

Gender and gender sensitivity in the South African housing policy: preliminary evidence from Mangaung (Bloemfontein)

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Key words: gender, housing policy, female-headed households, equity

Abstract

Until the mid 1980s and early 1990s, international gender theory and urban and housing development theory have developed separately. Two paradigms dominated gender theory during this period, namely Women in Development and Women and Development. International housing policy approaches in the developing world have also gone through a number of phases since the Second World War, for example, state driven housing, self-help housing, macro-economic reform and the enablement approach. However, it was only with the beginning of the enablement approach (early 1990s) and the whole sector housing development approach (mid 1990s) that gender has been mainstreamed in housing and urban development (Gender and Development paradigm). The South African low-income housing policy contains principle statements regarding gender equity, yet limited guidelines exist on the implementation of these principles. Consequently, a number of researchers have identified shortcomings in terms of gender and the application of the housing policy. Some of the main concerns are the eligibility criteria and the incremental nature of the housing policy. Against this background the paper reports on research conducted in the Mangaung Local Municipality (Bloemfontein) into the gender sensitivity of housing policy implementation. In the process, approximately 400 questionnaires were completed, of which 50% were from female-headed households. The results of our investigation have led to four main findings. In the first place, despite certain structural dilemmas in ensuring gender equity in housing policy, female-headed households' access to housing is higher than what one can expect from the population profile. Secondly, gender differences in respect of post-construction investment can be attributed to lower incomes of female-headed households. Thirdly, some differences in terms of the satisfaction levels of female-headed and male-headed households exist. Fourthly, both female and male-headed households expressed their preference for a smaller house with better services.

1 Introduction

The underdevelopment of housing and infrastructure contributes to the poor conditions in which the majority of South Africa's communities live. However, female-headed households constitute a

disproportionate number of the poor and they experience greater extremes of poverty than male-headed households [1]. In line with the world tendency, the number of female-headed households in South Africa are growing at an alarming rate. Compared with the 1996 census in which 37.8% of households were female-headed, in 2001 41.9% of all households in South Africa were female-headed [2]. Although women are generally targeted in urban policies concerned with population control, health and family planning, women are less often included in policies which directly address the problems of low-income housing and infrastructure provision [3&4]. Since female-headed households are required to provide these services to their families, gender should play a prominent role in policy considerations. Against this background the paper reports on research conducted in Turflaagte, in the Mangaung Local Municipality (Bloemfontein), on the gender sensitivity of housing policy implementation. Data were collected using a structured household questionnaire. Sampling for this study was done with the assistance of the Housing Directorate of the Mangaung Local Municipality. The Housing Directorate of the Mangaung Local Municipality provided a list of all the low-income housing projects in the Turflaagte settlement since 2000. This list, comprising of 1665 households, included information regarding the beneficiaries' age, gender, marital status, number of dependants and the site numbers of the low-income housing projects. From the list a gender representative sample was drawn according to the head of the household within the project area. Approximately 400 questionnaires were completed, of which 50% came from female-headed households. Against this background the paper is outlined as follows: Firstly, international housing policy development and the corresponding development paradigms into which gender development falls will be discussed. Secondly, a gender evaluation of the South African housing policy will be given. Thirdly, the satisfaction of female- and male-headed households' with their housing units in Turflaagte, Mangaung Local Municipality will be critically investigated from a gender perspective.

2 Gender and housing: International paradigms and change

International housing policy approaches in developing countries have gone through a number of phases since the Second World War, for example, state driven housing, self-help housing, macro-economic reform and the enablement approach. Although housing policy development (up to the 1990s) and gender formed separate research agendas rather than being part of the mainstream urban research, there are many interrelated aspects between gender research and housing development. The development phases from the 1950s under which gender is discussed include the modernisation and basic needs paradigms, Women in Development (WID), Women and Development (WAD) and Gender and Development (GAD) frameworks.

