nations' influence on housing grew in the 1950s before the World Bank started to dominate in the 1970s (Buckley & Kalarickal, 2005). Essentially, the UN had become active in housing provision in 1944, when it was involved in migrant relief administration. However, the UN only focused on technical support, as it could not afford tangible housing investments. Despite a growing number of regional and multisectoral housing policies formulated at that time, the UN viewed housing as one of the preconditions for economic growth (Bolton, 2020). The housing industry created jobs that benefitted economies. Coincidentally, the period around the 1960s witnessed the rebirth of urbanisation's social consequences caused by migration and unemployment levels. The subsequent growth in slum settlements pushed aside the economic importance of housing. The slum housing conditions which

ensued justified the shift to addressing the housing social needs. As a result, in the 1960s, John Turner proposed the idea of self-help housing (Kapur, 1989).

2.2.1. The Work of John Turner

Approaches to the upgrading of informal settlements have changed rapidly since the World War II. The work of John F.C. Turner was instrumental in this regard. He believed that centrally managed public or private bodies were hierarchic and undemocratic, whereas community responses were democratic for having no “need for elaborate lines of command” (Kapur, 1989: 31). As a result, influenced by the literature he had read as an architectural student before moving to Peru in 1957, Turner developed a strong passion for self-help housing. His ideas focused on personal autonomy and housing control as prerequisites for successful housing delivery to poor slum dwellers (Satterthwaite, 2012). Using the term “self-help”, Turner principally meant “the process of owner design and management and not only the owner’s investment of sweat equity” in own-built housing (Kapur, 1989: 33-34). Turner argued that housing satisfaction was possible only when the beneficiaries had unwavering control over “the design, construction and management of their dwelling units” (Harris, 1998: 165). He contended that owner-built homes and public housing had different “structures of authority and control” between them, even when public houses appeared to be better (Kapur, 1989: 34). He therefore emphasised the functionality of a house above its physical features. He posited that owner-built housing brought about the best results, as they responded positively to the occupants' ever-changing needs and situations; thus, he stressed the user-value of a dwelling unit (Pugh, 2000). In this regard, he proposed that the word “housing” was a verb and not a noun, considering “the extended process by which homes are framed, adapted and used by their occupants” (Harris, 2001: 4). He underscored housing as a process by using the word “incrementalism” — hence, even a dwelling as small as a shack was considered housing. Turner viewed standardised public housing as housing in deterioration, as these were rigid structures not amenable to changing environments and needs of the occupants (Buckley & Kalarickal, 2005). He explained that the poor were the best judges of their lifestyles, and that their problems would be best addressed by the poor themselves, as not even the government could devise the best solutions to their squatter complexities (Harris, 2001). A standardised house could not meet individual needs; the urban poor needed to be free in deciding the size and the structure of the housing. Housing needs might change over time as people’s incomes improved (Harris, 1998).

According to Turner, the existence of “large heteronomous structures” (Kapur, 1989: 33) posed an extensive hindrance to owner-built housing. Thus, spontaneous settlements represented the existence of the “creative potential of the people”, which did not often receive recognition within large institutionalised contexts; in fact, it was “the breaking down of the huge bureaucracies into many smaller autonomous units” that could smoothen owner-built housing (Kapur, 1989: 32). Turner therefore allowed the involvement of the state in housing processes on condition of “division of roles

whereby the people do what they are capable of doing most efficiently” (Harris, 2001: 5). With localised control, people could manage or construct the dwellings, provided they had access to building resources, and that the central government could guarantee land security. According to Turner, informal settlements in Peru resulted from poor housing policies, weak planning institutions, and inadequate legislation. As a result, government provision of housing was rigid, costly and boring for the users, and only a few people could benefit (Harris, 1998). He saw such policies as a function of ignorance of priorities in terms of residential needs, which led to the misconception of the requisite urban settlement processes (Harris, 2001). In this regard, he recommended establishing legislation that had:

- a) Controls to limit the concentration of building resources;
- b) Controls that would facilitate the availability of land and credit to poor urban dwellers; and
- c) Controls to enhance building technology (Harris, 2001).

In scaling self-help housing provision, Turner advocated for the change of prevailing legislation to include realistic and minimum building standards and procedures (Kapur, 1989). He also recommended new legislation regulating planning practice and building activities with provisions to set limits and not just procedural lines. Further, Turner recommended legislation on tenure and land. He propagated the formalisation of land illegally occupied by squatters to ensure “the consolidation of the housing stock” (Kapur, 1989: 35) through private investment attraction, often discouraged by real or speculative insecurity of tenure. He also called for prescriptive legislation that would allow the informal sector to have decentralised access to building technologies, materials, finance, and local labour arrangements (Kapur, 1989).

Therefore, along with William Mangin, Turner regarded informal settlements not as a problem but as a solution to the housing problem. He argued against the idea of demolitions of informal settlements, and instead encouraged improvement to the environment in informal settlements (Kapur, 1989). Consequently, Turner’s work presented a paradigm shift to upgrading acceptance instead of destruction (Harris, 2019). Governments were called upon to work with, and not for, the poor urban communities when it came to housing by accepting existing values or priorities depending on the demands of the situation. The state must take “a minimalist role in urban housing provision for the poor slum inhabitants” by only providing “infrastructure such as roads and water supply” (Satterthwaite, 2012: 208), and not the housing structure itself (Pugh, 2000). Turner justified his hands-off approach by the state by contending that the informal settlement problem was equivalent to providing education and health services that similarly required self-attendance and participation (Harris, 1998). He emphasised that, once housing was provided by the state, public authorities tended to own such initiatives to the exclusion of the poor by standardising the housing delivery. In reaction to this, poor urban communities living in slum settlements in Latin America and the Caribbean started detesting public housing for being authoritative and expensive (Buckley & Kalarickal, 2005).

2.2.2. Criticisms of Turner's Ideas

Nonetheless, Turner's ideas have not been without criticism. His contenders, mostly from neo-Marxist perspective, have questioned Turner's ideas on a number of points.

2.2.2.1. An Individualistic Approach?

Critics question whether the self-help process should be viewed individualistically, as it occurs in a socio-political context. Its individualistic approach creates a conducive environment for social inequality, making collective consciousness by the poor impossible (Kapur, 1989). Despite acceptance of self-help housing by national governments, and international agencies, and in light of continued housing problems, its implementation is often an exploitative ideological means used by authorities to dampen the poor's important housing demands.

2.2.2.2. Self-Housing Policies and Practices

Self-housing policies and practices come in a wide range of initiating forces with different motivational factors, resulting in several variations and implications of the final product. Self-help housing delivery is not easy to analyse, and its implementation cannot be done in the same fashion for different contexts (Pezzoli, 1986, as cited in Kapur, 1989). In the same vein, allowing the existence of spontaneous self-help squatters standing explicitly in the middle of the city would be against the city authorities' practices, such as zoning.

2.2.2.3. Commodification

Turner's recommendation to legalise autonomous housing leads to "penetration and dominance of the industrial, financial and landed capital", which significantly facilitates high incorporation (Kapur, 1989: 132). These developments lead to housing assuming the form of a commodity. The obvious result is that the urban poor fail to meet the housing market conditions, and ultimately face expulsion from their hard-earned self-help settlements.

2.2.2.4. Class Segregation

According to Marxist scholar, Rod Burgess (1978), appropriate housing standards advocated by Turner have historically been used to reinforce class segregation within the urban settlement to the disadvantage of poor urban dwellers. The minimum standard requirement facilitates the proliferation of industrial housing production. The dominance of industrial production of housing fortifies the capitalist mode of housing production, which is only suitable for middle-class taste. Therefore, Turner's recommendations to lower housing standards have been criticised for being an effective way of legislating housing standards' duality with other urban sections experiencing unequal and unsuitable housing conditions (Burgess, 1978). As such, states Pezzoli (1986), Turner's recommendation on standard minimum housing contains an intrinsic class struggle (cited in Kapur, 1989). What is needed,

first and foremost, is to root out the cause of duality by setting rules applicable equally to everyone, because all people enjoy “equal rights to adequate housing” (Werlin, 1999: 1523).

2.2.2.5. Levels of Control

It appears that Burgess (1978) recommends instituting more controls (rules) and not necessarily having fewer, as proposed by Turner, who wants the authorities to allow slum dwellers to have full control over self-help housing. Burgess wants “a set of maximum standards” to prevent displaying lavish housing amid awful poverty (Kapur, 1989: 33).

2.2.2.6. State Interests

Harris (2001) notes that Marxists argue that Turner's recommendations on access to housing finance and the informal sector's supply of building materials in slums are based on trust in the state, which is impossible to achieve. The reason is that, in practice, the interest of the state cannot go beyond the “process of capital accumulation”, especially for third world countries that depend on “foreign monopoly capital with no control over the actual determination of the rates of interest on that capital” (Harris, 2001: 4). Similarly, under capitalist production conditions in third-world countries, building materials' pricing is beyond the control of national governments. Otherwise, governments would withdraw from housing provision (Harris, 1998). Therefore, Burgess (1978) problematises such a mode of housing production, as it creates desperate “conditions whereby the poor have no option but to find their own solutions and help themselves” (Kapur, 1989: 40). Thus, abolishing “the capitalist mode of production and appropriation of all the means of subsistence” can bring a housing solution (Engels, 1976, cited in Kapur, 1989: 37). Without the aforementioned, self-help housing solutions, as recommended by Turner, are yet another means used by governments to suppress, even much further, essential housing demands of the poor (Harris, 2001: 18).

2.2.2.7. Power and Empowerment

In Turner's view, self-help housing meant empowerment of the dwellers, not only as a way to enhance the environment of their housing conditions but, more importantly, to sustain the housing development in a largely unassisted fashion (Kapur, 1989). This was, however, difficult to attain. The empowerment of poor people is a threat to the prevailing power structures. This arrangement requires the involved agency to shade off the decision-making power and let the targeted people themselves take the role of deciding. The whole affair may turn out to be a mechanism that alleviates grassroots opposition. The agency's role in bringing empowerment becomes limited, and most agencies fail to accept this reality (Harris, 2001). In this regard, Turner romanticised the mass poverty of low-income urban dwellers. Turner's ideas originate only from case studies in Latin America, with a different context to that of other parts of the world, and may not apply to some developing countries in Africa and Asia (Harris, 1998).

2.2.3. The Worth of Turner's Work

Nevertheless, Turner played a significant role in reducing slum clearance programmes and, instead, enhancing the upgrading of slum settlements. He was instrumental in the shift from government-provided housing policy towards owner-built housing policies in which individuals could solve their own housing problems. Turner's thoughts directly influenced the World Bank's reasoning regarding informal settlement upgrading. In the 1970s, when the Bank started funding informal settlement upgrading projects, using the site-and-service arrangements, governments' acceptance of informal settlement upgrading was one of the manifestations (Satterthwaite, 2012). Even so, some governments continued with clearance programmes. However, many governments' adoption of democratic principles and structures of running state affairs meant that countries and cities started to democratically elect new office bearers who opted for upgrading instead of the undemocratic eviction of slum dwellers (Pugh, 2000). The sheer size of the population living in slums of many cities worldwide also contributed to the acceptance of upgrading programmes (Satterthwaite, 2012). Several urban agendas took place and changed approaches to the upgrading programmes (Satterthwaite, 2016). However, many proponents of housing provision believed that "state-assisted self-help" would be appropriate, and the World Bank increased its efforts in addressing housing problems in that direction (Harris, 1998).

2.2.4. Housing Programme by the World Bank

When the World Bank first embarked on housing provision in the 1970s, the neoliberal political economy formed the basis of free markets, individualism, and beneficiary pays principles (Abbott, 2002). The World Bank's main objective was to embark on projects that provided "affordable land and housing for the poor; achievement of cost recovery, and creation of conditions for large-scale replicability of housing projects" (World Bank, 1993: 10). Therefore, the Bank emphasised direct land, housing, and finance provision by governments so to enable progressive growth and expansion of housing conditions, with project beneficiaries having to implement the projects. The Bank viewed conventional housing as unaffordable, both to individuals and governments, as market terms and conditions determined housing delivery. In this regard, the Bank wanted to reduce the housing cost in order to increase housing demand which was triggered by housing supply constraints. Indeed, the Bank had to address issues of "affordability, replicability and cost recovery, learning by doing, and project by project approach" (Pugh, 2000: 325). The Bank would achieve housing affordability through reduced cost of financing, land, services, and labour. Among these cost determinants, labour costs was targeted to be pushed to the private sector including individual beneficiaries. Effectively, individuals would be required to build for themselves, hence the self-builder concept. On cost recovery, the Bank aimed to complement the concept of affordability (World Bank, 1993). It detested overloading government budgets by making users pay for the housing services and goods that they had received. The site-and-service and the in-situ housing upgrading provided more affordable final products. Such final products

had to be replicated with the “learning by doing ideas and project by project approaches” (Pugh, 2000: 337).

In the 1980s, the Bank’s objective shifted to achieving adequate housing provision by creating “self-supporting financial intermediaries capable of making long-term mortgage loans to low- and moderate-income households” and also to “reduce and restructure housing subsidies” (Buckley & Kalarickal, 2005: 257). This required improved institutional and financial performance by the private and public sectors. The government's role was to provide housing finance through public institutions, nationalise subsidies on housing through improved targeting and shifting from financial lending to increased mortgage lending to low-income households (World Bank, 1993). The Bank’s lending instruments that would help mobilise housing finance through reforms in interest rates formed an integral part of its policy to enhance resource mobilisation. The Bank deemed it possible to improve housing financing through the functional design of mortgage finance. The Bank’s policy also aimed to have “subsidy design and improved institutional financial performance of government agencies involved in direct provision of land, infrastructure, and housing” (Buckley & Kalarickal, 2005: 257). These housing finance policies became prominent in World Bank adjustment programmes that entailed many conditionalities for member countries to access loans.

2.2.5. World Bank’s Changing Housing Strategy

By the late 1980s, the Bank’s new liberal approach faced mounting criticism for its failure to address housing problems experienced by the targeted poorer communities (Abbott, 2002). Thus, a shift to the new political economy, which originated from earlier neo-liberalism, was made. The new political economy had its own features. Firstly, the Bank focused on enablement, because the urban housing sector would effectively develop through all-stakeholder entrepreneurship spurred by conducive legislative, institutional, and financial framework (World Bank, 1993). Thus, from 1992 onwards, the Bank’s housing objective focused on creating an efficient and effective housing sector that met the needs of all stakeholders in housing provisioning. Secondly, the Bank saw both public and private sectors’ capacity building as crucial. The Bank assumed an enabling role in housing provision by enhancing finance accessibility for private and public sectors. The Bank wanted a housing sector capable of enhancing economic development. Thirdly, the Bank believed that the new political economy would attain poverty alleviation and render support for sustainable environment ideas in the housing sector; as such, targeted subsidies aimed at low-income households, the elderly, etc., became widely accepted (World Bank, 1993). According to the Bank, the government's role was to enhance the adoption of what Buckley and Kalarickal (2005: 237) call governments agencies’ “regulatory enabling role” through policy formulation, coordination, and implementation. The Bank believed that all this would facilitate “land and housing provision by the private sector and enhance macroeconomic policy” (Buckley & Kalarickal, 2005: 237). As a result, the informal housing sector's contribution to economic

development became an essential outcome instead of the initial focus regarding eradicating informal housing by in-situ and site-and-service upgrading. Therefore, the focus needed to be shifted to the entire housing sector, and not only projects which had limited impact on poverty alleviation (Abbott, 2002). Effectively, the Bank used a range of policy as well as lending instruments to stimulate demand, facilitate supply, and help manage the entire housing sector. The policy would stimulate demand through developments in property rights, targeted subsidies, and housing finance. Provision of infrastructure, making regulatory reforms, and enhancing the housing industry's organisation would address the supply side (World Bank, 1993). According to the Bank's policy, all this was possible through institutional reforms and enhanced coordination with individual countries' prevailing macroeconomic policies.

2.2.6. Structural Adjustment Programmes

The Bank shifted from its self-help approach to structural adjustment in 1993, which meant emphasising the restoration of the debtor-creditor relationship, encouraging growth-centred policies, and macro-economic productivity of urban sectors, as opposed to strategies that underscored direct poverty alleviation (Buckley & Kalarickal, 2005). Under the Programme, the Bank and the IMF would require underdeveloped countries to undergo radical transformation by

reducing the size of the public sector expenditures, limiting state presence as a producer and as a developmental agent, substituting social subsidies with subsidies to the financial system, opening up the economy to external free trade, reorienting economic policies to increase exports, encouraging the participation of foreign capital in economic activities, and privatising partially or totally state enterprises and state functions (Abbott, 2002: 306).

Operationally and conceptually, housing and urban development form part of overall structural adjustment strategies, as cities play an essential role in their countries' economic growth. The Bank's role would only be to support the foreign economic environment so as to maintain the member countries' viability on the balance of payments.

2.2.7. Criticism of the World Bank's Housing Policy

It subsequently seemed that the Bank's role in inspiring development changed to that of the IMF, which involves preserving and consolidating global monetary policy (Buckley & Kalarickal, 2005). Thus the structural adjustment programme, which emphasised the unblocking of the markets, changed developing countries into markets for surplus maximisation transferrable to core rich countries through the balance of payments. The adjustment programme prescriptions brought high social costs because they removed consumption subsidies, including those earmarked for urban and general housing development (Abbott, 2002). The consequence was polarised economies from which only the minority emerged richer, while housing problems continued to rage. Further, the Bank's initial involvement in the provision of housing consisted neoliberal principles. The Bank took part in welfare housing

provisioning, which resulted in commodification, thereby effectively taking away collectivism and, instead, favouring individual provisioning (Buckley & Kalarickal, 2005). The Bank's market-based housing or mortgage financing approach has also been blamed for commodifying housing — in other words, making housing unavailable to the poorest people most in need of housing in most developing countries. The speedy increase of foreclosures for failure to service mortgages in low-income settlements where housing had been in poor condition also tainted the market-oriented approach. Thus, the Bank's policy on housing was "limited by its persistent commitment to neoliberal and financialised policy practices" (Waeyenberge, 2015: 288), which takes housing finance as the fulcrum in resolving shelter needs, rampant in developing countries (Buckley & Kalarickal, 2006). The approach's failure was laid bare during the global financial crisis, when it became only proper to decouple finance from pro-poor housing solutions (Waeyenberge, 2015).