From the early 1950s to the early 1970s, the main focus of policy development was on state-driven public housing. During this period the role and responsibilities of the public sector were emphasised [5,6,7]. From the early 1970s to the mid-1980s the World Bank rose to prominence with its economization of the self-help housing theories of JFC Turner [5&6]. The World Bank's policies were directed at state assisted self-help housing in the form of sites and service projects and related *in situ* slum upgrading projects [5,6,8]. The World Bank, with its theories of affordability, cost recovery and replicability attempted to demonstrate that there are low-cost affordable and user-acceptable solutions to the problem of housing [5,6,8,9]. The housing phase of state-driven public housing corresponds to the main development paradigm of modernisation. Gender was largely ignored in urban and housing policy until the 1970s. In the context of modernisation, urban research focused on inequality and marginality of class and racial relations. Therefore, the modernisation period is generally regarded as a gender-blind period [4]. The main development paradigm during the late 1960s to the early 1970s was the basic needs approach to development. Although priority was given to the basic needs of all people, women were still seen as part of the household unit and not as a group on their own. The significant

role women played in community projects was rarely mentioned in urban policy discourses [4&10]. From 1970 on, under the influence of second wave feminism and the United Nations Decade for Women (1975-1985) gender research began to highlight gender differences in urban development [1,3,4,11]. The two subsequent movements during the 1970s and early 1980s, Women in Development (WID) and Women and Development (WAD), began to question the relevance of 'the household' as a unit and consequently as an appropriate target for development projects. These paradigms urged for greater emphasis on women as a separate category and for the inclusion of women's concerns and practical needs in urban policy discourses [1,4,11].

Rapid urbanisation continued during the 1980s and urban development has become increasingly dominated by the intensified global economic crisis [4,5,6]. The International Monetary Fund (IMF) and World Bank responded to the bankrupt economies of developing countries with macro-economic reform packages of structural adjustment. The structural adjustment policies resulted in cut-backs in state services and low-income housing subsidies [9]. In addition, structural adjustment policies recommended that the private sector play an increasing role in housing delivery [9]. Some studies have reported that structural adjustment programmes have had a negative impact on women [1&4]. Other research argues that structural adjustment policies have increased employment opportunities for women, although within the lower paid sectors of society. The reallocation of labour, however, also meant greater unemployment for men and a general decline in household income. In addition, decreases in the provision of basic services lead to longer working hours for women, given that women are expected to provide these services [1,4,11]. With the limited success of aided self-help policies to meet the demand for housing, the mid 1980s to the mid 1990s saw a shift to the enablement approach. Enablement strategies aim to adjust to the dialectic between the economic, the social and the political in housing-related and development agendas [8]. The enabling role of governments is to facilitate the provision of housing by the private sector and the improved coordination of macro-economic policies [9]. Particularly popular was the idea of providing once-off housing subsidies to low-income people to buy homes from the private sector [9]. Within this period the United Nations Centre for Human Settlements (UNCHS), began to play a greater role in urban and housing policy development. The United Nations addressed gender, environmental and sustainable concerns within the housing sector more directly than did the World Bank. In the development paradigm, under the influence of the third wave of feminism, the Gender and Development (GAD) approach emerged as the dominant gender theory. Where WID and WAD are rooted in liberal feminist principles of inequality, GAD is embedded in socialist and neo-Marxist feminist theories of oppression [4&11]. The GAD theory identifies unequal patriarchal power relations between women and men as the main reason for inequality. According to Moser and Peake the GAD approach urges transformative change in gender relations in order to achieve gender equality and equity [4]. However, in support of Wickramasinghe arguments, it is questionable whether the GAD framework has the capacity in developing countries to address oppressive power relations based on class, race and culture [11].

In the most recent phase from the late nineties to the present, the focus is on whole-sector housing changes, in which the role of the market is emphasised. The World Bank and the United Nations aligned their housing policies by formulating strategies that place poverty reduction at the centre of development [6]. The World Bank is expanding its social and anti-poverty programmes to include more environmental and sustainable elements. Similar to housing policy, gender in the development paradigm has also evolved to form a greater part of the research agenda of enablement, anti-poverty and sustainability [6]. Since the 1990s, both the World Bank and the United Nations have been much more active in promoting gender equality in urban development [12]. However, a preliminary study by the United Nations indicated that there is still a huge gap between women's rights, low-income housing policy recommendations and the reality of outcomes [13]. This statement is supported by

Beall and Todes who observed that the housing literature has shown the experience of integrating a gender perspective internationally and locally, to be difficult and disappointing [10].

3 Gender and housing policy in a South African context

International housing policy development has had an impact on the development of low-income housing policy in South Africa [8&14,]. The influence of the World Bank has been particularly predominant. The South African housing policy was introduced in 1994. The policy was designed to redress the inequalities in service and infrastructure provision by offering low-income people access to housing [15]. Several legislative documents concerned with low-income housing were developed, amongst others the *White Paper on Housing* (1994), the *Botshabelo Accord* (1995), the *Housing Act of 1997* and the *Housing Code* (2000) [14,15]. Similar to international trends, the South African housing policy incorporated the concepts of security of tenure, enablement, targeted once-off capital subsidies and an emphasis on the role of the private sector in providing the environment for delivery [6]. The current framework for housing policy is set out in the *White Paper on Housing* [16]. The *White Paper on Housing*, in line with the South African Constitution, stipulates that new policies should be sensitive to the removal of discrimination in respect of gender, race and religion. Although the national government developed the housing policy in 1994, it is the responsibility of provincial governments to implement the policy. An evaluation of the housing subsidy scheme indicated that housing policy directives specifically focussing on gender equity is largely neglected in most provinces [15]. The Gauteng province is the only province with a specific gender housing policy in place [17]. With its foundation in the international Women in Development (WID) and Gender and Development (GAD) paradigms, the essence of the Women and Housing policy of Gauteng is to balance a basic needs approach with a strategic and education and training approach.

In contrast to international policy guidelines, the *White Paper on Housing* is clear concerning the eligibility criteria. The housing subsidy scheme targets South African households with a combined income of less than R3 500 per month. The amount of the subsidy is dependent on joint spouse income. The subsidy scheme also requires that citizens should be older than 21 years of age, married or co-habiting and/or single with financial dependants. Low-income people who have received any previous housing subsidies from the government are excluded from the current housing subsidy scheme [16]. Within the policy framework, gender concerns are raised regarding the eligibility criteria [13,14,15,17]. Since women in South Africa are likely to become mothers before the age of 21, these women and their dependants form a particularly vulnerable group that is excluded from the housing subsidy scheme [15]. In addition, the eligibility requirement of dependants excludes single disadvantaged persons, including elderly women who are in need of housing. The requirement of dependants could also result in women desperately in need of housing falling pregnant in order to qualify for a housing subsidy. The various types of subsidies available for low-income people in urban areas are project-linked, individual, institutional, consolidation and People's Housing Process (PHP) subsidies [15]. Most of the subsidies have been project-linked subsidies, in that subsidies are applied to implement a specific housing project.

The maximum subsidy value available at the end of 2004 was R25 800 [18]. The subsidy can be used for one or more of the following: a serviced site; a serviced site with a rudimentary structure; *in situ* upgrading of a community, and a portion of the cost of either a house or a flat. Since the current housing policy is essentially incremental, the subsidy generally only provides for a rudimentary house [15,16]. The incremental nature of the housing policy and the relevancy of the neo-liberal ideology with regard to the housing policy and gender equity can be questioned. Time constraints, domestic

responsibilities and lesser income put a severe strain on the ability of single- and female-headed households to make an incremental contribution.

4 Case study- Preliminary evidence from Mangaung Local Municipality

The Free State Province drafted its own Housing White Paper in 1994 which requires a minimum size of 40m² per housing unit [7]. This size is larger than the 30m² required in the rest of the country. Marais has indicated that the Free State's requirement to construct 40m² housing units impacts negatively on the levels of infrastructure provided to housing projects [7]. The provision of infrastructure and the subsequent satisfaction responses should therefore be understood against the fact that the housing subsidy in the Free State (including this project in Turflaagte) was mostly not used for infrastructure provision. This meant that approximately 50% of the male and female respondents did not access waterborne sanitation. The results of our investigation lead to four main findings. In the first place, despite certain structural dilemmas in ensuring gender equity in housing policy, women's access to housing in the Mangaung Local Municipality is remarkably higher than what is expected nationally. Secondly, gender differences in respect of post-construction investment can be attributed to lower incomes of female-headed households. Thirdly, some differences in terms of the satisfaction levels of female-headed and male-headed households exist. Fourthly, female and male-headed households expressed their preference for a smaller house with better services.