2.3. Informal Settlement Upgrading: Changing Approaches

The upgrading or improvement of informal settlements had taken many approaches around the globe. However, over the past decades, a significant array of upgrading practices, programmes, and policies have contained components of self-help, whether explicit or implicit (Kapur, 1989). In this regard, the range of housing started from individual self-help squatter initiatives, and progressed to aided self-help upgrading programmes championed by governments, international donor agencies, non-governmental organisations, community groups, and community development corporations (World Bank, 1993). Thus, there have been variations in the types, motivations, sources, and forms of self-help upgrading practices and approaches according to different contexts of the upgrading programmes (Kapur, 1989), as discussed below.

2.3.1. Site-and-Service

This approach entails land provision, where individual low-income urban dwellers build their own housing in site-and-service upgrading programmes. Site-and-service, as opposed to in-situ slum upgrading, refers to greenfield settlement development. Land for new settlement projects, involving owner-building on serviced plots with tenure security and sometimes with start-up grants, is identified, usually within city boundaries (Bolton, 2020). The available literature does not explicitly distinguish in-situ upgrading from informal settlement or slum upgrading. Most projects using the term slum upgrading describe, in fact, in-situ upgrading. In-situ upgrading refers to slum upgrading where the upgrading processes are implemented to the already occupied settlement without having the residents shifted (UN-Habitat, 2006). The upgrading processes involve improving land tenure, health facilities, housing, employment, sanitation, and other infrastructure such as pavements and roads, and social and political inclusion (Huchzermeyer, 2006). Even though both processes highlight the concept of aided self-help slum upgrading, site-and-service upgrading entails incremental changes made to housing units after providing land tenure to residents. The site-and-service programme benefits from research done

during the 1960s, which confirmed that legally or perpetually secured tenure by squatters motivated the squatters themselves to improve their housing quality over time as permanent communities (World Bank, 1993). The flexibility of progressive housing development and affordability, inherent in site-and-service upgrading, allows even low-income residents to gradually improve their homes for themselves. Sites-and-service upgrading programmes grew in number from around 1970 to 1998, but were later abandoned for delivering inadequate results (Bolton, 2020). According to Owens, Gulyani, and Rizvi (2018), their delivery objectives were regarded as narrow with inadequate time allowed for their realisation, and varied widely on deliverables regarding financing and plot sizes (cited in Bolton, 2020). Most of the site-and-service programmes have been pilot projects and small-scale in nature. Nevertheless, the model offers a wide array of options targeting diverse income levels; hence, some plots had a sanitary core while others would only be surveyed (Bolton, 2020).

In Kenya's site-and-service initiatives, the United Nations Habitat has had two upgrading projects in Makongeni and Dandora in Thika and Nairobi, respectively (UN Habitat, 1987). Starting in 1970 with limited capital, plots in Makongeni were ready by 1971 with foreign technical support. The conflicts between State agencies and residents regarding plot allocation procedures impeded the project for five years, after which the government provided roads and water supply. In Dandora, with significant funding from the World Bank, construction of houses using modest materials started in 1976 (Bolton, 2020). The aim was to have the housing units improved over time. The project employed a collective participation strategy in which labour, financing, decision-making, and supervision by plot-holders were organised. Key staff from city authorities also worked closely with local building groups, training them, registering them, and keeping records (UN Habitat, 1984). Plot holders would only get a loan after certification of work progress, with some political elements infiltrating the processes. In both instances, Makongeni and Dandora have become private rent income-generating housing structures (UN-Habitat, 1987). The increasing practice of subletting is another setback to the initial objective of accommodating poor urban dwellers in conducive urban housing. Many residents have moved to the village, leaving behind only employed family members who use the housing partly for accommodation and partly for rental income (Bolton, 2020). The only fully owner-occupied were those of savings cooperatives because decisions to let out or sell the property are difficult to make in partnerships or jointly-owned property. In Makongeni, low-income residents have been excluded by construction conditions brought about by higher-income developers buying plots in the area. In Dandora, low-income residents ended up migrating to other informal settlements, opting for taking rentals from the site-and-service house. Thus, the approach slightly helped to improve the upgrading process. However, the housing units eventually remained unaffordable to many.

In Egypt, site-and-service interventions created plots around the 1970s to relocate slum dwellers who could not afford to occupy plots at high rates (Hegazy, 2016). However, government officials were opposed to the unfinished characteristic of settlements as it would later seem that the government had

given consent for the creation of slums. Thus, it appears multilateral agencies championed site-and-service projects with foreign leadership. However, the site-and-service projects received criticism for not being people-oriented, but top-down, coupled with land titling problems. Further, even though similar projects in Ismailia succeeded in transforming the welfare of the poor urban settlers (Bolton, 2020) where some people had sold for a profit the houses they had built, most of them migrated to new informal settlements. Those who failed to secure loans for building on the plots ended up selling them and high-income developers erected higher quality houses unaffordable to poor people.

2.3.2. In-Situ Upgrading

In-situ upgrading has not been used much when compared to the site-and-service approach (Bolton, 2020). To a more significant extent, the approach aims to achieve poverty reduction by reducing vulnerability and general social exclusion of poor people living in poor urban environments (World Bank, 2006). In-situ upgrading does not necessarily require relocating urban slum dwellers; rather, the approach allows residents to live on the site while the upgrading work progresses. The upgrading often involves “improvements in land tenure, housing, infrastructure, employment, health services, and political and social inclusion” where “projects and policies differ depending on region, politics and development histories” (Bolton, 2020: 2). It is facilitated “through new measures for the acquisition and rehabilitation of well-located occupied land by municipalities” (Huchzermeyer, 2006: 41). Thus, the land is significantly redefined to make upgrading feasible, as the flexible layout planning of the land allows housing solutions that accommodate higher density, informal, and non-standardised settlements (Bolton, 2020). The dwellers' participation in decision-making during the planning of the layout enhances social inclusion. The World Bank recommends the devolution of accountability and responsibility to the lowest suitable levels if in-situ upgrading is to be cost-effective (World Bank, 2006). As such, ownership through empowerment, which occurs when community participation is enhanced, helps bring “urban governance, more comprehensive response and produces longer-term sustainability” (Bolton, 2020: 5). Without community participation, “problems of patronage, clientelism and co-option” become common (Buckley & Kalarickal, 2005: 237). Moreover, social inclusion ensues if the housing unit is to be relocated to a healthier site within the programme's ideal vicinity (Huchzermeyer, 2006). Further, the evaluation and monitoring roles given to the community solidifies social inclusion. In-situ upgrading is affordable, as it allows incremental improvements to existing housing structures, with owner-occupation continuing over time without owners being forced to meet certain rigid costs. The provision of economic and social facilities, such as markets, transportation hubs, and working places, addresses issues of poverty (Bolton, 2020). The provision of facilities like sanitation, water, health facilities, and schools, address immediate poverty concerns. The availability of these facilities allows time for women to concentrate on actual economic activities for their livelihoods, whereas children have time for education, making the upgrading beneficial in terms of human capital development (Cadavid, 2010).

In the Philippines, a study of in-situ upgrading in Quezon City highlights civil society's strong role. Community-based groupings, corporate foundations, and faith-based groups are channelling “aid funding for improving basic services, physical infrastructure, land tenure, and provision of leadership training” (Bolton, 2020: 8-9). Correspondingly, there had been a shift in Egypt from demolition to informal settlements’ upgrading from around the 1980s following in-situ upgrading success elsewhere. In the 2000s, integration, rather than upgrading, has helped integrate the settlements into formal citywide policies (Bolton, 2020). The approach also relates informal urbanisation with market expansion of the formal property. The integration has been three-pronged: juridical integration aimed at property regularisation and land-titling, social integration geared towards addressing community needs, and physical integration targeted at road building for enhanced accessibility (Khalifa, 2015). The approach has been solidified by government change in emphasising revamping safety in locations susceptible to environmental hazards, including railway accidents, health risks exposures, unsafe structures, and tenure uncertainty. Integration that comes with in-situ upgrading has connected all unplanned settlements to market-based arrangements. Different contexts of in-situ upgrading have necessitated different policy combinations, and the availability of political will and funding has been vital in this endeavour (Bolton, 2020).

2.3.3. Philanthropic Upgrading of Informal Settlements

Philanthropy in settlement upgrading is yet another approach in addressing the housing complexities. The love for humanity regarding housing problems was the enabling factor for affluent individuals’ generosity to donate towards lifting the poor from desperate living conditions in slums. Many not-for-profit organisations are involved in this movement. However, this approach might either use community-based or market-based, or in-situ or site-and-service strategies. In America, philanthropy remains key in addressing the housing crisis among the poor segments of the society (Dreier, 1997). Although philanthropy in housing has existed since the late 1800s, private charitable organisations and wealthy philanthropists have significantly heightened their efforts to address America’s housing problems from around the 1980s (Riley & Kraft, 2010). The basis for this is the Americans’ humanitarian commitment to embrace social justice, especially now, as their country faces global economic integration, increased urban decay, broadening economic disparities, and deindustrialisation shock, all of which affect housing provision for the poor (Dreier, 1997). Habitat for Humanity (HFH) in Simon-Pelé in Haiti is an example of philanthropic housing success. As a densely populated informal settlement with over 30,000 residents and located within the suburbs of Port-au-Prince, the area, according to HFH (2016), was characterised by self-built, low-quality housing marked by violence, high unemployment, and poor public infrastructure. The communities in this location enjoy solid social relations, and their large numbers is a source of human capital. The residents feel secure for having de facto and effective land titling (HFH, 2016). Habitat for Humanity worked on a project targeting water, sanitation, and hygiene by improving drainage, water supply, and sanitation facilities. Residents were

also educated on health and hygiene practices. They constructed public latrines with handwashing points, and responded to earthquake disasters by training residents in home building, thereby mitigating against natural disasters. Habitat for Humanity along with USAID have also been working on problematic land tenure barriers to improve the number of registered land sections and to revitalise land administration (HFH, 2016).

2.3.4. Public-Private Partnerships (PPPs) and Urban Housing

The proliferation of PPPs in addressing urban housing problems, along with a blend of philanthropy, brings an exciting dynamic to housing. Effective and collaborative public-private working relationships are often started as a matter of necessity and without a formal contract (Riley & Kraft, 2010). Usually, partnerships exist where there is

a cooperative venture between the public and private sectors, built on the expertise of each partner that best meets clearly defined public needs through the appropriate allocation of resources, risk, and rewards (Dreier, 1997: 235).

Under the PPP model, governments use incentives in tax, land and housing policy reforms, as well as subsidies to attract the private and not-for-profit sectors' involvement in the development of affordable housing for the urban poor (Riley & Kraft, 2010). Once efficiently operationalised, the approach delivers more value-for-money benefits than government projects. Further, governments' lack of financial capacity to afford urban housing and infrastructure makes the PPP model a viable vehicle for addressing infrastructural and housing problems for the growing urban population (Bah, Faye, & Geh, 2018). As such, PPPs take many collaborative forms with no legal obligations, while others are contractual with binding legal commitments (Bolton, 2020). Philanthropic PPPs in housing delivery are often collaborative and non-legal partnerships that exchange expertise and leverage resources to address low-income settlements (Riley & Kraft, 2010). America's history of philanthropy indicates that PPP housing philanthropy helped change the housing practices of poor urban people by ameliorating the most glaring signs of poverty that existed along with housing problems. Thus, this approach might also use community-based, market-based, in-situ, or site-and-service strategies. According to Riley and Kraft (2010), model tenements come because of the role of PPPs. Community-based organisations working in housing development have expanded and sustained their capacity due to PPPs' arrangements. Further, community-based organisations have been able to seek reforms in public policy through PPPs in order to strengthen the government's role in regulating and monitoring housing conditions (Riley & Kraft, 2010), thus increasing housing subsidies for the urban poor. However, as noted by the UN-Habitat (2011), the PPP approach has its challenges, including the private sector's differing profit maximisation goals as opposed to governments' social responsibility objectives in housing, lack of public acceptance of unaffordable and standardised units constructed, and cost-saving motivations by the private sector, that most often compromise design and housing quality. Further, most governments lack negotiation

capacity, finance, and management skills for complex projects involving PPP arrangements. PPP contracts are not flexible, as they need strong guarantees to incentivise private engagement (UN-Habitat, 2011). A ten-year “community plan to end homelessness by 2016 in Hennepin County and Minneapolis” (Riley & Kraft, 2010: 31) offers a better example. This comes against the background of the previous economic downturn, which significantly increased the housing need. Many people lost their jobs and, consequently, their housing, due to failure to pay for housing services. Nevertheless, several housing programmes targeting refugees, the aged, and young mothers, have been initiated by working philanthropic partnerships between the public, churches, rich people, volunteers and not-for-profit organisations.

2.3.5. Community Empowerment Slum Upgrading

Community empowerment is another approach to informal settlement upgrading. The Orangi Upgrading Pilot Project in Karachi is one example of a community empowerment and self-help upgrading intervention involving a non-governmental organisation (NGO) (Hasan, 2003). This particular upgrading project involved providing sewage facilities to an already existing housing settlement. According to Kapur (1989), a credit bank, established as an NGO for social work objectives in 1979, acted as a mediating structure between state agencies and community leaders. Traditionally, the communication gap between state bureaucratic structures and the community, due to the general population's inability to reach state agencies, had hindered the NGO's ability to bridge this project (Kapur, 1989). Since the project would involve self-help processes, the NGO operating outside the state apparatus, considered empowering the community through education processes to be a self-sustaining strategy (Kapur, 1989). Here, the understanding of self-help was to enhance local people's ability to have the spirit to help themselves, not individually, but as part of the local community with shared problems, aspirations, and expectations (Hasan, 2003). Thus, the people had to be made aware of their abilities, limitations and rights. Kapur (1989) notes that the upgrading of the settlement sewerage system became a vehicle of interaction between the community and state agencies. Instead of the NGO speaking on behalf of the people, it taught them to speak independently to the state; as such, the project embodied people-centred ideologies and policies (Kapur, 1989). This same approach was used in the Kampung Improvement Programme, initiated in Surabaya and Jakarta in 1969, to upgrade water, drainage, paths, roads, and sanitation (Ghasemi et al., 2019). The Kampung project evolved through several phases and extended to many other urban areas but aimed to keep costs to a minimum, courtesy of self-help, so as to cover more slums through residents' involvement. In later stages, it involved community participation before being embraced by government authorities (Ghasemi et al., 2019). In Thailand, with assistance from the Community Organisations Development Institute (CODI), the government has been implementing a community-led housing and infrastructural upgrading programme for low-income residents in its fast-growing slums along with local governments and utility providers (Satterthwaite, 2012). These initiatives have scaled up because the communities themselves locally

mobilise resources to implement their community-led upgrading solutions. The initiative has also regularised insecure land tenure to legal titling by either purchasing land from landowners using government loan or by community negotiated lease or by accepting to shift to different locations in return for tenure (Satterthwaite, 2012).

2.3.6. Relocation

Relocation of slum settlements from hazardous and unhealthy localities to safe and habitable sites is another approach. According to Satterthwaite (2012), the relocation approach differs from the site-and-services approach because it requires provision of resources or compensation by state agencies for the actual housing construction. It also involves provision of essential infrastructure including roads and water supply by the government with the objective of reducing or eradicating the vulnerability of poor urban dwellers. However, the subject of vulnerability is multi-dimensional in terms of social and physical measures (Satterthwaite, 2012). Physical vulnerability is defined as the amount and likelihood of potential harm or damage caused to people by a particular hazard, while social vulnerability depends on inequality, poverty, marginalisation, quality of housing, and access to education and health (Taylor, 2015). Upgrading seeks to address both physical and social vulnerability through the enhancement of community resilience. Therefore, the community must have the capacity to resist or absorb stress and recover after a hazardous event. The relocation of informal settlements situated in hazardous environments is one option to achieve this (Bartlett & Satterthwaite, 2016). Initiatives in the Indonesian cities of Solo and Surabaya reduced the risk of flooding to informal settlements located along the riverbanks and still offer some lessons. Taylor (2015) notes that, in Solo, dialogue between the residents and the mayor resulted in government grants being allocated for buying land sites and building homes in safer and healthier locations. The opportunity was accorded to households who agreed to relocate. The government also provided services to the sites; almost 993 households freely relocated to new sites except for 578, with legal tenure over their riverbank plots, who still needed to be compensated handsomely (Taylor, 2015). In Surabaya, the same approach was being pursued with difficulties involving compensation.

2.4. Long-Term Benefits of Upgrading Programmes

The developing world houses over 90% of the global one billion slum dwellers (Bolton, 2020). Urban slums represent settlements around cities with exceptionally poor living conditions (Turley et al., 2013). They do not have access to any essential services and live in small, crowded spaces. Although slum dwellers enjoy proximity to work, and are supportive and socially connected, their deprived living conditions are closely linked to health outcomes that greatly impact the quality of their lives. In slums, the occurrence of cholera, malaria, diarrhoea and other respiratory diseases is widespread (Huchzermeyer et al., 2014). Thus, the improvement of the physical environment is fundamental in slum upgrading — improvements to water supply, waste collection, drainage, electricity, sanitation,

street lighting facilities, and road paving comprise the upgrading processes. Some upgrading processes include improvements to access to education, health, social services, strategies for increasing dwellers' security on their legal rights to land, and enhancing their economic standing and, therefore, wealth ranking (Marais et al., 2018).