It is very difficult to measure the gender impact of housing and services provided by the current housing subsidies. Housing departments attempt to determine gender impacts through the percentage of female-headed households who are benefiting from the subsidy [19]. According to the Department of Housing, 39% of all housing subsidies that were allocated until December 2002 went to female-headed households [20]. At the time of the case study, 55.4% of all the low-income beneficiaries in Turflaagte were female-headed households compared 44.6% of male-headed households. In addition the case study also indicated that preference was given to single female-headed households as apposed to single male-headed households (see Figure 1).

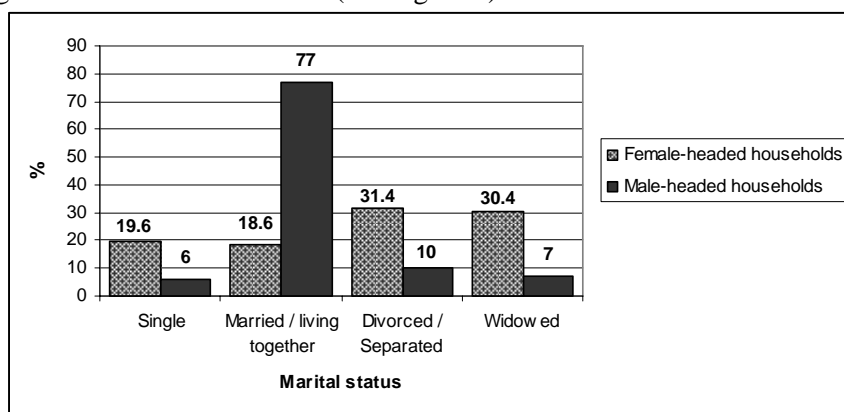


Figure 1: Marital status of respondents

Since households headed by single women are particularly held back by the triple burdens of employment, housework and childcare they are considered worse off than two-parent households and therefore more in need of housing [1,2,4]. Although, no clear statistics in the greater Mangaung Local Municipality exist regarding the percentage of male and female beneficiaries, the number of female beneficiaries in Turflaagte was remarkably higher than what is required nationally and reflects positively on provincial application of the housing policy.

As in most developing countries, it is in the economic and social domains that the greatest gender inequality exists. The socio-economic profile of the respondents of the case study is reflected in Table 2.

Table 2: Socio-economic profile of respondents

Demographic and socio-economic profile	Female-headed	Male-headed	Total
% of households earning less than R750 a month	67.5	42.5	54.8
% of respondents with more than one breadwinner in household	24.7	52.4	39.5
% of respondents with low education levels (less than grade 8)	62.9	47.7	55.4
% of respondents who made one or more improvements to their house	59.5	88.5	73.8

In line with the international and South African literature, the data point to a higher level of poverty among female-headed households than male-headed households. The majority of female-headed households were single-headed, had lower education levels than the male respondents, were unemployed or received a government grant and had an income of less than R750 a month. Taking the employment and income profile of the female respondents into consideration, the ability of female-headed and in particular single-headed households to make incremental contributions to their housing is questioned. The survey results also indicated that, in approximately half of the households of male respondents (52.4%), more than one person contributed to the household income. For these households it would be easier to contribute incrementally to the housing process, not only in terms of income, but also in human resources. This is substantiated by the fact that the vast majority (88.5%) of male respondents had made improvements, compared to only 59.5% of households headed by women. The fact that most of the male respondents had made improvements, supports previous arguments that the incremental foundation of the housing subsidy is more favourable towards men.

Better building standards and quality control are addressed in the housing policy. Nonetheless, the persistence of poor construction since the beginning of the housing subsidy scheme is alarming. Figure 2 gives an indication of the high levels of dissatisfaction with the housing product received.