2.4.1. Health Upgrading Outcomes

Consistent but limited evidence suggests a link between health-related outcomes of slum upgrading intervention and incidences of diarrhoea and other environmental related diseases (Turley et al., 2013). In their review of a body of research findings, Turley et al. (2013) express doubts regarding the quality of existing research findings on the effects of the upgrading process regarding health outcomes. Different outcome measures have been used, thereby producing incomparable results. Nevertheless, despite the risk of bias in the research evidence, a study on shanty towns in Argentina found evidence of decreased incidence of diarrhoeal infections among slum households following water connections by a private company (Galiani, Gonzalez-Rozada, & Schargrotsky, 2007). The situation was different when compared to households under control. Four other studies, despite the high probability of bias, supported this outcome, and reported a lower incidence of diarrhoea after residents received a once-off intervention of cement flooring (Cattaneo, Galiano, Gertler, et al., 2009). Similar results were evidence in research related to multi-component slum upgrading (Turley et al., 2013). However, there is little evidence of “a reduction in the severity of diarrhoeal episodes”, and the upgrading has “no effect on the duration of diarrhoea” (Cattaneo et al., 2009: 77). Further, Gonzalez-Navarro and Quintana-Domeque (2010) found no improvement in fungus or parasite infections after a road paving intervention in Mexico (cited in Turley et al. (2013). However, after using two studies with the risk of bias, water and sanitation improvements are perceived to enhance the practice of health behaviour and general health status, income, and subsequent improvement in quality of life (Joshi, 2002). For example, in their study of the effects of in-situ upgrading in Manila, Aida and Umenai (2002) noted that slum households reported fewer backaches, as upgrading meant that they did not need to carry buckets of water home. The same research also pointed to an improved feeling of energetic physical fitness due to adequate bathing, fewer days lost on tending to the sick, and more time saved from reduced water collection errands. Instead, more attention could be paid to income-generating activities (Aiga & Umenai, 2002). Place-based upgrading of the physical environment, even without extensive upgrading interventions, is also known for rendering positive health outcomes (Ghasemi et al., 2019).

The importance of targeting the social aspects of the upgrading processes has also been a main research focus, because, in “Anglo-America and the global South”, any shelter's physical conditions have posed a significant threat to good public health (Harris, 2019: 10). According to Harris (2019: 11), “the origins of urban planning as we know it today are the beachheads of sanitary reform”; thus, urban poor housing is a critical problem when it comes to dealing with public health. In the past, authorities have been

compelled to force owners to repair their housing in Anglo-America and Europe, where winters are very severe to those without decent housing (Dodman, Archer, & Satterthwaite, 2019). Similarly, in developing countries, limited available studies link “urban physical and social environments and health” (Henson et al., 2020: 13). In high-income countries, housing and health research studies show a solid link between adequacy or quality of housing and mental health conditions. The impact of upgrading on both “physical and mental health” is due to the resultant risk reduction in disease transmission, stressors, and injuries (Ghasemi et al., 2019: 778). The upgrading also indirectly reduces health-related problems by way of economic development that ensues as a result. The transformation of critical socio-economic features, as indicated by World Health Organization's (WHO) literature review on the assessment of “the evidence for associations between slum life, health and health inequity” (WHO, 2005: 11) shows that overcrowding is “linked with stress and violence” as well as decreased school attendance by children (Turley et al., 2013: 48). Moreover, the lessons learnt from earlier HIV and Ebola pandemics ought to have applied now as long-standing plans for tackling the Covid-19 pandemic that has also affected informal settlement dwellers' wellbeing, posit Corburn, Vlahov, Mberu et al. (2020). Such lessons would have motivated innovations beyond mere disaster responses. The short supply of adequate housing, water, and sanitation facilities renders almost one billion informal settlement dwellers in developing countries highly vulnerable to contracting COVID-19 (Corburn et al., 2020). The slum dwellers' susceptibility results from violence and overcrowding due to space constraints of their living environment where it is impractical to self-quarantine and practise physical distancing. The imposition of draconian physical distancing and quarantine measures by authorities on poor urban dwellers living in unimproved environments will have no long-term benefit to them but only enhance their susceptibility to the pandemic and poverty levels (Turley et al., 2013). In-situ upgrading, in this regard, enhances the health of slum dwellers; such safety levels arise as a result of increased space, provision of health facilities, water supply connections that strengthen health practices, reduction in physical and gender-based violence, and improvement of mental health for the residents (Galiani & Schargrodsky, 2004). Similarly, studies show that housing improvements and land tenure security reduce anxiety and bring reduced stress from the possibility of displacement (Muggah, 2012). Moreover, resilience to climate change following sustainable housing solutions reduces health impacts resulting from flooding, drought-related water scarcity, and heat events, that cause stress (Scovronick et al., 2015).

2.4.2. Physical Environment Upgrading Outcomes

As pointed out previously, the effects of in-situ upgrading in Manila showed that residents preferred private facilities to communal toilets, water stands, and bathing rooms (Aiga & Umenai, 2002). Sometimes, the installation of public sanitation and water facilities have mistargeted those in most need because they are often put away in impractical locations without considering gender dimensions and social class (Joshi, 2002). As such, residents' dissatisfaction is triggered by the intervention

components' location which worsens when service design is incomplete, for example, having boxes for solid waste disposal without a system for their collection or having public latrines with no maintenance arrangements (Aiga & Umenai, 2002). Further, after the sustainable upgrading process, the residents expect their capacities in disaster risk mitigation to improve, specifically in minimising climate change impacts and improving their resilience (Dodman et al., 2019). The upgrading processes must take on board issues of climate change during the planning processes if positive impacts “in the quality of life of the urban poor” is to be enhanced (Ghasemi et al., 2019: 779). Sustainable upgrading programmes in these settings have long term impacts on reversing social and health-related challenges (Anguelovski, Shi, Chu, et al., 2016) and also mitigates “urban adaptation injustices” from lack of inclusiveness in the upgrading process (Scovronick et al., 2015: 659). Regarding education outcomes, the slum upgrading road paving component is reported to have “no effect on the proportion of children enrolled in school or school absenteeism” and there was no effect on the “illiteracy rate of the head of slum households” (Turley et al., 2013: 11). Nonetheless, place-based interventions integrate informal settlements into the formal metro transportation network and enhance access to education, employment, and other services, thereby reducing isolation, stereotyping, and segregation of the residents (Muggah, 2012). Improved roads and cemented footpaths in the Java’s Kampung improvement were greatly valued by residents, leading to improved access to markets, workplaces, and schools, as well as increased safety (Milone, 1993). Moreover, studies show that slum dwellers’ mobility is limited by their preferences, needs, and satisfaction with the upgrading interventions (Cadavid, 2010). Thus, water, drainage and sanitation improvements are high-ranking priorities to the residents, followed by education and health (Aiga & Umenai, 2002).

2.4.3. Socio-Economic Upgrading Outcomes

Despite being costly in developing countries, sustainable solutions requiring higher energy use efficiency and renewable energy investments have been embraced to achieve social equity in housing delivery (Ghasemi et al., 2019). Once widely implemented, such sustainable solutions bring about long-term health and environmental benefits (Satterthwaite, 2020) due to good indoor air quality. Further, economic benefits accompany affordable water and energy inherent in those technologies are also realised. The lack of such housing solutions in developing economies tends to subject residents to exorbitant living standards from costly utilities compared to their individual earning capacities (Bartlett & Satterthwaite, 2016). Thus, the urban poor are often rendered homeless for failure to pay for expensive utilities, apart from being forced to abandon food or medication, and opting to purchase alternative energy sources (HUD, 2009). Their health conditions worsen as a result. Other areas in sustainable housing include disposal of solid waste, water harvesting, shading, rainwater harvesting, and water management, all of which have health and economic benefits once incorporated into the upgrading process (Ward & Sullivan, 2012). Subsequent enhanced income levels result in poverty reduction due to realisation of adequate food, healthcare, and other services (Turley et al., 2013).

However, to be sustainable, environmental issues in housing sustainability should be linked with wide-ranging themes, and ought to be pursued along with “social and economic sustainability, social integration and globalisation”; such a holistic approach must embrace “convergent policy approaches” on regulatory, social, and economic principles (Ward & Sullivan, 2012: 319). Likewise, slum residents become economically vulnerable when authorities institute COVID-19 responses. Mostly, they are poor informal workers who have to show up for work every day to earn their subsistence and daily wages (Mberu & Ciera, 2014). The COVID-19 pandemic poses arresting challenges to poor urban dwellers. An equitable response to these issues comes with slum upgrading, in which the urban poor would be treated in standard ways through the creation of participatory governance as well as improved delivery of indispensable services, such as healthcare and investments in new resources for their long-term benefit (Corburn & Sverdlik, 2017). Stigma, racism, and xenophobia towards the urban poor have increased during the pandemic (Mberu & Ciera, 2014). It is the provision of “economic, social, and physical improvements and protections to the urban poor, including migrants, slum communities, and their residents, that can improve their long-term wellbeing” (Corburn et al., 2020: 357). Thus, the presence of causal effect between in-situ upgrading and social capital improvements, resulting from resident participation and social interaction, reinforces the need for upgrading (Milone, 1993). Upgrading enhances community organisations' development, strengthening their confidence, enhancing beneficial relations among residents and with local authorities and utilities providers (Dodman et al., 2019). In do-it-yourself upgrading programmes, many residents have attained empowerment after acquiring technical skills in building, engaging with local authorities, and social organisation (Satterthwaite et al., 2019). With the inclusion of land titling in the upgrading intervention, upgraded settlement residents often rent or sell their now upgraded and valuable properties following increased housing security and quality. On the other hand, land titling increases the property's value. Banks might be willing to use this as surety in processing loans that can ultimately help improve residents' economic wellbeing (Field & Kremer, 2006), while also addressing issues that accompany housing, such as residents' access to social services, like banking (Muggah, 2012). However, relocating to other lower standard locations becomes the sole option when upgraded slum residents cannot afford upcoming income responsibilities, including maintenance, city rates, and taxes (Cadavid, 2010). The implication is that the intervention stops benefiting the poor urban populations as intended initially, apart from eroding social cohesion.

2.5. Conclusion

The abovementioned informal settlement upgrading approaches, founded on a long historical learning process, offer positive social, economic, and health-related benefits. This development strengthens the possibility that any well-informed upgrading intervention can deliver intended long-term outcomes. The work of John Turner has been instrumental in this regard. Turner's work helped to reduce slum clearance programmes and enhanced the upgrading of slum settlements. He helped establish owner-build housing

policies, shifting from government-provided housing policy towards self-help solutions (Kapur, 1989). He advocated for the removal of bureaucracies in public institutions and encouraged incrementalism in owner-build housing. Turner's ideas were criticised for encouraging an individualistic approach to housing which the authorities could use to dampen collective housing demands by poor urban dwellers. However, his minimum housing standards were criticised, as it encouraged class segregation and duality in housing quality; empowering grassroots was seen as a threat to authorities. However, many governments continued with clearance programmes and, later, the global democratisation movement changed them to opt for upgrading of slums (Pugh, 2000). Turner's thoughts influenced the World Bank to embrace informal settlements' upgrading in the 1970s with the site-and-service arrangements (Satterthwaite, 2012). The World Bank championed the aided self-help approach to housing provisioning. The Bank's market-based approach, adopted later, partially succeeded, because unblocking the market could not be the only solution to the extensive housing problem. The Bank's noninterventionist policy by the state failed housing replicability and affordability at a larger national scale (Abbott, 2002). The Bank's structural adjustment reforms, introduced later, had no systematic social reform. Thus, the abolition of "the capitalist housing production and appropriation of all the means of subsistence" (Harris, 1998: 170) was regarded as creating a better housing solution, unlike the self-help housing, which governments can use to suppress essential housing demands by the poor. Thus, the divergent views that emerged after each upgrading proposition helped to sharpen the process of finding suitable housing solutions. After all, different housing needs in different contexts require unique housing solutions. Conventional upgrading approaches like in-situ, market-based standard housing production, and site-and-service, should be blended with upcoming sustainable housing solutions in order to achieve socio-economic and health benefits.

The literature review indicates that the different upgrading approaches are conventionally three-pronged. Site-and-service approaches comprise public-private partnership urban housing and the relocation mode of housing, while the in-situ approach has its fundamental elements in philanthropic and community empowerment upgrading approaches. The revolutionary but market-based standard housing approach is a unique mode propagated by the World Bank. Further, the review shows that upgrading has positive outcomes with regards to socio-economic and health benefits for dwellers. On health outcomes, decreased rates of infectious and contagious diseases and stress are registered. Socio-economic benefits, such as access to education, economic opportunities, community empowerment, improved living environments due improved sanitary, water and electricity supply, as well as road facilities, accompany these upgrading processes. Social benefits are realised due to adequate and proper housing, employment opportunities, and social and political inclusion (Corburn & Sverdlik, 2017). The need for embracing climate change considerations in the upgrading processes is an important aspect, especially as it influences slum dwellers' socio-economic and health benefits. Tenure security has the capacity to bring economic benefits; similarly, improved transportation network or roads construction

enhances employment opportunities. However, it has been learned that slum dwellers prefer private facilities to public ones, and that provision for maintenance and cleaning facilities located in suitable places is critical (Aiga & Umenai, 2002). Thus, slum dwellers' involvement in upgrading stages ensures continuous utilisation and maintenance of facilities.

CHAPTER 3

LITERATURE REVIEW: SOUTH AFRICA'S HOUSING POLICY

3.1. Introduction

Residents' changing experiences in South Africa's upgraded informal settlements, have, over time, been largely influenced by politico-economic and policy changes. The different upgrading models have had different outcomes in terms of residents' experiences and perceptions. However, the inadequate evaluation, analysis, and documentation of residents' experiences of the housing environment in these upgraded settlements has created a gap of knowledge in understanding the "upgrading processes and their outcomes" (Ntema et al., 2018: 3). Thus, policy is described as "the goals or strategies of the leaders; specific acts such as decisions, announcements and statutes; an overriding logic of action; and a structure of practice" (Colebatch et al., 2010: 11). In South Africa's colonial and Apartheid housing policies, Blacks were excluded from urban areas, as government actively sought to control Black urbanisation (Huchzermeyer, 2001). Several housing policies developed because of the racial discrimination practiced by the White minority rule; the result was inadequate housing stock for the Black population (Abbott, 2002). The period after Apartheid has improved the housing prospects of Black people. However, there still remains discontentment over the persistent lack of social-economic rights for many South Africans (Huchzermeyer, 2001). This chapter discusses the different periods as stated above and analyses ensuing legal framework developments in the housing sector up to this stage.

3.2. Housing Policy Before and During the Apartheid Era

The segregation practices of both the Union and Apartheid governments from 1910 to 1948 and 1948 to 1994, respectively, curbed urban housing access for African labourers. This policy approach became unsuccessful because the numbers of Africans settling in urban areas increased despite these policies (Buckley & Kalarickal, 2005). A brief overview of how the housing policy developed is therefore needed.

The 1920 Housing Act resulted from the 1918 influenza outbreak (Morris, 1981). There was a direct link between housing quality or adequacy and health. Later, the Native Urban Areas Act of 1923 initiated housing provision for Africans (RSA, 1923; Ntema et al., 2018). The period from the early 1920s to around 1948 saw the majority Black population living in servants' accommodation blocks in main urban areas. These were provided by their employers, who mostly employed single men. However, the World War II period was characterised by rapid urbanisation because racial segregation was relaxed as a result of the War. Neither government nor employers built new homes to cater for the increasing influx. The overall result was overcrowding, which led to inadequate amenities and deprived living

conditions. Thus, the level of violence and crime heightened as land invasions and shack settlements grew. The proportion of urbanised Black population grew quite substantial by the year 1950 (Huchzermeyer, 2001). The period from 1948 to 1994 represents the Apartheid era when Black people could not occupy housing in “Whites only”-designated areas. Black people were continuously evicted from such places and moved into segregated locations. The “non-White race groups”, such as Indians, Coloureds, and Blacks, all had their own established separate townships according to the Population Registration Act of 1950 (RSA, 1950; Lombard, 1996: 27). Apartheid housing policies reinforced the segregation ideology, which made housing and land strictly controlled. The “enactment of the Prevention of Illegal Squatting Act of 1951” meant stiff penalties for those who illegally occupied urban buildings and land in locations that were designated as native (RSA, 1951; Morris, 1981: 4). The law further sanctioned the expulsion of such unlawful occupants followed by demolition of the illegal structures (Lombard, 1996). Thus, the subsequent creation of the Urban Bantu Councils Act (RSA, 1979) empowered non-White government officials to enforce influx control arrangements (Morris, 1981: 2). However, the revised Housing Act of 1957 (RSA, 1957) replaced all legislation passed regarding housing financing between 1920 and 1948 and created the "National Housing Fund, the National Housing Commission, and a separate Bantu Housing Board" (Morris, 1981: 3). The Act further tightened controls regarding housing loan grants from both private and public sectors. The National Housing Fund was for urban housing for the Blacks. Nevertheless, between 1960 and 1983, there were large scale and forcible removals and expulsion of urbanised Black people from central business districts by the Apartheid government. Almost 3.5 million people were forcibly removed from urban areas (Huchzermeyer, 2001). Some economic as well as political reasons can be sighted.

In the first place, mass removals of Coloureds, Indians, and Black Africans from urban areas to segregated townships was initiated in order to racially separate and control communities during the period from 1950s to 1960s when organised community resistance to Apartheid regime was increasing (Morris, 1981). This occurred in tandem with the dictates of the Group Areas Act that allowed residential segregation all over South Africa. These removals economically affected Indians who owned shops at a time when urban areas were proclaimed Whites only areas. Thus, Blacks faced forced removal to segregated distant townships, and many of them were either killed or injured for showing any resistance (Lombard, 1996). Secondly, as opposed to what happened in many other countries, the institution of mechanised agriculture caused forcible removal of Black farm labourers to segregated, desperate, overcrowded, poor, and distant rural areas without job prospects (Koukis, 1990). They were denied from seeking employment in urban areas. These removals were a means by which the Apartheid regime’s Bantustan policy could strip Africans of citizenship and political rights. Even when such removals were internationally condemned, the White regime still wanted to avoid any financial responsibility related to Black people’s welfare (Morris, 1981). Many Africans lost their land on which they had lived for many years. Their home land was now designated for Whites only, and government

called these places “Black spots”. However, from the 1980s onwards, there was widespread resistance to government plans to further remove over two million Blacks, a plan which failed to be carried out. From 1976 to 1989, there had been extensive, widespread uprisings in South Africa; the Soweto riots rank as the most well-known (Lombard, 1996). The 1976 Soweto uprisings were preceded by widespread extensive student uprisings against government’s policy for “compulsory use of the Afrikaans language as a medium of instruction” (Lombard, 1996: 4). The riots caused extensive damage to property and initiated change in South Africa’s politics. The Apartheid administrative model had become insufficient for exerting government’s control of the townships. Thus, from 1976 onwards, the state lost full control over residents’ daily life aspects in the townships. Further, South Africa faced increased international condemnation and isolation with the economy becoming severely depressed. As a result, the Apartheid government was forced to dismantle its infamous Apartheid policies regarding property rights, group areas legislation, and influx control, which was effectively removed by 1986 (Huchzermeyer et al., 2014). This was followed by several political changes that led to democratisation of South Africa.

The civil unrest that started in 1976 had severe effects on townships regarding everyday normal life, especially considering that there was no housing provision up to 1980. Non-provision of housing occurred despite increasing urban population pressure. Hence, informal settlements remarkably increased in homelands situated near main cities and urban townships. Thus, by 1978 government introduced policies which signified “increasing acceptance that racial segregation and discrimination could not be sustained” (DCGTA, 2009: 53-54). Urban Africans were now allowed permanent urban residence with property rights, and legislation on group areas was repealed. Generally, there was increasing recognition by government of the poor townships’ living conditions, which needed to be improved (Morris, 1981). A number of key activities, apart from increased consultation by government with the people, took place. Among them, housing reforms ensued; from 1978, the minister responsible for housing was empowered to introduce a leasehold scheme for 99 years. The new leasehold increased tenure certainty, thus making private sector financing accessible to Africans. This gave them an opportunity to venture into capital formation. Further, new regulations on townships were formulated. These disallowed arbitrary eviction of residents in townships (Morris, 1981). In 1979, new legislation was passed, abolishing the Bantu Housing Boards and allowing Africans to have their loans processed “by the Department of Community Development through the National Housing Commission” (DCGTA, 2009: 55). As a result, by 1979, Africans were provided with housing loans according to equal standards and at the same rates as those of non-African race groups. Africans were also allowed to access home loans provided by building societies. Hence, throughout the 1980s, more expensive houses were constructed in suburban areas. In a drive to reduce its bureaucratic discretion, in 1983, government also offered for sale about 500 000 housing units to sitting tenants regardless of race or colour, an arrangement called “the Big Sale” (Sefika, 2012: 31). However, the initiative had desirable

as well as coercive features. Housing units were attractively priced for Black potential buyers, in that it was pegged at a much lower rate of the initial inflated cost of their construction, whereas the rate of renting them instantly skyrocketed (DCGTA, 2009). About 38 000 housing units had been sold by end of 1985, a figure far below the anticipated total of 500 000. The poor sales figures were attributed to Black households' low incomes, absence of mortgage financing, delayed surveying by government, and political opposition (Koukis, 1990). Employed Black people saw the initiative as not translating into an investment. They speculated on the reasons why government took this decision, and there were suspicions of financial losses following government's reversion in implementing the "Big Sale" pronouncement, as well as uncertainty regarding how prices were calculated (Lombard, 1996). Further, the initiative was deemed unhelpful regarding the fundamental requirement of increasing the housing stock through construction of more housing units (Morris, 1981). Hence, home ownership failed for many people and worsening living conditions ensued.

3.2.1. The Impact of the NP's Changing Economic Policy on the Housing Policy

The National Party's (NP) economic policies during the Apartheid era influenced South African housing policy. Economic policy shifts were somewhat franked by the mobilisation of middleclass Afrikaans speakers to advance their involvement in commercial and industrial economy (Morris, 1981). It was believed that the Apartheid economic logic did not support the free-market economy approach. The NP wanted poor Afrikaners to be assisted through the invisible hand of the state (Lombard, 1996). During PW Botha's tenure as President of South Africa, economic policies started to shift towards the efficient neo-liberal market forces approach. Thus, a White Paper (RSA, 1987) advocating decreased social spending by government and letting the private sector deliver such social goods, was released in 1987 (Koukis, 1990). As a result, at the beginning of the 1990s, the government's economic policy position shifted further by advocating market-oriented approach in which the state would reduce social spending even further. These economic policy shifts informed the inclusivist housing policy making processes and formed the basis for "post-Apartheid housing policy when the National Housing Forum came into being in 1992" (Morris, 1981: 2).

3.2.2. Housing Provisioning by the Urban Foundation

The Urban Foundation (UF) emerged during the 1980s as the major private-sector establishment with the objective to address problems posed by urbanisation and subsequent housing shortages (Lombard, 1996). Specifically founded in 1977, the UF was driven

by leading private sector interests with the aim of focusing on the critical development needs of disadvantaged South Africans, particularly in the urban areas, in contributing to a viable, democratic, and non-racial South Africa (Lombard, 1996: 19).

It was the UF's view that persistently high housing costs led to housing shortages and that lack of clearly articulated government housing objectives and responsibilities worsened the situation (Huchzermeyer,

2001). As such, the UF sought to ensure that a national sustainable housing process as a nationwide housing objective that would allow all South Africans, regardless of race or colour, to secure safe housing within healthy environments, turning them into viable communities (DCGTA, 2009). The UF further advocated for the promotion of informal housing provisioning as an important part of the country's housing policy in urban areas, thereby increasing positive perceptions of informal housing in South Africa (Lombard, 1996). However, the development was followed by various contradictory government actions until De Klerk's 1990 speech in parliament that led to the new political dispensation. Thus, comprehensible housing strategies gradually emerged in South Africa (Sefika, 2012), and launching the Independent Development Trust (IDT) became essential. The IDT would be an initiative by the private sector for the management and disbursement of government funding, and its operations would be independent, although with a community-based public appeal (Lombard, 1996).

3.2.3. The Independent Development Trust and World Bank Housing in South Africa

As noted earlier, in the early 1990s, government's position on excessive control of urbanisation by Black people substantially changed as a result of signs of the coming democracy. This time saw widespread growth and expansion of informal settlements in urban areas of many South African cities (Harrison, 1992). Thus, the government embraced informal settlement upgrading through the site-and-service mechanism. The private sector would provide funds for upgrading to the Urban Foundation as a capital subsidy (Huchzermeyer, 2001). The Foundation was an NGO in the housing industry. To a great extent, these developments were championed by the World Bank, a newcomer on the South African housing scene in terms of upgrading ideologies. However, the government included the IDT in 1991 after the shutting down of the UF in 1990. The IDT targeted 100 000 legally titled serviced stands, worth R7 500 each, with sanitation, water, and electricity provided (Marais et al., 2018). The IDT was influential in negotiating the transition structures from the Apartheid era housing policy (Huchzermeyer et al., 2014). Hence, the IDT established a capital subsidy system in 1991 by which commercial developers would be given a subsidy upon registration of a site in favour of the buyer. The IDT was able to do so after getting assent from both the African National Congress (ANC) and the NP. Essentially, the IDT sustained the market forces approach initiated by the UF, which helped, to some extent, low-income Blacks to attain housing development. Nevertheless, the IDT was criticised as a model that was meant to repair shack settlements (Huchzermeyer, 2001). Thus, government, after noting continued dissatisfaction, established a task group under Joop de Loor's supervision to come up with recommendations regarding the new housing strategy and policy. However, the recommendations were contested by the then NP-led government. Government saw the proposals as being connected to the inclusivist process of the National Housing Forum (NHF) of 1992 (Lombard, 1996: 21-22). The IDT stopped low-income housing production in 1993 upon running out of funds. It left behind increased numbers of housing units for Whites in terms of area size and average value than for Blacks. Nevertheless, the new political atmosphere of open dialoguing between the ANC and NP in the early

1990s provided fertile ground for the World Bank's involvement in the South African housing policy agenda. The Bank's role in South Africa's housing provisioning took place at a time of the rebirth of conservative market efficiency economic thought regarding delivery of social goods, and the dislike for increased social wage expenditure, which often resulted in an amplified national debt burden (Huchzermeyer, 2001). The Bank's approach was modelled around market-based housing provisioning, which required reduced state housing delivery. However, the role of the Bank in South Africa's housing policy appears to be insignificant (Lombard, 1996). It is understood that the concept of site-and-service as well as capital subsidy arrangements were hatched independently by the UF, and not by the Bank (Huchzermeyer, 2001). This view is vindicated by the Bank's own report on South Africa's housing in 1991. At that time, according to the 1998 Global Shelter Strategy (UN, 1997), restructuring the housing policy amounted to recovery and stimulation of the economy. Thus, government was required to create an enabling environment through housing policy reforms towards market-based housing solutions (World Bank, 1991: 5-6). Hence, the private sector and other players, were expected to take part in housing provision, as well as carrying out their maintenance. The Bank's approach was three pronged: housing demand stimulation, housing supply facilitation, and efficient management of the housing sector through a conducive institutional framework (Lombard, 1996). Improved access to a subsidy scheme for low-income households, housing finance, and a secure tenure, within competitive housing delivery system were, as such, emphasised. The Bank's 1991 report generally propagated a shift from "high standard mass housing provision by government" as a way to stimulate the economy and also focused on the growth and de-racialisation of the economy (World Bank, 1991: 5-6). Hence, housing policy in South Africa started to become more cohesive by the end of 1993. The Bank categorised these enabling strategies as being subsidy-based for the low-income sector, because it encouraged state intervention in terms of increased housing finance, facilitating appropriate tenure security, and implementation of effective subsidies (Vestbro, 2012). In terms of housing supply, the Bank highlighted adequate infrastructure, rationalisation of regulatory and legal frameworks, and transparent subsidy administration so as to ensure access by the poor and bring sustainable housing solutions in South Africa (Harrison, 1992).

3.2.4. The De Loor Housing Report

The De Loor recommendations (De Loor, April, 1992.) met with the World Bank's market-based housing provisioning. Despite not overtly advocating for housing rights, the recommendations were largely rights-based and mindful of the economic structural problems that caused unemployment challenges and poverty (World Bank, 1991). The report foretold minimalist state involvement in attaining housing rights, because it was impossible for the state to support all citizens in getting housing due to limited resources (Lombard, 1996). It discredited rationalisation in the presence of various delivery systems but, instead, supported delivery through market forces supported by the people's experience and skills (Koukis, 1990). The report recommended a minimum of formal, four-bedroom

houses for all South African households with tenure security, bathrooms, energy supply, potable water access, and waste removal (Sefika, 2012). The importance of location in enhancing access to community facilities and employment opportunities was highlighted for the realisation of viable and fully integrated communities (DCGTA, 2009). Nonetheless, market-oriented housing delivery has remained divergent for different groups in South Africa. The proposals were criticised for marginalising the urban poor, being incompatible with the market centred housing provision, and for endorsing an unsuitable government role in housing (Huchzermeyer, 2001). Only Whites managed to acquire housing through commercial loans, whereas Blacks were excluded from such loan facilities and consequently depended on state housing provision (Lombard, 1996). Thus, financial institutions in South Africa's housing sector tended not to accept the housing market as including Black housing (Huchzermeyer, 2001). Even so, Blacks regarded housing to be a social good requiring government's provisioning. Blacks have, as a result, not bothered much, along the years, to embark on housing investments. The De Loor report (1992) saw this as contributing to inadequate housing. An estimate of the housing backlog in 1990 showed a total shortfall of 1.3 million housing units out of which Blacks needed about 1 284 000 units to meet their housing needs (Lombard, 1996). However, the estimation was overtaken by increased urbanisation trends, especially for urban Blacks, in addition to increasing rural housing needs (World Bank, 1991).

3.2.5. The Changing Housing Strategy and Policy Soon Before 1994

Developments in housing delivery during the period towards 1994 informed the beginning of building new housing policy. A new housing strategy had to be formulated to address the housing predicament and, in a way, deal with spatial fragmentation that ensued in South Africa's towns and cities (Huchzermeyer & Misselwitz, 2016). Thus, housing rights and new approaches to housing policy had to be defined. As such, from 1992 to 1994, the New Housing Forum (NHF) was established as a solution to achieving broader participation of role players in the housing debate and to determine wider community housing needs, as well as to reflect on single housing provisioning (Harrison, 1992). The NHF represented the most inclusive housing policy development platform in South Africa, as it comprised the community, the private sector, government, and political sector groups (Lombard, 1996). Thus, its long-term objective to develop a new housing policy would be achieved through extensive negotiation processes aimed at correcting housing supply imbalances and addressing future housing needs (Huchzermeyer, 2006). Firstly, NHF tackled problems of land accessibility by the urban poor, inadequate community participation during housing policy formulation, and provision of services during emergencies. Secondly, the NHF advocated for a single South African housing structure to which overall housing funding would be channelled, and then proposed a housing strategy as a final stage (Huchzermeyer, 2001). The NHF worked closely with government until a National Housing Board was established in 1993 to guide government on national housing policy issues (Lombard, 1996: 219-22). The housing boards, at regional level, were tasked to adjudicate apportionment of fiscal resources in

their provinces. As provided for in the “Housing Amendment Act, nine Provincial Housing Boards” replaced regional structures (Vestbro, 2012: 3). As a short-term measure, the NHF promoted the use of capital subsidy towards tenure security, serviced-site, and building structure. The subsidy could also cater for the rental option for poorest families who could not afford a house even when they were subsidised. In 1994, the NHF promoted the intervention of the state in making sure that the NGOs from the private sector had accessibility to land that was well-located, championed the provision of services by local governments, and advocated for housing loans for different housing types (Huchzermeyer & Misselwitz, 2016). Thus, the NHF developed new initiatives in 1994 to make home ownership affordable to many South Africans. The poorest, whose monthly income was around R1 500, but who wanted a house, qualified for a R12 500 subsidy as the highest notch. An indemnity arrangement, aimed at encouraging financial institutions to lend money to low-income groups, was formulated, and alternative loan facilities were identified for middle-income groups (Lombard, 1996). The need for a conducive legal environment was also addressed during this period in terms of racial segregation in South Africa’s urban areas, housing quality and service provision, public infrastructure, and basic amenities (Huchzermeyer, 2001). Nevertheless, implementation was poor in that the dysfunctional local authorities lacked financial and political mandate in housing delivery. This was due to housing provision being centrally located at national or provisional level (Lombard, 1996).

3.3. South Africa’s Housing Policy After Apartheid

After the Apartheid era, the government's policy approach on housing was to directly scale up the building of subsidised housing units for low-income dwellers, and to create an environment that would incentivise a subsidised housing market on the broader market (Huchzermeyer, 2006). However, the delivery process had several setbacks regarding the housing strategy, policy, and legislative aspects.

3.3.1. Housing Strategy and Policy From 1994 to 2003

The period between 1994 and 2003 was marked by countrywide increased housing construction. Thus, the Reconstruction and Development Plan (RDP) was formulated as a new housing strategy to “build low-income subsidised housing” as well as to incentivise the private sector to extend housing loans to low-income housing markets, thus creating an integrated housing market (RSA, 1994b; Huchzermeyer, 2001: 16). As a housing policy, from 1994 to 2003, the RDP was set to solve the basic housing needs of the poor urban population segment through reconstruction of the entire country. It is in this regard that the White Paper, *A New Housing Strategy for South Africa* (RSA, 1994a), shaped the current housing context (Huchzermeyer, 2006). Thus, the National Housing Code (RSA, 2000) required all cities to rework their respective housing policies in line with the BNG (Breaking New Ground) policy (2004). This policy accorded municipalities greater housing responsibilities and raised the bar for all state housing types (Huchzermeyer & Karam, 2006). Consequently, in the legislative housing framework, “housing is a basic need” and as enshrined in the country’s Constitution (RSA, 1996), it is

everybody's right to "have access to adequate housing" (Huchzermeyer & Misselwitz, 2016: 73). According to the aforementioned White Paper (RSA, 1994a), adequate housing means that there must be "viable, socially and economically integrated communities" with ease of

access to economic opportunities, health, educational and social amenities, in which all South Africa's people will have access to a permanent residential structure with secure tenure, privacy and security; and potable water, adequate sanitary facilities including waste disposal and domestic electricity supply (Huchzermeyer & Misselwitz, 2016: 73-79).

The proclamation of this legal mandate marked the start of a rights-based approach in South Africa's housing delivery, including upgrading of informal settlements. For instance, it now became unlawful to evict illegal occupiers without providing emergency shelter and services (RSA, 2010). Thus, upgrading programmes ensued in a drive to reverse, among other outcomes, the desperate and uncondusive living environment proliferating in South African informal settlements (Huchzermeyer, 2006). This is why, from 1994 onwards, the government took measures to ensure progressive attainment of everyone's right to adequate housing. Numerous policy and legislative frameworks were formulated and implemented to that effect. Some of these tools include the

RDP of 1994; the Growth, Employment and Redistribution (GEAR) Strategy of 1996; the Accelerated and Shared Growth Initiative – South Africa (ASGI-SA) of 2005, and the Housing Act of 1997 (RSA, 2010: 38).

In this regard, "the White Paper of 1994 and the Comprehensive Plan for the Development of Sustainable Human Settlements of 2004" are the seminal documents relating to the country's housing policy development (Huchzermeyer & Misselwitz, 2016: 73-79). The housing policy, however, keeps on evolving due to dynamic socio-economical changes. As such, the new housing policy, according to the 1994 White Paper (RSA, 1994a), puts forward broad key guidelines for housing provisioning in South Africa, as set out below.