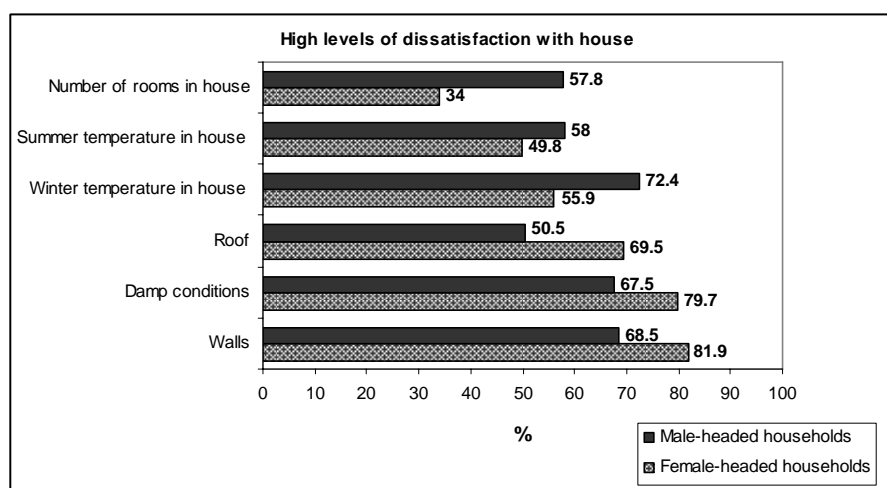


Figure 2: Dissatisfaction with house according to gender

Both female and male respondents were generally dissatisfied with the physical structure of the house. The dissatisfaction with the housing structure is of great concern when taking into account that most of the low-income houses in Turflaagte are relatively new. The average number of years respondents had

been residing in the house at the time of the survey was only 2.3 years. With regard to gender differences, it is noticeable that female-respondents were much more dissatisfied with the physical structure of the walls (81.9%), damp conditions (79.7%) and roof (69.5%) than the male respondents. The dissatisfaction with the physical structure could be an indication that, since women spend more time in the house, inadequacies with these aspects are felt more severely by them. Although the housing policy of the Free State has a minimal requirement of 40m² with regard to the size of low-income houses most of the male respondents were dissatisfied with the number of rooms, the size and privacy in the houses. The male respondents were also more dissatisfied temperature experienced in the house. It seems as if the aspects male respondents were dissatisfied with were not as concrete as those aspects that female respondents were dissatisfied with.

The survey results indicated that there were many more similarities than differences with regard to gender and satisfaction levels with basic services provided. Approximately half of the respondents interviewed had no waterborne sanitation and these respondents were extremely dissatisfied. Therefore, the current 40m² housing policy of the Free State province, which results in lower levels of infrastructure, should be reconsidered to provide for a better level of infrastructure. This is supported by the fact that the majority of female (92.6%) and male (90.6%) respondents preferred a smaller house with better services. Thus, even though a large number of male respondents were dissatisfied with the small size of the product they had received, if given a choice they still preferred a smaller house that has services. It is noteworthy that the female respondents were generally more satisfied with aspects relating to water and electricity than the male respondents. The greater level of satisfaction of female respondents regarding basic services could be a reflection of the fact that they can tend to their household needs more effectively than was the case before the services were upgraded in the Turflaagte settlement.

5 Conclusion

The female-headed respondents in this study clearly benefited more from the housing projects, particularly women who had access to higher levels of infrastructure. However, it is within the socio-economic dimension of the respondents that the greatest gender difference is identified. Therefore, the housing policy aim, namely the shift towards a more integrated, whole-sector approach that includes the social and economic aspects in housing projects, has not been achieved. In line with the arguments of Beall and Todes, while employment and income generation are not key objectives of the housing policy, the notions of sustainability contained in it clearly imply that the creation of new housing should facilitate these critical factors [10]. An analysis of the housing subsidy scheme also shows that the underlying male bias with regard to the incremental nature of the housing policy remains unaddressed. Low-income women, especially in single-headed, female-headed households, do not have the same financial capability and ability as men to participate in the incremental housing process. In addition, the case study indicates that the construction of substandard low-income houses persists and physical attributes of the low-income houses are more severely experienced by female-headed households. Even though government acknowledged that poor quality of houses is a problem, with the current housing subsidy it is very difficult to create a high quality house. The survey also showed that both female and male respondents attach high importance to the infrastructure. Consequently, the current 40m² housing policy of the Free State province which results in lower levels of infrastructure should be reconsidered to provide for a better level of infrastructure. Lastly, in line with WID, WAD and GAD, it is recommended that equitable housing policies be implemented that consider the fact that low-income women occupy a different position in society – mainly in informal, poorer sectors.

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