3.3.1.1. Stabilising the Housing Market

In the first place, the housing market must be stabilised so as to elicit maximum benefits from the state's housing expenditure. This implies the need to incentivise private sector investments in housing through market risk reduction, as is expected when a public environment is stabilised, providing low-income groups the opportunity to housing loans. The approach concurs with the World Bank's enablement policy, which saw the urban housing sector effectively developing through all-stakeholder entrepreneurship inspired by conducive legislative, institutional, and financial frameworks (World Bank, 1993).

3.3.1.2. Creating a Culture of Savings

In order to unlock private sector financing, low-income urban households ought to embrace the culture of saving so as to upgrade their creditworthiness. This approach enhances self-help incremental upgrading, a precondition that Turner upheld for enhancing owner-managed housing delivery as a satisfying mode of housing (Harris, 2001).

3.3.1.3. Subsidy Assistance

Because of their inability to do so independently, low-income groups should be provided with subsidy assistance for their basic housing requirements. To accomplish this, a number of housing programmes were established at national level to support low-income earners. Similarly, the World Bank's new political economy approach targeted subsidies for poor households and the vulnerable (World Bank, 1993).

3.3.1.4. Capacity Building

The new housing policy approach is geared towards rationalising institutional capacities by creating a transparent single and institutional housing system. This approach led to the enactment of the Housing Act 107 of 1997 (RSA, 1997), which brought about a new policy framework regarding the public sector's roles in housing. Hence, capacity building has been highlighted to enable key players to achieve their roles. Similarly, in the Orangi Upgrading Pilot Project in Karachi, capacity building led to empowerment of the local community, which further enhanced their ability to help themselves (Hasan, 2003).

3.3.1.5. Efficient Land Allocation

Turner advocated the importance of efficient land allocation and secured land tenure (Kapur, 1989), and, similarly, South Africa's new housing approach calls for efficient identification, allocation, and servicing of appropriate legally secured land so as to fast meet the ever-increasing housing demand. An integrated and coordinated action by key players is therefore important in maximising state investments in housing, which can be achieved through South Africa's Growth, Employment and Redistribution (GEAR) scheme (RSA, 2010).

However, the period from 1994 to 2003 saw unintended consequences regarding the RDP subsidy for those earning below R3 500 a month. The spatial fragmentation of the environment brought serious impacts on delivery of key services; saliently, social integration has not been realised in many urban areas due to existing spatial environments (Huchzermeyer, 2006). RDP social housing, which occupants are forbidden to sell, turns cities into landlords. Even though service delivery and infrastructure construction were carried out by cities, delivery of housing was still understood as being centrally located at national level (RSA, 2010).

3.3.2. New Housing Policy Development Principles

In order to effectively fulfil the constitutional right to adequate housing, the 1996 White Paper, in addition to the above and earlier key broad guiding approaches to housing provisioning, prescribed fundamental housing policy formulation principles (RSA, 1996; Huchzermeyer, 2006). First, there was need for a facilitative and largely people-centred government role in housing where partnerships could thrive. To do so, government sought to create an enabling environment through legal, institutional, and structural arrangements. Thus, any process of human settlement must be participatory and decentralised so as to mobilise popular support and more labour, skills, creativity, and financial resources; when risks are shared, a vibrant housing market ensues. The principle is in line with international practice, as evidenced in the points below.

- a) According to Turner, an inclusive and devolved housing approach addresses housing needs of the poor, because they are the ones who best know how to handle their own problems, provided a conducive legal environment exists (Kapur, 1989);
- b) In addition, the new housing policy must seek to inspire economic empowerment and skills transfer by focusing on consumer education, capacity building, financial, and technical support to training institutions. While keeping costs low due to the project's self-help nature, the Kampung community-based upgrading processes mentioned earlier also succeeded due to community participation. The same is the case of Thailand's community-led housing and infrastructural upgrading programme for low-income residents in its fast-growing slums, where local governments and utility providers provide support as communities themselves locally mobilise resources to implement their community-led upgrading solutions (Satterthwaite, 2012);
- c) The new housing policy approach also advocates fairness and equity in all spheres of housing provisioning. Thus, all housing strategies and policies must be able to contain housing complexities in terms of upgrading or redeveloping settlements so as to attain conducive and sustainable living conditions for urban dwellers within urban community broader context. In this regard, all housing policies, including subsidy programmes, should accommodate vulnerable groups resident in both rural and urban settings. Similarly, the World Bank recommends a subsidised approach in housing delivery for poor urban populations as having the biggest potential for success in the upgrading processes (World Bank, 1993);
- d) A housing policy must seek to embody the individual's right of choice in all housing strategies so as to satisfy housing needs in addition to government's deliberate leveraging of collective community access to housing resources. This concurs with the World Bank's focus on enablement as an approach for the enhancement of choice in the urban housing sector, in which all-stakeholder entrepreneurship would be spurred by conducive legislative, institutional, and financial frameworks (World Bank, 1993). Similarly, in-situ upgrading in Manila revealed that

residents preferred private facilities to communal toilets, water stands, and bathing rooms (Aiga & Umenai, 2002). This indicates that mistargeted installation of facilities in the upgrading process happens when those in need are disregarded in making their choices (Joshi, 2002);

- e) Any housing policy is expected to nurture accountability, transparency, and citizens' monitoring of the upgrading or redevelopment processes throughout governmental structures at all administrative levels. Thus, in Turner's view, a minimalist role of government and the removal of bureaucratic public administrative structures were key to accountable, transparent, and efficient housing delivery in any upgrading process (Kapur, 1989); and, finally.
- f) The new housing policy, according to the 1996 White Paper (RSA, 1996), must promote long-term financial affordability and sustainability of both the housing delivery system and the environment. A housing policy that is "economically, fiscally, socially, financially and politically sustainable in the long term" must be promoted in South Africa (RSA, 2010: 43-44). Such policy principles are aligned with the World Bank's cost-effective approach (World Bank, 2006) that advocates devolution of accountability and responsibility to the lowest suitable levels in in-situ upgrading, where community participation brings "urban governance, more comprehensive response, and produces longer-term sustainability" (Bolton, 2020: 5).

3.3.3. Sustainable Human Settlements: 2004 to 2014

The period from 2004 to 2014 witnessed the building of human settlements as a focus area (Satterthwaite, 2016). Operating under the previously mentioned BNG housing strategy, South Africa has been geared to developing sustainable human settlements, improving housing assets, and enhancing spatial integration, upgrading and eliminating informal settlements, and embarking on accreditation processes (Satterthwaite, 2020). Thus, a "Comprehensive Plan for the Development of Sustainable Human Settlements" was approved by Cabinet in 2004 as a policy tool to fill the housing sustainability gap (RSA, 2010: 48). The plan, operating as a medium-term strategy, focused on provision of a "permanent residential structure with secure tenure, potable water, adequate sanitation facilities, and domestic energy supply" as some of the key principles (Huchzermeyer & Misselwitz, 2016: 76). The overall goal of the comprehensive plan has been to address housing challenges within the broader context of socio-economic needs, which ultimately help achieve sustainable human settlements. In addition, the implementation experience of the White Paper principles (RSA, 1994a) helped government realise the need for a major policy shift from quantitative focus to sustainable provisioning of human settlements (SAHRC, 2018). The change was significantly inspired by demographic, socio-economic, and policy changes that had occurred since 1994 (Satterthwaite, 2016). These changes inevitably required needs-based and innovative strategies, such as widening tenure options, capacity building, building quality rural and urban living environments, and nurturing non-racial society without housing delivery constraints such as corruption, to achieve sustainable human settlements (Huchzermeyer & Misselwitz, 2016). The National Department of Human Settlements (NDHS) would,

within this vision, fast track housing delivery so as to alleviate poverty, create jobs and enhance land accessibility by all and as a result, enhance empowerment and wealth creation (RSA, 2010). Further, the NDHS would leverage growth of the economy by fostering social cohesion, lawfulness, and general life quality improvement among the poor; duality in housing would be stamped out by harmonising housing provisioning (Huchzermeyer, 2006). In order to meaningfully and timeously respond to the above housing strategy, a social contract between the private sector, civil society, and government was established in 2005 to facilitate a working relationship on housing delivery. Consequently, a housing policy with an inclusionary approach was adopted in 2007. This policy afforded the private sector development rights to contribute between 20% and 30% of low-income housing (Satterthwaite, 2016). Further, in 2010, Outcome 8 (NDHS, 2010) actualised the upgrading of informal settlements, the land and property market, and accreditation as main focus areas (RSA, 2012). In response to these strategy and policy shifts, a number of legislative tools and amendments followed to create a conducive legal environment for effective implementation. These legislative tools effectively rendered arbitrary eviction of people from both state and private property illegal, and held the state or private property owners responsible for alternative accommodation of the evictees (SAHRC, 2018). The plan includes strategies such as

stimulating the residential property market, spatial restructuring and sustainable human settlements, social (Medium-Density) Housing Programme, Informal Settlement Upgrading Programme, Institutional Reform and Capacity Building, Housing Subsidy Funding System Reforms, and housing and job creation (RSA, 2010: 44).

Thus, the housing sector registered some key achievements, including social housing, in which rental response increased, thereby resulting in urban development. City authorities have realised their responsibilities to respond to emergency or alternative housing. They now embraced other housing typologies and encouraged participation of the citizenry and infrastructural development (RSA, 2012).

3.3.4. South Africa's In-situ Upgrading and the NUSP After 2004

Despite remarkable progress in housing delivery since the first all-race elections in 1994, South Africa has seen an increase and expansion of informal settlements due to rapid population growth in its cities. The country has over 2 700 informal settlements that harbour around 1.4 million households (SAHRC, 2018). In order to reverse the poverty levels associated with inadequate housing in these settings, the NDHS approached the Cities Alliance and World Bank for assistance in establishing the National Upgrading Support Programme (NUSP) as part of the housing policy (CA, 2019). The NUSP was established in 2009 as a novel government initiative targeting in-situ upgrading of all informal settlements in South Africa (RSA, 2010). The programme was born out of the Outcome 8 Delivery Agreement (NDHS, 2010), “the programme of action aimed at creating sustainable human settlements

and improved quality of life” (SAHRC, 2018: 8). Accordingly, Outcome 8’s main deliverables are the following:

- a) Upgrading 400 000 households in informal settlements that had tenure security, basic services and good locality;
- b) Implementing the NUSP;
- c) Constructing 80 000 affordable rental accommodation units in well-located places;
- d) Declaring restructuring zones;
- e) Accrediting 27 municipalities to carry out functions pertaining to human settlements;
- f) Ensuring efficient state land use for purposes of developing human settlements; and
- g) Establishing an insurance scheme with regard to mortgage defaults so as to enhance property markets (RSA, 2012).

Therefore, with advice from the Cities Alliance, the NDHS had to shift from orthodox, standard, mass-housing provisioning to a flexible and fast approach of structured in-situ housing for the poor. Hence, the NUSP planned to give requisite technical backing to NDHS in “the Upgrading Informal Settlements Programme (UISP)” (RSA, 2012a: 2). The NUSP has remained devoted to providing “technical support to 53 participating municipalities by procuring professional services via conventional supply-chain procedures” from consulting, settlement development, and engineering companies that have expertise in “rapid assessment and categorization of informal settlements, and formulation and planning of municipal informal settlement strategies” (Fieuw & Mitlin, 2018: 222-223). The arrangement requires that the UISP and “Urban Settlements Development Grant (USDG) are administered by the NDHS, as a primary policy and grant instrument, to meet national upgrading targets” (RSA, 2012a: 1-2). In this case, the NUSP only provides technical support, while municipalities become developers on behalf of the UISP (SAHRC, 2018).

Instead of full and conventional upgrading that comes with formalisation in terms of formal tenure security and full provision of services, the NUSP implements incremental upgrading with regard to provision of essential services; this allows possible eventual formalisation (RSA, 2012a). In doing this, the NUSP regards incremental land tenure as a key factor during in-situ upgrading process. According to the NUSP, land tenure security represents the land users’ level of trust in that they are secured against arbitrary deprivation of their rights and socio-economic benefits over land they are deemed to own (SAHRC, 2018). The NUSP has, as such, been geared to instil such level of certainty by ensuring that all informal settlement dwellers’ right to land is recognised and not threatened by forced evictions. As this is an intensive and time-consuming legal process, the NUSP emphasises incremental attainment of land rights from the status that is least protected against evictions to a situation where illegal households attain legal holds on land and property that they occupy and possess respectively. The stance taken by the NUSP is effective because incremental land tenure security makes forced evictions costly, difficult,

and illegal (RSA, 2012a). Once this is achieved, informal settlement dwellers attain self-respect psychologically, and live in a continuous state of certainty without anxiety, and, economically, their incomes and investments become sustainable. Socially, tenure security provides recognisable membership within the community because of the address that comes with it (SAHRC, 2018). As a result, land acquisition is not a prerequisite for the provision of essential services by city authorities. Rather, it is a parallel process to other municipal functions, such as spatial planning, mobilisation of funding, and identification or zoning of land. The NUSP has therefore been facilitating provision of engineering services such as water, sewerage, electricity, solid waste management, and stormwater drainage. Further, it also facilitates provision of social and emergency services regarding fire and disaster management. In certain instances, the NUSP has engaged technical companies to provide comprehensive settlement-level plans, strategies for livelihood within the informal economy, and procedures that enhance community engagement (RSA, 2012a). Accordingly, the position taken by the NUSP in considering “relocation as a last resort when all other options have been exhausted” is to a great extent “human rights oriented”, especially in that its policy objectives revolve around “tenure security, health and safety, and empowerment”, which essentially seek “to enhance communities’ social capital and economic opportunities and not diminish them” (SAHRC, 2018: 5). In this endeavour, the principal goal of the NUSP is municipal capacity building so as to accelerate the attainment of subsidised in-situ, but incremental, upgrading processes. As required by the current National Housing Code (RSA, 2009), the promotion of participatory and incremental upgrading is regarded as a key complementary housing initiative in South Africa, as it enhances ownership of the upgrading projects (Sefika, 2012). To do this, the NUSP conducts forums involving peer-to-peer learning at all government levels across all cities. Further, the NUSP’s programmatic upgrading approach, implemented through strengthening of project management, has helped to reinforce capacity building of professional practitioners who carry out incremental and community-based upgrading (RSA, 2012a). Consequently, partnerships between the NDHS and all key stakeholders have been promoted through forums and interactive websites in financial planning, monitoring, and evaluation of projects (SAHRC, 2018). The NUSP also conducts research for best practices and networks practitioners in priority municipalities (RSA, 2012a). Similar to other housing strategies and policies discussed in the preceding paragraphs, the NUSP operates smoothly and effectively because of the conducive legal environment.

3.3.5. South Africa’s Housing Strategy and Policy From 2014

The current South African housing strategy aims to build urban communities through the National Development Plan (NDP) which takes a long-term viewpoint of housing delivery (Satterthwaite, 2016). The NDP, also known as Vision 2030, advocates that all well and suitably located informal settlements in South Africa should be upgraded by 2030 in a drive to transform human settlements (RSA, 2012). Essentially, the NDP propagates in-situ upgrading as the effective and primary mode of incremental upgrading of all informal settlements along with the recognition of land rights (SAHRC, 2018). As a

strategy, the NDP emphasises sustainability, spatial integration, integration of urban settlements, efficiency and equality in housing provisioning (RSA, 2012b). As such, the NDP stands out as a longstanding strategic and policy framework that aims at transforming human settlements by addressing inherent spatial patterns of urban settlements, helping to redress social inequality and inefficiencies in the economic lives of the urban poor dwellers in South Africa (FCH, 2014). Further, the NDP views integration of urban settlements as a tangible way of addressing service delivery, along with accreditation of municipalities, by allowing them to gradually assume housing functions that were previously handled at national or provincial level (Huchzermeyer & Misselwitz, 2016). Therefore, a policy on sustainable human settlements is essential in this regard. Thus, devolution of transport networks management, spatial planning, and increased integration must be aligned with legislation in order to remove urban inequalities (Fieuw & Mitlin, 2018). There is, as such, commendable urban spatial governance, transformation, and active co-production in which the citizenry, including vulnerable groups, participate in housing delivery where cities, through their accreditation, are fully responsible for delivering sustainable settlements (SAHRC, 2018).

3.4. Conclusion

The White minority governments, both before and after the Apartheid era, were characterised by limited housing provision for Blacks, even though no explicit policy to that effect existed. The reason was that Apartheid was not a preconceived grand plan for the marginalisation of Blacks, but a phenomenon that evolved gradually due to a number of racial segregation measures developed along the years (Harrison, 1992). Despite somewhat improved housing stock for Blacks towards the end of the Apartheid era, squatting and proliferation of Black-dominated informal settlements became an inescapable consequence of various housing policies. The multiple policies evolved due to official ambiguity in accepting Black urban migration to urban economic hubs controlled by the White minority (Lombard, 1996). Subsequently, access to housing by Blacks, as a constitutional right, became an issue that inspired mass revolt against White minority governments (Harrison, 1992). Today, the right to housing requirement still remains unresolved, as highlighted by informal settlement phenomena still lingering in South Africa, and which mostly affects the quality of life for the Black population segment (Huchzermeyer, 2006). The problem of housing backlog is therefore an enduring phenomenon. The period before 1976 saw the state as the sole housing provider for the Blacks population, and, following the 1976 uprisings, the then NP government's housing reforms tried to create a conducive environment through market-oriented housing provisioning (Harrison, 1992). Thus, emphasis was put on the leading role of the private sector in housing provision to the low-income segment of the housing market using the site-and-service approach (Vestbro, 2012). This housing model still persisted during the post-Apartheid era when rights-focused housing policy emerged (RSA, 2010). South Africa's Constitution (RSA, 1996) is cognisant of such socio-economic rights, though at a time when global new liberal economic policies are advocating for reduced social spending by the state. Post-Apartheid South Africa

is characterised by a burgeoning homeless population (SAHRC, 2018). The population currently demands almost instantaneous realisation of housing rights as per constitutional provisions. The implementation of this demand would effectively drain the state of its scarce resources (RSA, 2012). This development causes tension between the state and the Black-dominated homeless population, thereby vindicating anxieties of those opposing insertion of such rights in the Constitution. Most experts have, since 1994, however, embraced the idea of reduced social spending by the state, as well as the adoption of a market-oriented approach (SAHRC, 2018). Despite civil society forces and their alternative perspectives remaining marginalised in this discourse, several human rights-based approaches have ensued in housing delivery; in-situ upgrading has become a preferred mode of housing delivery. The country's housing policy currently focusses on delivering sustainable human settlements and building urban communities. Thus, removing of spatial settlement patterns and urban settlement integration have been key priorities. Despite a number of inherent challenges, the current South African housing policy is facing in the right direction and has been registering positive outcomes.

CHAPTER 4

FINDINGS

4.1. Introduction

In this study, a set of longitudinal surveys are used to analyse the long-term effect of the upgrading process of Freedom Square as a settlement area. The main focus of the study is to investigate the residents' experience of the living environment in Freedom Square since upgrading commenced over 30 years ago. I used SPSS software to analyse the data descriptively. I compare the 2020 survey data with similar data from 1990, 1994, 1998, 2008, and 2014 (cites in Ntema et al., 2018). This longitudinal data analysis stands in contrast to one-off case studies that dominate research on informal settlement upgrading. Longitudinal research studies like this are important to understand how the upgrading of an informal settlement contributes to residents' experiences and development

The study was carried out to:

- a) Investigate residents' satisfaction with the prevailing living environment and service delivery;
- b) Evaluate the effect of the living environment on social and economic outcomes; and
- c) Assess the residents' quality of life as a result of the prevailing physical environment and socio-economic outcomes following the physical upgrading almost 30 years ago

The analysis, therefore, discusses the residents' demographic and socioeconomic changes, their residential mobility, their self-assessed economic wellbeing, their satisfaction levels with general aspects of the housing units following the physical upgrading, the residents' changing development needs, and experiences with social cohesion.

4.2. Changes in Demographic, Socio-Economic Profile and Residential Mobility

Previous studies provide detailed overviews of the nature of in- and out-migration in Freedom Square (Marais et al., 2018; Posel, 2014). Most of the original residents were backyard lodgers in formal Mangaung, while up to 20% of the residents originated from Botshabelo (Marais & Krige, 1999). However, the outlook 30 years later is far different, with very few of the original residents still alive or living in Freedom Square. Marais et al. (2018) indicate a large percentage of second-generation households in Freedom Square (see Table 4.1).

Table 4.1: Reasons for Settlement After 1995

	2014 (%)	2020 (%)
I settled here before 1995 as part of the upgrading project	28	6
I married someone who owns this house	8	3
I inherited it from a family member	33	49
I bought it	27	39
Other reasons	4	3

In 2014, 28% of the population noted that they settled there as part of the settlement upgrading. In the current study, only 6.1% of the population contend that they lived there before 1995. The reasons for settlement after 1995, or establishment of second-generation households, are multifaceted. There is a general increase in the percentage of respondents who settled in Freedom Square after 1995. This is mainly because of an increase in the percentage of respondents who settled after 1995, noting that they bought their houses. This response increases from 27% in 2014 to 39.4% in 2020. This contrasts with the percentage of those who settled there having married someone from Freedom Square, a decrease from 8% in 2014 (Ntema et al., 2018) to 3% in 2020. As for the percentage of residents who settled there having inherited the house, an increase is seen from 33% in 2014 to 48.5% in 2020. Increasing percentages for those who bought or inherited houses signals an increase in second-generation residents in Freedom Square. The increase in house sales supports Marais et al. (2014) in highlighting that the “mobility of people buying and selling houses has created a situation where the original deeds register for the area may not be legitimate (not registered at the Deeds Office)” (cited in Ntema et al., 2018: 9). This suggests that a degree of informality remains evident in Freedom Square despite the upgrading process. The increased percentages for inheritance (48.5%) and buying of houses (39.4%) in 2020 show a reduction in the number of first-generation households, as well as an increase in size of second-generation households. Due to incrementalism that comes with in-situ upgrading, increased housing size might also be the basis for attracting the second-generation population to the settlement.

The average household size has not changed much over the three decades. The household size increased slightly from 3.6 to 3.8 individuals per household between 1990 and 2014. The 2020 survey shows a slight decrease to 3.04 individuals per household in Freedom Square. These figures support findings by Ntema et al. (2018) and does not provide evidence that upgrading attracts large numbers of people.

4.3. Residents’ Self-Assessed Ranking of Their Wealth

Even though poverty is a multifaceted phenomenon that goes beyond the ability to mobilise adequate cash (SESRIC, 2015), a self-assessed ranking of residents’ poverty levels allows insight into the poverty situation. This assessment compares the 2020 results with previous studies by Marais et al. (2018). As a widely used method, as employed by Posel (2014), respondents were asked to rank themselves along

a six-rung ladder of wealth, in which the poorest are imagined to be ranked on the bottom rung whereas the richest are ranked on the sixth rung in South Africa. Table 4.2 below indicate the findings.

Table 4.2: Perceived Self-Assessed Wealth Ranking in Freedom Square at Time of Settling (2008, 2014, & 2020¹)

<i>Ranks on the wealth ladder</i>	Date of settling		2008		2014		2020	
	N	%	N	%	N	%	N	%
<i>1</i>	28	16.3	10	5.8	10	5.8	20	10.8
<i>2</i>	35	20.3	40	23.1	40	23.1	33	17.8
<i>3</i>	59	34.3	71	41.0	67	38.7	92	49.7
<i>4</i>	36	20.9	35	20.2	44	25.4	30	16.2
<i>5</i>	11	6.4	14	8.1	7	4.0	8	4.3
<i>6</i>	3	1.7	2	1.2	5	2.9	2	1.1
<i>Total</i>	172	100.0	172	100.0	173	100.00	185	100.00
<i>Average rank</i>	2.86		3.03		3.08		2.89	

The 2020 study results show an increase in percentages of respondents who perceived themselves as standing on the lowest rung of the wealth ladder, with an increase from 5.8% in 2014 to 10.8% in 2020. This is still lower than the 16.3% of respondents who ranked themselves as being on the lowest rung when they first settled in Freedom Square (Marais et al., 2018). However, for the middle rungs (three and four), the 2020 results follow the previous increasing trend. At the time of settling, the percentage of respondents placing themselves on the middle rungs was at 55.2%. This number increased to 61.2% in 2008 and then to 64.1% in 2014, escalating to 65.9% in the 2020 study. Nevertheless, the overall average slumped to 2.89 in 2020. The previous studies indicate an increasing average trend from 2.86 at the date of settling to 3.03 in 2008 and 3.8 in 2014. Even though the middle rungs experience slight but incremental increases in its proportions of total respondents (55.2% at the date of settling, 61.2% in 2008, 64.1% in 2014, and 65.9% in 2020), indicating that residents in Freedom Square tends toward the middle rungs (either from lower or upper rungs), their economic wellbeing might not necessarily be improving. This is especially relevant when considering the overall decreasing average of self-assessed wealth.

In the 2020 study results, the trend of the top two rungs indicates a further decrease in the percentages of respondents ranking themselves as fitting this criterion, falling from 6.9% in 2014 to 5.4% in 2020. This is likely due to the Covid-19 pandemic, which caused negative economic growth and increased unemployment (UNDP, 2021). The findings are somewhat similar to those from the period ranging

¹ Respondents' totals vary, as not all of them completed the question (Marais, et al., 2018).

from 2008 to 2014, which exhibit a decrease from 9.3% to 6.9% in the top two rungs (5 and 6), probably due to the effects of the global financial crisis and South Africa’s economic recession in 2009 (Marais et al., 2018). The overall average ranking trend confirms the results, with an upward trend in the general average ranking of wealth from the time of settling at 2.86, to 3.03 in 2008 and 3.08 in 2014 (Marais et al., 2018). As indicated above, the 2020 study reveals a decline in the overall average, ranging from 3.08 in 2014 to 2.89 in 2020. The persistent lockdowns and economic shrinking following the Covid-19 outbreak are probably the main reasons for this decline.

4.4. Living Environment

The questionnaire asked residents whether living in Freedom Square either met or exceeded their expectations, and whether life was not good or even worse than they expected. This question was present in each of the respective surveys since 1990 (see Figure 4.1 as adopted from Ntema et al., 2018). The 2020 data shows a further decline in the percentage of the respondents who believe that living in Freedom Square was as they expected or even better than they thought. The continued declining trend follows the patterns since 1990 when nearly 90% indicated that their expectations were met or even better than what they expected (Ntema et al., 2018, p. 10).

Consequently, there is an increase in the number of respondents who think that life is not as good as they expected it would be, or even worse than expected. In the 2020 study, 46.8% of the respondents confirmed this statement. This is an increase from 26% since 2014. This sharp increase results from poor municipal services (which is the only development priority in 2020), especially that water supply, sanitation, and electricity have been problematic. For example, 86% of the respondents in the 2020 study rank water supply as the most important development need, supporting the crucial requirement for municipal services in an upgraded informal settlement (see Section 4.4).

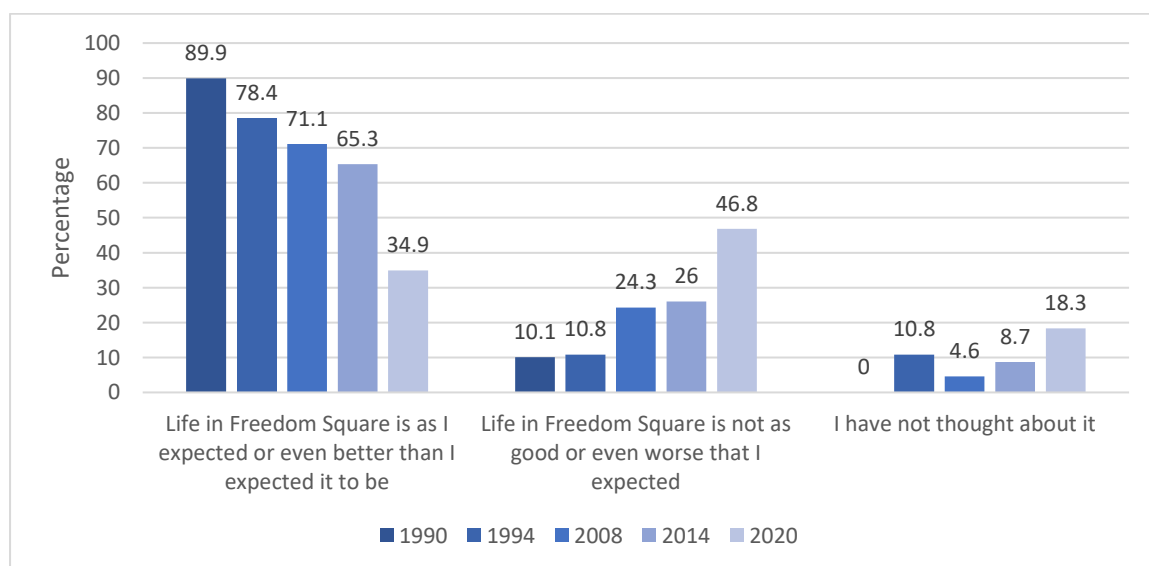


Figure 4.1: Satisfaction Percentages regarding Expectations (Freedom Square, 2020)

In a follow-up question to the one about expectations, respondents had to indicate the most positive and most negative aspects of living in Freedom Square. Responses are depicted in Table 4.3 (adopted from Ntema et al., 2018) below.

Table 4.3: Positive and Negative Aspects of Life in Freedom Square (1990 – 2020)

<i>Year</i>	Most positive aspect	Most negative aspect
<i>1990</i>	<ol style="list-style-type: none"> 1. Own house and stand 2. Good community spirit 3. No crime and violence 4. Close to work 	<ol style="list-style-type: none"> 1. No infrastructure/services 2. Crime and violence 3. Community spirit is not strong 4. Do not know the people
<i>1994</i>	<ol style="list-style-type: none"> 1. Own house and stand 2. Freedom 3. Good atmosphere and community life 	<ol style="list-style-type: none"> 1. No electricity 2. Lack of formal housing 3. Problems with waterborne sanitation
<i>2008</i>	<ol style="list-style-type: none"> 1. Own house and stand 2. Good municipal services 3. Good community life 4. Proximity to businesses and facilities 	<ol style="list-style-type: none"> 1. Problems with waterborne sanitation and infrastructure 2. Crime 3. Place is dirty
<i>2014</i>	<ol style="list-style-type: none"> 1. Social networks/enjoy living here (good community life) 2. Own house and stand 3. Proximity to transport, facilities, and jobs 	<ol style="list-style-type: none"> 1. Poor quality of services (waterborne sanitation and roads) 2. Crime 3. No development
<i>2020</i>	<ol style="list-style-type: none"> 1. Good community life (crime is not high as before, freedom, quietness, social network, enjoy) 1 Proximity to transport, shops, school, facilities and job 2 Own house and stand 3 Free services 	<ol style="list-style-type: none"> 1 Poor quality of services (roads, electricity, water, sewage, street light) 2 Crime 3 Bad environment (alcohol, drugs, farm animals)

The two most positive aspects of residing in Freedom Square, as cited by the respondents in the 2020 study, are a positive experience of community life (61%) and proximity to transport, shops, schools, facilities, and jobs (25%). These findings largely correspond with those of the 2014 survey. Considering the data since 1990, it points to a shift in preferences from owning a house and stands towards belonging to a community, physical location, and labour force participation. The importance of proximity to transport and jobs appears to be gaining precedence, as 25% of current respondents cite it compared to 14.5% in the 2014 survey. Previous research on Freedom Square notes the importance of Freedom Square’s good location within Bloemfontein and the greater Mangaung area (Marais & Ntema, 2013).

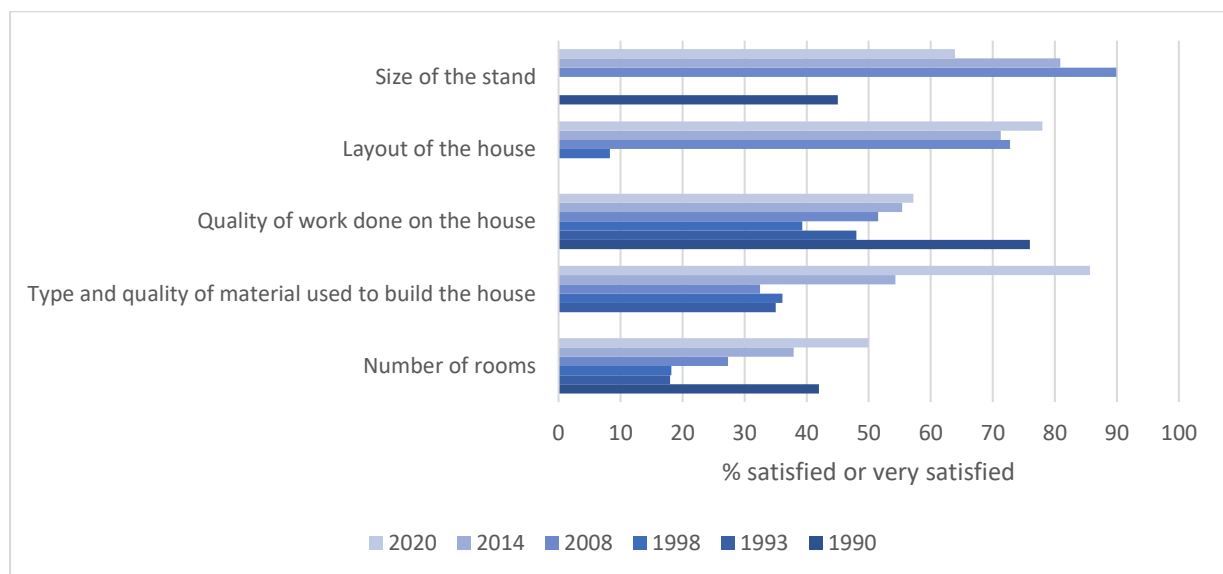
Negative responses include experiences of poor service delivery, mainly related to roads, electricity, water, sewage, street lights (54.3%). These results indicate a worsening living environment, because “substantial problems with municipal services” was cited by just 14% of respondents in 2014 (Ntema et al., 2018: 10). The recent survey results also indicate that the issue of house size is now a diminishing concern (1.1%) compared to the 2014 study results, which showed that 12% of the respondents viewed it as a negative aspect of their living environment. Many residents therefore appear to have addressed their housing size concerns.

The problem of crime is also evident as an increased percentage of houses have now installed burglar bars. The 2020 results indicate that 62.9 % of respondents have installed burglar bars. This is an increase from 55.9% in 2014 and 41.8% in 2008. Many respondents continue to be concerned with their safety. Crime has ranked second as a negative concern since 2008 (Ntema et al., 2018).

4.5. Satisfaction Levels with Housing Aspects

Figure 4.2 shows satisfaction levels with several crucial aspects of houses and stands, including housing extensions that have been added since the original construction of the house.

Figure 4.2: Satisfaction Levels with Crucial Aspects of Houses and Stands in Freedom Square (1993, 1998, 2008, 2014, 2020)



Respondents are more satisfied with aspects of their houses and stands, except for stand size, than in previous studies. More prominent is the satisfaction with the type or quality of building materials, now at 85.7%, up from 54.3% in 2014, which indicates the existence of freedom of choice in their self-help housing process. A similar conclusion can be drawn for the quality of work done on their houses, which now stands at 57.2% compared with 51.5% (and 55.4% for extensions) in 2014. The trend confirms what the literature says about residents’ empowerment during in-situ upgrading (Bolton, 2020) when owner control of the housing process becomes motivating and empowering. The decreasing percentage

of respondents who are satisfied with the size of the stand can be attributed to changing tastes of the residents following an increased influx of new entrants and the expanding second-generation population. These population groups were not part of the initial struggle for home ownership when residents became accustomed to stand sizes after initial dissatisfaction in the early 1990s (Ntema et al., 2018). The current composition of the current population largely comprises second-generation residents who inherited their houses (48.5%), and incoming settlers (39.4%) who bought houses there. Their situation can be likened to the period soon after 1993, when houses were not owner-built, and residents were given contractor-built houses, leading to low satisfaction levels with the sizes of the houses and the stands (Ntema et al., 2018). There has also been a consistent increase in the satisfaction level with the number of rooms in the houses, rising steadily from 18% in 1998 to 27.3% in 2014 (and 37.9% for only extensions in 2014) to 50% in 2020. The finding supports the existence of in-situ upgrading in Freedom Square. Despite the increase in the size of the housing units, household size has remained stable, and satisfaction has generally increased, indicating that households consider the amount of available space as crucial for a better living environment. Housing, as a verb, is indeed a process where owner self-help enhances satisfaction due to owner control of crucial housing aspects such as the design, actual building and management of the house improvements (Harris, 2004). To underline this, the residents' ratings of their satisfaction concerning aspects of their houses (including the number of rooms, the size of the rooms, type of material used to build the houses, the layout of the houses, the quality of work done, and the size of the stand) over the years were further analysed in terms of year-to-year average satisfaction levels. Figure 4.3 below depicts the average ratings for 1993, 2008, 2014, and 2020.

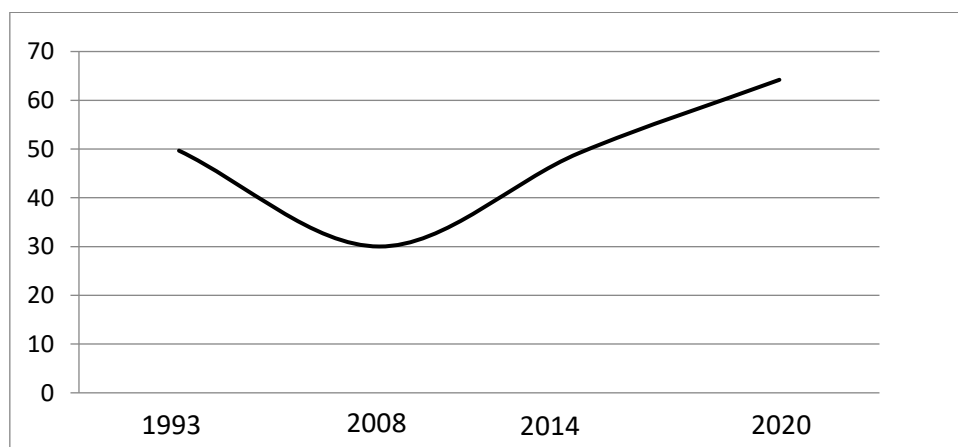


Figure 4.3: Average Level of Satisfaction with Housing Aspects (1993, 2008, 2014, 2020)

The graph shows a higher average percentage of respondents who reported satisfaction in 2020 than in 2014, 2008, and 1993. Thus, a long-run curved line of average levels of satisfaction is visible. The 1993 study took place during the final stage of the in-situ upgrading program (Ntema et al., 2018). The graph illustrates a higher average level of satisfaction of respondents in 1993 than in 2008. At that time,

owning a house and stand mattered most than other housing aspects; the aspect of being a house owner likely contributed to the higher average level of satisfaction in 1993 than in 2008. While the 2008 survey was done after the completion of the houses, the graph illustrates a decline in average satisfaction levels in 2008, reflecting general dissatisfaction with the contractor-built houses after 1993. As owner control of the housing improvements took precedence in later years, the graph illustrates an increase in the average satisfaction level in the 2014 study. The satisfaction levels of those who themselves extended their homes were much higher because they were able to control the design, construction, and workmanship of their houses. As illustrated by the graph, the 2020 study results correlate with previous findings that show a higher average level of satisfaction. Owner control of design, construction, and workmanship on the houses persists in Freedom Square. As such, residents' average levels of satisfaction with several crucial aspects of houses and stands, including housing extensions added since the house's original construction, have improved due to incrementalism in the in-situ upgrading process in Freedom Square.

4.6. Changing Development Needs

The results of the 2020 study highlight better municipal services to be respondents' only development priority. Among the municipality's services, dissatisfaction with water delivery is cited by 86% of the respondents, followed by electricity (see Table 4.4 as adopted from Ntema, et al., 2018).

Although better and improved municipal services were prominent aspects during the 2014 study, it did not rank as highly as in the current study. One exception is the statistics for 1990, when it ranked first (in terms of services and water), and in 1993, when it was also highlighted in terms of electricity (first priority) and better refuse removal (third priority). In 2008, better municipal services ranked second, whereas it came fourth in the 2014 study. The development priorities in municipal services indicate that the municipality has struggled to maintain service delivery. The 2020 survey results, therefore, support the conclusion drawn by the 2014 study that informal settlement upgrading ought to be "a long-term oriented activity that requires long-term and efficient urban management" (Ntema, et al., 2018, p. 14). In-situ informal settlement upgrading as well as long-term and continuous municipal capacity building must therefore be simultaneous activities.

Table 4.4: Freedom Square Respondents' Development Needs (1990, 1993, 2008, 2014, & 2020)

<i>Year</i>	Main development Priorities
<i>1990</i>	Services and water Social amenities Enlarge my house
<i>1993</i>	Electricity Enlarge my house Better refuse removal Tarred roads Schools
<i>2008</i>	Fence my stand Better service from the municipality Enlarge my house Burglar-proofing Toilet/bathroom inside my house
<i>2014</i>	Enlarge my house Toilet/bathroom inside my house Electric/solar geyser Better services from the municipality Repair my house Fence my stand
<i>2020</i>	Better services from the municipality <ol style="list-style-type: none"> 1. Water 2. Electricity 3. Sanitation

Adopted from Ntema, et al., 2018

Further, the disappearance of other development needs in the 2020 study indicates that in-situ informal settlement upgrading, such as that in Freedom Square, even when it is a lethargic pace of physical household improvements, leads to eventual improvement of the physical environment. Development priorities mentioned during previous studies are mostly physical improvements to the original house or public infrastructure. The items mentioned, not considering those related to municipal provision, included:

- a) Enlarging one's house (1990);
- b) Fencing of stands, enlarging one's house, tarred roads, and schools (1993);
- c) Enlarging one's house, burglar proofing, and having a toilet or bathroom inside the house (2008); and
- d) Enlarging one's house, having a toilet or bathroom inside the house, installing an electric or solar geyser, as well as repairing and fencing the stand (2014).

Although enlarging one’s house has appeared repeatedly in all the previous studies, all of these development requirements largely focus on physical home improvements. They do not appear now because they might have been considerably addressed by the time of the 2020 survey.

4.7. Social Cohesion Changing Experiences

The 2020 survey shows that personal safety for the second generation escalated from 2.67 in 2014 to 3.38 in 2020. Burglar bar installation increased to 62.9% in the current survey. The second generation’s rating of the level of personal security has moved from 2.67 at the time of settling there compared to 3.53 for the first-generation’s at the time of settling there (Ntema et al., 2018). This indicates differing perceptions of personal safety between the first and second generations. The second generation largely refers to house break-ins, burglary, and theft, leading to an increase in burglar proofing installation. The first-generation regard owning a house and stand as comprising personal security, explaining the higher rating of personal safety by this generation in all respects and for both the 2014 and 2020 studies. Table 4.5 shows a summary of the results.

Table 4.5: Average Ratings of Statements About Cohesion (1 Low, 5 High)

<i>Statements</i>	At the time of settlement for 1 st and 2 nd generations in 2014		All respondents		First-generation respondents		Second-generation respondents	
	1 st	2 nd	2014	2020	2014	2020	2014	2020
	<i>The level of goodwill within the community</i>	4.02	4.05	3.70	3.40	3.59	3.37	4.02
<i>Relationship between the community and community leadership</i>	3.19	2.96	2.63	2.95	2.68	2.97	2.69	2.92
<i>Relationship with councillors</i>	3.28	2.84	2.69	3.03	2.78	3.06	2.52	2.98
<i>Level of personal safety you experience</i>	3.53	2.67	3.10	3.42	3.12	3.43	2.67	3.38
<i>Relationship with my neighbours</i>	4.38	4.49	4.20	3.90	4.10	3.87	4.49	3.97

Adopted from Ntema, et al., 2018

Table 4.5 above indicates respondents’ rating of social cohesion in Freedom Square in 2020 compared to 2014’s results. The ratings use a Likert scale of 1 to 5, in which 1 represents a low rating, and 5 represents a high rating.

1.11.1. Level of Goodwill Within the Community and Relationships with Neighbours

The rating of the community’s goodwill level has slumped for both generations in the 2020 study. Out of the remaining four aspects (statements), only the last one (relationship with my neighbours) indicates a downward trend in its rating for both generations (from 4.10 in 2014 to 3.87 in 2020 for the first generation, and from 4.49 in 2014 to 3.97 in 2020 for the second generation). It is therefore compelling

to point at declining relationship between neighbours as the force behind dwindling goodwill within the Freedom Square community. I believe that there is a level of individualisation developing in the settlement. This theory finding echoes the 2014 study, which indicated that social cohesion was strong during land invasion before 1992 and “that upgrading reduces social cohesion” (Ntema et al., 2018: 14-15). Social cohesion enforces goodwill within the community. It might also be worth considering that issues regarding Covid-19 have negatively impacted social interaction. Thus, any disease outbreak, especially when contagious, will also erode social cohesion and goodwill within the upgraded community.

1.11.2. Relationship Between Community and Their Leadership, and Relationship with Councillor

While the relationship with the councillor as well as the relationship between the community and its leadership has increased for both generations, their influence on community goodwill and promoting relationships among neighbours seems to be minimal. Therefore, it is interactions and good relationships among community members that strengthen social cohesion among residents, and not individual household relationships with the leadership of the community.

1.11.3. Experienced Personal Safety Levels

The residents’ safety ratings increased for both generations, though the increase is far more substantial for the second generation — an increase from 2.67 in 2014 to 3.38 in 2020. This is supported by an increase in the installation of burglar bars from 41.8% of the households in 2008 to 62.9% of households in 2020.

4.8. Conclusion

This chapter analysed Freedom Square residents’ lived experiences of the living environment using longitudinal data analysis. The analysis used SPSS software for descriptive analysis. Though descriptively analysed, this longitudinal data analysis is considered appropriate, as it contrasts one-off case studies currently dominating research on informal settlement upgrading work. To do so, the study, in addition to current data, used previous sets of works to evaluate the long-term effect of upgrading interventions of the living environment in Freedom Square more than 30 years after the upgrading process. Even though the initial upgrading approach in Freedom Square entailed orthodox private sector housing provisioning, the analysis finds the location a suitable case for the purpose of this study; the analysis thus evaluates both the initial approach and flexible self-help housing that became prominent after 1993.

The analysis of the 2020 study largely assents to the previous findings. This appears to be the scenario for almost all the questions regarding demographic, and socioeconomic changes, as well as mobility of residents. Self-assessed economic wellbeing, the general living environment, satisfaction levels with

aspects of housing and location, changing needs, and social cohesion experiences also assume a similar trend.

Literature asserts that residents' empowerment during in-situ upgrading, enhanced by owner control of housing, motivates and empowers the upgrading process. The owner-driven increase in levels of satisfaction with the type or quality of building materials and work done on the houses confirm this. However, a decreasing percentage of respondents are satisfied with the size of the stand; this is taken as a reflection on the changing tastes between the population's first and second generations. This situation indicates the existence of informality in property ownership changes, as highlighted in previous studies. The self-assessed evaluation of residents' wealth indicates that most of the population place themselves on the middle rung of the wealth ladder; their population size in that category has constantly increased from around 55% at the time of first settling there to around 65% in 2020. The decrease in population percentages of the first two rungs and the top two rungs, as well as the overall decrease in average self-assessed wealth ranking in 2020, is likely attributable to the Covid-19 pandemic. The 2020 study shows a declining percentage of respondents who believe that living in Freedom Square meet or exceed the initial expectations held before settling there. The trend is a confirmation of previous findings. However, the sharp percentage increase of those who believe that life is not as good as, or worse than they expected — a sharp rise from 26% in 2014 to 46.8% in 2020 — is attributed to the deterioration of municipal services. However, the 2020 study's results indicate a sustainable shift in residents' preferences, in which respondents do not see housing unit improvement as a major concern in their life. Emerging priorities comprise good community life (61% in 2020), while, simultaneously, proximity to transport and jobs appear to be gaining precedence in the 2020 study (25%) compared to 14.5% in 2014. The awkward pattern evident in the way residents prioritise municipal services in their development requirements shows that the municipality has never had a sustainable and efficient capacity to deliver services to the expected level. Thus, as was the conclusion in 2014, informal settlement upgrading ought to be backed by efficient urban management as a long-term oriented activity. The study further reveals changing household development priorities over time and according to prioritised housing aspects during in-situ upgrading; once prioritised physical improvements to the houses are met, the quality of municipal service delivery becomes more exposed. Finally, the study findings support the 2014 observation that upgrading erodes social cohesion while emphasising that social cohesion enforces goodwill within the community. Thus, individualisation is evident in this community, and seems to be increasing along with the upgrading process in Freedom Square, where in-situ upgrading has also been confirmed.

CHAPTER 5

CONCLUSION AND RECOMMENDATIONS

5.1. Introduction

This chapter concludes the study findings and, as motivated by the study findings, recommends policy suggestions. While many previous works on informal settlement upgrading are one-off case studies, this study, in addition to current data, uses previous works to evaluate the long-term effect of upgrading interventions of the living environment in Freedom Square. Thus, Freedom Square residents' lived experiences of the living environment were descriptively analysed using SPSS software to obtain the findings using longitudinal data. Therefore, the chapter summarises the findings of the literature review chapters before discussing the main findings as presented in Chapter 4. Finally, the chapter presents recommendations for policy formulation and points out areas for further studies.

5.2. Overview of The Literature Review

This section aims to summarise findings of the literature review chapters on both international and South African contexts.

1.11.4. Overview: Chapter 2

In investigating international historical background and approaches to developing appropriate housing solutions and informal settlements' policies, John Turner's advocacy work and the subsequent work of the World Bank are analysed. The chapter also identifies upgrading outcomes that inform the benchmark against which the findings of this study are measured. Different upgrading approaches are founded on a long historical learning process aimed at attaining positive social, economic, and health-related benefits that uplift slum residents' quality of life. Such intended long-term outcomes of upgrading interventions are attainable once the upgrading process is well-informed. In this regard, Turner's work helped to inform slum upgrading processes and, to an extent, reduced slum clearance. His owner-built housing policies helped to shift institutional or government-provided housing policy towards self-help policies. The review shows that the removal of bureaucracies in public institutions, as advocated by Turner, is a critical enabler in instituting self-help housing through incrementalism. Promotion of minimum housing standards encourages class segregation and duality in housing quality. Despite criticism of Turner's thoughts, the World Bank undertook the aided self-help approach through site-and-service upgrading programmes in the 1970s, a period during which many governments still continued with clearance programmes. Its market-based approach, adopted later, only partially succeeded, as unblocking the market was not the only solution to the housing problem. The Bank's non-interventionist policy caused failures both in housing replicability and affordability at a larger national

scale, and its structural adjustment reforms lacked systematic social reform. The review points out that it is the abolition of “the capitalist housing production and appropriation of all the means of subsistence” that makes a better housing solution, unlike self-help housing which governments can use to suppress essential housing demands by the poor (Harris, 1998: 165-89).

1.11.5. Overview: Chapter 3

This chapter discusses and analyses policy and legal framework developments that have ensued in South Africa’s housing sector. Residents’ changing experiences in upgraded informal settlements have, over time, been influenced by politico-economic and policy changes. As such, the different upgrading models have had different outcomes in terms of residents’ experiences and perceptions. However, the inadequate evaluation, analysis, and documentation of resident’s living experiences in upgraded settlements created a knowledge gap in understanding “upgrading processes and their outcomes” (Ntema et al., 2018: 3). The review establishes that the Apartheid era’s housing social-economic ills still linger today. The Apartheid legacy, which restricted housing provision to Blacks, was an evolving phenomenon gradually born out of historical segregation measures. The end of Apartheid would have meant the end of the persistent Black-dominated informal settlements, especially when multiple housing policies consequently evolved. However, despite the current right to housing, heightened levels of informal settlements indicate poor quality of life for the Black population. Thus, housing backlog is an enduring phenomenon. The attempts by the Apartheid government to create a conducive living environment through market-oriented housing did not work with its site-and-service approach. The approach did not work again post-Apartheid and, as such, rights-focused housing policy emerged. However, even in the presence of Constitutional socio-economic rights, new global liberal economic policies now advocate for reduced state social spending. It is problematic to see the ever-growing urban post-Apartheid population demanding instantaneous realisation of housing rights. Implementation of such demands would effectively drain the already scarce state resources. Nevertheless, since 1994, most experts support the adoption of a market-oriented housing approach. Therefore, according to the review, in-situ upgrading provides a preferred mode of housing delivery in South Africa. The approach, whose democratic fundamental elements are used in philanthropic and community empowerment upgrading approaches, is adopted in many developing countries, and is deemed most suitable for its socio-economic and health upgrading outcomes. The market-based standard housing approach is ideal for more affluent western countries.

1.11.6. Overview: Chapter 4

This chapter focuses on analysing findings of Freedom Square residents’ lived experiences of the living environment using longitudinal data analysis. I used descriptive statistics in a longitudinal approach to complement one-off case studies currently dominating informal settlement upgrading research. The findings of the chapter are largely confirmatory. Owner control of housing process and empowerment

in the upgrading process is confirmed. The study also reveals changing tastes, decreasing satisfaction between first and second generations regarding the stand size, and continued informality in property ownership. Residents' self-assessed evaluation of wealth sees the middle rung of the wealth ladder occupied by the largest proportion of the respondents. Average wealth rankings have decreased, and the Covid-19 pandemic appears to have caused the decrease in both the lower and upper two wealth categories. A declining percentage of respondents believe that living in Freedom Square meets or exceeds their initial expectations held before they settled there. Furthermore, deterioration of municipal services is evident by percentage increase of those who believe that life is not as good as, or worse than, they expected. The study finds a marked shift in residents' preferences. Housing unit improvement is no longer a significant concern in the residents' life. Good community life is now highly prioritised, and proximity to transport and jobs is a second priority. Efficient and long-term-focused urban management are essential for sustainable and efficient municipal capacity to deliver services to the expected level. The study further reveals that in-situ upgrading process influences household development priorities, which change with time and progress stage. Finally, results confirm the erosion of social cohesion following the upgrading process. This indicates that individualisation persists in Freedom Square following reduced social cohesion.

5.3. Main Findings and Conclusions

The study establishes six main findings.

1.11.7. Residents' Changing Needs

International literature on informal settlement processes highlights that resident empowerment occurs with in-situ upgrading through incremental activities involving owner participation. For example, in South Africa, the NUSP implements incremental upgrading using in-situ upgrading, instead of complete and conventional upgrading, that requires formalised tenure security and full provision of services. This approach allows for the provision of essential services while still pursuing eventual formalisation of tenure security. Thus, the NUSP diminishes land tenure insecurity for land users even before fully formalising their tenure security. This enhances the residents' confidence level, as they become psychologically secure and free from arbitrary deprivation of their land rights, including enjoyment of socio-economic benefits from the land they occupy. In the process, dwellers psychologically attain self-respect. Economically, their incomes and investments become sustainable. Once incremental tenure takes course, the NUSP recognises that residents' social and economic tastes may likely have changed. As such, the NUSP facilitates the provision of essential engineering services involving water, sewerage, electricity, solid and waste management, and stormwater drainage. It also facilitates provision of emergency services regarding fire and disaster management for the occupied land, even when it is not yet incorporated into the formal deeds register.

The analysis (see Chapter 4) confirms that residents' empowerment during in-situ upgrading, enhanced by owner control of the housing process, motivates and empowers the incremental upgrading process. Respondents' increasing satisfaction levels with the type or quality of building materials and work done on their houses confirm this. On the question of choosing the most negative aspect of the houses, the recent survey results indicate that house size is now a diminishing concern (1.1% in 2020 compared to 12% in 2014). Many residents appear to have addressed the concern they had with the size of their houses. On the question of indicating their most pressing development needs, respondents do not indicate any physical housing development needs. Instead, they cite lacking municipal services, suggesting that other requirements were met along the way. Therefore, it can be concluded that residents' tastes and needs change with time and according to the upgrading stage during in-situ upgrading.

1.11.8. Upgrading Programmes and Resident's Wealth

According to the international literature review on upgrading economic benefits (*cf.* Chapter 2), the lack of sustainable housing solutions in developing economies tends to subject residents to exorbitant living standards from costly utilities, which exceed their individual earning capacity. The urban poor are often rendered homeless for failure to pay for expensive utilities, and are forced to abandon essential basic needs such as food or medication, instead, opting to purchase alternative energy sources. Thus the need for sustainable housing solutions cannot be overemphasised in bringing about health and economic outcomes that consequently enhance income levels. The result is poverty reduction and improved wealth, as residents acquire access to adequate food, healthcare, and other services. For this to happen, according to literature, housing upgrading processes should be linked to wide-ranging development themes. The role of in-situ upgrading in achieving poverty reduction is enhanced through reduction of vulnerability and general social exclusion of poor urban residents. The literature highlights that, if the impact of shocks such as the COVID-19 pandemic is to be addressed in an upgraded or slum settlement, dwellers must be treated in standard ways. There must be participatory governance as well as improved delivery of essential services like healthcare. Investments in new resources for their long-term benefit must be made.

The study uses a self-assessed evaluation of residents' wealth (see Chapter 4) to analyse the household's standing in their economic quality of life following the upgrading of the settlement's living environment. Most of the population identify as populating middle rung of the wealth ladder; the middle rung's population size has constantly increased, from 55.2% at the time of first settlement to 65.9% in 2020. The decrease in the population percentages of the top and bottom two rungs, as well as the overall decrease in average self-assessed wealth in 2020, is attributable to the Covid-19 pandemic. The pandemic caused unemployment to increase, and the economy's performance shrunk for the first time in eleven years due to shutdowns (UNDP, 2021). It is therefore a reasonable assumption that any health

problems, such as the Covid-19 pandemic, will economically and socially affect residents' living environment, even in an upgraded settlement. Similarly, the period from 2008 to 2014 saw a decreasing percentage in the top two rungs (five and six) from 9.3% to 6.9%, most likely due to the effects of the global financial crisis and South Africa's economic recession in 2009 (Marais et al., 2017).

1.11.9. Municipal Services and Resident Satisfaction

The international literature review (Chapter 2) highlights several vital issues that bring about resident satisfaction in an upgraded settlement. In certain instances, residents prefer private facilities to communal ones, and dissatisfaction worsens when service design is incomplete in terms of maintenance arrangements. The review further shows that upgrading processes must embrace such disaster risk capacities in the planning processes if positive impacts regarding residents' quality of life is to be enhanced. The literature mentions the need for place-based interventions that integrate informal settlements into the formal metro transportation network and enhance access to education, employment, and other services, thereby reducing isolation, stereotyping, and segregation of the residents. Further, urban low-income dwellers' mobility is limited by their preferences, needs, and satisfaction with the upgrading interventions. Thus, water, drainage, transport, and sanitation improvements are found to be high-ranking priorities amongst residents, followed by education and health. Analysis of the 2020 study results shows a declining percentage of respondents (see Chapter 4) who believe that living in Freedom Square meets or exceeds their expectations held before settlement. The trend is a confirmation of previous findings (Ntema et al., 2018). Correspondingly, the 2020 study's results consent to the findings of previous studies that show an increase in respondents who think that life is not as good as, or worse than, they expected, evidence by a sharp percentage increase from 26% in 2014 to 46.8% in 2020. This change is likely due to deteriorating municipal services. For example, 86% of the respondents in the 2020 study rank water supply as the most critical development need, supporting the crucial requirement for municipal services in an upgraded informal settlement stated in the literature. On the question of indicating the negative aspects of the settlement, answers include poor quality of services mainly to do with roads, electricity, water, sewage, and street lights (54.3%). These results indicate a worsening living environment compared to a previous study in 2014, when only 14% of the respondents cited it in terms of "substantial problems with municipal services" (Ntema et al., 2018: 10). Coincidentally, in the 2020 study, proximity to transport, shops, school, facilities, and jobs is cited by 25% of the respondents as one of the two most positive aspects of residing in Freedom Square. It would, however, appear that proximity to transport and poor quality of road networks are two different issues. This concurs with international literature that cites transportation networks as a prerequisite for removing informal settlements' segregation and integrating them into socio-economic metro activities and amenities.

In effect, the study's findings uphold the importance of sustainable municipal services, which are only attainable when upgrading processes are long-term focused and supported by sustainable urban

management; the two must be simultaneous activities. The analysis (*cf.* Chapter 4) reveals an awkward pattern in the way residents prioritise municipal services in their development requirements. The municipality has never had a sustainable and efficient capacity to deliver services to the expected level. The 2020 study, therefore, confirms the 2014 study's results that informal settlement upgrading should be backed by efficient urban management as a long-term oriented activity. In-situ informal settlement upgrading cannot take place in isolation without corresponding long-term and continuous municipal capacity building.

1.11.10. Impact of In-Situ Upgrading on Residents' Preferences and Mobility

The literature review in Chapter 2 suggests the causal effect between in-situ upgrading and social capital improvements resulting from residents' participation and social interaction in the upgrading processes. Thus, while boosting the physical environment is the initial objective during in-situ upgrading projects, the process triggers other outcomes. The literature posits that upgrading enhances community organisations' development regarding strengthened confidence, enhanced beneficial relations among residents and local authorities, and providers of utilities. The legal security title of the upgraded property is also an essential outcome with multifaceted implications. Security tenure inspires many former residents to let out or sell their now upgraded and valuable properties at a profit. Increased property value qualifies the acquired property as collateral for a bank loan that can ultimately help improve residents' economic wellbeing. At times, residents opt for a complete sale of their property and relocate to other lower standard locations. These post-upgrading preferences by the residents either support or defeat the intended initial purpose of attaining adequate housing for city dwellers. According to 2020 study results (*cf.* Chapter 4), residents' preferences shifted from the initial objective of owning a house, because there is an increase in house sales. The original owners (first-generation) nurtured preferences other than owning a home, hence the upsurge in house sales. This supports Marais et al. (2018), who highlights that "mobility of people buying and selling houses has created a situation where the original deeds register for the area may not be legitimate (not registered at the Deeds Office)" (Ntema et al., 2018: 9). Thus, Freedom Square's degree of informality remains evident despite the upgrading process to remove informality. The increased percentages for inheritance (48.5%) and buying houses (39.4%) in 2020 evidences a reduction in the number of first-generation households, resulting to an increase in the size of second-generation families. Further, due to incrementalism that comes with in-situ upgrading, the increase in housing size might also be the basis for the second generation's preference of the settlement. I also note the importance of increased house spacing, because the second generation regards room spacing more highly than the first generation. The average household size declined slightly to 3.04 individuals per household despite generally growing housing sizes. The average household size moved from 3.6 to 3.8 individuals per household from 1990 to 2014. The 2020 study results, therefore, support findings by Ntema et al. (2018) in dismissing assertions that upgrading attracts large numbers of people.

In the 2020 study, the impact of residents' mobility is reflected by decreasing percentage of satisfied respondents with the size of the stand. I take this to reflect the demographic impact on the housing tastes between the first and second generations of the population. An influx of new entrants buying houses, thus expanding the second-generation population, was already noted. Their dissatisfaction with the stand size is likened to that of 1993, when houses were not owner-built (Ntema et al., 2018). In this study, a more significant proportion of residents just bought the houses, while others own them through inheritance. The majority of the second generation exhibits different tastes, as they were not part of the extended in-situ upgrading process. The first generation appreciates the origins of the stand size and, to them, it is not a significant concern. However, their numbers cannot influence the overall result. Therefore, the study concludes that in-situ upgrading, though a very successful means of upgrading informal settlements, has inherent self-defeating challenges regarding the achievement of the original objective due to changing residents' preferences and tastes, as well as residents' mobility.

1.11.11.Housing as a Verb in Freedom Square

The international literature review highlights Turner's work in considering housing as a process at both institutional and individual levels. In downplaying the superiority of public housing in bringing residents' satisfaction due to their appearance, Turner contended that owner-built homes and public housing had different "structures of authority and control" between them (Kapur, 1989: 34). He upheld the functionality of housing units and downplayed their physical features, while emphasising the need for residents' unwavering gradual control of over their own housing processes. He posited that owners' response to ever-changing needs and situations brought satisfaction and user-value of a dwelling unit. This inspired his proposition that the word "housing" must be a verb and not a noun, considering that housing materialised over an extended process through incrementalism. In the 2020 study, the matter of house size is a diminishing concern (1.1%) compared to 2014, when 12% of the respondents viewed this as a reason for the negative perception. This confirms the literature's notion that housing is a verb entailing gradual self-help upgrading, especially when it is delivered through in-situ upgrading like that in Freedom Square. Hence, in-situ upgrading has been taking place in Freedom Square, where housing provisioning has taken an extended, but incremental and gradual, owner-build approach.

1.11.12.Social Cohesion and Community Goodwill

International literature (Chapter 2), as already highlighted, regards in-situ upgrading as a model that achieves poverty reduction through minimisation of vulnerability and general social exclusion of the urban poor. The approach does not relocate dwellers, but allows upgrading work to progress while residents remain there. Among other arrangements, dwellers' participation in decision-making during the planning and implementation stages enhances social inclusion. More importantly, economic and social facilities like markets, transportation hubs, and workplaces become instrumental in reinforcing social cohesion. The 2020 study (see Chapter 4) finds that social cohesion enforces goodwill within the

community. The dwindling relationship between neighbours in 2020 is the force behind declining goodwill within the Freedom Square community. Therefore, it is compelling to highlight that individualisation is evident and, on the increase, along with progressive upgrading process in Freedom Square. This supports the observation of the 2014 study that upgrading erodes social cohesion (Ntema et al., 2018). Further, residents' rating of the importance of safety increased for both generations in the 2020 study, though substantially more so for the second generation. This is supported by an increase in the installation of household burglar bars in 2020, suggesting reduced openness to neighbours in favour of security concerns (*cf.* Chapter 4). The advent of high rates of Covid-19 infections might also be seen as a contributing factor to reduced community interactions, which catalyses the enhancement of social cohesion. Therefore, it is reasonable to conclude that the dwindling relationship between neighbours is caused by security concerns and disease (the Covid-19 pandemic) as main factors contributing to reduced interactions among community members and resultant reduced social cohesion.

1.11.13. Quality of Life in Freedom Square

International literature provides some explanation regarding what quality of life comprises. As a concept, "quality of life" describes how human needs tend to be fulfilled. It is a yardstick for understanding peoples' level of satisfaction or dissatisfaction regarding various features of their lives. The World Health Organization's (2005) definition emphasises "the individuals' perception of their position in life in the context of the culture and value systems in which they live and concerning their goals, expectations, standards and concerns" (Turley et al., 2013: 149). The 2020 study draws some conclusions regarding the quality of life in Freedom Square following the upgrading process. Firstly, it appears that the majority (over 50%) of the residents identify with the middle rungs of the wealth rating ladder, while a small percentage of the residents are in the upper rungs, and the remaining 30% in the lower rungs. The trend has persisted over the years, meaning that around 70% of the residents are not living in abject poverty. Secondly, changing development needs (*cf.* Chapter 4) indicate a gradual improvement after the attainment of initial physical development priorities. The results, as already explained, further show a sustainable shift in residents' preferences, in which respondents do not see improvements to housing units as a significant concern in their lives. Thus, having attained the initial physical development needs, residents switch to prioritising good community life in 2020 (61%) and proximity to transport and jobs, which appears to have gained precedence in the 2020 study (25%) compared to 2014 (14.5%). Thirdly, the study notes the shift in satisfaction levels with crucial housing aspects from the size of stands to good quality of work done and excellent building materials. This indicates that many residents have the freedom of choice within self-build housing delivery, which promotes good community life and happiness. However, increased mobility and informality, crime concerns, and erratic municipal services, retards progress towards an excellent quality of life. Nevertheless, as explained above, the recorded progress in other aspects constitutes a development milestone that was absent before. This, in essence, is a confirmation that there is a journey towards the

attainment of better quality of life in Freedom Square, when taking into account the proportion of residents in all indicators. Thus, housing upgrading processes help to improve residents' quality of life.

5.4. Recommendations

Having arrived at a number of conclusions above, the study now puts forward recommendations that will help to inform further direction and research on informal settlement upgrading initiatives. Notwithstanding the limitations of this study, these recommendations are based on scientific and empirical evidence and can therefore confidently be advanced.

- a) In-situ upgrading processes involve gradual improvement of the physical infrastructure in its initial stages. Once the physical infrastructure improvements are done, effective and efficient delivery of municipal services is foregrounded and subjected to scrutiny, even by national government. Therefore, upgrading programmes must be long-term focused beyond quick-win outcomes. They must be implemented in an environment of sustainable municipal management;
- b) The expected health, economic, social, and climate change outcomes of upgrading programmes are often susceptible to shocks from political, economic, climate change, and globalisation challenges. Overcoming such significant challenges requires planning. The study's recommendation is that realisation of expected upgrading outcomes can only be ascertained through upgrading programmes that ensure housing sustainability. Thus, upgrading processes must be aligned with overall themes of economic development. These broad themes must be pursued along with holistic approaches regarding socio-economic sustainability, social integration, and globalisation. For such an approach to hold, regulatory, social, and economic principles must speak one language;
- c) The study recommends that duality in the construction of settlements (not only in slums, but everywhere) must be eradicated through municipal upgrading of standard operating procedures. This is possible with participatory and democratic housing governance, new investments for marginalised dwellers, and equitable delivery of essential services, all of which guarantee resilience and, therefore, long-term benefits;
- d) The municipal authority plays a vital role in ensuring successful housing upgrading programmes. Dependable, affordable, accessible, equitable, timely, and sustainable municipal service delivery to settlement dwellers is expected in this regard. The study finds that municipal service delivery has long been erratic, evidenced by a persistent up and down pattern in resident ratings thereof. The study recommends that comprehensive municipal capacity assessments should complement upgrading programmes to determine their ability to meet adequate service delivery beyond the current requirements. This would also be beneficial for satisfying any upcoming demands. Even after the municipal jurisdiction is expanded due to additional

upgraded settlements, the new resource requirements need to be planned for and added to the existing grand plans, and subjected to periodic review; and

- e) According to literature, social cohesion tends to disappear as upgrading initiatives gradually start to register successful outcomes. It is, however, said that social cohesion is enhanced through interactions among the community members. An upgraded settlement devoid of well-constructed and maintained public facilities, such as stadiums and roads, hinder social interactions. Such community interactions are the basis of social cohesion and community goodwill. It is therefore essential that the planning of an in-situ upgrading process should endeavour to include plans aimed at community, location, and labour force participation. Construction of public facilities such as stadiums or roads that could connect the community to jobs hubs, entertainment, public amenities, and essential services must be emphasised in any in-situ upgrading programme.

5.5. Recommendation for Further Study

The study focused on investigating the residents' experience of the living environment in Freedom Square following the physical upgrading that occurred in the settlement almost 30 years ago. One of the main findings of this study is that erratic municipal services over the years indicates a lack of sustainable municipal capacity in the area. Therefore, it is recommended that an investigation into capacity building for municipal sustainable service delivery in an expanding service demand environment be launched to inform future sustainable urban management.

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ANNEX 1: Letter from Language Editor



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